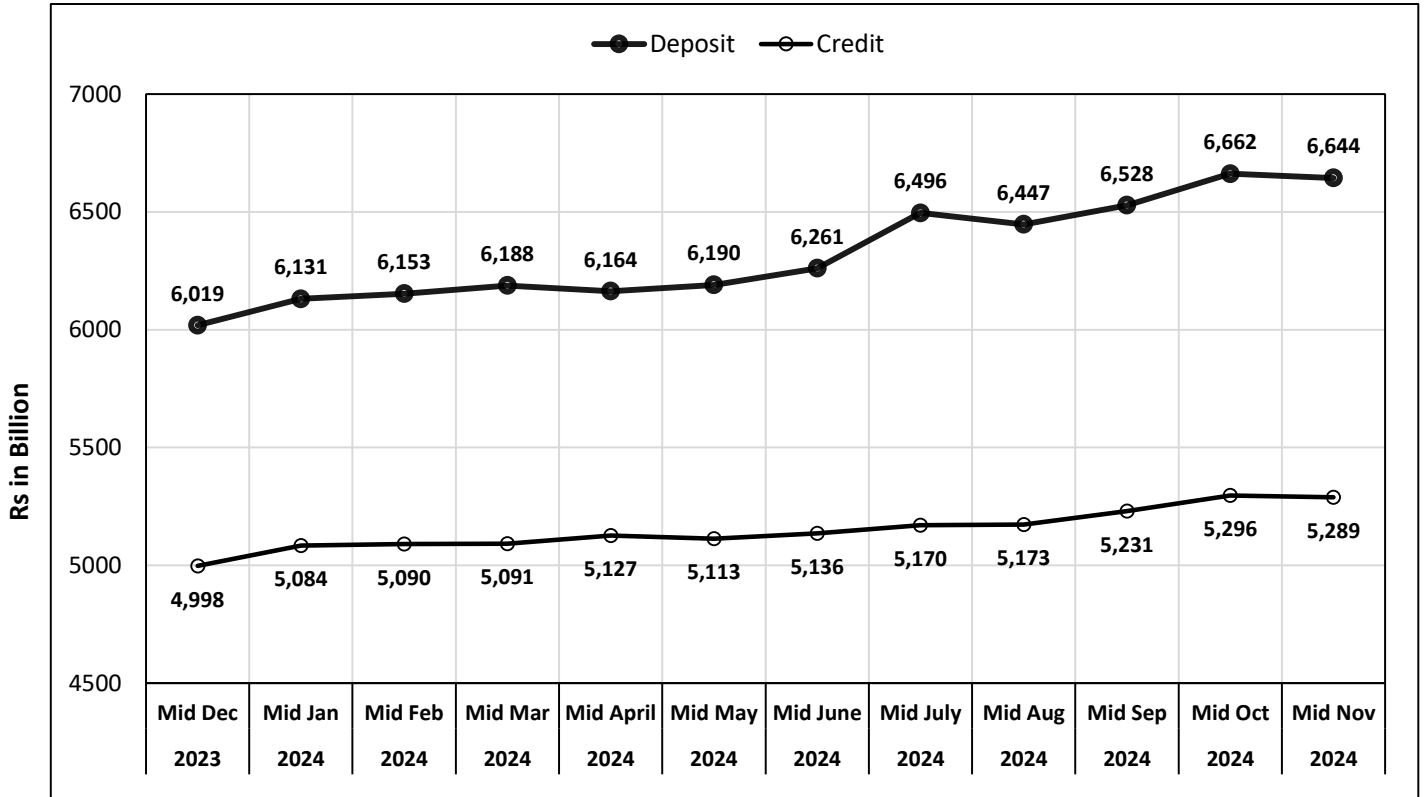


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Kartik
(Mid-Nov, 2024)

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Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

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

- 5 All the amount in this report are in million of rupees.
- 6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.

Major Financial Indicators

as on Kartik End, 2081 (Mid-Nov, 2024)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	103.55	10.58	2.34	116.47
2	Total Credit/GDP	82.02	8.90	1.79	92.71
3	Total Credit/ Total Deposit**	79.21	84.14	76.29	79.60
4	CD Ratio*	77.78	83.66	75.37	78.26
5	Fixed Deposit/Total Deposit	53.47	57.22	69.18	54.13
6	Saving Deposit/Total Deposit	32.74	33.56	21.74	32.59
7	Current Deposit/Total Deposit	5.82	1.72	1.10	5.36
8	Call Deposit/Total Deposit	7.20	7.46	7.22	7.22
9	NPL/ Total Loan^	4.28	4.37	10.84	4.42
10	Total LLP /Total Loan	4.53	4.40	9.38	4.61
11	Deprived Sector Loan/Total Loan \$^	5.98	7.76	7.19	6.17
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	6.75	5.91	6.45	6.67
2	Investment in Gov. Securities/Total Deposit	18.05	15.42	15.20	17.75
3	Total Liquid Assets/Total Deposit	25.71	24.22	28.13	25.62
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.95	10.54	12.21	10.04
2	Total Capital/RWA	12.84	13.53	14.72	12.93
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,065	1,137	289	6,491
3	No. of Deposit Accounts	49,043,391	7,259,642	923,270	57,226,303
4	No. of Loan Accounts	1,595,645	279,527	43,754	1,918,926
5	No. of Branchless Banking Centers	1,072	17	-	1,089
6	No. of Branchless Banking Customers	297,229	1,363	-	298,592
7	No. of Mobile Banking Customers	22,063,670	3,431,655	262,917	25,758,242
8	No. of Internet Banking Customers	1,438,385	602,362	16,691	2,057,438
9	No. of ATMs	4,834	349	41	5,224
10	No. of Debit Cards	12,043,762	1,133,271	68,807	13,245,840
11	No. of Credit Cards	297,174	1,979	-	299,153
12	No. of Prepaid Cards	202,435	2,718	-	205,153
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	5.01			
	(a) Saving	3.34			
	(b) Fixed	7.08			
	(c) Call	1.36			
2	Wt. Avg Interest Rate on Credit	9.07			

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-Oct	Mid-Nov	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	618,798	683,127	728,713	794,020	793,773	10.40	6.67	-0.03
a. Paid-up Capital	407,789	425,052	436,408	437,870	438,438	4.23	2.67	0.13
b. Statutory Reserves	120,965	138,151	150,114	160,364	160,781	14.21	8.66	0.26
c. Retained Earning	10,267	(6,633)	(21,577)	426	(656)	-164.61	225.30	-254.03
d. Others Reserves	79,777	126,558	163,767	195,360	195,210	58.64	29.40	-0.08
2 BORROWINGS	500,434	255,302	240,886	261,279	254,864	-48.98	-5.65	-2.46
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	27,148	20,335	-52.72	-63.30	-25.09
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	44,903	45,100	10.98	-25.04	0.44
d. Other Financial Ins.	6,027	6,467	8,037	11,619	11,811	7.30	24.27	1.65
e. Bonds and Securities	136,986	163,416	177,211	177,217	177,225	19.29	8.44	0.00
3 DEPOSITS	5,159,175	5,771,238	6,495,583	6,662,262	6,644,231	11.86	12.55	-0.27
a. Current	465,415	454,049	381,824	368,162	355,832	-2.44	-15.91	-3.35
b. Savings	1,402,182	1,519,064	1,954,389	2,162,371	2,165,646	8.34	28.66	0.15
c. Fixed	2,835,817	3,359,257	3,642,837	3,630,060	3,596,560	18.46	8.44	-0.92
d. Call Deposits	391,068	390,785	472,514	455,319	479,874	-0.07	20.91	5.39
e. Others	64,694	48,082	44,019	46,349	46,319	-25.68	-8.45	-0.07
4 Bills Payable	2,782	3,189	3,117	13,041	4,102	14.61	-2.25	-68.54
5 Other Liabilities	424,126	502,666	598,080	610,655	642,414	18.52	18.98	5.20
1. Loan Loss Provision	110,300	168,124	230,012	242,765	244,037	52.42	36.81	0.52
2. Interest Suspense a/c	19,628	28,910	28,409	42,720	57,153	47.29	-1.73	33.78
3. Others	294,198	305,633	339,659	325,169	341,224	3.89	11.13	4.94
6 Reconciliation A/c	512	471	3,179	451	773	-8.02	574.99	71.21
7 Profit & Loss A/c	79,497	75,002	61,825	17,790	22,903	-5.65	-17.57	28.74
TOTAL	6,785,324	7,290,996	8,131,382	8,359,498	8,363,059	7.45	11.53	0.04
Assets								
1 LIQUID FUNDS	509,990	533,958	553,205	546,072	522,738	4.70	3.60	-4.27
a. Cash Balance	111,631	102,134	103,855	119,518	109,673	-8.51	1.69	-8.24
Nepalese Notes & Coins	108,250	99,262	100,579	115,615	105,597	-8.30	1.33	-8.66
Foreign Currency	3,381	2,871	3,277	3,903	4,076	-15.06	14.11	4.42
b. Bank Balance	302,877	362,361	378,811	353,118	333,185	19.64	4.54	-5.65
1. In Nepal Rastra Bank	220,659	288,687	330,452	287,446	275,303	30.83	14.47	-4.22
2. "A"Class Licensed Institution	28,862	23,870	17,711	17,159	17,625	-17.30	-25.80	2.71
3. Other Financial Ins.	6,959	2,939	1,621	1,634	1,223	-57.76	-44.86	-25.13
4. In Foreign banks	46,397	46,865	29,028	46,880	39,034	1.01	-38.06	-16.74
c. Money at Call	95,482	69,463	70,539	73,436	79,880	-27.25	1.55	8.78
2 INVESTMENTS	911,435	1,049,633	1,471,177	1,481,016	1,503,892	15.16	40.16	1.54
a. Govt. Securities	909,783	1,029,807	1,164,295	1,170,307	1,179,518	13.19	13.06	0.79
b. Others	1,651	19,827	306,882	310,709	324,374	1100.56	1447.82	4.40
3 SHARE & OTHER INVESTMENT	186,550	251,757	275,676	318,504	320,918	34.95	9.50	0.76
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,294,610	5,287,379	3.48	5.97	-0.14
4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,287,974	5,280,288	3.50	5.91	-0.15
a. Private Sector	4,493,912	4,687,782	4,952,707	5,072,584	5,077,685	4.31	5.65	0.10
b. Financial Institutions	212,907	183,328	202,802	207,576	194,790	-13.89	10.62	-6.16
c. Government Organizations	2,231	2,697	6,202	7,814	7,813	20.86	129.96	-0.02
4.2 BILLS PURCHASED	4,487	3,600	6,954	6,635	7,092	-19.76	93.16	6.88
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,645	1,386	-16.19	92.13	-15.73
6 FIXED ASSETS	95,030	136,783	145,320	147,188	147,219	43.94	6.24	0.02
7 OTHER ASSETS	353,788	417,472	476,248	530,082	539,235	18.00	14.08	1.73
a. Accrued Interests	199,589	244,588	282,704	314,651	340,502	22.55	15.58	8.22
b. Others	154,198	172,884	193,544	215,431	198,734	12.12	11.95	-7.75
8 Expenses not Written off	219	364	1,004	35	35	66.61	175.67	0.00
9 Non Banking Assets	10,521	18,689	35,509	37,723	38,261	77.62	90.01	1.43
10 Reconciliation Account	3,241	2,304	2,550	544	696	-28.90	10.66	27.98
11 Profit & Loss A/c	63	1,831	497	2,079	1,300	2827.18	-72.86	-37.48
TOTAL	6,785,324	7,290,996	8,131,382	8,359,498	8,363,059	7.45	11.53	0.04

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	553,626	611,312	652,888	712,407	711,800	10.42	6.80	-0.09
a. Paid-up Capital	356,095	369,857	379,020	380,197	380,765	3.86	2.48	0.15
b. Statutory Reserves	110,434	126,035	137,000	145,990	146,239	14.13	8.70	0.17
c. Retained Earning	14,956	(1,180)	(13,948)	7,131	5,812	-107.89	1082.50	-18.49
d. Others Reserves	72,140	116,599	150,815	179,089	178,984	61.63	29.34	-0.06
2 BORROWINGS	462,083	243,416	231,919	250,553	245,928	-47.32	-4.72	-1.85
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	25,348	20,335	-57.92	-56.96	-19.78
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	44,903	45,100	10.98	-25.04	0.44
d. Other Financial Ins.	5,862	6,164	7,558	11,152	11,344	5.15	22.61	1.72
e. Bonds and Securities	130,549	154,982	168,723	168,758	168,756	18.72	8.87	0.00
3 DEPOSITS	4,545,157	5,086,244	5,756,809	5,925,734	5,907,164	11.90	13.18	-0.31
a. Current	453,605	441,571	368,702	354,741	343,985	-2.65	-16.50	-3.03
b. Savings	1,261,715	1,366,476	1,752,143	1,927,679	1,934,119	8.30	28.22	0.33
c. Fixed	2,436,953	2,898,148	3,177,768	3,197,040	3,158,792	18.93	9.65	-1.20
d. Call Deposits	329,895	333,864	415,610	401,156	425,195	1.20	24.49	5.99
e. Others	62,988	46,186	42,586	45,117	45,074	-26.68	-7.79	-0.09
4 Bills Payable	2,740	3,163	3,095	13,017	4,092	15.45	-2.15	-68.56
5 Other Liabilities	384,228	453,119	538,952	549,882	578,464	17.93	18.94	5.20
1. Loan Loss Provision	95,409	147,603	201,267	211,705	212,114	54.71	36.36	0.19
2. Interest Suspense a/c	10,334	18,049	15,809	29,233	42,599	74.67	-12.41	45.72
3. Others	278,486	287,467	321,875	308,945	323,751	3.22	11.97	4.79
6 Reconciliation A/c	516	470	3,177	451	766	-8.96	576.23	69.81
7 Profit & Loss A/c	72,201	68,213	55,901	16,060	20,603	-5.52	-18.05	28.29
TOTAL	6,020,551	6,465,937	7,242,741	7,468,106	7,468,818	7.40	12.01	0.01
Assets								
1 LIQUID FUNDS	420,838	450,799	477,887	474,143	452,339	7.12	6.01	-4.60
a. Cash Balance	102,537	92,853	95,352	110,435	101,210	-9.44	2.69	-8.35
Nepalese Notes & Coins	99,279	90,215	92,309	106,886	97,433	-9.13	2.32	-8.84
Foreign Currency	3,258	2,638	3,043	3,549	3,777	-19.01	15.33	6.40
b. Bank Balance	268,141	324,727	340,981	316,044	297,366	21.10	5.01	-5.91
1. In Nepal Rastra Bank	203,810	263,539	301,463	257,615	246,883	29.31	14.39	-4.17
2. "A"Class Licensed Institution	17,786	14,124	10,338	11,527	11,427	-20.59	-26.80	-0.87
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	46,878	39,032	1.01	-38.06	-16.74
c. Money at Call	50,160	33,219	41,554	47,664	53,764	-33.78	25.09	12.80
2 INVESTMENTS	820,456	937,730	1,330,657	1,355,844	1,368,290	14.29	41.90	0.92
a. Govt. Securities	818,804	918,942	1,049,313	1,054,773	1,066,169	12.23	14.19	1.08
b. Others	1,651	18,788	281,344	301,071	302,122	1037.69	1397.43	0.35
3 SHARE & OTHER INVESTMENT	175,230	238,878	262,629	298,077	305,566	36.32	9.94	2.51
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,680,356	4,677,728	3.12	5.91	-0.06
4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,673,721	4,670,637	3.14	5.84	-0.07
a. Private Sector	4,025,452	4,149,539	4,381,897	4,486,325	4,493,628	3.08	5.60	0.16
b. Financial Institutions	150,129	156,762	172,496	179,589	169,203	4.42	10.04	-5.78
c. Government Organizations	2,231	2,690	6,194	7,807	7,806	20.53	130.31	-0.02
4.2 BILLS PURCHASED	4,487	3,600	6,954	6,635	7,092	-19.76	93.16	6.88
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,645	1,386	-16.19	92.13	-15.73
6 FIXED ASSETS	85,850	124,602	132,130	133,921	133,588	45.14	6.04	-0.25
7 OTHER ASSETS	322,804	381,570	436,640	490,425	496,433	18.20	14.43	1.23
a. Accrued Interests	177,208	218,341	255,668	284,989	309,025	23.21	17.10	8.43
b. Others	145,596	163,228	180,972	205,436	187,409	12.11	10.87	-8.78
8 Expenses not Written off	219	363	1,003	35	35	66.11	176.18	0.00
9 Non Banking Assets	8,665	15,306	30,176	31,734	32,337	76.65	97.15	1.90
10 Reconciliation Account	3,240	2,301	2,547	543	696	-29.00	10.70	28.25
11 Profit & Loss A/c	-	1,001	-	1,383	419	0.00	-100.00	-69.73
TOTAL	6,020,551	6,465,937	7,242,741	7,468,106	7,468,818	7.40	12.01	0.01

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	47,312	52,784	57,742	62,916	63,195	11.57	9.39	0.44
a. Paid-up Capital	36,994	40,207	42,171	42,420	42,420	8.69	4.88	0.00
b. Statutory Reserves	7,072	8,341	9,318	10,363	10,544	17.94	11.72	1.74
c. Retained Earning	(282)	(355)	(878)	488	740	25.97	147.43	51.46
d. Others Reserves	3,528	4,592	7,131	9,644	9,492	30.15	55.30	-1.58
2 BORROWINGS	26,259	9,340	8,019	9,779	7,988	-64.43	-14.14	-18.31
a. NRB	20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution	500	1,250	-	1,800	-	150.00	-100.00	-100.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	165	303	479	467	467	83.75	57.88	0.00
e. Bonds and Securities	5,490	7,486	7,540	7,512	7,521	36.38	0.71	0.12
3 DEPOSITS	509,490	571,573	610,171	602,780	603,340	12.19	6.75	0.09
a. Current	9,932	11,059	11,513	11,741	10,377	11.35	4.10	-11.62
b. Savings	120,613	132,843	176,770	206,337	202,454	10.14	33.07	-1.88
c. Fixed	327,121	380,584	374,776	340,368	345,259	16.34	-1.53	1.44
d. Call Deposits	51,614	46,811	46,863	44,051	45,021	-9.31	0.11	2.20
e. Others	211	275	249	282	230	30.45	-9.24	-18.52
4 Bills Payable	42	23	21	24	10	-44.16	-9.52	-59.46
5 Other Liabilities	23,291	30,451	36,086	37,482	39,980	30.74	18.50	6.66
1. Loan Loss Provision	9,405	13,887	19,372	21,466	22,354	47.66	39.49	4.14
2. Interest Suspense a/c	1,129	1,931	2,459	3,219	3,755	70.95	27.37	16.65
3. Others	12,757	14,633	14,255	12,797	13,871	14.71	-2.58	8.39
6 Reconciliation A/c	0	0	0	0	0	1477.29	-100.00	123.74
7 Profit & Loss A/c	6,340	5,715	5,291	1,449	1,996	-9.85	-7.42	37.78
TOTAL	612,733	669,886	717,330	714,429	716,509	9.33	7.08	0.29
Assets								
1 LIQUID FUNDS	69,497	64,562	56,513	51,259	53,109	-7.10	-12.47	3.61
a. Cash Balance	7,505	7,574	7,022	7,661	7,062	0.92	-7.29	-7.82
Nepalese Notes & Coins	7,383	7,341	6,788	7,307	6,763	-0.56	-7.53	-7.45
Foreign Currency	123	233	234	354	299	89.75	0.30	-15.47
b. Bank Balance	24,830	28,785	29,706	28,144	28,592	15.93	3.20	1.59
1. In Nepal Rastra Bank	13,435	20,033	23,445	23,187	23,395	49.11	17.03	0.90
2. "A"Class Licensed Institution	6,642	7,521	5,775	4,571	4,828	13.25	-23.21	5.63
3. Other Financial Ins.	4,752	1,228	483	385	367	-74.15	-60.67	-4.54
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	15,453	17,455	-24.11	-29.84	12.96
2 INVESTMENTS	68,793	91,763	114,973	102,741	106,440	33.39	25.29	3.60
a. Govt. Securities	68,793	90,725	92,535	95,202	93,016	31.88	2.00	-2.30
b. Others	-	1,038	22,438	7,538	13,424	0.00	2061.04	78.09
3 SHARE & OTHER INVESTMENT	8,446	8,504	9,159	12,361	10,029	0.69	7.70	-18.87
4 (Including Bills Purchased)	444,934	471,886	501,432	511,541	507,637	6.06	6.26	-0.76
4.1 LOANS & ADVANCES	444,934	471,886	501,432	511,541	507,637	6.06	6.26	-0.76
a. Private Sector	386,815	451,918	476,949	488,917	486,639	16.83	5.54	-0.47
b. Financial Institutions	58,120	19,964	24,480	22,621	20,994	-65.65	22.62	-7.19
c. Government Organizations	-	3	3	3	3	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	6,410	8,845	9,710	9,758	9,751	38.00	9.78	-0.08
7 OTHER ASSETS	13,338	21,777	22,172	22,794	25,476	63.27	1.81	11.77
a. Accrued Interests	7,075	14,549	13,386	15,822	17,094	105.63	-8.00	8.04
b. Others	6,263	7,228	8,787	6,972	8,382	15.42	21.56	20.23
8 Expenses not Written off	-	-	-	-	-	0.00	0.00	0.00
9 Non Banking Assets	1,258	2,269	3,369	3,703	3,663	80.40	48.51	-1.10
10 Reconciliation Account	0	0	-	-	-	0.00	-100.00	0.00
11 Profit & Loss A/c	56	279	-	272	405	397.68	-100.00	49.08
TOTAL	612,733	669,886	717,330	714,429	716,509	9.33	7.08	0.29

