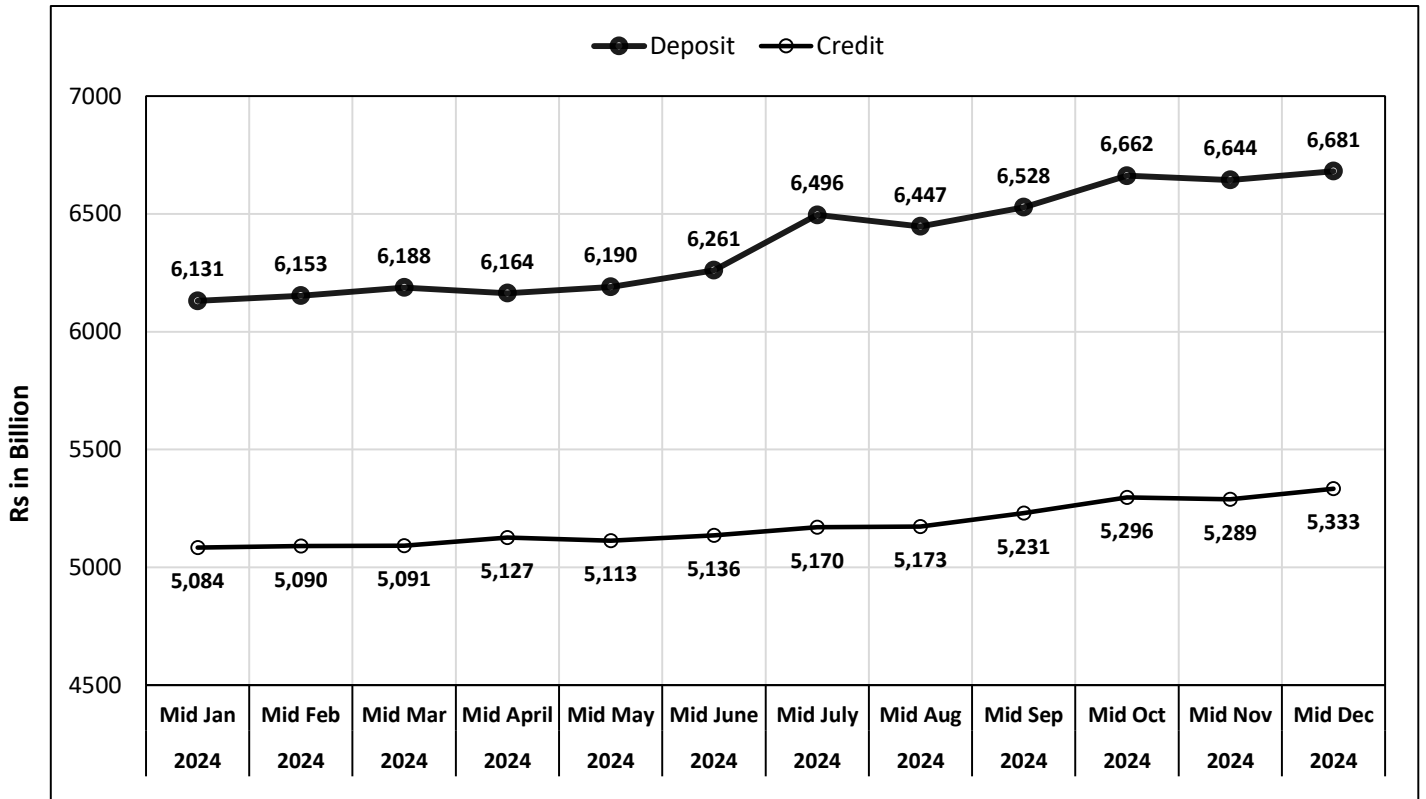


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Mangsir
(Mid-Dec, 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 Mangsir End, 2081 (Mid-Dec, 2024)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	104.14	10.62	2.35	117.11
2	Total Credit/GDP	82.75	8.95	1.79	93.49
3	Total Credit/ Total Deposit**	79.47	84.27	75.94	79.83
4	CD Ratio*	78.08	83.91	75.05	78.54
5	Fixed Deposit/Total Deposit	51.88	56.75	67.26	52.63
6	Saving Deposit/Total Deposit	33.50	33.77	23.12	33.31
7	Current Deposit/Total Deposit	5.82	1.90	1.32	5.38
8	Call Deposit/Total Deposit	8.02	7.54	7.50	7.97
9	NPL/ Total Loan^	4.28	4.37	10.84	4.42
10	Total LLP /Total Loan	4.60	4.47	9.72	4.68
11	Deprived Sector Loan/Total Loan \$^	5.98	7.76	7.19	6.17
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.20	6.50	9.94	8.08
2	Investment in Gov. Securities/Total Deposit	17.28	15.09	13.63	17.01
3	Total Liquid Assets/Total Deposit	26.46	24.96	32.21	26.44
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.76	10.25	11.66	9.83
2	Total Capital/RWA	12.66	13.25	14.20	12.74
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,070	1,137	292	6,499
3	No. of Deposit Accounts	49,315,090	7,323,775	927,905	57,566,770
4	No. of Loan Accounts	1,605,453	278,782	43,875	1,928,110
5	No. of Branchless Banking Centers	1,054	17	-	1,071
6	No. of Branchless Banking Customers	296,905	1,367	-	298,272
7	No. of Mobile Banking Customers	22,284,561	3,481,330	268,463	26,034,354
8	No. of Internet Banking Customers	1,463,800	608,121	16,910	2,088,831
9	No. of ATMs	4,837	349	41	5,227
10	No. of Debit Cards	11,995,383	1,151,057	71,752	13,218,192
11	No. of Credit Cards	298,506	1,990	-	300,496
12	No. of Prepaid Cards	209,790	2,790	-	212,580

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	4.78
	(a) Saving	3.35
	(b) Fixed	6.80
	(c) Call	1.28
2	Wt. Avg Interest Rate on Credit	8.90

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-Nov	Mid-Dec	% 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	793,773	783,955	10.40	6.67	-1.24
a. Paid-up Capital	407,789	425,052	436,408	438,438	439,051	4.23	2.67	0.14
b. Statutory Reserves	120,965	138,151	150,114	160,781	160,396	14.21	8.66	-0.24
c. Retained Earning	10,267	(6,633)	(21,577)	(656)	(11,047)	-164.61	225.30	1582.97
d. Others Reserves	79,777	126,558	163,767	195,210	195,555	58.64	29.40	0.18
2 BORROWINGS	500,434	255,302	240,886	254,864	266,997	-48.98	-5.65	4.76
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	20,335	31,977	-52.72	-63.30	57.25
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	45,100	41,711	10.98	-25.04	-7.52
d. Other Financial Ins.	6,027	6,467	8,037	11,811	15,684	7.30	24.27	32.79
e. Bonds and Securities	136,986	163,416	177,211	177,225	177,233	19.29	8.44	0.00
3 DEPOSITS	5,159,175	5,771,238	6,495,583	6,644,231	6,680,949	11.86	12.55	0.55
a. Current	465,415	454,049	381,824	355,832	359,213	-2.44	-15.91	0.95
b. Savings	1,402,182	1,519,064	1,954,389	2,165,646	2,225,521	8.34	28.66	2.76
c. Fixed	2,835,817	3,359,257	3,642,837	3,596,560	3,516,429	18.46	8.44	-2.23
d. Call Deposits	391,068	390,785	472,514	479,874	532,246	-0.07	20.91	10.91
e. Others	64,694	48,082	44,019	46,319	47,541	-25.68	-8.45	2.64
4 Bills Payable	2,782	3,189	3,117	4,102	4,851	14.61	-2.25	18.26
5 Other Liabilities	424,126	502,666	598,080	642,414	694,844	18.52	18.98	8.16
1. Loan Loss Provision	110,300	168,124	230,012	244,037	249,796	52.42	36.81	2.36
2. Interest Suspense a/c	19,628	28,910	28,409	57,153	51,857	47.29	-1.73	-9.27
3. Others	294,198	305,633	339,659	341,224	393,191	3.89	11.13	15.23
6 Reconciliation A/c	512	471	3,179	773	793	-8.02	574.99	2.58
7 Profit & Loss A/c	79,497	75,002	61,825	22,903	30,834	-5.65	-17.57	34.63
TOTAL	6,785,324	7,290,996	8,131,382	8,363,059	8,463,223	7.45	11.53	1.20
Assets								
1 LIQUID FUNDS	509,990	533,958	553,205	522,738	629,879	4.70	3.60	20.50
a. Cash Balance	111,631	102,134	103,855	109,673	102,903	-8.51	1.69	-6.17
Nepalese Notes & Coins	108,250	99,262	100,579	105,597	98,979	-8.30	1.33	-6.27
Foreign Currency	3,381	2,871	3,277	4,076	3,923	-15.06	14.11	-3.74
b. Bank Balance	302,877	362,361	378,811	333,185	437,048	19.64	4.54	31.17
1. In Nepal Rastra Bank	220,659	288,687	330,452	275,303	372,050	30.83	14.47	35.14
2. "A"Class Licensed Institution	28,862	23,870	17,711	17,625	25,117	-17.30	-25.80	42.51
3. Other Financial Ins.	6,959	2,939	1,621	1,223	1,240	-57.76	-44.86	1.41
4. In Foreign banks	46,397	46,865	29,028	39,034	38,642	1.01	-38.06	-1.01
c. Money at Call	95,482	69,463	70,539	79,880	89,928	-27.25	1.55	12.58
2 INVESTMENTS	911,435	1,049,633	1,471,177	1,503,892	1,395,543	15.16	40.16	-7.20
a. Govt. Securities	909,783	1,029,807	1,164,295	1,179,518	1,136,332	13.19	13.06	-3.66
b. Others	1,651	19,827	306,882	324,374	259,210	1100.56	1447.82	-20.09
3 SHARE & OTHER INVESTMENT	186,550	251,757	275,676	320,918	329,107	34.95	9.50	2.55
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,287,379	5,332,301	3.48	5.97	0.85
4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,280,288	5,324,996	3.50	5.91	0.85
a. Private Sector	4,493,912	4,687,782	4,952,707	5,077,685	5,126,242	4.31	5.65	0.96
b. Financial Institutions	212,907	183,328	202,802	194,790	190,962	-13.89	10.62	-1.96
c. Government Organizations	2,231	2,697	6,202	7,813	7,792	20.86	129.96	-0.27
4.2 BILLS PURCHASED	4,487	3,600	6,954	7,092	7,304	-19.76	93.16	3.00
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,386	1,189	-16.19	92.13	-14.25
6 FIXED ASSETS	95,030	136,783	145,320	147,219	147,252	43.94	6.24	0.02
7 OTHER ASSETS	353,788	417,472	476,248	539,235	586,547	18.00	14.08	8.77
a. Accrued Interests	199,589	244,588	282,704	340,502	374,295	22.55	15.58	9.92
b. Others	154,198	172,884	193,544	198,734	212,252	12.12	11.95	6.80
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	38,261	39,471	77.62	90.01	3.16
10 Reconciliation Account	3,241	2,304	2,550	696	691	-28.90	10.66	-0.73
11 Profit & Loss A/c	63	1,831	497	1,300	1,210	2827.18	-72.86	-6.96
TOTAL	6,785,324	7,290,996	8,131,382	8,363,059	8,463,223	7.45	11.53	1.20

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	711,800	702,921	10.42	6.80	-1.25
a. Paid-up Capital	356,095	369,857	379,020	380,765	381,378	3.86	2.48	0.16
b. Statutory Reserves	110,434	126,035	137,000	146,239	146,232	14.13	8.70	0.00
c. Retained Earning	14,956	(1,180)	(13,948)	5,812	(3,693)	-107.89	1082.50	-163.53
d. Others Reserves	72,140	116,599	150,815	178,984	179,003	61.63	29.34	0.01
2 BORROWINGS	462,083	243,416	231,919	245,928	257,992	-47.32	-4.72	4.91
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	20,335	31,917	-57.92	-56.96	56.95
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	45,100	41,711	10.98	-25.04	-7.52
d. Other Financial Ins.	5,862	6,164	7,558	11,344	15,218	5.15	22.61	34.14
e. Bonds and Securities	130,549	154,982	168,723	168,756	168,754	18.72	8.87	0.00
3 DEPOSITS	4,545,157	5,086,244	5,756,809	5,907,164	5,940,891	11.90	13.18	0.57
a. Current	453,605	441,571	368,702	343,985	345,947	-2.65	-16.50	0.57
b. Savings	1,261,715	1,366,476	1,752,143	1,934,119	1,989,932	8.30	28.22	2.89
c. Fixed	2,436,953	2,898,148	3,177,768	3,158,792	3,082,307	18.93	9.65	-2.42
d. Call Deposits	329,895	333,864	415,610	425,195	476,475	1.20	24.49	12.06
e. Others	62,988	46,186	42,586	45,074	46,230	-26.68	-7.79	2.57
4 Bills Payable	2,740	3,163	3,095	4,092	4,832	15.45	-2.15	18.07
5 Other Liabilities	384,228	453,119	538,952	578,464	626,384	17.93	18.94	8.28
1. Loan Loss Provision	95,409	147,603	201,267	212,114	217,082	54.71	36.36	2.34
2. Interest Suspense a/c	10,334	18,049	15,809	42,599	35,932	74.67	-12.41	-15.65
3. Others	278,486	287,467	321,875	323,751	373,371	3.22	11.97	15.33
6 Reconciliation A/c	516	470	3,177	766	794	-8.96	576.23	3.60
7 Profit & Loss A/c	72,201	68,213	55,901	20,603	27,759	-5.52	-18.05	34.73
TOTAL	6,020,551	6,465,937	7,242,741	7,468,818	7,561,573	7.40	12.01	1.24
Assets								
1 LIQUID FUNDS	420,838	450,799	477,887	452,339	545,152	7.12	6.01	20.52
a. Cash Balance	102,537	92,853	95,352	101,210	94,562	-9.44	2.69	-6.57
Nepalese Notes & Coins	99,279	90,215	92,309	97,433	91,016	-9.13	2.32	-6.59
Foreign Currency	3,258	2,638	3,043	3,777	3,547	-19.01	15.33	-6.09
b. Bank Balance	268,141	324,727	340,981	297,366	392,647	21.10	5.01	32.04
1. In Nepal Rastra Bank	203,810	263,539	301,463	246,883	339,553	29.31	14.39	37.54
2. "A"Class Licensed Institution	17,786	14,124	10,338	11,427	14,430	-20.59	-26.80	26.28
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	39,032	38,640	1.01	-38.06	-1.01
c. Money at Call	50,160	33,219	41,554	53,764	57,943	-33.78	25.09	7.77
2 INVESTMENTS	820,456	937,730	1,330,657	1,368,290	1,277,102	14.29	41.90	-6.66
a. Govt. Securities	818,804	918,942	1,049,313	1,066,169	1,026,603	12.23	14.19	-3.71
b. Others	1,651	18,788	281,344	302,122	250,499	1037.69	1397.43	-17.09
3 SHARE & OTHER INVESTMENT	175,230	238,878	262,629	305,566	309,411	36.32	9.94	1.26
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,677,728	4,719,816	3.12	5.91	0.90
4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,670,637	4,712,512	3.14	5.84	0.90
a. Private Sector	4,025,452	4,149,539	4,381,897	4,493,628	4,539,398	3.08	5.60	1.02
b. Financial Institutions	150,129	156,762	172,496	169,203	165,329	4.42	10.04	-2.29
c. Government Organizations	2,231	2,690	6,194	7,806	7,784	20.53	130.31	-0.27
4.2 BILLS PURCHASED	4,487	3,600	6,954	7,092	7,304	-19.76	93.16	3.00
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,386	1,189	-16.19	92.13	-14.25
6 FIXED ASSETS	85,850	124,602	132,130	133,588	133,563	45.14	6.04	-0.02
7 OTHER ASSETS	322,804	381,570	436,640	496,433	541,619	18.20	14.43	9.10
a. Accrued Interests	177,208	218,341	255,668	309,025	340,547	23.21	17.10	10.20
b. Others	145,596	163,228	180,972	187,409	201,072	12.11	10.87	7.29
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	32,337	32,655	76.65	97.15	0.98
10 Reconciliation Account	3,240	2,301	2,547	696	678	-29.00	10.70	-2.51
11 Profit & Loss A/c	-	1,001	-	419	352	0.00	-100.00	-15.82
TOTAL	6,020,551	6,465,937	7,242,741	7,468,818	7,561,573	7.40	12.01	1.24