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change			
	2022	2023	2024	2024	2024	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	17,861	19,031	18,083	18,696	18,778	6.55	-4.98	0.44	
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	4,010	3,999	9.13	0.55	-0.29	
c. Retained Earning	(4,408)	(5,098)	(6,751)	(7,193)	(7,208)	15.66	32.41	0.21	
d. Others Reserves	4,110	5,367	5,821	6,627	6,735	30.59	8.46	1.63	
2 BORROWINGS	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	
3 DEPOSITS	104,528	113,422	128,603	133,748	133,726	8.51	13.38	-0.02	
a. Current	1,878	1,419	1,609	1,680	1,470	-24.42	13.35	-12.47	
b. Savings	19,854	19,745	25,477	28,355	29,074	-0.55	29.03	2.53	
c. Fixed	71,743	80,525	90,293	92,651	92,510	12.24	12.13	-0.15	
d. Call Deposits	9,558	10,110	10,041	10,112	9,658	5.77	-0.69	-4.49	
e. Others	1,496	1,622	1,184	950	1,015	8.47	-27.02	6.82	
4 Bills Payable	0	2	1	0	0	380.57	-74.28	5.82	
5 Other Liabilities	16,607	19,097	23,043	23,290	23,970	14.99	20.66	2.92	
1. Loan Loss Provision	5,486	6,634	9,373	9,594	9,569	20.91	41.29	-0.26	
2. Interest Suspense a/c	8,165	8,930	10,140	10,269	10,799	9.36	13.56	5.16	
3. Others	2,955	3,533	3,529	3,427	3,602	19.56	-0.10	5.12	
6 Reconciliation A/c	(4)	1	2	0	6	-125.45	105.84	11783.82	
7 Profit & Loss A/c	957	1,073	633	281	304	12.19	-41.03	8.19	
TOTAL	152,040	155,172	171,311	176,963	177,733	2.06	10.40	0.43	
Assets									
1 LIQUID FUNDS	19,655	18,596	18,804	20,671	17,290	-5.39	1.12	-16.36	
a. Cash Balance	1,588	1,706	1,481	1,422	1,401	7.42	-13.18	-1.45	
Nepalese Notes & Coins	1,588	1,706	1,481	1,422	1,401	7.42	-13.17	-1.45	
Foreign Currency	0	0	0	0	0	115.37	-73.13	-6.70	
b. Bank Balance	9,906	8,849	8,125	8,931	7,227	-10.68	-8.18	-19.07	
1. In Nepal Rastra Bank	3,414	5,115	5,544	6,643	5,025	49.79	8.39	-24.37	
2. "A"Class Licensed Institution	4,434	2,224	1,597	1,062	1,370	-49.85	-28.20	29.07	
3. Other Financial Ins.	2,058	1,510	984	1,226	832	-26.60	-34.83	-32.08	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,160	8,041	9,198	10,319	8,661	-1.46	14.38	-16.06	
2 INVESTMENTS	22,186	20,140	25,547	22,432	29,161	-9.22	26.85	30.00	
a. Govt. Securities	22,186	20,140	22,447	20,332	20,333	-9.22	11.45	0.01	
b. Others	-	-	3,100	2,100	8,828	0.00	0.00	320.38	
3 SHARE & OTHER INVESTMENT	2,875	4,375	3,888	8,066	5,323	52.20	-11.13	-34.01	
4 LOANS & ADVANCES	86,303	92,931	99,691	102,712	102,015	7.68	7.27	-0.68	
(Including Bills Purchased)	86,303	92,931	99,691	102,712	102,015	7.68	7.27	-0.68	
4.1 LOANS & ADVANCES	86,303	92,931	99,691	102,712	102,015	7.68	7.27	-0.68	
a. Private Sector	81,645	86,325	93,861	97,341	97,418	5.73	8.73	0.08	
b. Financial Institutions	4,658	6,602	5,826	5,367	4,593	41.72	-11.75	-14.42	
c. Government Organizations	-	4	4	4	4	0.00	0.00	0.00	
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00	
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00	
6 FIXED ASSETS	2,771	3,336	3,480	3,508	3,881	20.41	4.30	10.63	
7 OTHER ASSETS	17,646	14,125	17,436	16,862	17,326	-19.95	23.44	2.75	
a. Accrued Interests	15,306	11,697	13,651	13,839	14,382	-23.58	16.70	3.93	
b. Others	2,340	2,428	3,785	3,023	2,943	3.76	55.93	-2.65	
8 Expenses not Written off	-	1	1	-	-	0.00	11.04	0.00	
9 Non Banking Assets	599	1,114	1,964	2,286	2,261	85.87	76.36	-1.08	
10 Reconciliation Account	(0)	3	3	1	-	-1452.60	1.09	-100.00	
11 Profit & Loss A/c	6	551	497	425	476	8461.23	-9.74	12.18	
TOTAL	152,040	155,172	171,311	176,963	177,733	2.06	10.40	0.43	

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

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	330,008	429,253	455,987	98,256	128,204	30.07	6.23	30.48
1.1 Deposit Liabilities	305,976	402,421	431,908	92,638	120,802	31.52	7.33	30.40
1.1.1 Saving A/c	76,032	88,065	79,278	17,584	23,462	15.83	-9.98	33.43
1.1.2 Fixed A/c	223,748	305,845	344,566	73,356	95,107	36.69	12.66	29.65
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	3,205	3,656	92.36	-12.13	14.09
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	6,808	8,918	20.83	-6.86	30.99
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	25,038	32,823	7.73	15.30	31.09
1.1.2.4 Above 1 Year	81,297	138,814	166,377	38,306	49,710	70.75	19.86	29.77
1.1.3 Call Deposit	6,111	8,461	8,034	1,689	2,221	38.45	-5.04	31.49
1.1.4 Certificate of Deposits	85	51	30	9	12	-39.75	-41.39	29.94
1.2 Others	24,032	26,832	24,079	5,618	7,402	11.65	-10.26	31.77
2 Commission/Fee Expense	3,121	4,228	4,635	1,086	1,594	35.49	9.61	46.71
3 Employees Expenses	53,727	55,126	63,661	16,549	21,645	2.60	15.48	30.80
4 Office Operating Expenses	38,326	38,127	43,010	10,297	13,748	-0.52	12.81	33.52
5 Exchange Fluctuation Loss	105	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	34	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operating Expenses	369	499	926	196	212	35.07	85.74	8.43
7. Provision for Risk	25,497	65,952	85,515	26,482	29,824	158.67	29.66	12.62
7.1 Loan loss Provision	25,367	65,818	85,205	26,476	29,816	159.46	29.46	12.61
7.1.1 General Loan loss Provision	12,849	17,473	26,227	13,600	14,292	35.98	50.11	5.09
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	2,660	3,145	18.37	31.70	18.22
7.1.1.2 Watch List Provision	3,976	6,969	12,394	10,940	11,147	75.28	77.85	1.90
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	13,676	15,933	277.53	23.05	16.50
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	(799)	(409)	529.86	4.11	-48.85
7.2. Provision for Non-Banking Assets	13	89	153	-	0	563.44	72.55	0.00
7.3. Provision for Loss on Investment	98	16	31	6	8	-83.24	88.60	33.33
7.4. Provision for Loss of Other Assets	19	29	127	-	-	54.71	336.11	0.00
8 Loan Written Off	1,607	2,823	4,026	1,210	1,390	75.65	42.60	14.86
9 Provision for Staff Bonus	11,766	10,407	10,642	2,722	3,771	-11.55	2.26	38.56
10 Provision for Income Tax	34,273	32,840	33,085	7,451	10,464	-4.18	0.75	40.43
11 Others	7	79	165	75	78	1053.58	108.99	4.38
12 Net Profit	83,438	77,771	70,918	18,107	24,991	-6.79	-8.81	38.02
TOTAL EXPENSES	582,244	717,106	772,570	182,430	235,922	23.16	7.73	29.32
Income								
1. Interest Income	509,366	641,877	674,109	151,738	197,970	26.01	5.02	30.47
1.1. On Loans and Advance	464,186	572,265	588,296	130,132	169,646	23.28	2.80	30.36
1.2. On Investment	38,306	57,477	66,519	16,243	21,437	50.05	15.73	31.98
1.2.1 Government Bonds	35,010	53,207	59,980	14,101	18,733	51.98	12.73	32.85
1.2.2 Foreign Bonds	341	228	499	98	134	-33.10	118.51	36.59
1.2.3 NRB Bonds	343	558	960	745	927	62.57	72.14	24.51
1.2.4 Deventure & Bonds	2,612	3,484	5,079	1,299	1,642	33.39	45.80	26.41
1.3 Agency Balance	174	1,430	1,423	391	533	721.79	-0.48	36.48
1.4 On Call Deposit	1,460	2,428	3,840	1,021	1,314	66.34	58.14	28.62
1.5 Others	5,239	8,276	14,031	3,951	5,041	57.97	69.53	27.58
2. Comission & Discount	27,259	29,086	35,259	9,701	12,223	6.70	21.23	26.00
2.1 Bills Purchase & Discount	310	206	397	97	158	-33.51	92.78	62.50
2.2 Comission	22,861	22,065	27,596	7,702	9,602	-3.49	25.07	24.67
2.3 Others	4,088	6,815	7,267	1,902	2,463	66.72	6.63	29.54
3 Income From Exchange Fluctuation	8,121	5,553	6,369	1,840	2,365	-31.62	14.70	28.53
3.1 Due to Change in Exchange Rate	1,029	829	(311)	235	(316)	-19.43	-137.56	-234.32
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	1,605	2,681	-33.39	41.42	67.07
4 Other Operating Income	12,504	11,095	10,946	3,840	4,543	-11.27	-1.35	18.32
5 Non Operating Income	3,584	1,971	1,866	779	998	-45.00	-5.36	28.11
6 Provision Written Back	20,530	27,558	43,240	13,861	16,885	34.23	56.90	21.82
7 Recovery from Written off Loan	669	245	285	42	45	-63.34	16.44	6.48
8 Income from Extra Ordinary Expenses	156	(1,060)	12	8	9	-780.06	-101.13	7.08
9 Net Loss	56	780	485	622	883	1290.13	-37.87	42.00
TOTAL INCOME	582,244	717,106	772,570	182,430	235,922	23.16	7.73	29.32

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2022	2023	2024	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	284,750	364,419	396,012	85,858	112,065	27.98	8.67	30.52
1.1 Deposit Liabilities	262,357	339,229	372,863	80,452	104,943	29.30	9.91	30.44
1.1.1 Saving A/c	67,417	77,696	70,894	15,564	20,748	15.25	-8.76	33.31
1.1.2 Fixed A/c	189,890	254,527	294,989	63,383	82,231	34.04	15.90	29.74
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	2,167	2,795	100.87	2.52	28.97
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	5,685	7,430	16.08	-3.71	30.70
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	20,916	27,249	4.89	19.54	30.28
1.1.2.4 Above 1 Year	75,530	125,810	150,210	34,615	44,757	66.57	19.39	29.30
1.1.3 Call Deposit	4,966	6,963	6,951	1,496	1,952	40.23	-0.18	30.49
1.1.4 Certificate of Deposits	85	43	30	9	12	-49.64	-29.89	29.94
1.2 Others	22,393	25,190	23,148	5,405	7,121	12.49	-8.10	31.74
2 Commission/Fee Expense	3,057	4,099	4,524	1,067	1,570	34.08	10.37	47.12
3 Employees Expenses	47,172	47,816	55,898	14,472	18,918	1.37	16.90	30.72
4 Office Operating Expenses	33,086	32,261	37,062	8,916	11,907	-2.49	14.88	33.54
5 Exchange Fluctuation Loss	104	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	33	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	312	462	890	192	200	48.10	92.56	4.19
7. Provision for Risk	21,637	57,437	74,107	22,653	25,126	165.46	29.02	10.92
7.1 Loan loss Provision	21,538	57,424	74,018	22,647	25,118	166.62	28.90	10.91
7.1.1 General Loan loss Provision	11,093	15,606	23,763	11,980	12,676	40.69	52.27	5.81
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	2,766	3,233	27.84	35.89	16.87
7.1.1.2 Watch List Provision	3,468	5,858	10,517	9,214	9,443	68.93	79.51	2.49
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	11,444	13,219	291.76	20.98	15.51
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	(777)	(777)	502.06	7.85	0.00
7.2. Provision for Non-Banking Assets	-	0	55	-	0	0.00	1297575914354840000.00	0.00
7.3. Provision for Loss on Investment	95	13	31	6	8	-85.91	130.37	33.33
7.4. Provision for Loss of Other Assets	3	0	3	-	-	-99.34	12494.39	0.00
8 Loan Written Off	1,489	2,602	3,786	1,164	1,343	74.70	45.50	15.39
9 Provision for Staff Bonus	10,673	9,462	9,671	2,469	3,417	-11.34	2.21	38.37
10 Provision for Income Tax	30,803	29,784	29,989	6,672	9,338	-3.31	0.69	39.96
11 Others	7	72	165	75	78	969.68	128.53	4.38
12 Net Profit	74,801	70,037	64,153	16,189	22,299	-6.37	-8.40	37.74
TOTAL EXPENSES	507,892	618,452	676,255	159,727	206,262	21.77	9.35	29.13
Income								
1. Interest Income	442,405	551,682	588,736	132,709	173,050	24.70	6.72	30.40
1.1. On Loans and Advance	402,230	490,121	511,556	113,015	147,188	21.85	4.37	30.24
1.2. On Investment	34,586	51,290	59,590	14,631	19,348	48.30	16.18	32.24
1.2.1 Government Bonds	31,700	47,873	53,733	12,637	16,733	51.02	12.24	32.42
1.2.2 Foreign Bonds	341	228	499	98	134	-33.10	118.51	36.59
1.2.3 NRB Bonds	1	2	635	687	872	118.89	27879.51	26.82
1.2.4 Deventure & Bonds	2,544	3,187	4,724	1,209	1,609	25.26	48.24	33.13
1.3 Agency Balance	171	1,430	1,420	386	527	738.02	-0.73	36.66
1.4 On Call Deposit	673	1,367	3,245	937	1,212	103.20	137.42	29.31
1.5 Others	4,745	7,475	12,925	3,740	4,775	57.53	72.91	27.66
2. Comission & Discount	25,927	27,763	33,790	9,252	11,668	7.08	21.71	26.11
2.1 Bills Purchase & Discount	310	206	397	97	158	-33.51	92.78	62.50
2.2 Comission	21,943	21,250	26,721	7,480	9,328	-3.16	25.75	24.71
2.3 Others	3,674	6,307	6,671	1,675	2,182	71.64	5.78	30.25
3 Income From Exchange Fluctuation	8,083	5,468	6,294	1,812	2,333	-32.36	15.12	28.73
3.1 Due to Change in Exchange Rate	1,028	817	(317)	234	(313)	-20.55	-138.79	-233.57
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	1,578	2,645	-34.08	42.15	67.62
4 Other Operating Income	10,325	9,218	8,654	3,071	3,663	-10.71	-6.12	19.28
5 Non Operating Income	3,087	1,760	1,370	633	811	-42.99	-22.15	28.09
6 Provision Written Back	17,299	23,391	37,139	12,210	14,694	35.22	58.78	20.34
7 Recovery from Written off Loan	611	231	271	36	39	-62.25	17.32	7.19
8 Income from Extra Ordinary Expenses	156	(1,060)	1	4	4	-780.38	-100.14	15.11
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	159,727	206,262	21.77	9.35	29.13

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	37,191	53,217	48,793	9,782	12,732	43.09	-8.31	30.15
1.1 Deposit Liabilities	35,908	52,034	47,947	9,588	12,475	44.91	-7.85	30.11
1.1.1 Saving A/c	7,117	8,737	6,896	1,669	2,256	22.77	-21.07	35.11
1.1.2 Fixed A/c	27,825	42,073	40,214	7,759	10,006	51.21	-4.42	28.97
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	603	735	89.95	-30.90	21.88
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	951	1,229	43.05	-21.05	29.27
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	3,396	4,394	19.71	-3.67	29.37
1.1.2.4 Above 1 Year	3,944	9,226	12,112	2,808	3,648	133.90	31.28	29.90
1.1.3 Call Deposit	967	1,215	836	160	213	25.67	-31.15	33.13
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	194	256	-7.75	-28.48	32.26
2 Commission/Fee Expense	63	120	103	18	22	90.31	-14.53	23.31
3 Employees Expenses	5,225	5,838	6,202	1,659	2,163	11.72	6.23	30.40
4 Office Operating Expenses	4,096	4,617	4,704	1,090	1,460	12.72	1.89	33.88
5 Exchange Fluctuation Loss	1	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	1	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	30	31	25	0	1	4.23	-18.97	1894.93
7. Provision for Risk	3,329	7,125	9,415	2,955	3,900	114.07	32.13	31.98
7.1 Loan loss Provision	3,301	7,064	9,268	2,955	3,900	114.01	31.20	31.98
7.1.1 General Loan loss Provision	1,459	1,606	2,077	1,399	1,424	10.08	29.34	1.79
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	(151)	(128)	-42.00	-35.03	-14.81
7.1.1.2 Watch List Provision	431	1,010	1,689	1,550	1,552	134.31	67.34	0.17
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	1,583	2,108	190.81	33.39	33.19
7.1.3 Additional Loan Loss Provision	2	106	52	(27)	368	5763.24	-50.91	-1473.37
7.2. Provision for Non-Banking Assets	10	31	23	-	-	206.87	-24.13	0.00
7.3. Provision for Loss on Investment	2	3	-	-	-	22.60	-100.00	0.00
7.4. Provision for Loss of Other Assets	15	28	124	-	-	81.97	343.58	0.00
8 Loan Written Off	36	150	148	19	20	313.66	-1.34	3.88
9 Provision for Staff Bonus	987	844	868	191	267	-14.54	2.88	40.25
10 Provision for Income Tax	3,010	2,604	3,011	633	880	-13.51	15.63	39.10
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	1,462	2,037	-11.18	-4.23	39.30
TOTAL EXPENSES	60,939	80,737	79,197	17,809	23,482	32.49	-1.91	31.86
Income								
1. Interest Income	55,444	74,528	70,425	15,451	20,282	34.42	-5.51	31.27
1.1. On Loans and Advance	51,703	68,237	63,418	13,917	18,295	31.98	-7.06	31.45
1.2. On Investment	2,732	4,790	5,607	1,310	1,712	75.32	17.05	30.71
1.2.1 Government Bonds	2,485	4,352	5,401	1,304	1,704	75.15	24.11	30.70
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	6	8	76.65	-53.18	32.65
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	38	52	28.13	-53.14	35.28
1.5 Others	403	725	1,037	186	224	79.68	43.00	20.27
2. Comission & Discount	1,051	1,030	1,171	349	442	-1.99	13.73	26.54
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	166	208	-20.36	13.91	25.09
2.3 Others	317	446	506	183	234	40.46	13.50	27.86
3 Income From Exchange Fluctuation	38	85	74	28	32	125.53	-12.63	16.00
3.1 Due to Change in Exchange Rate	1	12	5	1	(3)	1204.94	-56.43	-369.76
3.2 Due to Foreign Currency Trans.	37	73	69	27	36	97.78	-5.21	34.65
4 Other Operating Income	1,684	1,601	1,916	531	629	-4.90	19.65	18.56
5 Non Operating Income	219	114	278	109	131	-48.03	144.52	19.82
6 Provision Written Back	2,407	3,135	5,325	1,079	1,537	30.26	69.88	42.52
7 Recovery from Written off Loan	41	9	8	0	0	-78.37	-12.19	15.49
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	262	428	318.72	-100.00	63.44
TOTAL INCOME	60,939	80,737	79,197	17,809	23,482	32.49	-1.91	31.86