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	47,312	52,784	57,742	63,195	62,327	11.57	9.39	-1.37
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	10,544	10,191	17.94	11.72	-3.35
c. Retained Earning	(282)	(355)	(878)	740	14	25.97	147.43	-98.16
d. Others Reserves	3,528	4,592	7,131	9,492	9,703	30.15	55.30	2.23
2 BORROWINGS	26,259	9,340	8,019	7,988	8,057	-64.43	-14.14	0.87
a. NRB	20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution	500	1,250	-	-	60	150.00	-100.00	0.00
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	7,521	7,530	36.38	0.71	0.13
3 DEPOSITS	509,490	571,573	610,171	603,340	605,794	12.19	6.75	0.41
a. Current	9,932	11,059	11,513	10,377	11,500	11.35	4.10	10.83
b. Savings	120,613	132,843	176,770	202,454	204,549	10.14	33.07	1.04
c. Fixed	327,121	380,584	374,776	345,259	343,808	16.34	-1.53	-0.42
d. Call Deposits	51,614	46,811	46,863	45,021	45,696	-9.31	0.11	1.50
e. Others	211	275	249	230	240	30.45	-9.24	4.31
4 Bills Payable	42	23	21	10	19	-44.16	-9.52	100.03
5 Other Liabilities	23,291	30,451	36,086	39,980	43,379	30.74	18.50	8.50
1. Loan Loss Provision	9,405	13,887	19,372	22,354	22,803	47.66	39.49	2.01
2. Interest Suspense a/c	1,129	1,931	2,459	3,755	5,179	70.95	27.37	37.93
3. Others	12,757	14,633	14,255	13,871	15,397	14.71	-2.58	11.00
6 Reconciliation A/c	0	0	0	0	0	1477.29	-100.00	-5.66
7 Profit & Loss A/c	6,340	5,715	5,291	1,996	2,728	-9.85	-7.42	36.66
TOTAL	612,733	669,886	717,330	716,509	722,304	9.33	7.08	0.81
Assets								
1 LIQUID FUNDS	69,497	64,562	56,513	53,109	59,781	-7.10	-12.47	12.56
a. Cash Balance	7,505	7,574	7,022	7,062	6,981	0.92	-7.29	-1.15
Nepalese Notes & Coins	7,383	7,341	6,788	6,763	6,604	-0.56	-7.53	-2.34
Foreign Currency	123	233	234	299	377	89.75	0.30	25.82
b. Bank Balance	24,830	28,785	29,706	28,592	32,411	15.93	3.20	13.36
1. In Nepal Rastra Bank	13,435	20,033	23,445	23,395	26,183	49.11	17.03	11.91
2. "A"Class Licensed Institution	6,642	7,521	5,775	4,828	6,006	13.25	-23.21	24.41
3. Other Financial Ins.	4,752	1,228	483	367	220	-74.15	-60.67	-40.02
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	17,455	20,390	-24.11	-29.84	16.81
2 INVESTMENTS	68,793	91,763	114,973	106,440	97,349	33.39	25.29	-8.54
a. Govt. Securities	68,793	90,725	92,535	93,016	91,426	31.88	2.00	-1.71
b. Others	-	1,038	22,438	13,424	5,923	0.00	2061.04	-55.88
3 SHARE & OTHER INVESTMENT	8,446	8,504	9,159	10,029	12,919	0.69	7.70	28.82
LOANS & ADVANCES								
4 (Including Bills Purchased)	444,934	471,886	501,432	507,637	510,519	6.06	6.26	0.57
4.1 LOANS & ADVANCES	444,934	471,886	501,432	507,637	510,519	6.06	6.26	0.57
a. Private Sector	386,815	451,918	476,949	486,639	489,262	16.83	5.54	0.54
b. Financial Institutions	58,120	19,964	24,480	20,994	21,254	-65.65	22.62	1.24
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	9,751	9,783	38.00	9.78	0.33
7 OTHER ASSETS	13,338	21,777	22,172	25,476	27,059	63.27	1.81	6.21
a. Accrued Interests	7,075	14,549	13,386	17,094	19,045	105.63	-8.00	11.41
b. Others	6,263	7,228	8,787	8,382	8,014	15.42	21.56	-4.39
8 Expenses not Written off	-	-	-	-	-	0.00	0.00	0.00
9 Non Banking Assets	1,258	2,269	3,369	3,663	4,542	80.40	48.51	24.01
10 Reconciliation Account	0	0	-	-	10	0.00	-100.00	0.00
11 Profit & Loss A/c	56	279	-	405	342	397.68	-100.00	-15.63
TOTAL	612,733	669,886	717,330	716,509	722,304	9.33	7.08	0.81

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	18,778	18,707	6.55	-4.98	-0.38	
a. Paid-up Capital	14,700	14,988	15,217	15,252	15,252	1.96	1.53	0.00	
b. Statutory Reserves	3,459	3,775	3,796	3,999	3,973	9.13	0.55	-0.64	
c. Retained Earning	(4,408)	(5,098)	(6,751)	(7,208)	(7,368)	15.66	32.41	2.21	
d. Others Reserves	4,110	5,367	5,821	6,735	6,850	30.59	8.46	1.70	
2 BORROWINGS	12,092	2,546	948	948	948	-78.94	-62.77	0.02	
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	0.02	
3 DEPOSITS	104,528	113,422	128,603	133,726	134,264	8.51	13.38	0.40	
a. Current	1,878	1,419	1,609	1,470	1,766	-24.42	13.35	20.11	
b. Savings	19,854	19,745	25,477	29,074	31,039	-0.55	29.03	6.76	
c. Fixed	71,743	80,525	90,293	92,510	90,313	12.24	12.13	-2.37	
d. Call Deposits	9,558	10,110	10,041	9,658	10,075	5.77	-0.69	4.32	
e. Others	1,496	1,622	1,184	1,015	1,071	8.47	-27.02	5.53	
4 Bills Payable	0	2	1	0	0	380.57	-74.28	-32.26	
5 Other Liabilities	16,607	19,097	23,043	23,970	25,081	14.99	20.66	4.63	
1. Loan Loss Provision	5,486	6,634	9,373	9,569	9,912	20.91	41.29	3.58	
2. Interest Suspense a/c	8,165	8,930	10,140	10,799	10,746	9.36	13.56	-0.49	
3. Others	2,955	3,533	3,529	3,602	4,423	19.56	-0.10	22.78	
6 Reconciliation A/c	(4)	1	2	6	(1)	-125.45	105.84	-119.56	
7 Profit & Loss A/c	957	1,073	633	304	347	12.19	-41.03	14.31	
TOTAL	152,040	155,172	171,311	177,733	179,347	2.06	10.40	0.91	
Assets									
1 LIQUID FUNDS	19,655	18,596	18,804	17,290	24,945	-5.39	1.12	44.28	
a. Cash Balance	1,588	1,706	1,481	1,401	1,360	7.42	-13.18	-2.97	
Nepalese Notes & Coins	1,588	1,706	1,481	1,401	1,360	7.42	-13.17	-2.98	
Foreign Currency	0	0	0	0	0	115.37	-73.13	195.84	
b. Bank Balance	9,906	8,849	8,125	7,227	11,991	-10.68	-8.18	65.91	
1. In Nepal Rastra Bank	3,414	5,115	5,544	5,025	6,314	49.79	8.39	25.66	
2. "A"Class Licensed Institution	4,434	2,224	1,597	1,370	4,680	-49.85	-28.20	241.58	
3. Other Financial Ins.	2,058	1,510	984	832	997	-26.60	-34.83	19.72	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,160	8,041	9,198	8,661	11,595	-1.46	14.38	33.87	
2 INVESTMENTS	22,186	20,140	25,547	29,161	21,092	-9.22	26.85	-27.67	
a. Govt. Securities	22,186	20,140	22,447	20,333	18,304	-9.22	11.45	-9.98	
b. Others	-	-	3,100	8,828	2,788	0.00	0.00	-68.42	
3 SHARE & OTHER INVESTMENT	2,875	4,375	3,888	5,323	6,777	52.20	-11.13	27.31	
4 (Including Bills Purchased)	86,303	92,931	99,691	102,015	101,965	7.68	7.27	-0.05	
4.1 LOANS & ADVANCES	86,303	92,931	99,691	102,015	101,965	7.68	7.27	-0.05	
a. Private Sector	81,645	86,325	93,861	97,418	97,582	5.73	8.73	0.17	
b. Financial Institutions	4,658	6,602	5,826	4,593	4,380	41.72	-11.75	-4.64	
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	3,881	3,906	20.41	4.30	0.64	
7 OTHER ASSETS	17,646	14,125	17,436	17,326	17,869	-19.95	23.44	3.14	
a. Accrued Interests	15,306	11,697	13,651	14,382	14,704	-23.58	16.70	2.23	
b. Others	2,340	2,428	3,785	2,943	3,166	3.76	55.93	7.56	
8 Expenses not Written off	-	1	1	-	-	0.00	11.04	0.00	
9 Non Banking Assets	599	1,114	1,964	2,261	2,274	85.87	76.36	0.57	
10 Reconciliation Account	(0)	3	3	-	2	-1452.60	1.09	0.00	
11 Profit & Loss A/c	6	551	497	476	515	8461.23	-9.74	8.18	
TOTAL	152,040	155,172	171,311	177,733	179,347	2.06	10.40	0.91	

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

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	128,204	157,260	30.07	6.23	22.66
1.1 Deposit Liabilities	305,976	402,421	431,908	120,802	148,082	31.52	7.33	22.58
1.1.1 Saving A/c	76,032	88,065	79,278	23,462	29,551	15.83	-9.98	25.95
1.1.2 Fixed A/c	223,748	305,845	344,566	95,107	115,720	36.69	12.66	21.67
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	3,656	4,403	92.36	-12.13	20.42
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	8,918	10,906	20.83	-6.86	22.30
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	32,823	40,095	7.73	15.30	22.15
1.1.2.4 Above 1 Year	81,297	138,814	166,377	49,710	60,316	70.75	19.86	21.34
1.1.3 Call Deposit	6,111	8,461	8,034	2,221	2,797	38.45	-5.04	25.91
1.1.4 Certificate of Deposits	85	51	30	12	14	-39.75	-41.39	23.09
1.2 Others	24,032	26,832	24,079	7,402	9,179	11.65	-10.26	24.00
2 Commission/Fee Expense	3,121	4,228	4,635	1,594	1,993	35.49	9.61	25.07
3 Employees Expenses	53,727	55,126	63,661	21,645	26,804	2.60	15.48	23.83
4 Office Operating Expenses	38,326	38,127	43,010	13,748	17,167	-0.52	12.81	24.87
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	212	225	35.07	85.74	5.80
7. Provision for Risk	25,497	65,952	85,515	29,824	31,368	158.67	29.66	5.18
7.1 Loan loss Provision	25,367	65,818	85,205	29,816	31,333	159.46	29.46	5.09
7.1.1 General Loan loss Provision	12,849	17,473	26,227	14,292	14,273	35.98	50.11	-0.13
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	3,145	3,027	18.37	31.70	-3.74
7.1.1.2 Watch List Provision	3,976	6,969	12,394	11,147	11,246	75.28	77.85	0.89
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	15,933	17,368	277.53	23.05	9.00
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	(409)	(308)	529.86	4.11	-24.69
7.2. Provision for Non-Banking Assets	13	89	153	0	26	563.44	72.55	8477.10
7.3. Provision for Loss on Investment	98	16	31	8	10	-83.24	88.60	25.00
7.4. Provision for Loss of Other Assets	19	29	127	-	-	54.71	336.11	0.00
8 Loan Written Off	1,607	2,823	4,026	1,390	1,365	75.65	42.60	-1.83
9 Provision for Staff Bonus	11,766	10,407	10,642	3,771	5,048	-11.55	2.26	33.85
10 Provision for Income Tax	34,273	32,840	33,085	10,464	13,899	-4.18	0.75	32.83
11 Others	7	79	165	78	86	1053.58	108.99	9.29
12 Net Profit	83,438	77,771	70,918	24,991	33,973	-6.79	-8.81	35.94
TOTAL EXPENSES	582,244	717,106	772,570	235,922	289,187	23.16	7.73	22.58
Income								
1. Interest Income	509,366	641,877	674,109	197,970	245,001	26.01	5.02	23.76
1.1. On Loans and Advance	464,186	572,265	588,296	169,646	209,850	23.28	2.80	23.70
1.2. On Investment	38,306	57,477	66,519	21,437	26,710	50.05	15.73	24.60
1.2.1 Government Bonds	35,010	53,207	59,980	18,733	23,287	51.98	12.73	24.31
1.2.2 Foreign Bonds	341	228	499	134	169	-33.10	118.51	26.43
1.2.3 NRB Bonds	343	558	960	927	1,198	62.57	72.14	29.25
1.2.4 Deventure & Bonds	2,612	3,484	5,079	1,642	2,055	33.39	45.80	25.13
1.3 Agency Balance	174	1,430	1,423	533	682	721.79	-0.48	27.99
1.4 On Call Deposit	1,460	2,428	3,840	1,314	1,590	66.34	58.14	21.04
1.5 Others	5,239	8,276	14,031	5,041	6,169	57.97	69.53	22.37
2. Comission & Discount	27,259	29,086	35,259	12,223	15,191	6.70	21.23	24.28
2.1 Bills Purchase & Discount	310	206	397	158	180	-33.51	92.78	13.70
2.2 Comission	22,861	22,065	27,596	9,602	11,921	-3.49	25.07	24.15
2.3 Others	4,088	6,815	7,267	2,463	3,090	66.72	6.63	25.43
3 Income From Exchange Fluctuation	8,121	5,553	6,369	2,365	2,995	-31.62	14.70	26.62
3.1 Due to Change in Exchange Rate	1,029	829	(311)	(316)	(260)	-19.43	-137.56	-17.73
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	2,681	3,255	-33.39	41.42	21.39
4 Other Operating Income	12,504	11,095	10,946	4,543	5,287	-11.27	-1.35	16.38
5 Non Operating Income	3,584	1,971	1,866	998	1,166	-45.00	-5.36	16.80
6 Provision Written Back	20,530	27,558	43,240	16,885	18,251	34.23	56.90	8.09
7 Recovery from Written off Loan	669	245	285	45	51	-63.34	16.44	13.68
8 Income from Extra Ordinary Expenses	156	(1,060)	12	9	8	-780.06	-101.13	-11.83
9 Net Loss	56	780	485	883	1,238	1290.13	-37.87	40.19
TOTAL INCOME	582,244	717,106	772,570	235,922	289,187	23.16	7.73	22.58

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	112,065	137,469	27.98	8.67	22.67
1.1 Deposit Liabilities	262,357	339,229	372,863	104,943	128,639	29.30	9.91	22.58
1.1.1 Saving A/c	67,417	77,696	70,894	20,748	26,131	15.25	-8.76	25.94
1.1.2 Fixed A/c	189,890	254,527	294,989	82,231	100,031	34.04	15.90	21.65
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	2,795	3,400	100.87	2.52	21.65
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	7,430	9,091	16.08	-3.71	22.35
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	27,249	33,325	4.89	19.54	22.30
1.1.2.4 Above 1 Year	75,530	125,810	150,210	44,757	54,215	66.57	19.39	21.13
1.1.3 Call Deposit	4,966	6,963	6,951	1,952	2,463	40.23	-0.18	26.15
1.1.4 Certificate of Deposits	85	43	30	12	14	-49.64	-29.89	23.09
1.2 Others	22,393	25,190	23,148	7,121	8,830	12.49	-8.10	24.00
2 Commission/Fee Expense	3,057	4,099	4,524	1,570	1,963	34.08	10.37	25.04
3 Employees Expenses	47,172	47,816	55,898	18,918	23,443	1.37	16.90	23.92
4 Office Operating Expenses	33,086	32,261	37,062	11,907	14,904	-2.49	14.88	25.17
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	200	211	48.10	92.56	5.68
7. Provision for Risk	21,637	57,437	74,107	25,126	26,176	165.46	29.02	4.18
7.1 Loan loss Provision	21,538	57,424	74,018	25,118	26,140	166.62	28.90	4.07
7.1.1 General Loan loss Provision	11,093	15,606	23,763	12,676	12,581	40.69	52.27	-0.75
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	3,233	3,090	27.84	35.89	-4.41
7.1.1.2 Watch List Provision	3,468	5,858	10,517	9,443	9,491	68.93	79.51	0.51
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	13,219	14,336	291.76	20.98	8.45
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	26	0.00	12975759143548400000	8477.10
7.3. Provision for Loss on Investment	95	13	31	8	10	-85.91	130.37	25.00
7.4. Provision for Loss of Other Assets	3	0	3	-	-	-99.34	12494.39	0.00
8 Loan Written Off	1,489	2,602	3,786	1,343	1,317	74.70	45.50	-1.95
9 Provision for Staff Bonus	10,673	9,462	9,671	3,417	4,605	-11.34	2.21	34.76
10 Provision for Income Tax	30,803	29,784	29,989	9,338	12,521	-3.31	0.69	34.09
11 Others	7	72	165	78	86	969.68	128.53	9.29
12 Net Profit	74,801	70,037	64,153	22,299	30,593	-6.37	-8.40	37.20
TOTAL EXPENSES	507,892	618,452	676,255	206,262	253,288	21.77	9.35	22.80
Income								
1. Interest Income	442,405	551,682	588,736	173,050	214,346	24.70	6.72	23.86
1.1. On Loans and Advance	402,230	490,121	511,556	147,188	182,220	21.85	4.37	23.80
1.2. On Investment	34,586	51,290	59,590	19,348	24,150	48.30	16.18	24.82
1.2.1 Government Bonds	31,700	47,873	53,733	16,733	20,838	51.02	12.24	24.53
1.2.2 Foreign Bonds	341	228	499	134	169	-33.10	118.51	26.43
1.2.3 NRB Bonds	1	2	635	872	1,130	118.89	27879.51	29.57
1.2.4 Deventure & Bonds	2,544	3,187	4,724	1,609	2,013	25.26	48.24	25.08
1.3 Agency Balance	171	1,430	1,420	527	675	738.02	-0.73	28.05
1.4 On Call Deposit	673	1,367	3,245	1,212	1,478	103.20	137.42	21.98
1.5 Others	4,745	7,475	12,925	4,775	5,822	57.53	72.91	21.94
2. Comission & Discount	25,927	27,763	33,790	11,668	14,488	7.08	21.71	24.17
2.1 Bills Purchase & Discount	310	206	397	158	180	-33.51	92.78	13.70
2.2 Comission	21,943	21,250	26,721	9,328	11,585	-3.16	25.75	24.19
2.3 Others	3,674	6,307	6,671	2,182	2,724	71.64	5.78	24.84
3 Income From Exchange Fluctuation	8,083	5,468	6,294	2,333	2,955	-32.36	15.12	26.69
3.1 Due to Change in Exchange Rate	1,028	817	(317)	(313)	(258)	-20.55	-138.79	-17.46
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	2,645	3,213	-34.08	42.15	21.47
4 Other Operating Income	10,325	9,218	8,654	3,663	4,270	-10.71	-6.12	16.57
5 Non Operating Income	3,087	1,760	1,370	811	974	-42.99	-22.15	20.21
6 Provision Written Back	17,299	23,391	37,139	14,694	15,853	35.22	58.78	7.89
7 Recovery from Written off Loan	611	231	271	39	44	-62.25	17.32	15.50
8 Income from Extra Ordinary Expenses	156	(1,060)	1	4	3	-780.38	-100.14	-23.49
9 Net Loss	-	-	-	-	352	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	206,262	253,288	21.77	9.35	22.80

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	12,732	15,619	43.09	-8.31	22.68
1.1 Deposit Liabilities	35,908	52,034	47,947	12,475	15,301	44.91	-7.85	22.65
1.1.1 Saving A/c	7,117	8,737	6,896	2,256	2,845	22.77	-21.07	26.13
1.1.2 Fixed A/c	27,825	42,073	40,214	10,006	12,191	51.21	-4.42	21.83
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	735	854	89.95	-30.90	16.15
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	1,229	1,508	43.05	-21.05	22.69
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	4,394	5,360	19.71	-3.67	21.98
1.1.2.4 Above 1 Year	3,944	9,226	12,112	3,648	4,469	133.90	31.28	22.51
1.1.3 Call Deposit	967	1,215	836	213	265	25.67	-31.15	24.31
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	256	318	-7.75	-28.48	24.03
2 Commission/Fee Expense	63	120	103	22	28	90.31	-14.53	26.52
3 Employees Expenses	5,225	5,838	6,202	2,163	2,673	11.72	6.23	23.54
4 Office Operating Expenses	4,096	4,617	4,704	1,460	1,807	12.72	1.89	23.76
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	1	1	4.23	-18.97	3.48
7. Provision for Risk	3,329	7,125	9,415	3,900	4,073	114.07	32.13	4.43
7.1 Loan loss Provision	3,301	7,064	9,268	3,900	4,073	114.01	31.20	4.43
7.1.1 General Loan loss Provision	1,459	1,606	2,077	1,424	1,458	10.08	29.34	2.39
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	(128)	(124)	-42.00	-35.03	-3.41
7.1.1.2 Watch List Provision	431	1,010	1,689	1,552	1,582	134.31	67.34	1.91
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	2,108	2,146	190.81	33.39	1.80
7.1.3 Additional Loan Loss Provision	2	106	52	368	469	5763.24	-50.91	27.44
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	20	21	313.66	-1.34	4.24
9 Provision for Staff Bonus	987	844	868	267	369	-14.54	2.88	37.82
10 Provision for Income Tax	3,010	2,604	3,011	880	1,204	-13.51	15.63	36.86
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	2,037	2,833	-11.18	-4.23	39.10
TOTAL EXPENSES	60,939	80,737	79,197	23,482	28,628	32.49	-1.91	21.91
Income								
1. Interest Income	55,444	74,528	70,425	20,282	25,088	34.42	-5.51	23.69
1.1. On Loans and Advance	51,703	68,237	63,418	18,295	22,629	31.98	-7.06	23.69
1.2. On Investment	2,732	4,790	5,607	1,712	2,121	75.32	17.05	23.89
1.2.1 Government Bonds	2,485	4,352	5,401	1,704	2,109	75.15	24.11	23.79
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	8	12	76.65	-53.18	43.23
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	52	57	28.13	-53.14	9.68
1.5 Others	403	725	1,037	224	280	79.68	43.00	25.45
2. Comission & Discount	1,051	1,030	1,171	442	563	-1.99	13.73	27.40
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	208	254	-20.36	13.91	22.47
2.3 Others	317	446	506	234	309	40.46	13.50	31.76
3 Income From Exchange Fluctuation	38	85	74	32	39	125.53	-12.63	21.71
3.1 Due to Change in Exchange Rate	1	12	5	(3)	(2)	1204.94	-56.43	-42.04
3.2 Due to Foreign Currency Trans.	37	73	69	36	41	97.78	-5.21	15.54
4 Other Operating Income	1,684	1,601	1,916	629	743	-4.90	19.65	17.98
5 Non Operating Income	219	114	278	131	134	-48.03	144.52	2.01
6 Provision Written Back	2,407	3,135	5,325	1,537	1,719	30.26	69.88	11.83
7 Recovery from Written off Loan	41	9	8	0	0	-78.37	-12.19	67.42
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	428	342	318.72	-100.00	-20.22
TOTAL INCOME	60,939	80,737	79,197	23,482	28,628	32.49	-1.91	21.91

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	3,407	4,172	44.02	-3.75	22.44
1.1 Deposit Liabilities	7,710	11,159	11,098	3,383	4,142	44.72	-0.55	22.42
1.1.1 Saving A/c	1,498	1,631	1,488	458	575	8.85	-8.75	25.40
1.1.2 Fixed A/c	6,033	9,245	9,363	2,869	3,498	53.24	1.27	21.92
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	126	149	30.29	-41.26	18.00
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	258	307	30.63	5.13	18.95
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	1,180	1,410	29.56	4.16	19.50
1.1.2.4 Above 1 Year	1,823	3,778	4,055	1,304	1,631	107.21	7.32	25.08
1.1.3 Call Deposit	179	283	247	56	69	58.07	-12.71	23.83
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	25	30	28.87	-81.57	23.94
2 Commission/Fee Expense	1	9	8	2	2	1093.33	-13.47	31.19
3 Employees Expenses	1,329	1,472	1,562	563	688	10.73	6.09	22.22
4 Office Operating Expenses	1,143	1,249	1,244	381	457	9.22	-0.36	19.75
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	11	12	-80.63	112.31	8.19
7. Provision for Risk	532	1,389	1,993	798	1,120	161.23	43.48	40.28
7.1 Loan loss Provision	528	1,330	1,919	798	1,120	151.78	44.23	40.28
7.1.1 General Loan loss Provision	298	261	388	192	234	-12.48	48.67	21.60
7.1.1.1 Pass Loan Loss Provision	221	160	199	40	61	-27.62	24.79	51.06
7.1.1.2 Watch List Provision	77	101	188	152	173	30.76	86.42	13.81
7.1.2 Special Loan Loss Provision	228	1,033	1,531	606	886	352.33	48.16	46.19
7.1.3 Additional Loan Loss Provision	2	36	-	-	-	1737.49	-100.00	0.00
7.2. Provision for Non-Banking Assets	3	58	75	-	-	1617.87	29.13	0.00
7.3. Provision for Loss on Investment	0	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	1	-	-	-	0.00	-100.00	0.00
8 Loan Written Off	81	71	92	27	27	-13.02	29.25	0.00
9 Provision for Staff Bonus	106	101	102	87	75	-4.38	1.18	-13.96
10 Provision for Income Tax	460	452	86	245	173	-1.75	-81.03	-29.43
11 Others	0	7	1	-	-	5969.78	-92.73	0.00
12 Net Profit	1,666	1,543	836	656	546	-7.40	-45.80	-16.67
TOTAL EXPENSES	13,413	17,917	17,117	6,178	7,272	33.58	-4.46	17.71
Income								
1. Interest Income	11,517	15,666	14,947	4,638	5,568	36.03	-4.59	20.04
1.1. On Loans and Advance	10,253	13,907	13,322	4,163	5,000	35.64	-4.21	20.12
1.2. On Investment	988	1,397	1,322	376	439	41.42	-5.42	16.59
1.2.1 Government Bonds	826	983	847	296	340	19.00	-13.88	14.77
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	47	57	25.54	1.39	20.73
1.2.4 Deventure & Bonds	67	295	354	33	42	341.43	20.03	27.12
1.3 Agency Balance	3	-	3	6	8	-100.00	0.00	22.30
1.4 On Call Deposit	181	285	231	50	55	57.26	-19.03	10.01
1.5 Others	91	76	69	43	66	-15.94	-9.42	53.54
2. Comission & Discount	281	293	299	113	139	4.51	1.91	23.01
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	66	82	24.94	-9.28	24.16
2.3 Others	96	63	90	47	57	-34.69	42.96	21.40
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	250	274	-44.38	36.26	9.46
5 Non Operating Income	278	98	218	57	58	-64.92	122.95	2.27
6 Provision Written Back	825	1,033	776	654	679	25.20	-24.87	3.78
7 Recovery from Written off Loan	16	6	7	6	6	-66.19	25.53	0.00
8 Income from Extra Ordinary Expenses	-	1	10	4	4	0.00	1982.38	0.00
9 Net Loss	-	545	485	455	544	0.00	-11.09	19.56
TOTAL INCOME	13,413	17,917	17,117	6,178	7,272	33.58	-4.46	17.71