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	8,067	11,618	11,182	2,616	3,407	44.02	-3.75	30.26
1.1 Deposit Liabilities	7,710	11,159	11,098	2,597	3,383	44.72	-0.55	30.25
1.1.1 Saving A/c	1,498	1,631	1,488	350	458	8.85	-8.75	30.84
1.1.2 Fixed A/c	6,033	9,245	9,363	2,214	2,869	53.24	1.27	29.58
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	434	126	30.29	-41.26	-70.96
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	172	258	30.63	5.13	50.30
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	726	1,180	29.56	4.16	62.62
1.1.2.4 Above 1 Year	1,823	3,778	4,055	882	1,304	107.21	7.32	47.85
1.1.3 Call Deposit	179	283	247	33	56	58.07	-12.71	68.96
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	18	25	28.87	-81.57	32.91
2 Commission/Fee Expense	1	9	8	1	2	1093.33	-13.47	29.23
3 Employees Expenses	1,329	1,472	1,562	418	563	10.73	6.09	34.82
4 Office Operating Expenses	1,143	1,249	1,244	290	381	9.22	-0.36	31.55
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	27	5	11	4	11	-80.63	112.31	186.49
7. Provision for Risk	532	1,389	1,993	875	798	161.23	43.48	-8.76
7.1 Loan loss Provision	528	1,330	1,919	875	798	151.78	44.23	-8.76
7.1.1 General Loan loss Provision	298	261	388	221	192	-12.48	48.67	-13.04
7.1.1.1 Pass Loan Loss Provision	221	160	199	45	40	-27.62	24.79	-10.00
7.1.1.2 Watch List Provision	77	101	188	176	152	30.76	86.42	-13.81
7.1.2 Special Loan Loss Provision	228	1,033	1,531	650	606	352.33	48.16	-6.73
7.1.3 Additional Loan Loss Provision	2	36	-	4	-	1737.49	-100.00	-100.00
7.2. Provision for Non-Banking Assets	3	58	75	-	-	1617.87	29.13	0.00
7.3. Provision for Loss on Investment	0	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	1	-	-	-	0.00	-100.00	0.00
8 Loan Written Off	81	71	92	27	27	-13.02	29.25	0.00
9 Provision for Staff Bonus	106	101	102	62	87	-4.38	1.18	40.93
10 Provision for Income Tax	460	452	86	146	245	-1.75	-81.03	67.68
11 Others	0	7	1	-	-	5969.78	-92.73	0.00
12 Net Profit	1,666	1,543	836	455	656	-7.40	-45.80	43.99
TOTAL EXPENSES	13,413	17,917	17,117	4,894	6,178	33.58	-4.46	26.24
Income								
1. Interest Income	11,517	15,666	14,947	3,578	4,638	36.03	-4.59	29.64
1.1. On Loans and Advance	10,253	13,907	13,322	3,200	4,163	35.64	-4.21	30.10
1.2. On Investment	988	1,397	1,322	302	376	41.42	-5.42	24.66
1.2.1 Government Bonds	826	983	847	161	296	19.00	-13.88	84.46
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	51	47	25.54	1.39	-7.69
1.2.4 Deventure & Bonds	67	295	354	90	33	341.43	20.03	-63.48
1.3 Agency Balance	3	-	3	5	6	-100.00	0.00	22.59
1.4 On Call Deposit	181	285	231	46	50	57.26	-19.03	9.16
1.5 Others	91	76	69	25	43	-15.94	-9.42	69.33
2. Comission & Discount	281	293	299	99	113	4.51	1.91	14.26
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	56	66	24.94	-9.28	18.08
2.3 Others	96	63	90	43	47	-34.69	42.96	9.34
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	496	276	376	238	250	-44.38	36.26	5.37
5 Non Operating Income	278	98	218	37	57	-64.92	122.95	52.90
6 Provision Written Back	825	1,033	776	572	654	25.20	-24.87	14.34
7 Recovery from Written off Loan	16	6	7	6	6	-66.19	25.53	1.95
8 Income from Extra Ordinary Expenses	-	1	10	4	4	0.00	1982.38	0.00
9 Net Loss	-	545	485	360	455	0.00	-11.09	26.39
TOTAL INCOME	13,413	17,917	17,117	4,894	6,178	33.58	-4.46	26.24

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

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	362,339	359,786	9.95	-1.55	-0.70
Fishery Related	13,234	15,012	16,213	16,331	16,301	13.44	8.00	-0.19
Mining Related	8,789	11,789	11,898	13,715	14,287	34.13	0.92	4.17
Agriculture, Forestry, Beverage & Non Food Production Related*	733,900	782,536	857,723	876,625	882,944	6.63	9.61	0.72
Construction	190,196	203,379	207,710	212,537	211,834	6.93	2.13	-0.33
Electricity, Gas and Water	246,839	307,457	376,015	394,932	395,039	24.56	22.30	0.03
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	74,237	74,369	-3.00	-0.02	0.18
Transport, Communication and Public Utilities	100,909	98,130	88,555	89,475	88,352	-2.75	-9.76	-1.25
Wholesaler & Retailer	947,619	983,500	999,438	1,022,192	1,020,106	3.79	1.62	-0.20
Finance, Insurance and Real Estate	375,243	365,559	396,355	416,535	404,135	-2.58	8.42	-2.98
Tourism Service**	200,494	211,160	231,556	241,329	241,109	5.32	9.66	-0.09
Other Services	192,913	196,597	201,661	203,290	204,544	1.91	2.58	0.62
Consumption Loans	867,483	926,138	1,013,605	1,035,615	1,039,072	6.76	9.44	0.33
Local Government	1,125	1,127	1,218	1,221	1,221	0.12	8.14	-0.07
Others	421,635	337,541	331,052	332,041	331,960	-19.94	-1.92	-0.02
TOTAL	4,709,039	4,879,851	5,167,173	5,292,412	5,285,060	3.63	5.89	-0.14
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	1,982,812	1,982,656	31.98	22.25	-0.01
Overdraft	718,773	230,782	124,431	117,265	116,204	-67.89	-46.08	-0.91
Cash Credit Loan	-	516,456	648,712	661,268	652,799	-	25.61	(1.28)
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	97,234	101,146	-6.19	12.58	4.02
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	759,874	771,122	-13.20	-17.58	1.48
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	396,882	397,234	3.23	10.98	0.09
Real Estate Loan	228,255	249,588	268,158	268,068	268,842	9.35	7.44	0.29
Margin Nature Loan	80,508	76,535	90,093	105,825	107,768	-4.93	17.71	1.84
Hire Purchase Loan	157,162	159,216	124,102	124,945	126,718	1.31	-22.05	1.42
Deprived Sector Loan	335,623	308,356	312,186	312,352	297,999	-8.12	1.24	-4.60
Bills Purchased	3,130	4,271	7,815	7,197	7,647	36.46	82.99	6.25
Other Product	558,470	452,502	465,365	458,690	454,925	-18.97	2.84	-0.82
Total	4,709,039	4,879,851	5,167,173	5,292,412	5,285,060	3.63	5.89	-0.14
Collateral wise								
Gold and Silver	52,782	55,533	58,489	60,713	62,776	5.21	5.32	3.40
Government Securities	783	3,239	3,160	3,191	3,179	313.70	-2.43	-0.37
Non Governmental Securities	61,272	58,566	81,671	96,521	97,853	-4.42	39.45	1.38
Fixed Deposit Receipts	64,221	58,120	41,599	37,931	35,037	-9.50	-28.43	-7.63
Own	64,006	57,887	41,348	37,771	34,906	-9.56	-28.57	-7.59
Other Licences Institutions	215	233	252	159	131	8.61	7.79	-17.69
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,704,614	4,716,902	4.82	7.13	0.26
Fixed Assets	3,538,076	3,749,324	3,938,300	3,997,951	4,005,571	5.97	5.04	0.19
Current Assets	578,047	565,372	684,244	706,663	711,331	-2.19	21.03	0.66
Against security of Bill	19,623	37,183	35,589	40,296	38,653	89.48	-4.29	-4.08
Domestic Bills	880	771	1,112	1,295	1,290	-12.36	44.28	-0.38
Foreign Bills	18,744	36,412	34,477	39,001	37,363	94.26	-5.31	-4.20
Against Guarantee	195,088	195,038	199,590	203,471	182,924	-0.03	2.33	-10.10
Government Guarantee	2,307	3,129	3,145	3,299	3,294	35.67	0.49	-0.15
Institutional Guarantee	136,841	127,020	147,144	149,101	135,580	-7.18	15.84	-9.07
Personal Guarantee	37,037	41,125	32,724	36,107	32,593	11.04	-20.43	-9.73
Collective Guarantee	7,418	7,239	3,388	3,390	2,732	-2.41	-53.19	-19.41
International Rated Foreign Bank's Guarantee	1,509	455	252	260	233	-69.84	-44.69	-10.27
Other Guarantee	9,977	16,069	12,937	11,313	8,492	61.06	-19.49	-24.94
Credit Card	3,521	4,528	5,678	5,903	6,426	28.59	25.41	8.86
Others	195,625	152,948	118,852	139,772	141,309	-21.82	-22.29	1.10
Total	4,709,039	4,879,851	5,167,173	5,292,412	5,285,060	3.63	5.89	-0.14

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-Oct	Mid-Nov	% 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	322,066	319,874	10.03	-1.86	-0.68
Fishery Related	11,666	13,237	14,394	14,446	14,398	13.47	8.74	-0.34
Mining Related	8,386	11,383	11,554	13,313	13,910	35.73	1.50	4.48
Agriculture, Forestry, Beverage & Non Food Production Related*	703,432	749,504	823,518	841,832	848,045	6.55	9.88	0.74
Construction	154,723	167,502	182,860	188,049	187,900	8.26	9.17	-0.08
Electricity, Gas and Water	239,756	298,869	365,248	384,787	384,876	24.66	22.21	0.02
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	71,322	71,497	-2.97	-0.91	0.25
Transport, Communication and Public Utilities	82,970	83,643	77,219	78,196	77,012	0.81	-7.68	-1.51
Wholesaler & Retailer	866,464	896,414	910,162	932,249	931,491	3.46	1.53	-0.08
Finance, Insurance and Real Estate	315,353	306,730	321,327	342,459	332,395	-2.73	4.76	-2.94
Tourism Service**	175,638	182,269	199,049	208,272	207,734	3.78	9.21	-0.26
Other Services	177,350	178,117	181,572	182,971	184,111	0.43	1.94	0.62
Consumption Loans	757,464	768,478	841,225	854,782	858,634	1.45	9.47	0.45
Local Government	1,081	1,082	1,176	1,176	1,175	0.03	8.74	-0.07
Others	311,215	260,185	248,572	246,080	246,066	-16.40	-4.46	-0.01
TOTAL	4,175,443	4,315,377	4,569,076	4,682,001	4,679,117	3.35	5.88	-0.06
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,749,611	1,749,718	32.48	22.75	0.01
Overdraft	619,856	164,141	92,020	89,466	88,500	-73.52	-43.94	-1.08
Cash Credit Loan	-	493,597	587,956	595,642	589,930	-	19.12	(0.96)
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	97,234	101,146	-6.28	12.59	4.02
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	744,396	755,242	-14.19	-16.44	1.46
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	319,584	319,646	0.08	13.16	0.02
Real Estate Loan	199,641	217,964	224,656	225,898	225,978	9.18	3.07	0.04
Margin Nature Loan	64,819	58,679	70,345	84,210	85,911	-9.47	19.88	2.02
Hire Purchase Loan	131,340	138,262	106,860	107,824	109,553	5.27	-22.71	1.60
Deprived Sector Loan	279,646	262,365	267,360	267,908	255,177	-6.18	1.90	-4.75
Bills Purchased	3,130	4,271	7,815	7,197	7,647	36.46	82.99	6.25
Other Product	481,430	385,119	398,673	393,032	390,669	-20.01	3.52	-0.60
Total	4,175,443	4,315,377	4,569,076	4,682,001	4,679,117	3.35	5.88	-0.06
Collateral wise								
Gold and Silver	47,816	50,575	53,423	55,606	57,548	5.77	5.63	3.49
Government Securities	722	3,200	3,160	3,191	3,179	343.23	-1.23	-0.37
Non Governmental Securities	47,841	43,198	64,671	77,963	79,249	-9.71	49.71	1.65
Fixed Deposit Receipts	49,275	47,972	33,532	30,599	28,401	-2.64	-30.10	-7.19
Own	49,060	47,738	33,283	30,443	28,272	-2.69	-30.28	-7.13
Other Licences Institutions	215	233	249	156	128	8.61	6.75	-18.02
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,180,992	4,194,204	4.34	7.25	0.32
Fixed Assets	3,095,794	3,268,070	3,427,110	3,474,501	3,483,026	5.56	4.87	0.25
Current Assets	577,997	565,333	684,086	706,490	711,178	-2.19	21.01	0.66
Against security of Bill	19,623	37,183	35,588	40,295	38,653	89.48	-4.29	-4.08
Domestic Bills	880	771	1,112	1,295	1,290	-12.36	44.28	-0.38
Foreign Bills	18,744	36,412	34,476	39,000	37,363	94.26	-5.32	-4.20
Against Guarantee	142,452	147,130	152,332	157,237	139,871	3.28	3.54	-11.04
Government Guarantee	2,237	3,065	3,087	3,239	3,237	36.99	0.73	-0.06
Institutional Guarantee	106,032	97,518	112,985	115,035	104,469	-8.03	15.86	-9.19
Personal Guarantee	21,700	27,919	22,293	26,164	22,723	28.66	-20.15	-13.15
Collective Guarantee	1,103	2,186	813	1,267	750	98.29	-62.80	-40.81
International Rated Foreign Bank's Guarantee	1,509	455	252	260	233	-69.84	-44.69	-10.27
Other Guarantee	9,870	15,986	12,901	11,272	8,459	61.96	-19.29	-24.96
Credit Card	3,521	4,524	5,662	5,887	6,404	28.48	25.16	8.79
Others	190,401	148,194	109,512	130,231	131,609	-22.17	-26.10	1.06
Total	4,175,443	4,315,377	4,569,076	4,682,001	4,679,117	3.35	5.88	-0.06

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-Oct	Mid-Nov	% 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	33,167	32,731	10.09	0.89	-1.31
Fishery Related	1,341	1,523	1,523	1,583	1,601	13.56	0.06	1.14
Mining Related	302	321	239	301	277	6.26	-25.50	-7.93
Agriculture, Forestry, Beverage & Non Food Production Related*	26,206	29,095	30,311	30,497	30,490	11.03	4.18	-0.02
Construction	31,622	32,104	20,936	20,870	20,726	1.52	-34.79	-0.69
Electricity, Gas and Water	6,488	7,578	9,835	9,388	9,412	16.80	29.77	0.26
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,097	2,065	1.11	22.35	-1.54
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,753	8,916	-20.55	-20.49	1.87
Wholesaler & Retailer	68,458	73,242	74,853	75,158	74,484	6.99	2.20	-0.90
Finance, Insurance and Real Estate	47,742	46,985	61,373	60,763	58,669	-1.58	30.62	-3.45
Tourism Service**	20,443	24,215	27,181	27,818	28,076	18.45	12.25	0.93
Other Services	13,088	15,561	17,064	17,317	17,060	18.89	9.66	-1.49
Consumption Loans	81,687	128,117	142,214	148,631	148,377	56.84	11.00	-0.17
Local Government	8	9	6	9	9	12.13	-31.38	-0.45
Others	98,812	66,870	68,896	71,669	71,373	-32.33	3.03	-0.41
TOTAL	441,783	471,382	498,615	508,023	504,267	6.70	5.78	-0.74
Productwise								
Term Loan	130,209	167,740	199,355	204,667	205,019	28.82	18.85	0.17
Overdraft	87,233	59,343	28,465	23,570	23,396	-31.97	-52.03	-0.74
Cash Credit Loan	-	19,124	52,999	57,805	55,453	-	177.14	(4.07)
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	9,164	9,027	37.47	-62.74	-1.50
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	63,363	63,545	18.35	0.62	0.29
Real Estate Loan	18,717	21,884	33,368	32,052	32,025	16.92	52.48	-0.09
Margin Nature Loan	11,773	14,165	15,594	17,382	17,624	20.31	10.09	1.39
Hire Purchase Loan	21,814	17,352	13,990	13,862	13,812	-20.45	-19.38	-0.36
Deprived Sector Loan	49,167	40,153	38,068	38,308	37,238	-18.33	-5.19	-2.79
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	47,850	47,128	-12.11	0.33	-1.51
Total	441,783	471,382	498,615	508,023	504,267	6.70	5.78	-0.74
Collateral wise								
Gold and Silver	3,982	3,931	3,936	3,981	4,106	-1.28	0.12	3.13
Government Securities	6	7	-	-	-	13.94	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	15,256	15,397	16.05	10.29	0.92
Fixed Deposit Receipts	12,219	8,314	6,702	5,920	5,308	-31.96	-19.39	-10.33
Own	12,219	8,314	6,700	5,918	5,306	-31.96	-19.42	-10.34
Other Licences Institutions	-	-	2	2	2	0.00	0.00	0.00
Collateral of Properties	367,503	403,350	430,261	439,074	437,901	9.75	6.67	-0.27
Fixed Assets	367,493	403,343	430,127	438,923	437,770	9.76	6.64	-0.26
Current Assets	9	7	134	151	131	-27.60	1866.53	-12.85
Against security of Bill	-	-	1	1	-	0.00	0.00	-100.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	1	1	-	0.00	0.00	-100.00
Against Guarantee	45,678	41,526	40,504	39,851	37,536	-9.09	-2.46	-5.81
Government Guarantee	29	25	18	21	18	-16.22	-28.82	-15.54
Institutional Guarantee	25,284	24,532	28,799	29,316	27,226	-2.97	17.40	-7.13
Personal Guarantee	13,999	11,873	9,086	8,364	8,284	-15.18	-23.48	-0.95
Collective Guarantee	6,314	5,052	2,575	2,123	1,982	-19.99	-49.04	-6.64
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	28	26	-13.88	-39.05	-8.02
Credit Card	-	4	16	16	21	0.00	343.74	36.16
Others	1,654	1,785	3,446	3,923	3,998	7.93	93.07	1.90
Total	441,783	471,382	498,615	508,023	504,267	6.70	5.78	-0.74