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

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	359,786	358,418	9.95	-1.55	-0.38
Fishery Related	13,234	15,012	16,213	16,301	16,546	13.44	8.00	1.51
Mining Related	8,789	11,789	11,898	14,287	11,582	34.13	0.92	-18.94
Agriculture, Forestry, Bevarage & Non Food Production Related*	733,900	782,536	857,723	882,944	903,515	6.63	9.61	2.33
Construction	190,196	203,379	207,710	211,834	215,279	6.93	2.13	1.63
Electricity,Gas and Water	246,839	307,457	376,015	395,039	398,774	24.56	22.30	0.95
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	74,369	68,212	-3.00	-0.02	-8.28
Transport, Communication and Public Utilities	100,909	98,130	88,555	88,352	75,813	-2.75	-9.76	-14.19
Wholesaler & Retailer	947,619	983,500	999,438	1,020,106	1,037,679	3.79	1.62	1.72
Finance, Insurance and Real Estate	375,243	365,559	396,355	404,135	405,064	-2.58	8.42	0.23
Tourism Service**	200,494	211,160	231,556	241,109	247,778	5.32	9.66	2.77
Other Services	192,913	196,597	201,661	204,544	207,100	1.91	2.58	1.25
Consumption Loans	867,483	926,138	1,013,605	1,039,072	1,050,169	6.76	9.44	1.07
Local Government	1,125	1,127	1,218	1,221	1,219	0.12	8.14	-0.17
Others	421,635	337,541	331,052	331,960	333,078	-19.94	-1.92	0.34
TOTAL	4,709,039	4,879,851	5,167,173	5,285,060	5,330,226	3.63	5.89	0.85
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	1,982,656	1,972,557	31.98	22.25	-0.51
Overdraft	718,773	230,782	124,431	116,204	110,548	-67.89	-46.08	-4.87
Cash Credit Loan	-	516,456	648,712	652,799	660,903	-	25.61	1.24
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	101,146	121,987	-6.19	12.58	20.60
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	771,122	788,799	-13.20	-17.58	2.29
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	397,234	398,152	3.23	10.98	0.23
Real Estate Loan	228,255	249,588	268,158	268,842	277,339	9.35	7.44	3.16
Margin Nature Loan	80,508	76,535	90,093	107,768	107,945	-4.93	17.71	0.16
Hire Purchase Loan	157,162	159,216	124,102	126,718	128,633	1.31	-22.05	1.51
Deprived Sector Loan	335,623	308,356	312,186	297,999	289,835	-8.12	1.24	-2.74
Bills Purchased	3,130	4,271	7,815	7,647	7,895	36.46	82.99	3.24
Other Product	558,470	452,502	465,365	454,925	465,632	-18.97	2.84	2.35
Total	4,709,039	4,879,851	5,167,173	5,285,060	5,330,226	3.63	5.89	0.85
Collateral wise								
Gold and Silver	52,782	55,533	58,489	62,776	65,559	5.21	5.32	4.43
Government Securities	783	3,239	3,160	3,179	3,132	313.70	-2.43	-1.49
Non Governmental Securities	61,272	58,566	81,671	97,853	99,958	-4.42	39.45	2.15
Fixed Deposit Receipts	64,221	58,120	41,599	35,037	34,481	-9.50	-28.43	-1.59
Own	64,006	57,887	41,348	34,906	34,227	-9.56	-28.57	-1.94
Other Licences Institutions	215	233	252	131	254	8.61	7.79	93.65
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,716,902	4,754,992	4.82	7.13	0.81
Fixed Assets	3,538,076	3,749,324	3,938,300	4,005,571	4,037,452	5.97	5.04	0.80
Current Assets	578,047	565,372	684,244	711,331	717,539	-2.19	21.03	0.87
Against security of Bill	19,623	37,183	35,589	38,653	43,629	89.48	-4.29	12.87
Domestic Bills	880	771	1,112	1,290	1,305	-12.36	44.28	1.17
Foreign Bills	18,744	36,412	34,477	37,363	42,324	94.26	-5.31	13.28
Against Guarantee	195,088	195,038	199,590	182,924	182,161	-0.03	2.33	-0.42
Government Guarantee	2,307	3,129	3,145	3,294	3,232	35.67	0.49	-1.88
Institutional Guarantee	136,841	127,020	147,144	135,580	135,176	-7.18	15.84	-0.30
Personal Guarantee	37,037	41,125	32,724	32,593	32,633	11.04	-20.43	0.12
Collective Guarantee	7,418	7,239	3,388	2,732	2,459	-2.41	-53.19	-9.98
International Rated Foreign Bank's Guarantee	1,509	455	252	233	199	-69.84	-44.69	-14.56
Other Guarantee	9,977	16,069	12,937	8,492	8,462	61.06	-19.49	-0.35
Credit Card	3,521	4,528	5,678	6,426	6,387	28.59	25.41	-0.61
Others	195,625	152,948	118,852	141,309	139,928	-21.82	-22.29	-0.98
Total	4,709,039	4,879,851	5,167,173	5,285,060	5,330,226	3.63	5.89	0.85

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-Nov	Mid-Dec	% 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	319,874	318,902	10.03	-1.86	-0.30
Fishery Related	11,666	13,237	14,394	14,398	14,639	13.47	8.74	1.67
Mining Related	8,386	11,383	11,554	13,910	11,184	35.73	1.50	-19.60
Agriculture, Forestry, Beverage & Non Food Production Related*	703,432	749,504	823,518	848,045	868,513	6.55	9.88	2.41
Construction	154,723	167,502	182,860	187,900	191,205	8.26	9.17	1.76
Electricity, Gas and Water	239,756	298,869	365,248	384,876	388,449	24.66	22.21	0.93
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	71,497	65,391	-2.97	-0.91	-8.54
Transport, Communication and Public Utilities	82,970	83,643	77,219	77,012	64,556	0.81	-7.68	-16.17
Wholesaler & Retailer	866,464	896,414	910,162	931,491	949,223	3.46	1.53	1.90
Finance, Insurance and Real Estate	315,353	306,730	321,327	332,395	332,218	-2.73	4.76	-0.05
Tourism Service**	175,638	182,269	199,049	207,734	214,596	3.78	9.21	3.30
Other Services	177,350	178,117	181,572	184,111	186,365	0.43	1.94	1.22
Consumption Loans	757,464	768,478	841,225	858,634	868,588	1.45	9.47	1.16
Local Government	1,081	1,082	1,176	1,175	1,176	0.03	8.74	0.03
Others	311,215	260,185	248,572	246,066	246,004	-16.40	-4.46	-0.03
TOTAL	4,175,443	4,315,377	4,569,076	4,679,117	4,721,008	3.35	5.88	0.90
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,749,718	1,736,000	32.48	22.75	-0.78
Overdraft	619,856	164,141	92,020	88,500	85,020	-73.52	-43.94	-3.93
Cash Credit Loan	-	493,597	587,956	589,930	596,054	-	19.12	1.04
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	101,146	121,987	-6.28	12.59	20.60
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	755,242	772,946	-14.19	-16.44	2.34
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	319,646	319,814	0.08	13.16	0.05
Real Estate Loan	199,641	217,964	224,656	225,978	234,057	9.18	3.07	3.58
Margin Nature Loan	64,819	58,679	70,345	85,911	86,330	-9.47	19.88	0.49
Hire Purchase Loan	131,340	138,262	106,860	109,553	111,582	5.27	-22.71	1.85
Deprived Sector Loan	279,646	262,365	267,360	255,177	246,876	-6.18	1.90	-3.25
Bills Purchased	3,130	4,271	7,815	7,647	7,895	36.46	82.99	3.24
Other Product	481,430	385,119	398,673	390,669	402,446	-20.01	3.52	3.01
Total	4,175,443	4,315,377	4,569,076	4,679,117	4,721,008	3.35	5.88	0.90
Collateral wise								
Gold and Silver	47,816	50,575	53,423	57,548	60,220	5.77	5.63	4.64
Government Securities	722	3,200	3,160	3,179	3,132	343.23	-1.23	-1.49
Non Governmental Securities	47,841	43,198	64,671	79,249	81,558	-9.71	49.71	2.91
Fixed Deposit Receipts	49,275	47,972	33,532	28,401	27,834	-2.64	-30.10	-2.00
Own	49,060	47,738	33,283	28,272	27,581	-2.69	-30.28	-2.45
Other Licences Institutions	215	233	249	128	253	8.61	6.75	97.72
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,194,204	4,228,833	4.34	7.25	0.83
Fixed Assets	3,095,794	3,268,070	3,427,110	3,483,026	3,511,450	5.56	4.87	0.82
Current Assets	577,997	565,333	684,086	711,178	717,384	-2.19	21.01	0.87
Against security of Bill	19,623	37,183	35,588	38,653	43,629	89.48	-4.29	12.87
Domestic Bills	880	771	1,112	1,290	1,305	-12.36	44.28	1.17
Foreign Bills	18,744	36,412	34,476	37,363	42,324	94.26	-5.32	13.28
Against Guarantee	142,452	147,130	152,332	139,871	139,186	3.28	3.54	-0.49
Government Guarantee	2,237	3,065	3,087	3,237	3,172	36.99	0.73	-2.01
Institutional Guarantee	106,032	97,518	112,985	104,469	103,766	-8.03	15.86	-0.67
Personal Guarantee	21,700	27,919	22,293	22,723	23,005	28.66	-20.15	1.24
Collective Guarantee	1,103	2,186	813	750	612	98.29	-62.80	-18.35
International Rated Foreign Bank's Guarantee	1,509	455	252	233	199	-69.84	-44.69	-14.56
Other Guarantee	9,870	15,986	12,901	8,459	8,432	61.96	-19.29	-0.32
Credit Card	3,521	4,524	5,662	6,404	6,366	28.48	25.16	-0.60
Others	190,401	148,194	109,512	131,609	130,250	-22.17	-26.10	-1.03
Total	4,175,443	4,315,377	4,569,076	4,679,117	4,721,008	3.35	5.88	0.90

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-Nov	Mid-Dec	% 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	32,731	32,358	10.09	0.89	-1.14
Fishery Related	1,341	1,523	1,523	1,601	1,602	13.56	0.06	0.02
Mining Related	302	321	239	277	300	6.26	-25.50	8.17
Agriculture, Forestry, Beverage & Non Food Production Related*	26,206	29,095	30,311	30,490	30,555	11.03	4.18	0.21
Construction	31,622	32,104	20,936	20,726	20,948	1.52	-34.79	1.07
Electricity, Gas and Water	6,488	7,578	9,835	9,412	9,574	16.80	29.77	1.72
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,065	2,028	1.11	22.35	-1.79
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,916	8,841	-20.55	-20.49	-0.84
Wholesaler & Retailer	68,458	73,242	74,853	74,484	74,277	6.99	2.20	-0.28
Finance, Insurance and Real Estate	47,742	46,985	61,373	58,669	59,666	-1.58	30.62	1.70
Tourism Service**	20,443	24,215	27,181	28,076	28,366	18.45	12.25	1.03
Other Services	13,088	15,561	17,064	17,060	17,383	18.89	9.66	1.90
Consumption Loans	81,687	128,117	142,214	148,377	149,440	56.84	11.00	0.72
Local Government	8	9	6	9	7	12.13	-31.38	-25.40
Others	98,812	66,870	68,896	71,373	72,230	-32.33	3.03	1.20
TOTAL	441,783	471,382	498,615	504,267	507,575	6.70	5.78	0.66
Productwise								
Term Loan	130,209	167,740	199,355	205,019	207,738	28.82	18.85	1.33
Overdraft	87,233	59,343	28,465	23,396	20,953	-31.97	-52.03	-10.44
Cash Credit Loan	-	19,124	52,999	55,453	57,425	-	177.14	3.56
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	9,027	9,216	37.47	-62.74	2.09
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	63,545	63,990	18.35	0.62	0.70
Real Estate Loan	18,717	21,884	33,368	32,025	32,187	16.92	52.48	0.51
Margin Nature Loan	11,773	14,165	15,594	17,624	17,458	20.31	10.09	-0.94
Hire Purchase Loan	21,814	17,352	13,990	13,812	13,748	-20.45	-19.38	-0.47
Deprived Sector Loan	49,167	40,153	38,068	37,238	37,451	-18.33	-5.19	0.57
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	47,128	47,409	-12.11	0.33	0.60
Total	441,783	471,382	498,615	504,267	507,575	6.70	5.78	0.66
Collateral wise								
Gold and Silver	3,982	3,931	3,936	4,106	4,238	-1.28	0.12	3.22
Government Securities	6	7	-	-	-	13.94	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	15,397	15,245	16.05	10.29	-0.99
Fixed Deposit Receipts	12,219	8,314	6,702	5,308	5,417	-31.96	-19.39	2.06
Own	12,219	8,314	6,700	5,306	5,417	-31.96	-19.42	2.09
Other Licences Institutions	-	-	2	2	(0)	0.00	0.00	-100.00
Collateral of Properties	367,503	403,350	430,261	437,901	441,149	9.75	6.67	0.74
Fixed Assets	367,493	403,343	430,127	437,770	441,014	9.76	6.64	0.74
Current Assets	9	7	134	131	135	-27.60	1866.53	2.56
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	1	-	-	0.00	0.00	0.00
Against Guarantee	45,678	41,526	40,504	37,536	37,513	-9.09	-2.46	-0.06
Government Guarantee	29	25	18	18	21	-16.22	-28.82	18.40
Institutional Guarantee	25,284	24,532	28,799	27,226	27,618	-2.97	17.40	1.44
Personal Guarantee	13,999	11,873	9,086	8,284	8,003	-15.18	-23.48	-3.39
Collective Guarantee	6,314	5,052	2,575	1,982	1,847	-19.99	-49.04	-6.81
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	26	23	-13.88	-39.05	-9.00
Credit Card	-	4	16	21	21	0.00	343.74	-3.55
Others	1,654	1,785	3,446	3,998	3,993	7.93	93.07	-0.13
Total	441,783	471,382	498,615	504,267	507,575	6.70	5.78	0.66

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-Nov	Mid-Dec	% 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	7,181	7,159	5.15	1.66	-0.30
Fishery Related	227	253	296	301	306	11.19	17.05	1.44
Mining Related	101	85	105	100	98	-15.66	22.89	-2.01
Agriculture, Forestry, Beverage & Non Food Production Related*	4,263	3,937	3,894	4,410	4,447	-7.65	-1.08	0.85
Construction	3,851	3,774	3,914	3,209	3,126	-2.02	3.72	-2.58
Electricity, Gas and Water	595	1,009	932	751	751	69.75	-7.62	0.00
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	807	793	-14.88	32.87	-1.65
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,424	2,416	-14.70	-25.82	-0.36
Wholesaler & Retailer	12,697	13,844	14,423	14,131	14,179	9.04	4.18	0.34
Finance, Insurance and Real Estate	12,149	11,844	13,655	13,072	13,180	-2.51	15.30	0.83
Tourism Service**	4,413	4,676	5,326	5,299	4,816	5.96	13.91	-9.10
Other Services	2,475	2,919	3,025	3,373	3,352	17.96	3.65	-0.64
Consumption Loans	28,332	29,543	30,166	32,061	32,141	4.27	2.11	0.25
Local Government	36	36	36	36	36	0.00	0.07	0.00
Others	11,608	10,486	13,584	14,521	14,843	-9.67	29.54	2.22
TOTAL	91,813	93,091	99,482	101,675	101,643	1.39	6.86	-0.03
Productwise								
Term Loan	18,225	22,909	26,667	27,918	28,819	25.70	16.40	3.22
Overdraft	11,684	7,297	3,946	4,307	4,576	-37.55	-45.92	6.24
Cash Credit Loan	-	3,735	7,757	7,416	7,424	-	107.67	0.11
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	6,853	6,638	-0.37	3.03	-3.14
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	14,043	14,348	17.57	10.09	2.17
Real Estate Loan	9,897	9,740	10,133	10,840	11,095	-1.58	4.04	2.35
Margin Nature Loan	3,915	3,691	4,155	4,233	4,157	-5.73	12.55	-1.79
Hire Purchase Loan	4,007	3,602	3,253	3,352	3,303	-10.11	-9.71	-1.48
Deprived Sector Loan	6,811	5,838	6,758	5,584	5,508	-14.29	15.76	-1.37
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	17,128	15,777	-13.69	-4.77	-7.89
Total	91,813	93,091	99,482	101,675	101,643	1.39	6.86	-0.03
Collateral wise								
Gold and Silver	983	1,027	1,131	1,123	1,101	4.48	10.08	-1.95
Government Securities	55	32	0	-	-	-41.41	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,207	3,155	7.90	12.00	-1.61
Fixed Deposit Receipts	2,727	1,835	1,366	1,328	1,230	-32.73	-25.56	-7.42
Own	2,727	1,835	1,365	1,327	1,229	-32.73	-25.59	-7.38
Other Licences Institutions	-	-	1	1	1	0.00	0.00	-51.61
Collateral of Properties	74,829	77,944	81,087	84,797	85,010	4.16	4.03	0.25
Fixed Assets	74,789	77,912	81,063	84,776	84,989	4.18	4.04	0.25
Current Assets	40	32	24	21	21	-19.99	-26.17	-2.64
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	5,517	5,462	-8.29	5.83	-1.00
Government Guarantee	40	40	40	40	40	0.00	0.06	0.00
Institutional Guarantee	5,525	4,971	5,360	3,885	3,792	-10.03	7.84	-2.40
Personal Guarantee	1,338	1,332	1,345	1,586	1,624	-0.42	0.98	2.43
Collective Guarantee	1	0	0	0	0	-70.60	-28.46	-4.45
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	7	6	-29.99	-78.83	-7.23
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,702	5,685	-16.84	98.48	-0.30
Total	91,813	93,091	99,482	101,675	101,643	1.39	6.86	-0.03

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	ADB/NL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Liabilities														
1	CAPITAL FUND	36,159.37	64,271.55	21,558.61	29,703.51	29,125.68	36,795.52	20,208.83	6,832.26	68.86	(1,208.28)	4,946.29	1,967.77	1,593.62
	a. Paid-up Capital	18,884.39	36,128.77	14,769.01	19,402.58	18,366.71	23,542.49	13,581.53	4,171.32	262.47	502.83	3,430.97	1,249.69	1,111.43
	b. Calls in Advance	-	-	-	-	-	-	-	-	33.58	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	9,672.72	13,126.53	3,666.83	5,475.64	5,421.42	5,019.53	3,863.00	1,394.35	108.17	17.25	806.54	264.52	289.89
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	-	9.08
	f. Retained Earning	2,087.24	3,507.68	15.31	25.21	770.25	1,225.50	743.17	607.83	(399.25)	(1,761.95)	(143.59)	(194.55)	145.12
	g. Others Reserves Fund	5,515.02	11,508.56	3,107.46	4,800.08	4,567.30	7,008.00	2,021.13	658.76	53.78	33.59	852.37	639.04	47.18
2	BORROWINGS	26,541.59	21,382.13	5,468.66	20,275.43	22,480.71	8,519.34	10,493.12	995.08	-	60.00	746.88	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	400.00	-	-	8,400.00	-	-	-	-	-	60.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	10,317.00	-	2,716.00	10,568.77	-	1,086.00	-	-	-	-	-	-
	d. Other Financial Ins.	5,664.57	379.82	-	-	-	678.75	-	-	-	-	-	-	-
	e. Bonds and Securities	20,477.02	10,685.31	5,468.66	9,159.43	11,911.94	7,840.59	9,407.12	995.08	-	-	746.88	-	-
3	DEPOSITS	257,722.32	528,703.77	195,829.40	229,965.00	240,448.55	305,286.79	206,671.54	53,896.49	561.50	4,717.92	56,140.61	14,528.04	6,114.26
	a. Current	15,148.12	29,584.69	7,024.13	7,067.23	11,217.21	12,848.23	9,805.14	1,176.53	28.74	-	742.36	309.87	121.27
	Domestic	14,095.13	27,798.35	6,686.76	6,894.14	10,377.92	12,448.96	9,322.74	1,168.78	28.74	-	742.36	309.87	121.27
	Foreign	1,052.99	1,786.34	337.37	173.09	839.29	399.27	482.40	7.75	-	-	-	-	-
	b. Savings	77,562.32	186,724.15	63,585.35	52,372.12	85,099.69	106,670.16	67,075.24	25,615.55	109.25	1,238.39	14,983.83	6,086.08	2,117.83
	Domestic	77,550.40	186,123.75	63,322.98	52,327.25	84,798.38	106,574.07	65,171.44	25,615.31	109.25	1,238.39	14,983.83	6,086.08	2,117.83
	Foreign	11.92	600.39	262.37	44.87	301.32	96.09	1,903.80	0.24	-	-	-	-	-
	c. Fixed	151,081.28	273,310.97	108,508.30	150,403.88	121,281.50	163,464.67	113,079.20	22,603.01	366.00	2,963.81	36,302.03	6,194.59	3,607.09
	Domestic	151,081.28	270,498.98	105,804.14	147,524.98	117,721.28	161,760.42	111,637.76	22,603.01	366.00	2,963.81	36,302.03	6,194.59	3,607.09
	Foreign	-	2,811.99	2,704.17	2,878.90	3,560.22	1,704.26	1,441.45	-	-	-	-	-	-
	d. Call Deposits	13,200.86	34,983.25	15,643.85	17,450.58	19,705.93	19,495.84	15,421.90	4,497.24	56.13	515.71	4,092.00	1,932.11	267.04
	Domestic	13,200.86	34,382.07	15,570.00	17,349.67	18,076.52	19,390.88	14,116.48	4,497.24	56.13	515.71	4,092.00	1,932.11	267.04
	Foreign	-	601.18	73.85	100.91	1,629.42	1,094.96	1,305.42	-	-	-	-	-	-
	e. Others	729.75	4,100.71	1,067.77	2,671.19	3,144.22	2,807.88	1,290.05	4.15	1.38	-	20.38	5.38	1.04
	Domestic	729.75	3,911.22	1,067.77	2,475.19	2,895.56	2,807.88	1,288.79	4.15	1.38	-	20.38	5.38	1.04
	Foreign	-	189.49	-	196.00	248.66	-	1.26	-	-	-	-	-	-
4	Bills Payable	-	28.59	136.06	59.17	19.14	-	10.66	9.45	-	-	2.96	-	-
5	Other Liabilities	43,828.98	42,773.24	17,584.12	28,060.72	28,325.84	29,087.09	10,153.53	5,505.32	207.90	2,219.09	3,434.50	1,321.18	211.39
	1. Sundry Creditors	8,620.00	4,225.18	7.70	117.52	73.91	1,737.26	50.05	73.50	15.50	215.08	67.78	17.26	-
	2. Loan Loss Provision	10,142.33	18,793.56	7,407.91	10,821.64	8,070.53	13,890.68	5,345.16	2,415.90	122.11	1,066.29	2,120.64	950.80	87.39
	3. Interest Suspense a/c	3,913.26	-	1,453.77	3,990.38	-	2,789.21	-	1,479.54	40.75	798.52	-	-	-
	4. Others	21,153.40	19,754.50	8,714.74	13,131.17	20,181.40	10,669.94	4,758.32	1,536.38	29.54	139.20	1,246.08	353.12	124.00
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	694.94	1,968.93	1,906.44	1,838.42	904.12	212.90	-	-	207.08	-	6.26
	TOTAL Liabilities	364,252.26	657,159.28	241,271.80	310,032.76	322,306.35	381,527.16	248,441.79	67,451.50	838.25	5,788.73	65,478.31	17,816.99	7,925.52
Assets														
1	LIQUID FUNDS	17,757.75	42,339.67	22,183.06	17,129.05	26,294.30	26,234.95	28,045.27	6,726.64	224.84	1,545.87	4,775.37	2,386.19	1,025.59
	a. Cash Balance	4,647.52	7,255.82	5,698.93	2,869.89	5,267.19	5,375.58	2,489.78	653.04	11.40	29.84	537.20	403.86	53.41
	Nepalese Notes & Coins	4,634.71	7,028.75	5,595.70	2,792.76	4,920.52	5,185.17	2,327.49	637.67	11.40	29.84	535.74	403.86	53.41
	Foreign Currency	12.82	227.07	148.22	77.13	346.67	190.41	162.28	15.38	-	-	1.46	-	-
	b. Bank Balance	13,110.23	35,083.85	15,039.88	14,259.16	20,619.21	20,859.37	25,555.49	2,411.71	34.09	227.27	2,453.69	911.60	273.67
	1. In Nepal Rastra Bank	12,377.35	28,399.60	12,164.73	12,785.42	17,594.90	18,130.81	21,398.87	2,411.71	34.09	227.27	2,295.55	140.25	245.45
	Domestic Currency	12,346.65	28,098.62	12,074.62	12,423.80	15,754.32	18,063.00	18,014.00	2,408.99	34.09	227.27	2,293.77	140.25	245.45
	Foreign Currency	30.70	300.98	90.11	361.62	1,840.58	67.81	3,384.87	2.72	-	-	1.78	-	-
	2. "A" Class Licensed Institution	586.67	2,685.17	454.03	189.55	702.96	809.77	296.97	-	-	-	156.44	771.35	28.18
	Domestic Currency	448.17	2,192.40	247.65	94.47	702.96	627.41	293.09	-	-	-	149.64	771.35	28.18
	Foreign Currency	138.49	492.76	206.39	95.08	-	182.36	3.89	-	-	-	6.80	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	-	-	0.05
	4. In Foreign Banks	146.21	3,999.09	2,421.12	1,284.19	2,321.35	1,898.00	3,859.64	-	-	-	1.71	-	-
	c. Money at Call	-	-	1,444.26	-	407.90	-	-	3,661.89	179.34	1,288.76	1,784.48	1,070.73	698.51
	Domestic Currency	-	-	-	-	-	-	-	3,577.53	179.34	1,288.76	1,784.48	1,070.20	698.51
	Foreign Currency	-	-	1,444.26	-	407.90	-	-	84.36	-	-	-	0.53	-
2	INVESTMENT IN SECURITIES	70,923.80	113,193.04	32,123.12	46,014.55	24,231.61	74,861.42	29,349.05	9,439.18	4.00	-	9,005.54	1,785.06	2,775.30
	a. Govt. Securities	64,870.12	89,310.44	28,698.70	46,014.55	24,231.61	59,861.42	28,564.08	8,217.53	4.00	-	9,005.54	1,785.06	2,775.30
	b. NRB Bond	6,053.68	23,882.60	3,424.42	-	-	15,000.00	-	1,221.65	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	784.97	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	18,926.70	28,196.28	4,750.08	12,177.38	14,717.42	15,387.96	6,012.32	1,037.87	45.75	-	947.70	508.42	30.79
	a. Interbank Lending	750.00	1,850.25	-	-	2,975.48	-	1,500.00	-	-	-	-	-	-
	b. Non Residents	-	18,735.23	2,240.47	8,351.70	6,289.70	5,439.23	1,346.39	-	-	-	-	-	-
	c. Others	18,176.70	7,610.80	2,509.60	3,825.68	5,452.25	9,948.73	3,165.93	1,037.87	45.75	-	947.70	508.42	30.79
4	LOANS & ADVANCES (Including Bills Purchased)	206,838.88	426,425.54	160,733.61	207,284.66	224,493.68	228,569.64	171,457.47	45,205.59	402.59	2,994.00	47,026.17	11,811.79	3,898.37
	4.1 LOANS & ADVANCES	206,838.88	426,425.54	160,733.61	204,077.52	224,438.11	228,469.47	171,457.47	45,205.59	402.59	2,994.00	47,026.17	11,811.79	3,898.37
	a. Private Sector	203,678.51	407,718.37	158,671.38	193,269.07	215,533.24	216,853.26	16						