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-Oct	Mid-Nov	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	6,287	6,611	6,720	7,106	7,181	5.15	1.66	1.05
Fishery Related	227	253	296	301	301	11.19	17.05	0.11
Mining Related	101	85	105	100	100	-15.66	22.89	-0.23
Agriculture, Forestry, Beverage & Non Food Production Related*	4,263	3,937	3,894	4,295	4,410	-7.65	-1.08	2.67
Construction	3,851	3,774	3,914	3,618	3,209	-2.02	3.72	-11.31
Electricity, Gas and Water	595	1,009	932	757	751	69.75	-7.62	-0.70
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	818	807	-14.88	32.87	-1.41
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,527	2,424	-14.70	-25.82	-4.04
Wholesaler & Retailer	12,697	13,844	14,423	14,785	14,131	9.04	4.18	-4.42
Finance, Insurance and Real Estate	12,149	11,844	13,655	13,314	13,072	-2.51	15.30	-1.82
Tourism Service**	4,413	4,676	5,326	5,239	5,299	5.96	13.91	1.14
Other Services	2,475	2,919	3,025	3,001	3,373	17.96	3.65	12.40
Consumption Loans	28,332	29,543	30,166	32,201	32,061	4.27	2.11	-0.43
Local Government	36	36	36	36	36	0.00	0.07	0.00
Others	11,608	10,486	13,584	14,292	14,521	-9.67	29.54	1.60
TOTAL	91,813	93,091	99,482	102,389	101,675	1.39	6.86	-0.70
Productwise								
Term Loan	18,225	22,909	26,667	28,535	27,918	25.70	16.40	-2.16
Overdraft	11,684	7,297	3,946	4,230	4,307	-37.55	-45.92	1.83
Cash Credit Loan	-	3,735	7,757	7,821	7,416	-	107.67	(5.18)
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	6,314	6,853	-0.37	3.03	8.54
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	13,935	14,043	17.57	10.09	0.78
Real Estate Loan	9,897	9,740	10,133	10,119	10,840	-1.58	4.04	7.13
Margin Nature Loan	3,915	3,691	4,155	4,232	4,233	-5.73	12.55	0.02
Hire Purchase Loan	4,007	3,602	3,253	3,259	3,352	-10.11	-9.71	2.86
Deprived Sector Loan	6,811	5,838	6,758	6,137	5,584	-14.29	15.76	-9.01
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	17,807	17,128	-13.69	-4.77	-3.81
Total	91,813	93,091	99,482	102,389	101,675	1.39	6.86	-0.70
Collateral wise								
Gold and Silver	983	1,027	1,131	1,127	1,123	4.48	10.08	-0.32
Government Securities	55	32	0	-	-	-41.41	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,302	3,207	7.90	12.00	-2.87
Fixed Deposit Receipts	2,727	1,835	1,366	1,412	1,328	-32.73	-25.56	-5.89
Own	2,727	1,835	1,365	1,411	1,327	-32.73	-25.59	-5.90
Other Licences Institutions	-	-	1	1	1	0.00	0.00	0.00
Collateral of Properties	74,829	77,944	81,087	84,548	84,797	4.16	4.03	0.29
Fixed Assets	74,789	77,912	81,063	84,526	84,776	4.18	4.04	0.29
Current Assets	40	32	24	22	21	-19.99	-26.17	-2.45
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	6,382	5,517	-8.29	5.83	-13.55
Government Guarantee	40	40	40	40	40	0.00	0.06	0.00
Institutional Guarantee	5,525	4,971	5,360	4,750	3,885	-10.03	7.84	-18.22
Personal Guarantee	1,338	1,332	1,345	1,579	1,586	-0.42	0.98	0.45
Collective Guarantee	1	0	0	0	0	-70.60	-28.46	-4.18
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	13	7	-29.99	-78.83	-48.29
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,618	5,702	-16.84	98.48	1.50
Total	91,813	93,091	99,482	102,389	101,675	1.39	6.86	-0.70

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

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

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

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,928.69	2,350.73	1,162.85
	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	77.53	203.33	(298.52)
	g. Others Reserves Fund	287.36	409.28	178.47
2	BORROWINGS	199.70	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.70	500.00	-
3	DEPOSITS	18,771.59	20,874.54	8,682.59
	a. Current	214.37	212.40	98.10
	Domestic	214.37	212.40	98.10
	Foreign	-	-	-
	b. Savings	5,115.68	2,744.15	1,969.21
	Domestic	5,115.68	2,744.15	1,969.21
	Foreign	-	-	-
	c. Fixed	12,215.33	15,960.70	5,611.56
	Domestic	12,215.33	15,960.70	5,611.56
	Foreign	-	-	-
	d. Call Deposits	1,205.44	1,957.24	1,003.72
	Domestic	1,205.44	1,957.24	1,003.72
	Foreign	-	-	-
	e. Others	20.77	0.05	-
	Domestic	20.77	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.15	-	-
5	Other Liabilities	899.92	1,291.37	777.37
	1. Sundry Creditors	177.32	10.32	11.16
	2. Loan Loss Provision	478.30	536.69	459.08
	3. Interest Suspense a/c	-	399.40	162.15
	4. Others	244.30	344.96	144.97
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	84.58	32.29	-
	TOTAL Liabilities	21,884.63	25,048.94	10,622.80
Assets				
1	LIQUID FUNDS	1,538.50	1,023.21	600.13
	a. Cash Balance	211.77	95.56	57.19
	Nepalese Notes & Coins	211.76	95.56	57.19
	Foreign Currency	0.01	-	-
	b. Bank Balance	1,326.72	927.65	321.01
	1. In Nepal Rastra Bank	701.81	631.31	321.01
	Domestic Currency	701.81	631.31	321.01
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	487.94	286.32	-
	Domestic Currency	487.94	286.32	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	136.97	10.02	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	221.93
	Domestic Currency	-	-	221.93
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,497.76	5,121.20	2,032.85
	a. Govt. Securities	1,647.76	2,671.20	1,432.85
	b. NRB Bond	1,850.00	2,450.00	600.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	423.72	194.81	183.51
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	423.72	194.81	183.51
4	LOANS & ADVANCES (Including Bills Purchased)	15,347.65	16,923.19	6,787.10
	4.1 LOANS & ADVANCES	15,347.65	16,923.19	6,787.10
	a. Private Sector	14,803.91	16,018.79	6,538.35
	b. Financial Institutions	543.74	904.40	248.75
	c. Government Organizations	-	-	-
	4.2 BILL PURCHASED	-	-	-
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
6	FIXED ASSETS	383.85	659.47	304.15
7	OTHER ASSETS	675.48	1,033.85	414.31
	a. Accrued Interest:	321.93	483.53	189.87
	Financial Institutions	310.72	171.03	121.36
	Government Enterprises	10.92	80.24	14.32
	Private Sector	0.29	232.26	54.20
	b. Staff Loans / Adv.	165.88	353.33	109.83
	c. Sundry Debtors	42.19	1.59	16.39
	d. Cash In Transit	-	-	-
	e. Others	145.49	195.41	98.21
8	Expenses not Written off	-	-	-
9	Non Banking Assets	17.67	93.21	195.21
10	Reconciliation Account	-	-	-
11	Profit & Loss A/c	-	-	105.56
	TOTAL ASSETS	21,884.63	25,048.94	10,622.80

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	4,719.20	6,101.71	8,649.42	7,793.61	1,350.24	6,672.43	3,682.30
1.1 On Deposit Liabilities	4,458.13	6,010.39	8,360.12	7,314.66	1,259.13	6,394.66	3,412.08
1.1.1 Saving Account	1,302.02	1,902.13	1,630.98	1,188.96	516.29	1,159.16	594.01
1.1.2 Fixed Account	3,052.67	4,010.08	6,502.57	5,930.93	678.18	5,099.03	2,736.02
1.1.2.1 Up to 3 months Fixed Account	347.62	-	1,950.77	68.46	-	-	109.65
1.1.2.2 3 to 6 months Fixed Account	463.07	-	975.39	-	93.93	-	87.38
1.1.2.3 6 months to 1 year Fixed Account	1,038.87	-	1,755.70	-	387.57	5,099.03	239.83
1.1.2.4 Above 1 year Fixed Account	1,203.11	4,010.08	1,820.72	5,862.48	196.68	-	2,299.16
1.1.3 Call Deposit	103.43	98.18	226.56	194.76	64.66	136.47	82.05
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	261.07	91.32	289.31	478.96	91.11	277.77	270.22
2. Commission Expense	99.00	156.38	347.55	150.48	134.77	-	43.17
3. Staff Expense	1,214.22	1,441.96	1,355.12	1,015.34	371.20	958.99	482.93
4. Office Operating Expenses	408.87	612.37	775.29	835.86	198.15	699.54	347.19
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.57	-	0.00	-	-
7. Provision for Risk	1,748.93	1,698.29	1,049.69	3,120.04	146.30	-	297.39
7.1 Loan loss Provision	1,748.93	1,698.29	1,049.69	3,120.04	146.30	-	297.39
7.1.1 General Loan loss Provision	1,748.93	289.02	389.46	1,328.12	100.00	-	95.93
7.1.1.1 Pass Loan Loss Provision	1,748.93	89.61	-	709.82	-	-	-
7.1.1.2 Watch List Provision	-	199.41	389.46	618.29	100.00	-	95.93
7.1.2 Special Loan Loss Provision	-	1,409.27	660.23	1,791.93	46.29	-	201.45
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	114.30	0.95	3.49	903.65	-
9. Provision for Staff Bonus	58.57	41.56	427.15	289.23	180.52	145.93	167.01
10. Provision for Income Tax	173.96	236.89	1,153.30	782.17	487.42	394.53	495.97
11. Others	-	-	-	-	-	-	-
12. Net Profit	938.82	552.75	2,691.04	1,820.90	1,137.31	918.87	1,007.10
Total Expenses	9,361.57	10,841.92	16,563.45	15,808.58	4,009.39	10,693.94	6,523.06
Income							
1. Interest Income	7,730.57	9,040.14	14,143.12	12,488.04	2,902.31	9,847.39	5,406.17
1.1 On Loans and Advances	6,619.38	7,180.49	12,109.93	10,672.60	2,318.26	8,504.98	4,257.70
1.2 On Investment	386.91	1,738.65	1,368.07	1,105.60	186.36	738.96	864.10
1.2.1 Government Bonds	386.91	483.40	1,172.97	1,105.60	172.83	738.96	850.36
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	437.23	194.14	-	-	-	13.74
1.2.4 Debenture & Bonds	-	818.01	0.96	-	13.53	-	-
1.3 On Agency Balance	64.66	2.93	-	389.64	4.69	-	2.25
1.4 On Call Deposit	-	118.07	346.43	-	254.77	-	-
1.5 On Others	659.62	-	318.69	320.20	138.22	603.45	282.13
2. Commission and Discount	442.21	85.75	1,316.91	579.23	615.20	326.68	401.02
2.1 Bills Purchase and Discount	-	-	-	-	6.35	-	0.39
2.2 Commission	442.21	60.14	360.62	579.23	502.02	247.81	161.71
2.3 Others	-	25.62	956.29	-	106.82	78.87	238.93
3. Exchange Flactuation Income	53.27	11.84	268.13	196.81	213.31	153.68	74.05
3.1 Due to Change in Exchange Rate	-	(7.57)	43.44	36.94	(529.54)	-	8.20
3.2 Due to Foreign Currency Transaction	53.27	19.41	224.70	159.87	742.85	153.68	65.85
4. Other Operating Income	96.13	553.75	218.12	300.81	28.59	68.85	7.95
5. Non Operating Income	1.70	93.33	16.58	98.64	-	26.14	0.95
6. Write Back from Provisions for loss	1,037.68	1,055.09	591.96	2,144.83	246.68	270.81	632.91
7. Recovery of written-off Loan	-	2.03	8.62	0.21	3.29	0.38	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,361.57	10,841.92	16,563.45	15,808.58	4,009.39	10,693.94	6,523.06

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	4,195.63	7,555.61	3,190.86	7,609.31	6,603.99	4,964.98	4,905.67
1.1 On Deposit Liabilities	4,056.80	7,202.80	2,957.21	6,994.06	6,258.15	4,359.68	4,485.54
1.1.1 Saving Account	765.68	1,373.67	628.38	1,108.98	1,214.80	886.69	811.81
1.1.2 Fixed Account	3,224.28	5,730.07	2,284.70	5,707.16	4,949.75	3,405.42	3,655.37
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,427.74	0.13	-	-	-	1,282.56	-
1.1.2.3 6 months to 1 year Fixed Account	727.07	-	30.96	-	3,322.30	1,382.38	3,655.00
1.1.2.4 Above 1 year Fixed Account	1,069.47	5,729.94	2,253.73	5,707.16	1,627.45	740.47	0.38
1.1.3 Call Deposit	66.84	99.06	44.13	177.92	93.60	67.57	18.36
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	138.83	352.82	233.65	615.26	345.84	605.30	420.13
2. Commission Expense	41.67	110.44	52.45	8.75	2.97	-	5.37
3. Staff Expense	633.00	1,163.44	761.94	1,287.23	1,261.79	903.95	1,192.07
4. Office Operating Expenses	443.60	1,007.14	400.34	626.11	754.00	693.26	531.36
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	11.01	12.86	2.40	-	-	23.28
7. Provision for Risk	106.70	1,752.04	174.52	4,550.60	1,866.83	1,022.42	1,266.37
7.1 Loan loss Provision	106.70	1,752.04	174.52	4,550.60	1,866.83	1,022.42	1,266.07
7.1.1 General Loan loss Provision	101.42	663.38	47.51	3,406.37	113.09	1,022.42	342.92
7.1.1.1 Pass Loan Loss Provision	(122.53)	-	-	564.77	-	1,022.42	-
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	-	923.15
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	0.30
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	12.37	270.55	-	-	-	-
9. Provision for Staff Bonus	239.14	61.61	109.48	261.29	144.57	106.39	-
10. Provision for Income Tax	646.84	166.35	295.60	761.15	231.67	289.76	107.31
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,509.30	388.14	689.73	1,590.49	1,069.46	667.80	(227.76)
Total Expenses	7,815.88	12,228.16	5,958.34	16,697.33	11,935.28	8,648.56	7,803.67
Income							
1. Interest Income	7,064.72	10,901.16	5,126.75	11,594.64	10,126.83	7,724.08	6,556.56
1.1 On Loans and Advances	5,901.17	9,592.23	4,464.21	10,138.96	8,297.98	6,610.98	5,234.78
1.2 On Investment	1,129.84	1,145.53	581.62	992.21	1,119.59	851.67	1,075.97
1.2.1 Government Bonds	992.12	1,136.96	15.46	992.21	1,102.07	821.13	1,075.75
1.2.2 Foreign Bonds	118.60	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	19.11	8.56	566.16	-	17.52	30.54	0.22
1.3 On Agency Balance	-	5.15	-	-	17.85	8.86	-
1.4 On Call Deposit	-	158.25	-	-	248.60	68.78	-
1.5 On Others	33.72	-	80.93	463.47	442.81	183.78	245.81
2. Commission and Discount	604.31	549.67	509.90	760.32	607.30	645.59	223.72
2.1 Bills Purchase and Discount	9.34	0.84	-	-	92.55	33.64	-
2.2 Commission	594.97	548.83	465.28	752.17	430.92	67.25	195.06
2.3 Others	-	-	44.62	8.15	83.83	544.69	28.67
3. Exchange Flactuation Income	8.24	32.46	66.72	117.82	101.68	130.57	22.23
3.1 Due to Change in Exchange Rate	-	-	-	(1.01)	4.04	67.99	-
3.2 Due to Foreign Currency Transaction	8.24	32.46	66.72	118.84	97.63	62.59	22.23
4. Other Operating Income	138.61	149.82	35.99	297.18	202.03	138.66	606.79
5. Non Operating Income	-	7.34	-	7.44	189.04	-	30.52
6. Write Back from Provisions for loss	-	587.70	217.93	3,919.91	698.84	-	363.84
7. Recovery of written-off Loan	-	-	1.05	-	5.25	9.66	-
8. Income from Extra Ordinary transactions	-	-	-	-	4.30	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,815.88	12,228.16	5,958.34	16,697.33	11,935.28	8,648.56	7,803.67

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	9,907.92	4,024.64	5,137.03	5,149.27	5,761.62	4,089.17	1,104.41
1.1 On Deposit Liabilities	9,194.19	3,813.90	4,699.54	4,481.04	5,481.94	3,749.41	1,066.68
1.1.1 Saving Account	1,837.63	669.74	510.36	882.86	1,068.46	695.84	306.08
1.1.2 Fixed Account	7,201.42	3,081.73	4,119.75	3,511.04	4,359.89	2,990.93	745.46
1.1.2.1 Up to 3 months Fixed Account	-	318.40	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	819.64	260.88	2,002.76	16.70	-	-	20.15
1.1.2.3 6 months to 1 year Fixed Account	1,895.09	2,196.78	1,612.55	914.78	-	2,990.93	267.50
1.1.2.4 Above 1 year Fixed Account	4,486.69	305.67	504.44	2,579.55	4,359.89	-	457.81
1.1.3 Call Deposit	155.13	62.43	69.43	75.42	53.60	62.64	15.14
1.1.4 Certificate of Deposit	-	-	-	11.73	-	-	-
1.2 On Borrowing	713.73	210.74	437.48	668.23	279.68	339.76	37.73
2. Commission Expense	298.99	46.47	-	71.50	-	-	6.93
3. Staff Expense	1,241.07	549.63	584.58	747.59	1,213.97	538.45	197.59
4. Office Operating Expenses	1,109.13	455.32	341.56	397.93	816.45	453.55	125.40
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	1.33	-	-	-	148.56	-	-
7. Provision for Risk	1,069.23	1,055.29	490.65	2,232.01	384.17	1,094.82	460.71
7.1 Loan loss Provision	1,069.23	1,055.29	490.65	2,232.01	384.17	1,086.86	460.71
7.1.1 General Loan loss Provision	(97.24)	186.74	588.13	291.66	1,855.73	201.96	165.30
7.1.1.1 Pass Loan Loss Provision	(860.01)	-	84.93	30.21	(35.29)	-	(5.33)
7.1.1.2 Watch List Provision	762.77	186.74	503.19	261.45	1,891.02	201.96	170.63
7.1.2 Special Loan Loss Provision	1,166.46	868.54	(97.48)	1,940.34	(694.84)	884.90	281.47
7.1.3 Additional Loan Loss Provision	-	-	-	-	(776.72)	-	13.94
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	7.95	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	36.41	0.06	1.33	1.92
9. Provision for Staff Bonus	334.19	69.63	257.06	235.52	185.60	102.45	32.00
10. Provision for Income Tax	893.67	187.99	687.10	636.46	439.37	270.77	86.40
11. Others	-	-	-	78.25	-	-	-
12. Net Profit	2,114.04	438.64	1,626.44	1,483.23	1,231.06	651.30	201.60
Total Expenses	16,969.56	6,827.60	9,124.41	11,068.16	10,180.87	7,201.83	2,216.97
Income							
1. Interest Income	15,342.70	6,053.61	8,156.61	7,805.99	9,144.45	5,894.11	1,794.35
1.1 On Loans and Advances	13,024.00	5,293.66	7,075.24	7,021.43	7,838.63	5,031.62	1,612.48
1.2 On Investment	1,938.17	550.09	939.34	665.05	1,132.85	837.93	125.05
1.2.1 Government Bonds	1,915.16	550.09	919.00	623.09	858.20	821.11	119.34
1.2.2 Foreign Bonds	-	-	-	-	-	15.35	-
1.2.3 NRB Bonds	-	-	-	-	226.68	-	5.71
1.2.4 Debenture & Bonds	23.01	-	20.34	41.95	47.97	1.47	-
1.3 On Agency Balance	-	19.61	4.65	-	6.67	-	-
1.4 On Call Deposit	-	10.25	-	6.49	-	-	5.50
1.5 On Others	380.53	180.00	137.38	113.03	166.31	24.55	51.32
2. Commission and Discount	1,333.16	443.73	551.69	807.79	756.19	107.68	53.56
2.1 Bills Purchase and Discount	-	12.88	-	-	2.43	-	-
2.2 Commission	1,333.16	417.46	538.38	807.79	715.21	107.68	1.68
2.3 Others	-	13.39	13.31	-	38.54	-	51.88
3. Exchange Flactuation Income	231.01	51.45	72.67	139.31	193.87	193.70	0.62
3.1 Due to Change in Exchange Rate	6.58	-	(0.17)	17.77	0.72	40.04	-
3.2 Due to Foreign Currency Transaction	224.43	51.45	72.84	121.53	193.15	153.67	0.62
4. Other Operating Income	61.20	123.79	196.75	45.97	85.62	306.66	48.91
5. Non Operating Income	-	4.94	146.70	-	0.74	186.54	-
6. Write Back from Provisions for loss	-	146.15	-	2,269.05	-	510.55	319.38
7. Recovery of written-off Loan	1.50	3.92	-	0.02	-	2.60	0.16
8. Income from Extra Ordinary transactions	-	-	-	0.03	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	16,969.56	6,827.60	9,124.41	11,068.16	10,180.87	7,201.83	2,216.97

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	15.95	114.89	1,194.98	240.33	140.06	2,282.62	1,735.65
1.1 On Deposit Liabilities	15.95	114.89	1,172.48	240.33	140.06	2,233.83	1,706.02
1.1.1 Saving Account	0.99	21.83	146.60	67.86	23.43	428.43	322.26
1.1.2 Fixed Account	14.75	88.73	1,006.67	165.54	115.19	1,771.25	1,347.89
1.1.2.1 Up to 3 months Fixed Account	-	-	66.10	-	4.61	97.68	180.75
1.1.2.2 3 to 6 months Fixed Account	3.37	-	356.04	23.13	5.76	220.67	142.83
1.1.2.3 6 months to 1 year Fixed Account	6.51	-	363.59	1.01	40.32	1,017.03	743.67
1.1.2.4 Above 1 year Fixed Account	4.87	88.73	220.93	141.40	64.51	435.86	280.64
1.1.3 Call Deposit	0.21	4.34	19.21	6.94	1.44	34.14	35.87
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	22.50	-	-	48.79	29.64
2. Commission Expense	-	-	4.41	2.12	-	-	0.59
3. Staff Expense	7.16	23.82	198.82	60.32	22.33	412.43	320.74
4. Office Operating Expenses	8.06	18.86	149.34	43.10	13.12	265.18	216.72
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.23	-	0.01	-	-
7. Provision for Risk	(10.91)	-	329.29	317.43	9.63	800.43	510.87
7.1 Loan loss Provision	(10.91)	-	329.29	317.43	9.63	800.43	510.87
7.1.1 General Loan loss Provision	2.93	-	133.99	12.46	(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	12.46	5.34	195.95	204.59
7.1.2 Special Loan Loss Provision	(13.85)	-	195.30	304.97	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	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.36	-	-	-	-
9. Provision for Staff Bonus	-	-	21.72	-	0.80	67.06	58.48
10. Provision for Income Tax	-	-	58.64	-	2.40	181.07	157.90
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	136.83	-	5.60	422.49	368.43
Total Expenses	20.25	157.57	2,096.61	663.30	193.95	4,431.28	3,369.39
Income							
1. Interest Income	11.80	86.13	1,923.46	389.41	185.29	3,771.01	3,055.04
1.1 On Loans and Advances	11.15	84.80	1,716.79	358.28	145.77	3,459.23	2,719.35
1.2 On Investment	-	-	185.62	23.95	33.20	253.60	310.27
1.2.1 Government Bonds	-	-	185.62	23.95	33.20	251.22	310.27
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	2.38	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.65	1.33	4.06	4.88	0.97	4.56	5.50
1.5 On Others	-	-	17.00	2.29	5.34	53.62	19.92
2. Commission and Discount	0.02	9.42	72.17	23.89	0.28	18.76	43.72
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.02	9.42	6.35	2.35	0.18	15.42	42.49
2.3 Others	-	-	65.81	21.54	0.10	3.34	1.23
3. Exchange Flactuation Income	-	-	0.22	0.00	-	2.21	2.62
3.1 Due to Change in Exchange Rate	-	-	0.15	0.00	-	(1.29)	(1.98)
3.2 Due to Foreign Currency Transaction	-	-	0.07	-	-	3.51	4.59
4. Other Operating Income	0.89	-	24.54	-	5.13	193.67	129.78
5. Non Operating Income	-	-	0.03	1.30	3.25	32.91	(0.50)
6. Write Back from Provisions for loss	-	3.64	76.19	31.08	-	412.71	138.74
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	7.54	58.38	-	217.62	-	-	-
Total Income	20.25	157.57	2,096.61	663.30	193.95	4,431.28	3,369.39

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	1,307.01	46.77	1,372.51	1,346.71	1,445.72	113.82	21.55
1.1 On Deposit Liabilities	1,276.66	46.77	1,322.36	1,346.64	1,409.05	113.73	21.55
1.1.1 Saving Account	214.66	3.34	266.04	255.97	136.81	20.83	6.68
1.1.2 Fixed Account	1,043.85	42.13	1,027.41	1,077.05	1,249.61	89.76	14.12
1.1.2.1 Up to 3 months Fixed Account	40.64	-	24.08	-	305.53	-	2.07
1.1.2.2 3 to 6 months Fixed Account	146.20	-	123.89	0.24	98.84	15.04	2.81
1.1.2.3 6 months to 1 year Fixed Account	454.68	30.11	337.35	736.42	257.46	48.41	5.62
1.1.2.4 Above 1 year Fixed Account	402.33	12.02	542.09	340.39	587.79	26.32	3.61
1.1.3 Call Deposit	18.15	1.30	28.91	13.63	22.63	3.15	0.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	30.36	-	50.15	0.07	36.67	0.08	-
2. Commission Expense	7.94	-	-	-	-	0.15	-
3. Staff Expense	246.03	5.73	200.17	229.98	135.60	26.47	13.99
4. Office Operating Expenses	147.79	4.56	171.18	137.48	91.46	22.81	3.17
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.06	-	-	-	-
7. Provision for Risk	246.12	18.17	534.71	191.18	278.76	-	22.01
7.1 Loan loss Provision	246.12	18.17	534.71	191.18	278.76	-	22.01
7.1.1 General Loan loss Provision	106.48	5.54	397.32	132.39	20.67	-	2.99
7.1.1.1 Pass Loan Loss Provision	-	(1.48)	(142.63)	-	4.54	-	0.02
7.1.1.2 Watch List Provision	106.48	7.02	539.95	132.39	16.12	-	2.97
7.1.2 Special Loan Loss Provision	139.64	12.64	(216.53)	58.79	258.10	-	19.02
7.1.3 Additional Loan Loss Provision	-	-	353.92	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	6.79	-	-	7.92	1.89	-	-
9. Provision for Staff Bonus	39.22	-	1.05	-	47.16	-	-
10. Provision for Income Tax	105.91	-	2.85	154.07	130.70	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	247.12	-	6.64	354.34	293.72	-	-
Total Expenses	2,353.94	75.23	2,289.18	2,421.69	2,425.00	163.25	60.71
Income							
1. Interest Income	2,013.42	46.47	2,139.93	2,228.67	2,080.20	150.29	43.73
1.1 On Loans and Advances	1,836.39	43.56	1,925.96	1,995.02	1,878.43	140.05	41.41
1.2 On Investment	173.67	-	198.42	209.79	158.87	8.27	1.76
1.2.1 Government Bonds	173.67	-	198.42	209.79	158.87	8.27	1.76
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	3.36	-	5.28	3.98	4.41	1.98	0.55
1.5 On Others	-	2.91	10.27	19.89	38.49	-	-
2. Commission and Discount	98.52	0.08	7.11	99.78	3.38	2.66	1.31
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	98.52	0.05	7.11	9.27	3.38	2.66	1.31
2.3 Others	-	0.03	-	90.51	-	-	-
3. Exchange Flactuation Income	0.27	-	26.41	-	-	-	-
3.1 Due to Change in Exchange Rate	0.05	-	(0.40)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.22	-	26.81	-	-	-	-
4. Other Operating Income	44.35	2.24	58.96	23.22	78.48	0.99	4.26
5. Non Operating Income	-	0.59	56.72	-	36.61	-	-
6. Write Back from Provisions for loss	197.39	-	-	70.01	226.30	-	2.97
7. Recovery of written-off Loan	-	-	0.06	-	0.03	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	25.86	-	-	-	9.30	8.44
Total Income	2,353.94	75.23	2,289.18	2,421.69	2,425.00	163.25	60.71

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
Expenses							
1. Interest Expense	132.20	116.54	77.00	0.66	220.85	341.18	222.80
1.1 On Deposit Liabilities	132.20	116.07	77.00	0.66	220.85	341.18	222.80
1.1.1 Saving Account	18.58	15.10	11.89	0.66	37.70	52.94	22.78
1.1.2 Fixed Account	109.44	97.66	63.11	-	178.85	284.54	197.25
1.1.2.1 Up to 3 months Fixed Account	-	13.94	-	-	33.23	21.35	11.92
1.1.2.2 3 to 6 months Fixed Account	39.81	30.05	-	-	34.30	21.54	15.60
1.1.2.3 6 months to 1 year Fixed Account	48.99	35.32	-	-	69.56	109.33	79.90
1.1.2.4 Above 1 year Fixed Account	20.64	18.34	63.11	-	41.77	132.32	89.82
1.1.3 Call Deposit	4.18	3.30	2.01	0.00	4.29	3.70	2.77
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.47	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	39.33	22.83	21.96	2.89	39.28	45.15	22.27
4. Office Operating Expenses	27.49	14.25	15.82	5.68	29.66	32.88	17.51
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	134.19	57.30	-	-	13.56	-	67.45
7.1 Loan loss Provision	134.19	57.30	-	-	13.56	-	67.45
7.1.1 General Loan loss Provision	12.67	15.05	-	-	(6.74)	-	44.18
7.1.1.1 Pass Loan Loss Provision	6.48	0.12	-	-	(7.08)	-	11.17
7.1.1.2 Watch List Provision	6.19	14.93	-	-	0.34	-	33.01
7.1.2 Special Loan Loss Provision	121.52	42.25	-	-	20.30	-	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	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	1.12	-	-
9. Provision for Staff Bonus	-	-	1.08	-	5.74	-	1.41
10. Provision for Income Tax	-	-	2.92	-	15.49	7.04	3.81
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	6.82	-	36.13	56.32	8.89
Total Expenses	333.21	210.92	125.61	9.23	361.83	482.58	344.13
Income							
1. Interest Income	194.09	168.61	118.62	1.48	329.04	444.12	317.14
1.1 On Loans and Advances	172.46	153.40	108.18	0.03	300.95	391.73	291.53
1.2 On Investment	18.70	11.05	7.14	-	15.97	42.97	24.90
1.2.1 Government Bonds	18.70	10.72	7.14	-	15.97	42.97	24.90
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	0.34	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.94	1.65	3.30	1.44	4.98	9.42	0.72
1.5 On Others	-	2.51	-	-	7.14	-	-
2. Commission and Discount	2.07	5.51	0.18	-	0.36	10.94	0.09
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	5.51	0.18	-	0.36	10.94	0.09
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	11.44	2.54	5.13	0.00	11.58	19.92	15.57
5. Non Operating Income	-	-	1.67	0.00	20.85	7.60	0.89
6. Write Back from Provisions for loss	43.39	15.35	-	0.09	-	-	10.44
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	82.21	18.90	-	7.67	-	-	-
Total Income	333.21	210.92	125.61	9.23	361.83	482.58	344.13

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	156.38	153.15	119.65	299.73	189.17	55.45	62.17
1.1 On Deposit Liabilities	156.38	153.15	119.65	299.73	189.17	55.45	62.17
1.1.1 Saving Account	21.65	27.80	22.30	44.28	31.00	8.68	10.48
1.1.2 Fixed Account	133.26	119.77	96.91	254.74	158.17	45.70	50.32
1.1.2.1 Up to 3 months Fixed Account	-	14.61	9.22	-	-	6.05	5.07
1.1.2.2 3 to 6 months Fixed Account	-	28.30	5.63	4.61	15.78	10.05	3.48
1.1.2.3 6 months to 1 year Fixed Account	133.26	40.14	44.78	56.79	97.00	12.25	17.71
1.1.2.4 Above 1 year Fixed Account	-	36.72	37.28	193.34	45.38	17.36	24.06
1.1.3 Call Deposit	1.48	5.58	0.43	0.71	-	1.06	1.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	0.10	-
3. Staff Expense	28.32	43.42	7.06	51.53	33.07	10.27	21.75
4. Office Operating Expenses	23.23	33.06	11.35	26.23	23.33	6.44	18.03
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	7.00	-	-	-	-	-
7. Provision for Risk	32.45	180.83	68.06	125.64	(22.21)	9.84	29.82
7.1 Loan loss Provision	32.45	180.83	68.06	125.64	(22.21)	9.84	29.82
7.1.1 General Loan loss Provision	10.81	26.78	25.30	-	(8.42)	2.19	29.82
7.1.1.1 Pass Loan Loss Provision	-	8.86	-	-	(3.03)	0.23	29.82
7.1.1.2 Watch List Provision	10.81	17.91	25.30	-	(5.38)	1.96	-
7.1.2 Special Loan Loss Provision	21.65	154.06	42.76	125.64	(13.79)	7.65	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	5.23	-	-	-	-
9. Provision for Staff Bonus	-	23.26	11.98	-	8.08	-	-
10. Provision for Income Tax	-	62.80	32.35	(13.19)	21.80	10.39	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	158.81	75.48	-	50.88	24.24	-
Total Expenses	240.38	662.33	331.15	489.95	304.12	116.73	131.78
Income							
1. Interest Income	193.19	237.88	183.26	382.90	260.48	94.54	88.38
1.1 On Loans and Advances	174.58	208.28	176.20	340.54	228.87	87.20	78.94
1.2 On Investment	12.97	17.64	-	31.45	29.29	-	6.72
1.2.1 Government Bonds	12.97	-	-	31.45	-	-	6.72
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	17.64	-	-	29.29	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.00	3.63	7.06	4.78	2.32	2.02	2.72
1.5 On Others	4.64	8.33	-	6.13	-	5.31	-
2. Commission and Discount	9.66	0.25	0.20	2.70	7.03	4.03	0.16
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	9.66	0.25	0.20	2.24	7.03	0.46	0.16
2.3 Others	-	-	-	0.45	-	3.57	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	7.10	10.78	2.39	0.78	36.61	15.33	10.87
5. Non Operating Income	-	11.63	0.05	9.14	-	-	-
6. Write Back from Provisions for loss	2.85	401.67	145.25	30.16	-	2.83	-
7. Recovery of written-off Loan	-	0.12	-	-	-	-	6.00
8. Income from Extra Ordinary transactions	4.27	-	-	-	-	-	-
9. Net Loss	23.32	-	-	64.27	-	-	26.37
Total Income	240.38	662.33	331.15	489.95	304.12	116.73	131.78

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	77.84	219.53	477.52	515.32	219.06
1.1 On Deposit Liabilities	77.84	219.53	468.98	499.32	219.06
1.1.1 Saving Account	0.06	27.83	67.90	40.52	29.77
1.1.2 Fixed Account	77.77	186.18	393.62	446.10	182.75
1.1.2.1 Up to 3 months Fixed Account	-	12.11	12.57	-	-
1.1.2.2 3 to 6 months Fixed Account	-	26.55	24.53	35.16	32.95
1.1.2.3 6 months to 1 year Fixed Account	-	62.49	154.57	229.60	72.70
1.1.2.4 Above 1 year Fixed Account	77.77	85.04	201.95	181.34	77.09
1.1.3 Call Deposit	0.01	5.51	7.46	12.69	6.54
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	8.54	16.01	-
2. Commission Expense	-	-	1.67	-	-
3. Staff Expense	2.82	33.92	63.26	95.91	40.04
4. Office Operating Expenses	1.16	22.53	42.35	46.44	25.59
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	1.44	2.66	-	-
7. Provision for Risk	-	184.45	75.75	(32.61)	65.21
7.1 Loan loss Provision	-	184.45	75.75	(32.61)	65.21
7.1.1 General Loan loss Provision	-	11.15	41.90	(6.68)	21.81
7.1.1.1 Pass Loan Loss Provision	-	0.93	-	(0.71)	-
7.1.1.2 Watch List Provision	-	10.22	41.90	(5.96)	21.81
7.1.2 Special Loan Loss Provision	-	173.30	33.85	(25.93)	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	-	-	-	-	-
8. Loan Written Off	-	-	-	20.67	-
9. Provision for Staff Bonus	-	-	13.43	21.91	-
10. Provision for Income Tax	-	-	36.25	65.74	-
11. Others	-	-	-	-	-
12. Net Profit	-	-	84.58	153.39	-
Total Expenses	81.82	461.87	797.46	886.77	349.89
Income					
1. Interest Income	-	273.99	666.23	833.19	213.96
1.1 On Loans and Advances	-	235.47	611.21	745.02	184.09
1.2 On Investment	-	32.98	44.29	87.26	22.57
1.2.1 Government Bonds	-	-	44.29	87.26	22.57
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	32.98	-	-	-
1.3 On Agency Balance	-	-	-	-	6.16
1.4 On Call Deposit	-	3.99	1.77	-	1.12
1.5 On Others	-	1.56	8.97	0.91	0.03
2. Commission and Discount	-	0.30	33.33	43.03	0.78
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.15	33.33	-	0.78
2.3 Others	-	0.15	-	43.03	0.00
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	-	8.88	80.77	10.55	14.05
5. Non Operating Income	0.16	-	-	-	4.99
6. Write Back from Provisions for loss	-	32.97	17.13	-	10.55
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	81.65	145.73	-	-	105.56
Total Income	81.82	461.87	797.46	886.77	349.89

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,330.66	18,199.59	19,722.78	16,669.85	7,216.95	13,990.63	8,386.52	12,000.30
Fishery Related	869.28	1,200.51	695.26	707.55	-	349.58	54.46	170.04
Mining Related	4,851.04	111.45	455.15	954.87	-	-	221.71	0.00
Agriculture, Forestry, Beverage & Non Food Production Related*	42,047.82	30,683.48	72,509.38	98,650.51	14,495.15	84,549.02	40,621.02	41,708.25
Construction	2,952.59	3,289.32	24,125.12	7,052.24	8,209.05	2,117.64	1,718.71	3,333.94
Electricity, Gas and Water	14,338.26	20,994.02	33,489.26	31,240.21	5,256.55	15,494.80	9,553.59	16,818.91
Metal Products, Mach. & Ele. Eqp.	3,313.11	2,782.86	7,036.15	2,807.98	1,463.11	9,494.15	2,350.22	1,881.61
Tras., Com. and Public Utilities	1,165.43	3,047.42	5,264.91	4,708.71	1,951.83	3,327.95	164.89	1,287.90
Wholesaler & Retailer	41,100.22	58,789.27	88,232.60	68,157.75	26,193.87	46,613.62	27,973.34	46,967.23
Finance, Insurance and Real Estate	7,922.69	20,550.78	16,499.00	30,322.73	5,463.69	18,347.81	6,261.81	17,470.94
Tourism Service**	9,111.43	16,197.68	10,939.43	23,977.72	1,251.80	11,525.67	6,963.77	4,220.50
Other Services	6,123.65	8,568.45	13,390.37	20,949.18	1,705.66	8,207.92	1,732.62	5,559.87
Consumption Loans	62,188.51	80,374.81	63,300.80	34,954.05	13,513.08	15,008.33	16,893.88	35,193.30
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	12,049.66	2,365.28	40,979.95	6,157.25	1,504.59	13,373.57	9,422.09	10,599.33
TOTAL sectorwise	215,364.35	267,154.93	396,640.14	347,694.02	88,364.11	242,672.63	132,318.63	197,212.11

Product Wise

Term Loan	60,743.11	73,781.25	127,552.19	115,221.43	13,031.55	100,935.36	44,550.02	68,076.82
Overdraft	7,081.19	5,486.06	3,747.57	2,246.60	128.77	3,979.61	169.81	3,200.00
Cash Credit Loan	30,385.49	56,534.82	2,794.28	26,522.21	7,782.61	43,807.65	18,884.49	40,212.98
Trust Receipt Loan/Import Loan	1,278.69	1,892.37	11,294.76	15,973.75	6,240.51	12,345.21	3,307.92	8,591.35
Short Term Working Capital/Demand Loan	29,989.05	11,869.41	93,977.25	122,359.32	21,075.35	34,415.63	19,234.06	21,806.84
Residential Personal Home Loan (Up to Rs. 20 million)#	10,087.14	26,127.39	26,634.64	7,636.14	8,720.02	5,079.77	2,360.13	22,753.87
Real Estate Loan	13,799.08	9,725.73	23,746.81	24,747.28	8,288.51	13,299.85	4,822.58	6,553.24
Margin Nature Loan	7,689.30	3,981.83	11,147.80	3,039.70	-	1,870.89	474.57	2,330.13
Hire Purchase Loan	2,987.99	7,269.73	11,373.94	5,166.01	2,153.93	6,079.24	2,263.94	3,828.17
Deprived Sector Loan	10,957.33	18,072.03	20,792.85	17,306.83	5,608.91	10,695.14	6,884.05	9,214.97
Bills Purchased	13.90	10.03	12.51	308.64	2,348.54	-	0.08	105.53
Other Product	40,352.06	52,404.29	63,565.53	7,166.10	12,985.41	10,164.28	29,367.01	10,538.20
Total Product wise Loan	215,364.35	267,154.93	396,640.14	347,694.02	88,364.11	242,672.63	132,318.63	197,212.11