S.N.	BFI Name	Mukti	Gairima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,403.19	8,969.70	5,324.87	752.85	6,028.57	6,891.90	6,674.33	381.29	354.73	686.48	658.97	993.04
	a. Paid-up Capital	7,046.94	5,680.52	3,510.85	525.00	4,395.79	4,733.69	3,518.13	557.46	350.00	834.34	538.72	729.91
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,732.96	1,448.44	912.09	79.13	802.92	1,132.32	1,034.06	77.50	8.25	64.65	17.70	242.70
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.08
	f. Retained Earning	1,185.30	597.50	17.46	19.46	(405.29)	417.35	617.66	(392.53)	(15.68)	(359.26)	78.03	(199.33)
	g. Others Reserves Fund	1,437.99	1,243.25	884.47	105.35	1,235.16	608.54	1,504.48	138.86	12.16	146.75	24.52	120.32
2	BORROWINGS	1,674.24	1,000.20	996.23	-	1,500.00	2.45	1,045.83	6.67	-	-	29.58	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	423.96	4.17	-	-	-	2.45	-	6.67	-	-	29.58	-
	e. Bonds and Securities	1,250.28	996.03	996.23	-	1,500.00	-	1,045.83	-	-	-	-	-
3	DEPOSITS	113,021.41	86,311.77	61,093.33	1,854.12	63,470.92	67,644.68	56,865.26	5,523.46	1,118.20	7,256.72	5,674.88	3,495.12
	a. Current	2,510.10	1,323.54	1,378.28	14.86	1,316.07	876.18	1,294.03	99.96	56.96	135.09	116.44	104.82
	Domestic	2,510.07	1,323.54	1,378.28	14.86	1,316.02	876.18	1,294.02	99.96	56.96	135.09	116.44	104.82
	Foreign	0.03	-	-	-	0.05	-	0.01	-	-	-	-	-
	b. Savings	38,150.13	31,231.69	18,118.51	177.98	21,662.03	24,985.78	14,902.65	1,589.93	408.04	2,056.68	1,114.74	680.15
	Domestic	38,146.88	31,231.69	18,118.51	177.98	21,660.05	24,985.78	14,902.65	1,589.93	408.04	-	1,114.74	680.15
	Foreign	3.25	-	-	-	1.98	-	0.01	-	-	2,056.68	-	-
	c. Fixed	65,586.21	46,138.84	37,503.45	1,477.29	34,348.03	38,841.68	36,045.38	3,243.13	514.14	4,134.26	3,939.52	2,364.88
	Domestic	65,586.21	46,138.84	37,503.45	1,477.29	34,348.03	38,841.68	36,045.38	3,243.13	514.14	4,134.26	3,939.52	2,364.88
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,701.81	7,595.39	4,093.08	181.36	6,070.66	2,929.62	4,601.76	590.32	138.62	928.69	504.17	344.84
	Domestic	6,701.81	7,595.39	4,093.08	181.36	6,070.66	2,929.62	4,601.76	590.32	138.62	928.69	504.17	344.84
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	73.16	22.31	-	2.63	74.14	11.42	21.43	0.13	0.44	2.00	-	0.42
	Domestic	73.16	22.31	-	2.63	74.14	11.42	21.43	0.13	0.44	2.00	-	0.42
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.13	0.04	-	-	-	-	3.20	-	-	-	-	3.41
5	Other Liabilities	4,309.92	4,617.46	3,496.97	210.27	5,317.02	3,943.28	6,473.39	571.66	96.51	1,102.60	340.25	827.11
	1. Sundry Creditors	-	4.23	1.10	3.32	20.11	65.27	162.84	1.02	7.58	10.27	1.62	35.63
	2. Loan Loss Provision	3,024.88	2,724.77	2,135.01	83.58	3,432.05	1,711.06	1,856.24	313.18	47.09	537.71	174.23	219.27
	3. Interest Suspense a/c	-	-	-	-	-	968.40	1,545.46	-	-	193.91	40.12	395.40
	4. Others	1,285.04	1,888.46	1,360.86	11.08	1,864.86	1,198.56	2,908.85	257.47	41.85	360.71	124.28	176.80
6	Reconciliation A/c	0.10	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	588.87	515.35	225.80	-	70.40	475.98	386.81	36.13	-	-	2.30	-
	TOTAL Liabilities	130,997.87	101,414.52	71,137.20	2,817.23	76,386.91	78,958.30	71,448.81	6,519.21	1,569.44	9,045.79	6,709.39	5,315.27
Assets													
1	LIQUID FUNDS	8,661.63	7,492.63	4,501.01	956.02	5,642.20	7,154.34	5,538.39	753.79	217.33	1,348.21	831.36	1,673.78
	a. Cash Balance	1,510.83	723.03	518.32	4.97	913.74	724.31	614.02	64.29	25.89	130.25	62.36	29.29
	Nepalese Notes & Coins	1,450.95	620.96	511.54	4.97	724.12	724.31	612.69	64.29	25.89	130.25	62.36	29.29
	Foreign Currency	59.89	102.07	6.78	-	189.62	-	1.33	-	-	-	-	-
	b. Bank Balance	5,382.22	4,119.03	3,982.69	951.05	2,923.60	2,947.43	4,924.36	242.55	61.05	311.07	253.63	251.18
	1. In Nepal Rastra Bank	5,378.85	4,110.67	2,601.88	73.01	2,833.41	2,933.59	2,264.87	86.22	-	310.76	235.23	251.18
	Domestic Currency	5,373.15	4,103.90	2,601.30	73.01	2,811.25	2,933.59	2,264.87	86.22	-	310.76	235.23	251.18
	Foreign Currency	5.69	6.77	0.58	-	22.16	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	3.37	8.36	1,297.81	792.19	90.19	13.78	2,618.84	156.33	50.49	0.32	18.40	-
	Domestic Currency	-	-	1,270.76	792.19	90.19	12.96	2,608.79	156.33	50.49	0.32	18.40	-
	Foreign Currency	3.37	8.36	27.04	-	-	0.83	10.05	-	-	-	-	-
	3. Other Financial Ins.	-	-	83.01	85.85	-	0.06	40.65	-	10.56	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,768.58	2,650.57	-	-	1,804.86	3,482.60	-	446.96	130.39	906.89	515.38	1,393.31
	Domestic Currency	1,768.58	2,650.57	-	-	1,791.44	3,482.60	-	446.96	130.39	906.89	515.38	1,393.31
	Foreign Currency	-	-	-	-	13.41	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	16,067.35	15,190.61	9,779.12	-	10,944.96	10,432.05	8,536.03	1,264.14	172.59	960.33	992.60	359.80
	a. Govt. Securities	14,195.48	13,479.23	9,779.12	-	10,944.96	10,032.05	8,136.03	1,264.14	172.59	960.33	674.57	359.80
	b. NRB Bond	1,871.88	1,711.38	-	-	-	400.00	400.00	-	-	-	318.03	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	2,484.79	887.27	1,121.57	-	2,923.02	556.71	2,137.42	109.16	-	29.29	98.81	122.93
	a. Interbank Lending	1,500.00	-	-	-	1,569.43	-	-	-	-	-	60.00	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	984.79	887.27	1,121.57	-	1,353.59	556.71	2,137.42	109.16	-	29.29	38.81	122.93
4	LOANS & ADVANCES (Including Bills Purchased)	100,297.13	73,892.98	52,284.87	1,410.14	50,488.98	56,274.40	49,623.86	3,790.71	914.52	5,812.37	4,390.98	2,350.50
	4.1 LOANS & ADVANCES	100,297.13	73,892.98	52,284.87	1,410.14	50,488.98	56,274.40	49,623.86	3,790.71	914.52	5,812.37	4,390.98	2,350.50
	a. Private Sector	97,557.24	69,249.61	48,988.47	1,410.14	50,488.98	54,412.98	48,788.43	3,790.71	914.52	5,392.90	4,390.98	2,332.04
	b. Financial Institutions	2,739.89	4,643.37	3,296.40	-	-	1,861.43	835.43	-	-	419.47	-	18.46
	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	1,501.92	577.60	987.55	139.30	2,157.70	662.40	1,269.12	209.84	33.91	149.37	28.12	173.67
7	OTHER ASSETS	1,553.41	3,142.70	2,144.39	183.33	3,411.21	2,816.89	4,180.04	255.38	222.90	568.03	362.38	560.66
	a. Accrued Interest:	198.											

S.N.	BFI Name	NSML	GURKHAFIC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	CBMFL
Liabilities														
1	CAPITAL FUND	322.68	1,407.24	1,847.12	1,319.59	1,216.14	702.79	399.77	1,205.83	1,464.67	689.79	380.76	117.99	1,360.56
	a. Paid-up Capital	233.33	867.99	946.12	981.68	890.42	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	440.40	276.27	269.31	241.13	81.30	184.35	243.42	187.27	20.22	97.16	343.20	200.86
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,970.32)	(456.89)	(531.67)	(79.55)	(259.98)	(483.50)	(721.62)	(571.82)	(192.90)	0.56	(650.38)	(1,162.89)	(35.54)
	g. Others Reserves Fund	1,810.34	533.34	1,153.93	148.15	329.61	256.88	246.56	451.68	520.98	48.26	95.36	0.00	183.07
2	BORROWINGS	-	-	248.35	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	248.35	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	481.81	10,035.54	12,734.44	8,322.99	5,627.50	7,148.86	4,562.29	11,923.53	7,681.12	2,469.79	2,700.64	26.87	8,430.23
	a. Current	-	104.49	10.78	95.73	89.19	162.83	42.57	93.63	72.98	78.35	59.54	-	62.99
	Domestic	-	104.49	10.78	95.73	89.19	162.83	42.57	93.63	72.98	78.35	59.54	-	62.99
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	31.66	2,424.81	2,790.16	1,434.83	1,382.37	1,620.06	1,460.68	3,739.84	1,565.65	529.81	709.73	22.16	1,804.92
	Domestic	31.66	2,424.81	2,790.16	1,434.83	1,382.37	1,620.06	1,460.68	3,739.84	1,565.65	529.81	709.73	22.16	1,804.92
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	6,315.49	9,119.34	6,278.87	3,988.63	4,544.85	2,973.45	7,748.42	5,268.79	1,697.74	1,708.96	-	5,835.14
	Domestic	-	6,315.49	9,119.34	6,278.87	3,988.63	4,544.85	2,973.45	7,748.42	5,268.79	1,697.74	1,708.96	-	5,835.14
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	214.67	1,190.75	807.66	513.56	167.31	817.56	85.59	341.63	-	163.89	222.40	-	726.98
	Domestic	214.67	1,190.75	807.66	513.56	167.31	817.56	85.59	341.63	-	163.89	222.40	-	726.98
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	235.48	-	6.50	-	-	3.56	-	0.00	773.71	-	-	4.71	0.20
	Domestic	235.48	-	6.50	-	-	3.56	-	0.00	773.71	-	-	4.71	0.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.05	-	0.13	-	-	-	-	-
5	Other Liabilities	8,059.62	1,565.86	955.72	394.58	400.56	580.98	1,766.38	1,295.60	637.58	63.10	442.89	3,997.20	773.66
	1. Sundry Creditors	161.84	4.17	-	8.04	9.68	15.72	12.14	3.01	9.69	0.02	3.72	173.21	17.26
	2. Loan Loss Provision	2,211.94	1,014.87	477.23	228.02	140.97	320.96	1,061.14	1,003.10	341.02	-	264.29	725.80	405.67
	3. Interest Suspense a/c	5,611.07	349.09	-	16.32	-	96.22	601.19	-	-	-	49.70	3,046.02	178.30
	4. Others	74.77	197.73	478.49	142.21	249.91	148.08	91.92	289.49	286.87	63.09	125.17	52.18	172.44
6	Reconciliation A/c	0.05	-	-	-	-	(1.30)	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	-	-	-	-	0.71	-	53.48	18.77	-	-	-
	TOTAL Liabilities	8,864.16	13,008.64	15,785.62	10,037.17	7,244.20	8,431.38	6,729.14	14,425.09	9,836.86	3,241.45	3,524.29	4,142.06	10,564.45
Assets														
1	LIQUID FUNDS	335.34	2,818.30	1,965.55	859.82	770.84	1,942.15	2,283.29	1,527.85	890.16	732.53	697.10	136.69	1,080.04
	a. Cash Balance	0.00	207.39	225.40	32.56	32.19	81.38	36.53	153.18	98.45	26.60	37.15	0.21	50.70
	Nepalese Notes & Coins	0.00	207.39	225.40	32.56	32.19	81.38	36.53	153.18	98.45	26.60	37.15	0.21	50.68
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.18	953.66	545.37	362.57	738.64	287.38	188.91	508.52	791.71	108.31	659.95	136.48	381.37
	1. In Nepal Rastra Bank	0.07	953.66	545.37	362.57	245.14	277.72	185.83	472.97	379.48	108.31	119.53	9.07	371.42
	Domestic Currency	0.07	953.66	545.37	362.57	245.14	277.72	185.83	472.97	379.48	108.31	119.53	9.07	371.42
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.11	-	-	-	284.74	9.65	3.07	35.55	194.06	-	204.70	127.11	9.92
	Domestic Currency	1.11	-	-	-	284.74	9.65	3.07	35.55	194.06	-	204.70	127.11	9.92
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.01	-	-	-	208.76	0.02	0.00	-	218.17	-	335.73	0.30	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	334.15	1,657.25	1,194.78	464.70	-	1,573.38	2,057.85	866.16	-	597.62	-	-	647.97
	Domestic Currency	334.15	1,657.25	1,194.78	464.70	-	1,573.38	2,057.85	866.16	-	597.62	-	-	647.97
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	650.00	2,428.38	2,107.70	910.61	660.00	-	3,285.11	2,729.20	371.33	386.10	-	2,419.88
	a. Govt. Securities	1.00	650.00	2,428.38	2,107.70	910.61	660.00	-	2,096.83	1,579.20	371.33	386.10	-	1,969.88
	b. NRB Bond	-	-	-	-	-	-	-	1,188.28	1,150.00	-	-	-	450.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	136.78	347.23	567.91	249.27	275.27	185.03	39.50	138.10	827.58	295.85	94.30	0.03	597.00
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	136.78	347.23	567.91	249.27	275.27	185.03	39.50	138.10	827.58	295.85	94.30	0.03	597.00
4	LOANS & ADVANCES (Including Bills Purchased)	2,244.79	7,643.37	9,022.36	6,412.44	4,271.88	4,694.57	3,155.93	8,079.10	5,044.48	1,578.03	1,915.67	725.80	5,700.51
	4.1 LOANS & ADVANCES	2,244.79	7,643.37	9,022.36	6,412.44	4,271.88	4,694.57	3,155.93	8,079.10	5,044.48	1,578.03	1,915.67	725.80	5,700.51
	a. Private Sector	2,244.79	7,027.47	8,732.36	6,222.89	4,247.86	4,295.06	3,082.96	7,724.06	4,936.38	1,578.03	1,243.04	725.80	5,546.51
	b. Financial Institutions	-	615.90	290.00	189.55	20.00	399.50	72.97	355.04	108.10	-	672.63	-	153.99
	c. Government Organizations	-	-	-	-	4.02	-	-	-	-	-	-	-	-
	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	19.82	175.43	502.31	114.91	308.70	257.81	53.08	173.54	197.89	187.96	103.96	78.40	190.25
7	OTHER ASSETS	6,117.80	917.46	714.91	277.72	375.36	347.04	1,196.37	1,122.12	125.66	64.14	174.25	3,	

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,901.44	2,214.94	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	378.96	359.48	160.31
	e. Share Premium	-	-	1.14
	f. Retained Earning	72.70	173.80	(298.52)
	g. Others Reserves Fund	266.30	330.10	178.47
2	BORROWINGS	199.86	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.86	500.00	-
3	DEPOSITS	18,788.74	21,221.66	8,612.92
	a. Current	319.69	312.96	155.28
	Domestic	319.69	312.96	155.28
	Foreign	-	-	-
	b. Savings	5,577.32	3,150.17	2,115.17
	Domestic	5,577.32	3,150.17	2,115.17
	Foreign	-	-	-
	c. Fixed	11,639.98	15,450.10	5,378.02
	Domestic	11,639.98	15,450.10	5,378.02
	Foreign	-	-	-
	d. Call Deposits	1,229.99	2,308.38	939.89
	Domestic	1,229.99	2,308.38	939.89
	Foreign	-	-	-
	e. Others	21.77	0.05	24.55
	Domestic	21.77	0.05	24.55
	Foreign	-	-	-
4	Bills Payable	0.00	-	-
5	Other Liabilities	987.79	1,529.86	802.75
	1. Sundry Creditors	167.03	65.13	14.02
	2. Loan Loss Provision	478.30	560.15	459.08
	3. Interest Suspense a/c	-	223.97	178.98
	4. Others	342.46	680.61	150.66
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	106.06	168.03	-
	TOTAL Liabilities	21,983.90	25,634.48	10,578.51
Assets				
1	LIQUID FUNDS	1,611.60	4,453.05	1,167.39
	a. Cash Balance	196.81	102.68	49.08
	Nepalese Notes & Coins	196.75	102.68	49.08
	Foreign Currency	0.06	-	-
	b. Bank Balance	1,414.80	4,350.36	310.19
	1. In Nepal Rastra Bank	783.12	938.09	310.19
	Domestic Currency	783.12	938.09	310.19
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	502.56	3,307.87	-
	Domestic Currency	502.56	3,307.87	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	129.12	104.40	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	808.11
	Domestic Currency	-	-	808.11
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	1,500.01	1,850.00	1,432.85
	a. Govt. Securities	1,500.01	1,850.00	1,432.85
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	2,523.72	192.93	183.51
	a. Interbank Lending	2,100.00	-	-
	b. Non Residents	-	-	-
	c. Others	423.72	192.93	183.51
4	LOANS & ADVANCES (Including Bills Purchased)	15,177.43	17,198.64	6,749.92
	4.1 LOANS & ADVANCES	15,177.43	17,198.64	6,749.92
	a. Private Sector	14,636.59	16,494.10	6,511.82
	b. Financial Institutions	540.84	704.53	238.10
	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	384.14	680.95	302.91
7	OTHER ASSETS	769.31	1,151.37	434.33
	a. Accrued Interest:	424.87	385.89	216.00
	Financial Institutions	411.27	115.08	138.76
	Government Enterprises	13.31	52.02	15.98
	Private Sector	0.29	218.79	61.26
	b. Staff Loans / Adv.	169.14	349.99	105.54
	c. Sundry Debtors	32.56	1.18	9.49
	d. Cash In Transit	-	-	-
	e. Others	142.73	414.32	103.30
8	Expenses not Written off	-	-	-
9	Non Banking Assets	17.67	107.54	195.21
10	Reconciliation Account	-	-	2.34
11	Profit & Loss A/c	-	-	110.05
	TOTAL ASSETS	21,983.90	25,634.48	10,578.51