Collateral Wise

Gold and Silver	24,870.66	21,596.89	690.54	1,888.33	-	-	-	-
Government Securities	106.47	2.82	2.00	-	3,000.00	-	-	0.37
Non Governmental Securities	4,240.54	3,981.83	11,325.91	3,038.61	-	1,724.19	474.57	2,457.13
Fixed Deposit Receipts	1,070.01	1,605.42	1,548.36	1,565.93	132.90	1,071.46	1,161.83	2,070.75
Own	1,069.97	1,605.42	1,548.36	1,556.42	128.62	1,071.46	1,161.83	2,070.75
Other Licences Institutions	0.04	-	-	9.52	4.28	-	-	-
Collateral of Properties	167,982.81	214,913.81	355,680.73	307,379.01	74,034.92	231,797.42	109,892.00	175,364.86
Fixed Assets	141,371.31	214,455.15	264,638.46	292,480.06	60,279.81	224,544.74	48,928.86	98,866.38
Current Assets	26,611.50	458.66	91,042.27	14,898.96	13,755.12	7,252.68	60,963.14	76,498.48
Against security of Bill	553.30	20.25	2,582.32	-	-	-	3,307.92	7,156.00
Domestic Bills	-	-	74.61	-	-	-	-	-
Foreign Bills	553.30	20.25	2,507.71	-	-	-	3,307.92	7,156.00
Against Guarantee	9,857.04	24,980.72	10,492.90	8,481.93	2,858.42	7,678.16	6,289.24	8,383.59
Government Guarantee	455.77	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	7,852.75	9,092.30	8,423.48	7,991.47	2,719.62	-	6,020.72	7,891.80
Personal Guarantee	1,439.68	15,641.01	1,684.76	10.25	-	-	-	293.05
Collective Guarantee	4.79	30.82	5.10	6.62	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	120.00	112.46	-
Other Guarantee	104.05	-	0.04	90.16	-	7,558.17	-	-
Credit Card	47.23	19.72	1,024.22	206.07	412.23	401.39	-	144.92
Others	6,636.30	33.47	13,293.16	25,134.13	7,925.64	-	11,193.09	1,634.50
Total	215,364.35	267,154.93	396,640.14	347,694.02	88,364.11	242,672.63	132,318.63	197,212.11

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	24,077.57	5,599.18	15,008.58	14,092.84	15,114.10	61,491.44	22,859.85	14,334.13
Fishery Related	2,865.69	268.32	848.52	885.43	832.50	1,002.08	774.72	374.44
Mining Related	-	242.63	2,254.08	65.19	582.41	477.14	58.06	1,264.60
Agriculture, Forestry, Beverage & Non Food Production Related*	10,854.70	29,947.67	49,636.04	41,277.98	33,161.69	16,112.11	85,297.40	21,281.85
Construction	16,654.54	7,184.49	17,464.36	18,103.85	4,672.98	12,645.18	8,085.33	12,548.07
Electricity, Gas and Water	2,459.97	12,056.55	42,317.36	25,149.33	16,473.42	7,221.34	28,461.33	16,699.33
Metal Products, Mach. & Ele. Eqp.	611.72	1,298.61	9,702.99	7,057.00	2,889.25	576.61	6,262.91	388.29
Tras., Com. and Public Utilities	629.19	2,010.88	12,727.38	5,384.47	4,275.11	3,643.67	7,783.90	3,631.14
Wholesaler & Retailer	64,389.37	27,821.40	39,576.33	50,596.03	48,189.87	35,858.22	94,245.10	30,531.34
Finance, Insurance and Real Estate	6,806.51	7,229.04	21,920.60	25,400.95	13,582.28	5,260.22	37,885.43	8,370.20
Tourism Service**	5,797.21	4,786.68	12,950.38	10,940.29	7,866.61	6,173.38	18,298.87	2,798.01
Other Services	3,688.81	6,533.73	11,999.48	12,460.72	9,099.79	4,845.70	20,898.88	7,896.08
Consumption Loans	96,572.08	11,966.16	68,530.78	54,926.35	41,088.94	24,671.93	89,829.05	39,050.52
Local Government	-	-	-	231.20	149.96	-	-	-
Others	26,184.51	21,393.22	722.62	874.85	12,612.70	25,579.45	11.70	2,477.12
TOTAL sectorwise	261,591.88	138,338.56	305,659.51	267,446.49	210,591.60	205,558.47	420,752.54	161,645.13

Product Wise

Term Loan	89,310.19	70,588.73	163,024.95	89,002.40	100,123.03	35,313.88	178,121.48	69,260.56
Overdraft	1,626.64	976.55	5,806.08	4,355.41	2,761.85	13,685.82	9,211.48	5,970.77
Cash Credit Loan	61,985.44	21,883.33	42,503.46	17,421.13	23,611.69	1,543.68	59,482.56	5,998.07
Trust Receipt Loan/Import Loan	74.47	3,624.32	5,377.38	5,313.78	6,124.73	288.70	8,955.45	1,797.24
Short Term Working Capital/Demand Loan	6,596.81	17,871.26	31,709.23	50,819.17	30,914.36	109,129.81	55,402.57	14,182.91
Residential Personal Home Loan (Up to Rs. 20 million)#	55,086.40	6,362.59	13,255.74	18,474.14	12,682.31	11,240.14	36,138.78	10,284.99
Real Estate Loan	27,217.56	1,624.66	3,785.67	15,100.25	4,650.34	1,855.90	16,679.52	4,164.92
Margin Nature Loan	2,801.30	963.01	8,311.51	4,142.64	7,912.01	1,760.19	11,157.79	5,575.20
Hire Purchase Loan	3,257.00	3,851.21	6,220.66	3,355.68	4,353.66	3,686.10	15,294.21	4,513.84
Deprived Sector Loan	7,359.26	6,546.16	14,920.47	14,136.56	9,833.50	24,481.90	19,834.79	13,759.16
Bills Purchased	-	506.37	-	699.06	240.23	-	30.00	-
Other Product	6,276.78	3,540.35	10,744.35	44,626.26	7,383.89	2,572.35	10,443.90	26,137.46
Total Product wise Loan	261,591.88	138,338.56	305,659.51	267,446.49	210,591.60	205,558.47	420,752.54	161,645.13

Collateral Wise

Gold and Silver	22.15	167.51	2.58	710.87	13.00	16.24	-	705.12
Government Securities	-	-	58.47	-	4.05	-	-	5.23
Non Governmental Securities	2,801.30	965.00	8,239.59	4,142.64	7,939.46	-	11,157.79	5,626.74
Fixed Deposit Receipts	1,787.61	595.58	1,411.08	1,915.39	1,867.51	861.49	3,103.74	1,355.00
Own	1,787.61	595.58	1,407.05	1,915.39	1,867.06	861.49	3,103.74	1,331.09
Other Licences Institutions	-	-	4.03	-	0.45	-	-	23.91
Collateral of Properties	250,741.56	117,642.73	283,290.91	248,109.77	188,075.73	204,680.74	374,892.82	135,852.70
Fixed Assets	247,788.67	80,247.47	274,147.18	204,915.39	108,482.76	204,680.74	223,877.17	94,184.59
Current Assets	2,952.89	37,395.26	9,143.73	43,194.38	79,592.97	-	151,015.66	41,668.11
Against security of Bill	-	506.37	223.46	479.64	4,907.24	-	15,170.47	2,793.25
Domestic Bills	-	506.37	211.19	-	5.41	-	-	32.81
Foreign Bills	-	-	12.27	479.64	4,901.83	-	15,170.47	2,760.44
Against Guarantee	4,888.68	5,939.24	10,744.56	9,301.36	6,338.72	-	512.68	1,836.02
Government Guarantee	0.18	-	238.75	136.67	151.25	-	324.52	9.20
Institutional Guarantee	4,390.25	5,054.33	10,099.88	9,023.55	5,924.42	-	-	220.14
Personal Guarantee	-	800.85	209.39	46.61	259.07	-	188.17	1,128.64
Collective Guarantee	-	-	195.27	-	-	-	-	464.73
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	498.26	84.05	1.28	94.53	3.99	-	-	13.32
Credit Card	296.87	344.55	822.96	359.17	839.11	-	586.88	117.00
Others	1,053.71	12,177.58	865.90	2,427.66	606.78	-	15,328.15	13,354.06
Total	261,591.88	138,338.56	305,659.51	267,446.49	210,591.60	205,558.47	420,752.54	161,645.13

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,677.43	13,078.97	7,702.57	8,320.50	1,266.17	101.19	687.33	2,250.70
Fishery Related	752.44	417.13	437.45	892.40	83.12	2.70	-	42.79
Mining Related	147.05	1,982.82	217.20	24.56	2.71	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	23,759.45	34,877.78	45,074.57	31,499.08	1,084.68	-	539.94	2,459.57
Construction	11,499.31	5,140.16	14,018.38	7,084.79	6,687.30	48.05	62.72	1,051.23
Electricity, Gas and Water	20,333.77	27,182.67	18,692.28	20,642.62	543.63	-	-	1,805.86
Metal Products, Mach. & Ele. Eqp.	1,991.90	4,910.40	2,767.07	1,911.44	316.60	2.70	-	221.88
Tras., Com. and Public Utilities	3,000.46	4,823.41	4,544.76	3,638.12	537.29	19.18	143.98	1,001.72
Wholesaler & Retailer	24,685.34	48,182.43	37,755.79	25,631.48	10,126.31	43.82	978.42	5,995.71
Finance, Insurance and Real Estate	32,099.25	14,756.14	24,984.00	11,260.85	5,073.09	-	160.00	6,361.48
Tourism Service**	17,728.44	8,405.90	21,869.42	5,931.22	588.03	22.85	-	1,808.04
Other Services	7,413.13	7,036.49	18,931.55	7,069.15	489.97	0.98	358.50	1,815.64
Consumption Loans	23,559.78	40,531.09	30,728.36	15,751.79	18,039.16	153.00	82.41	17,765.84
Local Government	-	-	-	-	-	-	-	3.32
Others	21,218.01	7,373.62	1,034.82	30,131.26	231.20	12.99	-	4,353.07
TOTAL sectorwise	202,865.76	218,699.00	228,758.22	169,789.27	45,069.26	407.45	3,013.29	46,936.86

Product Wise

Term Loan	65,607.97	90,052.79	103,409.02	92,011.63	17,486.25	229.50	748.22	19,839.07
Overdraft	9,614.45	5,370.31	2,571.06	510.20	2,669.55	62.32	255.09	2,032.31
Cash Credit Loan	30,257.63	43,429.96	25,387.21	29,501.12	5,879.50	17.66	770.13	4,742.56
Trust Receipt Loan/Import Loan	859.34	3,838.23	1,878.68	2,089.53	-	-	-	-
Short Term Working Capital/Demand Loan	12,311.87	29,816.37	32,350.37	9,410.47	43.22	-	-	969.58
Residential Personal Home Loan (Up to Rs. 20 million)#	8,221.65	16,208.62	13,272.82	9,018.28	6,377.69	26.38	62.72	7,286.62
Real Estate Loan	19,712.56	4,912.17	15,658.95	5,632.25	1,326.69	7.74	160.00	2,776.81
Margin Nature Loan	5,523.52	1,685.62	3,586.80	1,957.63	2,222.21	-	-	1,284.49
Hire Purchase Loan	5,889.69	6,402.73	5,392.50	6,213.14	1,305.61	23.77	143.98	2,193.98
Deprived Sector Loan	12,172.72	10,900.82	12,829.32	8,869.87	3,722.85	28.23	158.54	5,129.51
Bills Purchased	2,887.23	79.14	-	405.49	-	-	-	-
Other Product	29,807.13	6,002.23	12,421.49	4,169.67	4,035.67	11.87	714.61	681.95
Total Product wise Loan	202,865.76	218,699.00	228,758.22	169,789.27	45,069.26	407.45	3,013.29	46,936.86

Collateral Wise

Gold and Silver	6,784.74	0.66	77.61	0.70	242.56	-	-	189.28
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	5,651.07	1,689.12	3,793.85	-	2,222.21	-	-	1,284.49
Fixed Deposit Receipts	1,445.74	795.07	1,335.73	1,699.93	530.70	7.93	82.41	489.19
Own	1,445.74	795.07	1,249.85	1,699.93	528.82	7.93	82.41	489.19
Other Licences Institutions	-	-	85.88	-	1.88	-	-	-
Collateral of Properties	174,661.33	210,236.89	209,730.50	159,242.30	37,728.97	316.05	2,930.88	39,858.80
Fixed Assets	169,925.47	196,724.73	192,675.61	139,811.01	37,627.91	316.05	2,930.88	39,858.80
Current Assets	4,735.85	13,512.16	17,054.89	19,431.29	101.06	-	-	-
Against security of Bill	-	-	501.06	451.82	-	-	-	-
Domestic Bills	-	-	7.63	451.82	-	-	-	-
Foreign Bills	-	-	493.44	-	-	-	-	-
Against Guarantee	11,123.26	753.30	9,391.00	19.78	4,307.81	15.81	-	5,115.10
Government Guarantee	153.72	87.07	206.72	-	-	-	-	-
Institutional Guarantee	10,909.88	243.73	8,610.20	-	4,145.11	-	-	3,562.84
Personal Guarantee	58.83	402.71	540.22	19.78	159.66	15.81	-	1,340.84
Collective Guarantee	-	10.38	32.25	-	1.23	-	-	211.42
Int. Rtd. Foreign Bank's Guarantee	-	-	0.60	-	-	-	-	-
Other Guarantee	0.84	9.40	1.00	-	1.81	-	-	-
Credit Card	278.03	210.92	180.87	112.30	-	-	-	-
Others	2,921.59	5,013.04	3,747.61	8,262.44	37.01	67.65	-	-
Total	202,865.76	218,699.00	228,758.22	169,789.27	45,069.26	407.45	3,013.29	46,936.86

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	949.82	217.98	5,906.64	3,402.86	2,727.10	69.46	4,099.75	2,988.91
Fishery Related	15.40	1.75	150.01	370.57	148.23	42.01	140.30	398.27
Mining Related	-	-	4.95	130.87	-	-	20.36	118.52
Agriculture, Forestry, Beverage & Non Food Production Related*	731.59	243.33	4,178.57	3,339.57	1,712.83	225.36	5,354.21	8,139.79
Construction	59.26	198.23	565.39	4,950.06	440.96	216.44	2,304.56	2,151.30
Electricity, Gas and Water	1.50	-	851.69	511.19	878.81	-	1,713.11	-
Metal Products, Mach. & Ele. Eqp.	1.57	9.44	204.00	407.07	63.94	23.19	452.83	206.13
Tras., Com. and Public Utilities	229.54	166.27	1,384.00	1,695.12	911.46	44.69	692.98	861.56
Wholesaler & Retailer	3,471.55	501.44	13,673.63	8,899.74	7,701.50	171.25	4,840.05	10,879.18
Finance, Insurance and Real Estate	847.16	303.51	11,983.35	12,574.78	5,501.98	-	3,361.72	4,562.25
Tourism Service**	414.50	22.06	4,862.13	3,758.65	1,793.31	12.94	2,465.28	9,497.98
Other Services	710.68	14.92	2,029.16	2,138.13	2,162.08	33.22	818.11	3,455.76
Consumption Loans	4,220.28	1,378.63	20,308.28	23,880.56	16,833.55	228.40	11,132.85	11,224.48
Local Government	-	-	-	0.47	-	-	5.62	-
Others	2.48	797.34	30,827.32	7,362.68	10,794.65	361.54	13,327.90	1,562.64
TOTAL sectorwise	11,655.34	3,854.89	96,929.12	73,422.31	51,670.40	1,428.50	50,729.63	56,046.77

Product Wise

Term Loan	3,825.05	939.97	46,745.97	24,273.87	28,998.94	469.78	23,473.01	20,497.32
Overdraft	445.58	-	2,728.84	4,884.63	3,296.51	129.10	2,565.35	827.47
Cash Credit Loan	2,952.86	-	8,672.27	4,468.38	4,366.43	265.67	6,635.20	10,763.28
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	155.48	356.47	1,007.05	2,760.98	453.81	78.84	460.09	806.13
Residential Personal Home Loan (Up to Rs. 20 million)#	1,575.48	828.51	14,394.86	10,071.19	3,895.37	254.02	5,853.85	3,794.61
Real Estate Loan	488.67	62.50	7,839.83	7,444.19	1,836.01	-	610.41	4,121.20
Margin Nature Loan	417.50	58.76	3,285.84	2,698.20	1,657.88	-	1,623.59	2,146.27
Hire Purchase Loan	513.34	222.71	2,099.53	2,384.27	1,170.87	48.42	1,044.46	986.48
Deprived Sector Loan	708.71	639.09	5,843.92	4,022.26	4,797.31	60.96	3,157.58	3,328.86
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	572.67	746.88	4,311.02	10,414.32	1,197.28	121.71	5,306.08	8,775.14
Total Product wise Loan	11,655.34	3,854.89	96,929.12	73,422.31	51,670.40	1,428.50	50,729.63	56,046.77

Collateral Wise

Gold and Silver	80.26	-	705.28	1,041.95	733.30	-	461.01	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	417.50	58.76	3,294.74	2,657.17	1,657.88	-	1,624.46	-
Fixed Deposit Receipts	104.14	31.24	811.10	692.07	449.26	96.13	709.44	383.65
Own	104.14	31.24	811.10	692.07	449.26	96.13	709.44	383.65
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,636.82	3,508.43	84,328.20	62,565.01	44,947.01	1,332.37	41,970.29	51,737.80
Fixed Assets	10,636.82	3,508.43	84,328.20	62,542.62	44,947.01	1,332.37	41,962.31	51,737.80
Current Assets	-	-	-	22.39	-	-	7.98	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	414.14	254.96	7,442.34	6,332.35	3,882.25	-	5,672.39	1,929.04
Government Guarantee	-	-	-	-	0.35	-	-	-
Institutional Guarantee	358.33	254.96	2,682.71	5,366.98	3,358.72	-	4,006.78	1,861.43
Personal Guarantee	55.81	-	3,300.34	730.26	501.82	-	1,591.99	66.73
Collective Guarantee	-	-	1,459.29	211.85	21.35	-	72.87	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	23.25	-	-	0.75	-
Credit Card	-	-	-	21.48	-	-	-	-
Others	2.48	1.50	347.46	112.28	0.70	-	292.04	1,996.28
Total	11,655.34	3,854.89	96,929.12	73,422.31	51,670.40	1,428.50	50,729.63	56,046.77

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	6,472.76	245.13	276.10	674.26	395.12	105.32	-	766.18
Fishery Related	198.03	-	2.10	6.10	-	23.88	-	23.30
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,038.81	178.68	30.61	192.66	39.44	31.43	60.00	260.75
Construction	859.81	84.85	4.42	288.28	752.76	166.50	16.83	50.00
Electricity, Gas and Water	3,105.12	-	-	1.20	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	149.17	-	4.15	-	1.98	3.00	3.45	-
Tras., Com. and Public Utilities	750.35	189.54	0.41	106.86	181.47	118.05	-	135.54
Wholesaler & Retailer	4,904.14	628.47	80.07	1,155.53	433.48	240.34	33.33	912.93
Finance, Insurance and Real Estate	6,565.04	195.54	8.55	685.06	485.16	292.68	40.31	1,377.30
Tourism Service**	2,369.95	224.78	39.50	88.87	107.48	39.59	27.50	268.93
Other Services	2,548.99	72.16	2.00	409.53	-	113.23	-	204.02
Consumption Loans	18,606.78	980.32	95.33	1,823.48	1,623.27	822.28	144.20	2,914.76
Local Government	-	-	-	-	-	-	33.18	-
Others	19.36	1,041.46	347.16	38.50	293.19	475.83	1,886.00	783.26
TOTAL sectorwise	48,588.30	3,840.93	890.41	5,470.31	4,313.35	2,432.14	2,244.79	7,696.96