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	5,794.90	7,546.77	10,606.58	9,602.84	1,666.17	8,101.85	4,540.59
1.1 On Deposit Liabilities	5,503.27	7,433.29	10,247.28	9,008.58	1,553.74	7,755.34	4,205.99
1.1.1 Saving Account	1,645.67	2,404.61	2,072.97	1,491.28	645.08	1,458.84	736.33
1.1.2 Fixed Account	3,723.02	4,893.31	7,889.11	7,266.59	832.98	6,117.71	3,362.44
1.1.2.1 Up to 3 months Fixed Account	420.53	-	2,366.73	85.33	-	-	134.75
1.1.2.2 3 to 6 months Fixed Account	560.14	-	1,183.37	-	113.86	-	107.39
1.1.2.3 6 months to 1 year Fixed Account	1,249.12	-	2,130.06	-	485.65	6,117.71	294.74
1.1.2.4 Above 1 year Fixed Account	1,493.23	4,893.31	2,208.95	7,181.25	233.48	-	2,825.56
1.1.3 Call Deposit	134.58	135.36	285.19	250.72	75.68	178.80	107.23
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	291.63	113.48	359.30	594.26	112.43	346.51	334.60
2. Commission Expense	104.21	194.37	442.65	189.01	171.85	-	50.24
3. Staff Expense	1,523.95	1,841.66	1,602.09	1,269.14	457.64	1,195.67	607.65
4. Office Operating Expenses	540.63	718.85	950.74	1,036.24	265.13	866.73	435.92
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.84	-	0.00	-	-
7. Provision for Risk	1,677.89	1,698.29	1,049.69	3,120.04	244.27	-	203.41
7.1 Loan loss Provision	1,677.89	1,698.29	1,049.69	3,120.04	244.27	-	203.41
7.1.1 General Loan loss Provision	1,677.89	289.02	389.46	1,328.12	224.47	-	25.60
7.1.1.1 Pass Loan Loss Provision	1,677.89	89.61	-	709.82	-	-	-
7.1.1.2 Watch List Provision	-	199.41	389.46	618.29	224.47	-	25.60
7.1.2 Special Loan Loss Provision	-	1,409.27	660.23	1,791.93	19.80	-	177.81
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	6.26	930.17	-
9. Provision for Staff Bonus	100.29	65.20	555.15	395.61	218.18	212.32	222.82
10. Provision for Income Tax	389.79	371.65	1,498.89	1,069.39	589.09	573.77	656.66
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,515.78	867.19	3,497.41	2,491.07	1,374.54	1,337.11	1,348.72
Total Expenses	11,647.45	13,303.99	20,318.34	19,174.28	4,993.15	13,217.63	8,066.01
Income							
1. Interest Income	9,904.73	11,307.83	17,480.18	15,571.83	3,584.45	12,219.95	6,672.32
1.1 On Loans and Advances	8,519.52	8,942.90	14,975.94	13,277.24	2,840.62	10,549.56	5,237.69
1.2 On Investment	491.77	2,204.61	1,708.41	1,363.45	232.10	930.44	1,065.22
1.2.1 Government Bonds	491.77	601.71	1,466.05	1,363.45	215.39	930.44	1,036.32
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	585.85	241.40	-	-	-	28.90
1.2.4 Debenture & Bonds	-	1,017.05	0.96	-	16.71	-	-
1.3 On Agency Balance	73.52	2.28	-	516.21	5.98	-	4.03
1.4 On Call Deposit	-	158.04	437.28	-	314.29	-	-
1.5 On Others	819.92	-	358.55	414.93	191.45	739.95	365.38
2. Commission and Discount	531.43	114.06	1,673.71	705.15	773.17	398.73	503.31
2.1 Bills Purchase and Discount	-	-	-	-	8.71	-	0.49
2.2 Commission	531.43	84.22	454.27	705.15	635.64	294.72	201.54
2.3 Others	-	29.84	1,219.44	-	128.82	104.01	301.28
3. Exchange Flactuation Income	54.69	26.88	330.24	266.67	276.55	207.99	94.60
3.1 Due to Change in Exchange Rate	-	(3.92)	56.27	36.40	(530.01)	-	8.64
3.2 Due to Foreign Currency Transaction	54.69	30.81	273.96	230.27	806.57	207.99	85.96
4. Other Operating Income	117.21	688.92	216.67	383.03	35.74	87.26	7.98
5. Non Operating Income	1.70	130.88	16.58	101.36	-	24.97	4.67
6. Write Back from Provisions for loss	1,037.68	1,033.39	591.96	2,144.88	319.24	277.92	783.13
7. Recovery of written-off Loan	-	2.03	9.01	1.37	4.00	0.80	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	11,647.45	13,303.99	20,318.34	19,174.28	4,993.15	13,217.63	8,066.01

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	5,109.74	9,039.33	3,927.13	9,352.37	8,130.64	6,124.40	6,048.63
1.1 On Deposit Liabilities	4,936.67	8,594.48	3,632.21	8,580.94	7,700.94	5,367.02	5,524.44
1.1.1 Saving Account	960.59	1,696.15	793.18	1,414.62	1,561.34	1,116.42	1,020.45
1.1.2 Fixed Account	3,891.41	6,776.09	2,784.70	6,951.69	6,021.21	4,169.53	4,479.55
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,723.15	0.13	-	-	-	1,570.35	-
1.1.2.3 6 months to 1 year Fixed Account	877.50	-	37.82	-	4,011.82	1,692.56	4,479.09
1.1.2.4 Above 1 year Fixed Account	1,290.75	6,775.96	2,746.88	6,951.69	2,009.39	906.62	0.45
1.1.3 Call Deposit	84.67	122.23	54.33	214.63	118.39	81.06	24.44
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	173.06	444.85	294.92	771.43	429.70	757.39	524.20
2. Commission Expense	46.96	138.61	74.17	11.33	3.49	-	7.55
3. Staff Expense	775.03	1,434.05	927.16	1,605.12	1,574.44	1,132.04	1,505.30
4. Office Operating Expenses	554.87	1,250.48	504.11	791.30	960.67	866.93	670.30
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	13.93	2.65	-	-	24.50
7. Provision for Risk	106.70	1,752.04	174.52	4,564.63	1,866.83	1,020.27	2,241.62
7.1 Loan loss Provision	106.70	1,752.04	174.52	4,564.63	1,866.83	1,020.27	2,216.10
7.1.1 General Loan loss Provision	101.42	663.38	47.51	3,417.82	113.09	1,020.27	516.10
7.1.1.1 Pass Loan Loss Provision	(122.53)	-	-	564.77	-	1,020.27	154.93
7.1.1.2 Watch List Provision	223.95	663.38	47.51	2,853.05	113.09	-	361.17
7.1.2 Special Loan Loss Provision	5.28	1,088.66	127.01	1,146.81	1,753.74	-	1,700.00
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	25.52
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	56.69	169.84	-	-	-	-
9. Provision for Staff Bonus	307.54	100.54	131.34	336.21	208.04	155.85	-
10. Provision for Income Tax	831.54	271.46	354.62	1,032.83	231.67	423.63	14.68
11. Others	-	-	-	-	-	-	3.16
12. Net Profit	1,940.26	633.40	827.44	1,993.22	1,640.70	979.04	-
Total Expenses	9,672.64	14,687.60	7,104.26	19,689.64	14,616.48	10,702.17	10,515.74
Income							
1. Interest Income	8,732.76	13,254.10	6,135.32	14,293.53	12,513.12	9,577.66	7,885.55
1.1 On Loans and Advances	7,300.70	11,657.50	5,306.07	12,465.93	10,322.05	8,191.53	6,212.77
1.2 On Investment	1,391.21	1,420.30	735.46	1,280.66	1,409.17	1,077.69	1,339.01
1.2.1 Government Bonds	1,217.49	1,409.64	18.79	1,280.66	1,387.38	1,039.82	1,338.79
1.2.2 Foreign Bonds	150.23	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	23.49	10.65	716.67	-	21.79	37.87	0.22
1.3 On Agency Balance	-	6.54	-	-	18.42	10.71	-
1.4 On Call Deposit	-	169.77	-	-	299.06	79.28	-
1.5 On Others	40.85	-	93.80	546.94	464.42	218.46	333.77
2. Commission and Discount	761.65	647.92	623.31	1,017.79	735.97	796.28	286.31
2.1 Bills Purchase and Discount	12.60	0.99	-	-	95.86	40.57	-
2.2 Commission	749.05	646.93	567.72	1,007.24	536.24	86.92	264.01
2.3 Others	-	-	55.60	10.56	103.86	668.79	22.30
3. Exchange Flactuation Income	(5.62)	40.47	107.02	149.17	140.32	164.26	26.56
3.1 Due to Change in Exchange Rate	-	-	25.72	(4.42)	3.69	82.40	-
3.2 Due to Foreign Currency Transaction	(5.62)	40.47	81.30	153.59	136.63	81.86	26.56
4. Other Operating Income	183.86	149.90	19.62	301.46	255.98	154.26	593.85
5. Non Operating Income	-	7.50	-	7.77	263.20	-	57.08
6. Write Back from Provisions for loss	-	587.70	217.93	3,919.91	698.84	-	1,313.91
7. Recovery of written-off Loan	-	-	1.05	-	5.78	9.71	-
8. Income from Extra Ordinary transactions	-	-	-	-	3.27	-	-
9. Net Loss	-	-	-	-	-	-	352.47
Total Income	9,672.64	14,687.60	7,104.26	19,689.64	14,616.48	10,702.17	10,515.74

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	12,212.94	4,952.20	6,316.86	6,279.10	7,077.09	5,039.21	1,351.77
1.1 On Deposit Liabilities	11,332.38	4,690.24	5,772.59	5,453.06	6,729.66	4,616.84	1,304.67
1.1.1 Saving Account	2,305.12	838.34	641.87	1,109.03	1,348.43	870.64	386.29
1.1.2 Fixed Account	8,834.72	3,773.15	5,042.29	4,235.17	5,319.80	3,666.38	898.63
1.1.2.1 Up to 3 months Fixed Account	-	392.64	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,095.34	314.77	2,401.55	20.87	-	-	20.16
1.1.2.3 6 months to 1 year Fixed Account	2,375.39	2,686.37	2,022.34	1,198.22	-	3,666.38	318.81
1.1.2.4 Above 1 year Fixed Account	5,363.99	379.36	618.40	3,016.09	5,319.80	-	559.66
1.1.3 Call Deposit	192.54	78.75	88.43	94.42	61.43	79.82	19.74
1.1.4 Certificate of Deposit	-	-	-	14.44	-	-	-
1.2 On Borrowing	880.56	261.96	544.27	826.03	347.43	422.37	47.10
2. Commission Expense	371.25	62.58	-	94.78	-	-	9.14
3. Staff Expense	1,542.94	688.61	712.78	923.90	1,446.97	677.07	250.97
4. Office Operating Expenses	1,364.23	566.35	423.03	564.11	1,010.58	562.60	157.62
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	2.34	-	-	-	156.10	-	-
7. Provision for Risk	1,069.23	1,055.29	599.75	2,232.01	384.17	1,115.15	549.67
7.1 Loan loss Provision	1,069.23	1,055.29	599.75	2,232.01	384.17	1,105.21	549.67
7.1.1 General Loan loss Provision	(97.24)	186.74	309.72	291.66	1,855.73	220.31	159.28
7.1.1.1 Pass Loan Loss Provision	(860.01)	-	(139.47)	30.21	(35.29)	-	(1.51)
7.1.1.2 Watch List Provision	762.77	186.74	449.19	261.45	1,891.02	220.31	160.79
7.1.2 Special Loan Loss Provision	1,166.46	868.54	290.03	1,940.34	(694.84)	884.90	275.50
7.1.3 Additional Loan Loss Provision	-	-	-	-	(776.72)	-	114.89
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	9.94	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	36.41	0.42	1.83	1.92
9. Provision for Staff Bonus	448.54	110.31	311.42	300.04	282.47	142.66	33.79
10. Provision for Income Tax	1,202.41	297.83	833.88	793.89	703.80	379.83	91.24
11. Others	-	-	-	82.35	-	0.01	-
12. Net Profit	2,834.44	694.94	1,968.93	1,906.44	1,838.42	904.12	212.90
Total Expenses	21,048.32	8,428.11	11,166.66	13,213.02	12,900.02	8,822.48	2,659.03
Income							
1. Interest Income	19,042.93	7,509.89	10,043.68	9,661.57	11,598.08	7,356.32	2,215.57
1.1 On Loans and Advances	16,179.78	6,563.61	8,695.97	8,705.15	9,981.46	6,294.49	1,990.64
1.2 On Investment	2,396.03	687.82	1,170.90	801.10	1,413.95	1,031.00	156.40
1.2.1 Government Bonds	2,367.41	687.82	1,145.60	748.93	1,080.78	1,010.05	149.17
1.2.2 Foreign Bonds	-	-	-	-	-	19.13	-
1.2.3 NRB Bonds	-	-	-	-	273.45	-	7.23
1.2.4 Debenture & Bonds	28.62	-	25.30	52.16	59.72	1.82	-
1.3 On Agency Balance	-	22.97	4.65	-	9.49	-	-
1.4 On Call Deposit	-	12.87	-	7.39	-	-	8.14
1.5 On Others	467.13	222.62	172.16	147.94	193.18	30.83	60.39
2. Commission and Discount	1,635.12	573.92	646.44	993.43	940.40	130.26	71.93
2.1 Bills Purchase and Discount	-	13.20	-	-	7.72	-	-
2.2 Commission	1,635.12	544.85	629.72	993.43	886.09	130.26	2.07
2.3 Others	-	15.87	16.71	-	46.60	-	69.86
3. Exchange Flactuation Income	300.32	67.39	78.51	172.59	220.83	236.04	1.07
3.1 Due to Change in Exchange Rate	8.67	-	(0.26)	17.51	1.45	39.86	-
3.2 Due to Foreign Currency Transaction	291.64	67.39	78.78	155.08	219.38	196.17	1.07
4. Other Operating Income	68.45	121.21	246.40	116.31	137.42	384.82	50.75
5. Non Operating Income	-	5.63	151.63	-	0.87	200.59	-
6. Write Back from Provisions for loss	-	146.15	-	2,269.05	-	511.57	319.38
7. Recovery of written-off Loan	1.50	3.92	-	0.03	2.41	2.89	0.33
8. Income from Extra Ordinary transactions	-	-	-	0.05	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	21,048.32	8,428.11	11,166.66	13,213.02	12,900.02	8,822.48	2,659.03