Product Wise

Term Loan	11,620.69	910.26	285.26	2,627.73	2,048.39	580.35	124.27	3,016.33
Overdraft	2,956.06	55.20	67.38	182.68	238.06	124.58	-	339.50
Cash Credit Loan	4,966.35	266.57	68.42	537.06	80.72	-	-	288.54
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,476.80	209.93	-	248.34	-	208.40	147.82	353.89
Residential Personal Home Loan (Up to Rs. 20 million)#	7,255.03	701.17	-	414.56	752.76	291.10	535.62	643.90
Real Estate Loan	4,834.30	50.00	-	175.44	290.80	220.99	1,247.09	757.94
Margin Nature Loan	1,969.93	121.20	-	88.88	48.87	314.41	26.19	427.55
Hire Purchase Loan	1,232.38	150.85	6.23	112.01	173.57	123.21	121.56	171.66
Deprived Sector Loan	4,065.06	276.03	171.11	683.77	444.51	67.95	33.18	618.43
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,211.72	1,099.73	292.01	399.85	235.66	501.15	9.05	1,079.23
Total Product wise Loan	48,588.30	3,840.93	890.41	5,470.31	4,313.35	2,432.14	2,244.79	7,696.96

Collateral Wise

Gold and Silver	212.98	101.28	79.94	187.73	70.04	-	-	543.66
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,969.93	121.20	-	88.88	-	-	26.19	427.55
Fixed Deposit Receipts	757.01	41.65	10.25	58.94	52.68	49.33	0.05	81.33
Own	757.01	41.65	10.25	58.94	52.68	49.33	0.05	81.33
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	44,463.22	2,372.19	800.22	4,591.11	3,814.11	1,984.85	397.11	5,909.49
Fixed Assets	44,463.22	2,372.19	800.22	4,591.11	3,814.11	1,984.85	397.11	5,909.49
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,152.58	145.54	-	543.65	327.64	86.55	83.27	734.92
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	804.90	145.54	-	483.54	194.36	64.72	-	617.36
Personal Guarantee	327.77	-	-	60.10	133.28	21.84	50.09	117.56
Collective Guarantee	2.72	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	32.57	1,059.08	-	-	48.87	311.40	1,738.17	-
Total	48,588.30	3,840.93	890.41	5,470.31	4,313.35	2,432.14	2,244.79	7,696.96

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	461.34	592.36	468.83	426.64	630.78	486.15	309.82	471.77
Fishery Related	12.64	38.81	4.53	28.27	-	14.90	17.39	13.60
Mining Related	61.78	-	1.49	-	-	-	19.07	-
Agriculture, Forestry, Beverage & Non Food Production Related*	362.40	253.06	297.31	246.94	186.66	454.17	173.90	25.18
Construction	276.28	263.65	476.84	270.58	-	150.12	275.63	10.70
Electricity, Gas and Water	371.08	-	43.26	5.44	-	-	39.94	25.00
Metal Products, Mach. & Ele. Equip.	296.10	37.50	29.87	15.90	-	79.00	35.95	36.69
Tras., Com. and Public Utilities	662.20	72.91	66.95	52.40	-	261.58	171.13	0.47
Wholesaler & Retailer	1,326.61	452.07	295.19	807.24	1,309.56	1,786.88	582.99	427.67
Finance, Insurance and Real Estate	904.09	949.41	356.15	911.91	181.15	1,131.26	211.11	59.92
Tourism Service**	778.20	381.07	88.71	54.95	87.34	636.78	51.55	34.48
Other Services	475.15	569.99	16.29	63.31	-	234.70	57.17	3.19
Consumption Loans	2,411.93	1,457.62	1,494.68	1,807.49	177.90	2,878.79	1,510.70	486.93
Local Government	-	-	-	-	-	-	-	-
Others	355.41	1,242.86	625.87	41.60	584.52	123.82	1,442.89	11.03
TOTAL sectorwise	8,755.21	6,311.30	4,265.96	4,732.66	3,157.91	8,238.16	4,899.23	1,606.63

Product Wise

Term Loan	1,872.38	1,268.50	303.22	518.60	87.56	3,333.44	1,354.39	514.68
Overdraft	-	366.96	503.59	-	386.95	138.07	134.59	227.73
Cash Credit Loan	-	66.52	294.20	-	1,406.22	1,214.16	239.91	401.01
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,284.87	350.88	82.79	129.53	-	324.91	627.14	43.13
Residential Personal Home Loan (Up to Rs. 20 million)#	685.74	788.79	782.52	258.95	7.03	860.52	704.35	22.39
Real Estate Loan	574.44	1,041.41	333.03	459.21	111.69	747.23	174.59	37.54
Margin Nature Loan	239.45	490.50	398.00	161.98	-	95.92	73.87	-
Hire Purchase Loan	766.63	51.82	152.49	105.02	-	617.37	183.72	3.98
Deprived Sector Loan	436.82	224.07	204.63	490.10	163.14	748.29	164.94	80.53
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,894.88	1,661.86	1,211.49	2,609.28	995.33	158.24	1,241.71	275.66
Total Product wise Loan	8,755.21	6,311.30	4,265.96	4,732.66	3,157.91	8,238.16	4,899.23	1,606.63

Collateral Wise

Gold and Silver	579.51	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	249.29	490.50	400.04	161.98	-	95.92	73.87	-
Fixed Deposit Receipts	151.64	75.60	51.23	35.10	167.96	58.26	55.08	30.77
Own	150.56	75.60	51.23	35.10	167.96	58.26	55.08	30.77
Other Licences Institutions	1.09	-	-	-	-	-	-	-
Collateral of Properties	7,342.11	5,624.35	3,648.71	4,038.23	111.69	7,602.50	4,654.48	1,575.87
Fixed Assets	7,341.78	5,624.35	3,648.71	4,017.08	111.69	7,602.50	4,654.48	1,575.87
Current Assets	0.33	-	-	21.15	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	391.82	120.85	165.83	495.84	-	481.48	109.74	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	289.43	120.85	20.98	400.81	-	380.73	109.16	-
Personal Guarantee	102.39	-	139.85	95.03	-	100.75	0.46	-
Collective Guarantee	-	-	-	-	-	-	0.12	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	40.83	-	0.14	1.52	2,878.26	-	6.06	-
Total	8,755.21	6,311.30	4,265.96	4,732.66	3,157.91	8,238.16	4,899.23	1,606.63

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	184.75	53.80	221.71	833.39	785.91	381.81
Fishery Related	-	-	7.49	55.31	16.70	44.57
Mining Related	-	-	0.91	16.51	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	52.65	202.49	135.52	841.58	375.50	450.22
Construction	132.66	-	356.14	287.89	129.72	345.19
Electricity, Gas and Water	-	-	-	220.30	18.98	27.38
Metal Products, Mach. & Ele. Equip.	44.79	-	14.99	81.14	50.77	77.61
Tras., Com. and Public Utilities	150.38	2.94	14.87	324.93	39.50	350.64
Wholesaler & Retailer	165.11	68.51	594.74	2,172.97	1,832.05	1,122.79
Finance, Insurance and Real Estate	309.24	-	495.82	2,159.02	2,824.32	867.92
Tourism Service**	38.92	37.24	253.71	1,511.73	427.87	580.05
Other Services	31.38	-	49.62	796.18	656.15	102.62
Consumption Loans	685.93	1.55	1,461.13	4,708.80	6,710.59	2,386.05
Local Government	2.63	-	-	-	-	-
Others	55.07	359.27	2,090.24	1,337.89	3,055.12	50.25
TOTAL sectorwise	1,853.51	725.80	5,696.87	15,347.65	16,923.19	6,787.10

Product Wise

Term Loan	740.19	353.02	626.61	6,903.08	3,774.84	2,546.93
Overdraft	116.77	-	-	970.27	942.92	55.25
Cash Credit Loan	130.76	108.00	-	2,528.93	0.86	737.01
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	0.74	-	295.18	112.77	1,519.09	372.17
Residential Personal Home Loan (Up to Rs. 20 million)#	158.60	-	1,203.16	1,513.64	4,723.34	863.77
Real Estate Loan	108.68	246.66	435.22	1,612.86	2,069.05	662.00
Margin Nature Loan	80.36	-	385.15	405.96	825.27	308.16
Hire Purchase Loan	164.67	-	43.84	399.44	132.24	314.53
Deprived Sector Loan	309.33	-	190.75	660.14	802.92	388.85
Bills Purchased	-	-	-	-	-	-
Other Product	43.42	18.11	2,516.96	240.55	2,132.66	538.43
Total Product wise Loan	1,853.51	725.80	5,696.87	15,347.65	16,923.19	6,787.10

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	83.13	-	-	405.96	792.36	-
Fixed Deposit Receipts	44.09	-	73.56	212.13	148.02	94.30
Own	44.09	-	73.56	212.13	148.02	94.30
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,408.59	725.80	5,100.22	14,072.27	14,597.98	6,002.89
Fixed Assets	1,408.59	725.80	5,100.22	14,072.27	14,597.98	6,002.89
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	317.69	-	133.27	650.14	1,382.79	363.22
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	188.15	-	132.29	540.38	755.28	264.66
Personal Guarantee	121.20	-	0.97	109.76	627.52	98.55
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	5.71	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	389.82	7.14	2.03	326.69
Total	1,853.51	725.80	5,696.87	15,347.65	16,923.19	6,787.10

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% change			
	2022	2023	2024	2024	2024	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	50,334	59,480	63,015	69,788	69,163	18.17	5.94	-0.90	
a. Paid-up Capital	30,093	34,388	35,835	35,991	35,991	14.27	4.21	0.00	
b. Statutory Reserves	9,012	11,190	12,274	12,697	12,818	24.16	9.69	0.96	
c. Retained Earning	5,520	6,645	4,076	9,032	8,289	20.38	-38.66	-8.23	
d. Others Reserves	5,709	7,258	10,830	12,068	12,065	27.14	49.22	-0.03	
2 BORROWINGS	233,582	214,238	230,746	235,682	221,026	-8.28	7.71	-6.22	
a. NRB	22,655	7,944	6,221	3,258	3,194	-64.94	-21.69	-1.97	
b. Others	210,926	206,294	224,525	232,424	217,832	-2.20	8.84	-6.28	
3 DEPOSITS	159,023	167,093	176,661	179,384	179,635	5.07	5.73	0.14	
4 BILLS PAYABLE	38	27	41	22	18	-27.61	52.46	-16.05	
5 OTHER LIABILITIES	42,123	46,185	56,740	60,746	66,691	9.64	22.85	9.79	
a. Loan Loss Provision	11,708	18,383	21,865	24,029	26,048	57.01	18.94	8.40	
b. Interest Suspense a/c	4,727	6,921	11,557	14,045	15,097	46.42	66.98	7.49	
c. Others	25,688	20,881	23,318	22,672	25,546	-18.72	11.67	12.68	
6 RECONCILIATION A/c	22,174	15,568	19,691	19,920	19,623	-29.79	26.48	-1.49	
7 PROFIT & LOSS A/c	12,378	5,191	6,837	1,255	1,282	-58.06	31.70	2.09	
Total	519,651	507,782	553,731	566,797	557,438	-2.28	9.05	-1.65	
Assets									
1 LIQUID FUNDS	20,320	26,963	34,592	40,926	30,450	32.70	28.29	-25.60	
a. Cash Balance	371	494	424	484	351	33.06	-14.19	-27.51	
b. Bank Balance	10,770	17,249	22,748	28,819	19,568	60.16	31.88	-32.10	
c. Money at Call	9,178	9,220	11,420	11,623	10,532	0.46	23.86	-9.39	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	1,160	381	39.23	-8.52	-67.16	
3 SHARE & OTHER INVESTMENT	5,334	8,282	9,221	8,795	8,834	55.27	11.34	0.44	
4 LOANS & ADVANCES	449,686	432,237	455,853	458,551	457,932	-3.88	5.46	-0.14	
Institutional	90,239	72,928	59,060	62,964	61,714	-19.18	-19.02	-1.98	
Individual	359,447	359,310	396,793	395,588	396,218	-0.04	10.43	0.16	
5 FIXED ASSETS	3,073	3,258	4,150	4,206	4,261	6.01	27.38	1.32	
6 OTHER ASSETS	18,137	20,078	28,488	31,891	33,454	10.70	41.89	4.90	
7 EXPENSES NOT WRITTEN OFF	3	39	0	0	0	1068.57	-98.74	0.00	
8 NON BANKING ASSETS	1	1	5	5	5	0.00	280.47	0.00	
9 RECONCILIATION A/c	22,176	14,809	19,991	19,930	19,717	-33.22	34.99	-1.07	
10 PROFIT & LOSS A/c	160	1,054	461	1,332	2,403	558.67	-56.22	80.37	
Total	519,651	507,782	553,731	566,797	557,438	-2.28	9.05	-1.65	
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES	30,522	36,966	34,342	8,363	11,037	21.11	-7.10	31.98	
2 COMMISSION/FEE EXPENSES	20	45	15	2	2	124.12	-66.55	28.21	
3 EMPLOYEE EXPENSES	11,857	12,689	12,584	3,670	4,777	7.02	-0.83	30.16	
4 OFFICE OPERATING EXPENSES	4,358	4,651	4,245	1,063	1,409	6.72	-8.72	32.57	
5 NON OPERATING EXPENSES	20	14	64	0	535	-27.38	352.21	346114.36	
6 PROVISION FOR RISK	5,527	25,658	26,976	6,284	9,051	364.22	5.14	44.03	
7 LOAN WRITTEN OFF	35	123	155	3	3	252.87	25.59	0.30	
8 EXTRAORDINARY EXPENSES	18	0	1	0	0	-99.36	769.89	0.00	
9 PROVISION FOR STAFF BONUS	1,955	779	1,004	171	196	-60.14	28.78	14.71	
10 PROVISION FOR INCOME TAX	5,462	2,486	2,992	475	538	-54.49	20.37	13.25	
11 NET PROFIT	12,376	4,783	6,717	999	1,046	-61.35	40.44	4.70	
TOTAL EXPENSES	72,151	87,444	89,095	20,923	28,467	21.20	1.89	36.05	
Income									
1. INTEREST INCOME	59,985	61,707	58,836	14,452	18,931	2.87	-4.65	30.99	
2. COMMISSION & DISCOUNT	1,442	618	762	192	249	-57.16	23.33	29.61	
3 OTHER OPERATING INCOME	5,495	3,971	4,275	853	1,075	-27.73	7.65	25.96	
4 NON OPERATING INCOME	446	158	146	14	551	-64.70	-7.46	3801.59	
5 PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	4,469	5,639	365.46	16.03	26.17	
6 RECOVERY FOR WRITE BACK	6	4	17	3	4	-29.94	300.14	36.21	
7 INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	17	21	77.81	5.22	27.75	
8 NET LOSS	158	646	342	1,077	2,168	307.55	-47.01	101.39	
TOTAL INCOME	72,151	88,416	89,095	21,077	28,638	22.54	0.77	35.87	
Miscellaneous Information									
No. of Total Staffs	23,303	22,493	21,727	21,595	21,638	-3.48	-3.41	0.20	
No. of Total Branches	5,135	5,128	5,051	5,051	5,051	-0.14	-1.50	0.00	
No. of Total Centers	428,783	445,666	459,319	462,773	462,848	3.94	3.06	0.02	
No. of Total Groups	1,351,729	1,390,718	1,415,757	1,427,619	1,430,675	2.88	1.80	0.21	
No. of Total Passive Groups	16,159	19,043	19,857	27,926	27,966	17.85	4.28	0.14	
No. of Total Members	5,859,530	6,016,101	5,995,358	6,045,803	6,055,473	2.67	-0.34	0.16	
No. of Total Passive Members	438,040	528,082	534,348	546,287	539,972	20.56	1.19	-1.16	
No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,673,691	2,675,930	-9.65	-10.75	0.08	
No. of Total Overdue Borrowers	382,353	587,163	689,852	938,459	879,512	53.57	17.49	-6.28	
No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,065,045	6,052,384	2.57	-0.39	-0.21	
Total Saving Amount (Rs million)	159,023	167,027	177,049	179,376	179,635	5.03	6.00	0.14	

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	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	818.06
	g. Others Reserves Fund	848.78
2	BORROWINGS	2,939.81
	a. NRB	-
	b. Interbank Borrowing	650.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	6,076.78
	a. Current	285.08
	Domestic	285.08
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	5,790.00
	Domestic	5,790.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.70
	Domestic	1.70
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	2,370.13
	1. Sundry Creditors	-
	2. Loan Loss Provision	835.45
	3. Interest Suspense a/c	-
	4. Others	1,534.67
6	Reconciliation A/c	-
7	Profit & Loss A/c	447.81
	TOTAL Liabilities	36,405.68
Assets		
1	LIQUID FUNDS	172.85
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	172.82
	1. In Nepal Rastra Bank	168.88
	Domestic Currency	168.88
	Foreign Currency	-
	2. "A" Class Licensed Institution	3.94
	Domestic Currency	3.94
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	6,485.82
	a. Govt. Securities	6,485.82
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	4,979.50
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	4,979.50
4	LOANS & ADVANCES (Including Bills Purchased)	23,201.68
4.1	LOANS & ADVANCES	23,201.68
	a. Infrastructure Project	23,201.68
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	179.02
7	OTHER ASSETS	1,386.83
	a. Accrued Interest:	668.58
	Financial Institutions	-
	Government Enterprises	23.24
	Private Sector	645.34
	b. Staff Loans / Adv.	104.42
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	613.83
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	36,405.68

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	97.78
1.1 On Deposit Liabilities	41.81
1.2 On Borrowing	55.97
2. Commission Expense	0.02
3. Staff Expense	21.88
4. Office Operating Expenses	26.82
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	-
7. Provision for Risk	66.50
7.1 Loan loss Provision	66.50
7.1.1 General Loan loss Provision	50.06
7.1.1.1 Pass Loan Loss Provision	50.06
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	-
8. Loan Written Off	-
9. Provision for Staff Bonus	71.10
10. Provision for Income Tax	192.06
11. Others	-
12. Net Profit	447.81
Total Expenses	923.97

Income	
1. Interest Income	831.65
1.1 On Loans and Advances	722.41
1.2 On Investment	40.80
1.2.1 Government Bonds	40.80
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	68.44
2. Commission and Discount	13.66
2.1 Bills Purchase and Discount	-
2.2 Commission	13.66
2.3 Others	-
3. Exchange Fluctuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.07
6. Write Back from Provisions for loss	78.59
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	923.97

Districtwise List of Banks and Financial Institutions Branches (Kartik, 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
	Total		759	197	36	992	4,961,412	5,001
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
	Total		581	84	51	716	6,114,600	8,540
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	34	2	2	38	300,026	7,895
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	62	17	-	79	325,710	4,123
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	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
	Total		1,836	335	109	2,280	6,116,866	2,683
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	205	78	19	302	600,051	1,987
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	44	25	2	71	253,024	3,564
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	49	9	1	59	249,211	4,224
44	Gandaki	Parbat	24	10	-	34	130,887	3,850
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	Total		604	191	37	832	2,466,427	2,964

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	80	29	7	116	603,194	5,200
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
	Total		741	257	47	1,045	5,122,078	4,902
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	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
	Total		214	21	3	238	1,688,412	7,094
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
	Total		330	52	6	388	2,694,783	6,945
	Grand Total		5,065	1,137	289	6,491	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,065	1,137	289	5,051		11,542
Population per Branch [*] (Served by A, B and C class BFIs)						4,493
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,527

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	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	604	191	37	573	832	1,405
Lumbini	741	257	47	1,125	1,045	2,170
Karnali	214	21	3	238	238	476
Sudur Paschim	330	52	6	461	388	849
Total	5,065	1,137	289	5,051	6,491	11,542

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

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

§ E Refers to Infrastructure Development Bank

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

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77	2.12	692,634.89
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76	5.20	4,927.63
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17	5.11	21,487.80
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74	4.46	45,594.48
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74	5.83	284,119.60
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95	5.34	119,366.90
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67	6.88	27,538.26
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91		166,473.18
6.1	Current		95,170.81		135,293.86		156,449.58		147,302.51
6.2	Margin		10,266.61		11,774.43		15,137.08		16,099.74
6.3	Other		1,027.22		2,162.93		2,897.26		3,070.92
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48	3.29	1,654,836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
5	Short Term Working Capital/Demand Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
7	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
8	Margin Nature Loan	10.35	10,229.42	9.55	10,083.92	8.01	27,939.10	8.43	28,475.15
9	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
10	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
11	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
12	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06
5	Short Term Working Capital/Demand Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52
7	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17
8	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70
9	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04
10	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90
11	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02
12	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.11	725,776.47	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74
2	Fixed:	6.72	596,250.43	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26
2.1	up to 1 month	4.26	5,038.76	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27
2.2	1-3 months	4.76	17,403.76	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62
2.3	3-6 months	6.96	60,834.06	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44
2.4	6-12 months	6.91	336,877.15	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38
2.5	1-2 yrs	6.44	136,635.01	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86
2.6	2 yrs and above	6.88	39,461.69	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68
3	Call	5.55	306,544.56	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15
4	Certificate of Deposits	5.50	635.39	5.00	617.56	-	5.03	5.00	2.49
5	Other	3.45	666.27	5.45	734.62	4.29	255.05	5.23	1,193.13
6	Non interest bearing deposits	-	172,467.15	-	172,535.45	-	171,340.38	-	166,753.36
6.1	Current	-	152,187.18	-	153,332.36	-	150,808.52	-	146,816.85
6.2	Margin	-	17,738.76	-	16,788.79	-	17,589.04	-	17,992.01
6.3	Other	-	2,541.21	-	2,414.30	-	2,942.82	-	1,944.51
	Aggregate	4.02	1,802,340.27	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	64,498.55	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21
2	Fishery Related	10.03	1,736.06	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38
3	Mining Related	9.41	2,750.59	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32
4	Agriculture, Forestry & Beverage Production Related	9.02	92,705.62	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36
5	Non Food Production Related	8.80	184,764.96	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02
6	Construction	9.70	159,914.73	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99
7	Electricity, Gas and Water	9.42	46,296.49	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.18	18,648.81	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10
9	Transport, Communication and Public Utilities	9.81	48,666.05	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39
10	Wholesaler & Retailer	9.27	347,534.10	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06
11	Finance, Insurance and Real Estate	8.20	129,094.65	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81
12	Hotel or Restaurant	8.91	47,805.43	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78
13	Other Services	9.72	64,924.66	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27
14	Consumption Loans	10.15	122,254.55	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61
15	Local Government	3.04	1,473.00	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25
16	Others	9.45	248,305.54	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59
	Aggregate	9.32	1,581,373.78	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.44	244,462.06	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	9.74	285,840.27	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.25	74,884.19	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
5	Short Term Working Capital/Demand Loan	9.00	372,455.08	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.42	127,759.81	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55
7	Real Estate Loan	9.80	96,619.08	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02
8	Margin Nature Loan	9.15	32,288.12	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75
9	Hire Purchase Loan	9.72	106,711.64	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70
10	Deprived Sector Loan	7.09	78,528.62	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72
11	Bills Purchased	4.29	6,778.84	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28
12	Other Product	10.48	155,046.08	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02
	Aggregate	9.28	1,581,373.77	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.56	653,883.30	3.80	655,147.14	4.01	689,423.30	4.04	695,584.55
2	Fixed:	8.92	770,273.56	9.61	790,886.02	10.08	835,554.74	10.22	848,444.64
2.1	up to 1 month	7.33	13,809.77	7.72	17,486.93	9.13	16,437.81	7.52	10,162.73
2.2	1-3 months	8.63	52,800.34	8.81	41,247.24	8.92	39,944.81	8.35	45,009.88
2.3	3-6 months	8.67	52,060.59	8.90	54,974.83	9.57	57,925.54	9.66	56,714.42
2.4	6-12 months	9.01	439,358.19	9.92	441,605.58	10.39	471,888.50	10.66	486,270.78
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41	10.20	192,068.47
2.6	2 yrs and above	8.34	46,323.59	8.97	55,147.26	8.71	58,500.67	9.09	58,218.35
3	Call	3.92	253,426.90	4.01	253,914.87	4.14	266,107.50	3.88	281,827.55
4	Certificate of Deposits	5.00	0.26	-	-	5.00	555.98	-	-
5	Other	5.61	1,349.55	0.70	1,046.48	3.96	250.25	5.20	651.98
6	Non interest bearing deposits	-	171,435.75	-	178,169.15	-	206,434.01	-	185,575.78
6.1	Current	-	151,587.64	-	158,014.40	-	183,465.21	-	160,838.10
6.2	Margin	-	17,724.81	-	17,903.71	-	20,602.83	-	22,326.56
6.3	Other	-	2,123.30	-	2,251.04	-	2,365.97	-	2,411.12
	Aggregate	5.51	1,850,369.32	5.91	1,879,163.66	6.15	1,998,325.79	6.25	2,012,084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.13	68,960.55	11.65	70,716.61	11.11	73,310.67	11.56	73,228.99
2	Fishery Related	10.62	1,880.77	11.18	1,919.22	11.36	1,996.59	11.38	2,009.19
3	Mining Related	10.23	3,160.37	11.13	3,139.88	11.26	3,467.83	11.74	3,535.81
4	Agriculture, Forestry & Beverage Production Related	10.16	107,392.77	10.86	106,059.76	10.85	108,358.60	11.09	106,699.79
5	Non Food Production Related	10.06	200,345.07	10.63	197,846.92	10.75	198,529.21	10.95	202,450.68
6	Construction	11.14	176,395.80	11.59	179,038.03	11.53	178,777.17	11.80	181,267.47
7	Electricity, Gas and Water	9.64	54,896.12	10.14	55,971.55	10.32	59,344.92	10.60	60,181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.42	20,883.42	10.94	21,260.37	10.97	22,346.92	11.15	22,951.87
9	Transport, Communication and Public Utilities	9.85	50,991.96	11.71	51,184.31	11.83	51,552.63	12.04	52,332.74
10	Wholesaler & Retailer	10.74	383,208.00	11.32	385,980.41	11.37	396,221.55	11.70	396,583.21
11	Finance, Insurance and Real Estate	9.96	139,112.22	10.74	139,177.32	10.99	148,589.16	11.33	145,424.60
12	Hotel or Restaurant	10.45	52,840.78	10.66	52,981.21	10.74	55,910.21	11.08	56,235.89
13	Other Services	10.72	69,826.03	11.25	70,392.86	11.41	79,016.31	11.75	79,621.54
14	Consumption Loans	11.47	124,523.92	11.87	125,697.74	11.94	134,320.38	12.07	131,965.72
15	Local Government	3.09	1,479.74	4.13	1,479.75	4.14	1,506.86	4.13	1,508.06
16	Others	11.64	189,643.65	12.28	191,662.56	12.21	203,818.47	13.08	200,457.44
	Aggregate	10.69	1,645,541.17	11.29	1,654,508.50	11.33	1,717,067.47	11.68	1,716,454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.17	253,060.53	10.94	257,682.55	11.06	277,111.94	11.31	280,491.84
2	Overdraft	10.67	290,775.43	11.79	290,633.71	11.93	310,486.80	12.20	303,165.08
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.16	68,537.00	9.65	65,966.98	9.65	58,642.73	10.02	61,655.11
5	Short Term Working Capital/Demand Loan	10.53	384,390.08	11.13	384,490.27	11.09	385,828.33	11.41	385,860.66
6	Residential Personal Home Loan (Up to Rs. 15 million)	10.73	133,628.24	11.16	134,504.68	11.33	140,053.24	11.69	142,469.21
7	Real Estate Loan	10.79	101,613.50	11.82	102,695.97	11.94	104,245.22	12.28	104,291.37
8	Margin Nature Loan	11.16	31,213.79	12.02	31,743.32	12.27	34,419.83	12.43	34,044.76
9	Hire Purchase Loan	10.78	115,626.58	11.87	116,266.54	12.03	120,085.97	12.35	120,615.83
10	Deprived Sector Loan	8.80	86,523.05	9.49	86,968.87	10.16	93,428.55	10.41	93,183.32
11	Bills Purchased	2.23	8,553.30	2.43	9,718.04	2.28	9,438.91	1.92	10,500.29
12	Other Product	12.41	171,619.68	12.23	173,837.58	12.38	183,325.97	12.65	180,177.44
	Aggregate	10.57	1,645,541.18	11.25	1,654,508.50	11.39	1,717,067.48	11.66	1,716,454.90

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
5	Short Term Working Capital/Demand Loan	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
7	Real Estate Loan	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
8	Margin Nature Loan	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
9	Hire Purchase Loan	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
10	Deprived Sector Loan	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
11	Bills Purchased	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
12	Other Product	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04	12.43	99,693.85
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99
5	Short Term Working Capital/Demand Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29
7	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71
8	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66
9	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99
10	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42
11	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25
12	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.06	803,408.71	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59
2	Fixed:	9.98	1,085,241.74	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87
2.1	up to 1 month	9.53	34,008.81	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08
2.2	1-3 months	9.47	91,558.14	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21
2.3	3-6 months	9.91	116,334.22	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62
2.4	6-12 months	10.01	488,374.18	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19
2.5	1-2 yrs	10.18	241,481.36	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84
2.6	2 yrs and above	10.02	113,485.04	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92
3	Call	3.63	307,298.25	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.70	4,009.35	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73
6	Non interest bearing deposits	-	217,963.34	-	223,341.45	-	213,630.70	-	247,984.89
6.1	Current	-	193,345.22	-	194,119.76	-	188,281.07	-	223,728.96
6.2	Margin	-	23,155.45	-	23,965.59	-	23,633.45	-	23,239.18
6.3	Other	-	1,462.66	-	5,256.11	-	1,716.18	-	1,016.75
	Aggregate	6.30	2,417,921.40	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.46	109,057.00	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72
2	Fishery Related	12.05	2,616.94	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30
3	Mining Related	12.54	4,301.32	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78
4	Agriculture, Forestry & Beverage Production Related	12.08	121,004.21	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98
5	Non Food Production Related	11.89	260,713.42	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63
6	Construction	12.29	226,767.66	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23
7	Electricity, Gas and Water	11.42	84,848.49	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	27,845.52	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84
9	Transport, Communication and Public Utilities	12.73	58,894.49	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97
10	Wholesaler & Retailer	12.36	493,446.11	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29
11	Finance, Insurance and Real Estate	11.70	176,984.66	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39
12	Hotel or Restaurant	12.24	82,417.35	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28
13	Other Services	12.44	95,950.81	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36
14	Consumption Loans	12.83	134,334.76	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45
15	Local Government	3.43	1,499.92	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85
16	Others	13.10	251,328.84	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42
	Aggregate	12.31	2,132,011.50	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	378,505.37	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90
2	Overdraft	12.76	351,228.00	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.52	81,475.04	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42
5	Short Term Working Capital/Demand Loan	12.13	506,505.27	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.05	171,269.18	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46
7	Real Estate Loan	12.99	116,250.69	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36
8	Margin Nature Loan	12.72	33,172.96	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44
9	Hire Purchase Loan	13.22	139,944.21	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00
10	Deprived Sector Loan	11.22	114,856.28	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17
11	Bills Purchased	4.70	3,335.60	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45
12	Other Product	13.23	235,468.89	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19
	Aggregate	12.32	2,132,011.49	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.46	830,030.41	4.37	845,084.60	4.45	850,849.41	4.53	858,028.32
2	Fixed:	10.28	1,206,389.41	10.29	1,207,979.13	10.10	1,205,878.50	10.18	1,207,872.65
2.1	up to 1 month	9.70	46,070.10	10.75	31,911.69	10.77	40,604.85	10.38	35,313.93
2.2	1-3 months	10.08	88,503.07	10.12	91,243.17	9.91	99,512.06	9.97	95,340.83
2.3	3-6 months	10.11	128,871.86	10.30	122,145.68	10.04	135,668.93	10.11	114,472.17
2.4	6-12 months	10.25	490,257.72	10.13	529,704.96	9.79	505,951.40	10.04	544,362.05
2.5	1-2 yrs	10.58	295,174.69	10.59	271,285.12	10.53	261,773.10	10.44	260,607.85
2.6	2 yrs and above	10.25	157,511.96	10.33	161,688.50	10.36	162,368.16	10.34	157,775.84
3	Call	3.98	266,236.27	3.89	260,222.47	4.07	268,697.81	4.13	270,319.10
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.79	3,916.09	7.95	4,151.63	7.88	3,218.02	8.08	4,204.61
6	Non interest bearing deposits	-	251,329.64	-	255,742.18	-	251,752.36	-	256,661.86
6.1	Current	-	227,073.21	-	231,751.50	-	225,357.33	-	232,013.26
6.2	Margin	-	22,581.34	-	22,321.23	-	24,643.90	-	22,814.17
6.3	Other	-	1,675.09	-	1,669.46	-	1,751.13	-	1,834.43
	Aggregate	6.72	2,557,901.82	6.67	2,573,180.01	6.62	2,580,396.09	6.67	2,597,086.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.51	119,507.04	12.09	120,321.66	12.09	122,591.17	12.17	125,182.68
2	Fishery Related	11.83	2,698.40	11.53	2,922.51	11.47	3,173.91	11.53	3,269.61
3	Mining Related	12.37	4,383.38	11.98	4,850.82	11.74	5,183.18	12.00	5,929.62
4	Agriculture, Forestry & Beverage Production Related	12.22	130,259.08	11.92	132,429.05	12.01	130,732.53	11.85	133,007.09
5	Non Food Production Related	11.92	297,216.01	11.91	304,097.14	11.84	300,630.46	11.77	306,243.39
6	Construction	12.27	235,960.13	12.39	239,038.73	12.32	242,857.02	12.53	242,721.21
7	Electricity, Gas and Water	11.44	94,499.67	11.43	96,833.09	11.26	98,737.87	11.21	102,175.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	33,449.93	12.36	33,255.77	12.30	33,680.73	12.21	32,939.20
9	Transport, Communication and Public Utilities	12.34	61,082.50	12.36	61,475.42	12.80	61,909.88	12.73	61,187.42
10	Wholesaler & Retailer	12.21	532,376.45	12.42	528,546.50	12.45	539,600.39	12.32	551,011.24
11	Finance, Insurance and Real Estate	11.94	233,815.95	12.19	226,459.07	11.97	188,401.46	11.98	194,653.63
12	Hotel or Restaurant	12.20	88,192.62	12.06	91,258.10	11.89	90,659.96	11.82	94,671.80
13	Other Services	12.52	103,918.38	12.50	105,526.34	12.52	106,039.26	12.43	106,841.99
14	Consumption Loans	12.67	142,641.75	12.73	140,788.26	12.62	140,421.78	12.53	139,632.01
15	Local Government	4.01	1,500.49	4.92	1,499.89	4.95	1,503.69	4.92	1,513.80
16	Others	13.30	237,100.01	13.43	239,832.38	13.44	271,175.65	13.29	278,591.56
	Aggregate	12.29	2,318,601.78	12.34	2,329,134.74	12.33	2,337,298.93	12.28	2,379,571.84

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
5	Short Term Working Capital/Demand Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
7	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
8	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
9	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
10	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
11	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
12	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
5	Short Term Working Capital/Demand Loan	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29
7	Real Estate Loan	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08
8	Margin Nature Loan	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44
9	Hire Purchase Loan	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26
10	Deprived Sector Loan	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98
11	Bills Purchased	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07
12	Other Product	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.27

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.40	324,006.44	11.44	326,839.22	11.51	320,920.85	11.39	322,838.57	10.84	327,065.93
2	Fishery Related	10.49	13,897.80	10.55	13,975.65	10.51	13,956.74	10.45	14,066.98	10.18	14,155.99
3	Mining Related	12.49	9,685.36	11.32	10,383.82	12.28	10,811.07	12.17	11,283.67	11.97	11,300.32
4	Agriculture, Forestry & Beverage Production Related	12.18	238,976.09	12.05	239,391.38	12.09	239,294.35	11.97	242,588.44	11.55	251,696.61
5	Non Food Production Related	12.46	518,381.82	11.80	531,979.94	12.36	537,160.59	12.23	538,751.95	11.85	542,049.61
6	Construction	12.55	171,430.98	12.44	179,898.49	12.39	181,176.42	12.27	184,100.87	11.94	187,118.47
7	Electricity, Gas and Water	11.42	303,560.14	11.29	311,342.49	11.44	311,889.60	11.31	313,282.66	11.15	322,696.63
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	12.33	899,662.73	12.34	918,557.05	12.41	905,529.62	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.79	796,879.83	12.21	794,534.29	12.91	804,545.51	12.76	801,485.21	12.28	813,759.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.36	11.85	4,383,914.29	11.38	4,458,408.07

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

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.38	1,776,234.36	3.32	1,912,128.44	3.34	1,917,693.89
2	Fixed:	7.71	3,181,823.47	7.43	3,133,338.92	7.08	3,094,142.81
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	5.08	612,431.62
2.4	6-12 months	6.40	1,055,288.33	6.21	1,077,605.33	5.83	1,093,496.69
2.5	1-2 yrs	8.33	712,822.10	7.96	638,976.23	7.43	600,736.91
2.6	2 yrs and above	10.33	818,198.51	10.25	801,053.00	10.11	787,477.59
3	Call	1.39	361,780.73	1.67	367,890.28	1.36	389,613.11
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	2.27	2,181.71	2.33	2,098.44	2.31	2,062.80
6	Non interest bearing deposits	-	337,667.97	-	360,956.81	-	351,865.63
6.1	Current	-	299,793.50	-	321,584.17	-	312,395.31
6.2	Margin	-	37,074.67	-	38,040.34	-	38,722.02
6.3	Other	-	799.80	-	1,332.31	-	748.29
	Aggregate	5.48	5,659,688.24	5.24	5,776,412.88	5.01	5,755,378.24

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.01	321,060.81	8.62	321,092.02	8.47	318,973.42
2	Fishery Related	8.58	14,421.37	8.37	14,446.42	8.22	14,397.80
3	Mining Related	9.52	12,962.30	9.09	13,313.33	8.74	13,523.90
4	Agriculture, Forestry & Beverage Production Related	9.35	255,936.07	9.19	257,212.36	8.90	258,449.28
5	Non Food Production Related	9.67	547,700.62	9.35	555,950.87	9.10	563,252.40
6	Construction	9.94	185,259.23	9.68	188,049.09	9.45	187,741.05
7	Electricity, Gas and Water	9.56	373,477.64	9.18	383,655.99	9.02	383,672.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.54	70,756.45	9.90	69,665.95	9.68	69,780.71
9	Transport, Communication and Public Utilities	9.89	70,862.62	9.61	70,628.02	9.30	69,588.54
10	Wholesaler & Retailer	9.73	919,014.97	9.43	928,394.15	9.29	927,933.32
11	Finance, Insurance and Real Estate	9.48	325,363.21	9.19	342,458.66	8.91	332,394.91
12	Hotel or Restaurant	9.76	199,230.13	9.47	202,228.47	9.22	202,058.33
13	Other Services	9.72	182,039.83	9.44	182,789.16	9.23	183,929.49
14	Consumption Loans	10.30	850,030.43	10.06	854,688.39	9.95	858,527.85
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.91	1,175.34
16	Others	10.34	245,374.69	10.11	246,057.41	9.85	246,051.47
	Aggregate	9.52	4,574,666.46	9.33	4,631,806.37	9.07	4,631,450.72

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.90	1,718,491.16	9.61	1,734,321.28	9.39	1,734,865.25
2	Overdraft	10.66	89,941.26	10.35	89,465.63	10.06	88,500.22
3	Cash Credit Loan	9.77	592,900.04	9.44	595,642.03	9.21	589,929.82
4	Trust Receipt Loan/Import Loan	9.86	63,233.31	9.72	63,506.60	9.06	69,495.72
5	Short Term Working Capital/Demand Loan	9.55	721,785.57	9.01	743,815.77	8.73	754,686.26
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.93	317,963.39	9.71	319,583.71	9.42	319,645.57
7	Real Estate Loan	10.14	222,454.13	9.84	225,898.02	9.60	225,977.85
8	Margin Nature Loan	9.90	79,141.05	9.69	84,210.43	9.13	85,911.44
9	Hire Purchase Loan	10.09	107,998.00	9.81	107,823.81	9.58	109,553.37
10	Deprived Sector Loan	8.61	262,326.80	8.34	267,907.80	8.04	255,176.65
11	Bills Purchased	9.84	6,508.14	9.23	7,173.22	9.22	7,632.63
12	Other Product	10.05	391,923.64	9.95	392,458.06	9.67	390,075.93
	Aggregate	9.52	4,574,666.47	9.33	4,631,806.37	9.07	4,631,450.72

Annex-I

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

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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