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	19.21	140.97	1,467.90	294.79	170.85	2,816.88	2,130.41
1.1 On Deposit Liabilities	19.21	140.93	1,439.78	294.79	170.85	2,756.35	2,093.56
1.1.1 Saving Account	1.28	30.76	183.68	83.10	29.08	535.48	412.41
1.1.2 Fixed Account	17.65	104.87	1,232.29	203.20	140.01	2,178.53	1,636.49
1.1.2.1 Up to 3 months Fixed Account	-	-	79.87	-	5.60	99.88	210.77
1.1.2.2 3 to 6 months Fixed Account	4.03	-	431.07	27.96	7.00	291.50	172.81
1.1.2.3 6 months to 1 year Fixed Account	7.74	-	448.25	1.14	49.00	1,254.64	907.88
1.1.2.4 Above 1 year Fixed Account	5.88	104.87	273.11	174.10	78.41	532.51	345.03
1.1.3 Call Deposit	0.28	5.30	23.80	8.49	1.76	42.34	44.66
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.03	28.13	-	-	60.53	36.84
2. Commission Expense	-	-	5.72	2.70	-	-	0.77
3. Staff Expense	8.62	30.00	244.15	73.68	27.53	509.67	395.45
4. Office Operating Expenses	9.66	22.39	189.47	53.20	15.83	322.77	272.92
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	316.07	9.63	800.43	510.87
7.1 Loan loss Provision	(10.91)	-	329.29	316.07	9.63	800.43	510.87
7.1.1 General Loan loss Provision	2.93	-	133.99	32.26	(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	32.26	5.34	195.95	204.59
7.1.2 Special Loan Loss Provision	(13.85)	-	195.30	283.81	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	-	-	32.87	-	0.89	93.47	81.80
10. Provision for Income Tax	-	-	88.75	-	2.68	252.37	220.86
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	207.08	-	6.26	588.87	515.35
Total Expenses	26.58	193.35	2,567.82	740.45	233.68	5,384.48	4,128.43
Income							
1. Interest Income	14.53	66.41	2,376.76	484.29	223.44	4,673.71	3,773.74
1.1 On Loans and Advances	13.88	65.02	2,120.45	447.49	180.03	4,281.37	3,359.91
1.2 On Investment	-	-	230.90	29.63	34.99	316.09	382.49
1.2.1 Government Bonds	-	-	230.90	29.63	34.99	312.50	382.49
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	3.59	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.65	1.39	4.29	4.88	1.01	4.70	5.57
1.5 On Others	-	-	21.12	2.29	7.41	71.56	25.77
2. Commission and Discount	0.02	11.08	89.99	31.27	0.38	24.71	56.32
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.02	0.60	7.86	3.11	0.25	20.18	54.79
2.3 Others	-	10.48	82.13	28.16	0.13	4.53	1.53
3. Exchange Flactuation Income	-	-	0.27	0.00	-	2.63	3.72
3.1 Due to Change in Exchange Rate	-	-	0.19	0.00	-	(1.42)	(1.33)
3.2 Due to Foreign Currency Transaction	-	-	0.08	-	-	4.05	5.05
4. Other Operating Income	0.96	-	24.52	-	6.61	237.60	156.41
5. Non Operating Income	-	-	0.08	1.30	3.25	33.12	(0.50)
6. Write Back from Provisions for loss	-	64.01	76.19	31.42	-	412.71	138.74
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	11.06	51.86	-	192.16	-	-	-
Total Income	26.58	193.35	2,567.82	740.45	233.68	5,384.48	4,128.43

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	1,603.10	57.90	1,679.58	1,651.86	1,761.10	140.05	26.91
1.1 On Deposit Liabilities	1,565.34	57.90	1,618.33	1,651.79	1,715.27	139.97	26.91
1.1.1 Saving Account	270.13	4.15	330.51	324.67	177.14	25.84	8.30
1.1.2 Fixed Account	1,272.61	52.12	1,251.70	1,310.38	1,510.43	110.22	17.67
1.1.2.1 Up to 3 months Fixed Account	47.24	-	28.21	-	362.98	-	2.58
1.1.2.2 3 to 6 months Fixed Account	173.75	-	142.56	0.30	128.14	18.57	3.62
1.1.2.3 6 months to 1 year Fixed Account	555.58	37.82	417.24	890.99	301.07	58.90	6.96
1.1.2.4 Above 1 year Fixed Account	496.04	14.30	663.69	419.09	718.24	32.75	4.51
1.1.3 Call Deposit	22.59	1.63	36.12	16.74	27.70	3.90	0.94
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	37.75	-	61.25	0.07	45.83	0.08	-
2. Commission Expense	9.54	-	-	-	-	0.16	-
3. Staff Expense	298.25	7.02	256.51	284.67	163.52	32.13	17.62
4. Office Operating Expenses	185.54	6.31	214.17	160.35	114.88	27.26	3.96
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.09	-	-	-	-
7. Provision for Risk	246.12	15.06	534.71	200.98	278.76	78.65	22.01
7.1 Loan loss Provision	246.12	15.06	534.71	200.98	278.76	78.65	22.01
7.1.1 General Loan loss Provision	106.48	2.65	397.32	132.39	20.67	23.16	2.99
7.1.1.1 Pass Loan Loss Provision	-	(0.91)	(142.63)	-	4.54	-	0.02
7.1.1.2 Watch List Provision	106.48	3.56	539.95	132.39	16.12	23.16	2.97
7.1.2 Special Loan Loss Provision	139.64	12.41	(216.53)	68.59	258.10	55.49	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	7.63	-	-	7.92	1.89	-	-
9. Provision for Staff Bonus	52.55	-	11.18	-	61.75	-	-
10. Provision for Income Tax	141.89	-	30.17	206.44	168.90	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	331.07	-	70.40	475.98	386.81	36.13	-
Total Expenses	2,875.69	86.29	2,796.81	2,988.19	2,937.61	314.39	70.50
Income							
1. Interest Income	2,502.44	73.97	2,628.63	2,768.87	2,574.22	188.24	57.59
1.1 On Loans and Advances	2,283.57	71.05	2,359.43	2,475.27	2,328.77	177.24	52.51
1.2 On Investment	215.47	-	248.09	264.30	196.38	9.02	2.19
1.2.1 Government Bonds	215.47	-	248.09	264.30	196.38	9.02	2.19
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	3.39	-	6.42	3.98	4.93	1.98	0.55
1.5 On Others	-	2.92	14.69	25.32	44.13	-	2.34
2. Commission and Discount	124.99	0.09	8.84	123.96	4.98	3.67	1.46
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	124.99	0.06	8.84	11.90	4.98	3.67	1.46
2.3 Others	-	0.03	-	112.06	-	-	-
3. Exchange Flactuation Income	0.46	-	31.22	-	-	-	-
3.1 Due to Change in Exchange Rate	0.20	-	0.34	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.26	-	30.87	-	-	-	-
4. Other Operating Income	50.41	2.51	69.94	25.34	94.51	1.33	2.53
5. Non Operating Income	-	0.59	58.12	-	37.57	-	-
6. Write Back from Provisions for loss	197.39	-	-	70.01	226.30	121.14	2.97
7. Recovery of written-off Loan	-	-	0.06	-	0.03	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	9.13	-	-	-	-	5.96
Total Income	2,875.69	86.29	2,796.81	2,988.19	2,937.61	314.39	70.50

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
Expenses							
1. Interest Expense	162.39	143.48	97.63	0.83	272.88	418.36	273.40
1.1 On Deposit Liabilities	162.39	143.01	97.63	0.83	272.88	418.36	273.40
1.1.1 Saving Account	23.26	18.82	14.89	0.82	47.22	66.31	28.86
1.1.2 Fixed Account	134.02	120.18	80.30	-	220.34	347.46	240.99
1.1.2.1 Up to 3 months Fixed Account	-	17.07	-	-	40.58	19.67	15.15
1.1.2.2 3 to 6 months Fixed Account	48.30	37.88	-	-	41.94	18.71	18.86
1.1.2.3 6 months to 1 year Fixed Account	60.29	43.43	-	-	86.56	88.49	99.43
1.1.2.4 Above 1 year Fixed Account	25.42	21.80	80.30	-	51.26	220.59	107.55
1.1.3 Call Deposit	5.12	4.00	2.44	0.00	5.32	4.60	3.55
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.47	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	47.17	25.54	26.32	3.48	49.04	54.36	26.93
4. Office Operating Expenses	32.39	18.21	18.26	5.88	36.13	41.10	21.05
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	36.33	-	132.52	-	107.45
7.1 Loan loss Provision	134.19	57.30	36.33	-	132.52	-	107.45
7.1.1 General Loan loss Provision	12.67	15.05	8.65	-	(3.85)	-	44.18
7.1.1.1 Pass Loan Loss Provision	6.48	0.12	-	-	(10.32)	-	11.17
7.1.1.2 Watch List Provision	6.19	14.93	8.65	-	6.47	-	33.01
7.1.2 Special Loan Loss Provision	121.52	42.25	27.67	-	136.36	-	63.27
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	-	0.36	-	-	-	-	-
10. Provision for Income Tax	-	0.99	-	-	-	6.80	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	2.30	-	-	-	55.74	-
Total Expenses	376.14	248.18	178.54	10.19	491.68	576.36	428.83
Income							
1. Interest Income	243.11	222.07	140.24	1.48	389.63	532.60	372.48
1.1 On Loans and Advances	217.86	204.86	126.57	0.03	353.85	475.18	345.13
1.2 On Investment	22.23	13.01	10.36	-	19.79	45.96	26.64
1.2.1 Government Bonds	22.23	11.76	10.36	-	19.79	45.96	26.64
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1.25	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.02	1.68	3.31	1.44	6.00	11.45	0.72
1.5 On Others	-	2.51	-	-	9.99	-	-
2. Commission and Discount	2.07	7.66	0.22	-	0.46	14.28	0.11
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	7.66	0.22	-	0.46	14.28	0.11
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	16.05	3.10	5.67	0.00	13.46	21.80	17.87
5. Non Operating Income	-	-	1.67	0.00	20.88	7.68	0.89
6. Write Back from Provisions for loss	43.39	15.35	11.24	0.09	-	-	9.34
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	71.51	-	19.51	8.62	67.26	-	28.14
Total Income	376.14	248.18	178.54	10.19	491.68	576.36	428.83

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	192.65	189.23	147.66	361.68	231.55	69.95	77.55
1.1 On Deposit Liabilities	192.65	189.23	147.66	361.68	231.55	69.95	77.55
1.1.1 Saving Account	26.81	33.87	27.73	55.74	37.82	10.85	13.58
1.1.2 Fixed Account	164.07	148.78	119.42	305.07	193.73	57.72	62.31
1.1.2.1 Up to 3 months Fixed Account	-	17.90	12.94	-	-	7.60	6.17
1.1.2.2 3 to 6 months Fixed Account	-	35.92	7.04	4.61	19.47	12.84	4.03
1.1.2.3 6 months to 1 year Fixed Account	164.07	49.92	52.86	68.80	119.55	16.43	22.69
1.1.2.4 Above 1 year Fixed Account	-	45.04	46.58	231.65	54.71	20.85	29.42
1.1.3 Call Deposit	1.78	6.58	0.51	0.87	-	1.38	1.66
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	37.75	52.68	8.57	62.48	40.16	12.50	27.52
4. Office Operating Expenses	27.79	39.82	12.57	26.90	28.81	7.34	23.19
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	264.58	125.36	119.04	(22.21)	9.84	43.65
7.1 Loan loss Provision	32.45	264.58	125.36	119.04	(22.21)	9.84	43.65
7.1.1 General Loan loss Provision	10.81	35.85	19.30	-	(8.42)	2.19	43.65
7.1.1.1 Pass Loan Loss Provision	-	8.31	-	-	(3.03)	0.23	43.65
7.1.1.2 Watch List Provision	10.81	27.54	19.30	-	(5.38)	1.96	-
7.1.2 Special Loan Loss Provision	21.65	228.73	106.05	119.04	(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	-	22.77	0.11	-	8.37	-	-
10. Provision for Income Tax	-	61.47	0.30	(42.71)	21.80	8.05	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	143.44	0.71	-	53.48	18.77	-
Total Expenses	290.64	780.99	300.50	527.38	361.97	126.46	171.91
Income							
1. Interest Income	241.16	263.34	225.89	463.32	319.83	103.01	109.81
1.1 On Loans and Advances	218.19	227.34	218.82	414.44	281.53	95.06	98.50
1.2 On Investment	16.41	20.68	-	34.98	35.98	-	8.39
1.2.1 Government Bonds	16.41	-	-	34.98	-	-	8.39
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	20.68	-	-	35.98	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.00	4.08	7.06	4.95	2.32	2.05	2.93
1.5 On Others	5.57	11.24	-	8.95	-	5.90	-
2. Commission and Discount	11.83	0.28	0.23	3.31	7.97	5.29	0.20
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	11.83	0.28	0.23	2.73	7.97	0.58	0.20
2.3 Others	-	-	-	0.58	-	4.71	-
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	13.20	4.48	0.98	34.17	15.33	11.83
5. Non Operating Income	-	11.63	0.07	9.51	-	-	-
6. Write Back from Provisions for loss	2.85	492.42	69.83	32.30	-	2.83	-
7. Recovery of written-off Loan	-	0.12	-	-	-	-	6.00
8. Income from Extra Ordinary transactions	4.27	-	-	-	-	-	-
9. Net Loss	23.42	-	-	17.96	-	-	44.06
Total Income	290.64	780.99	300.50	527.38	361.97	126.46	171.91

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	77.88	268.86	587.28	636.59	267.97
1.1 On Deposit Liabilities	77.88	268.86	576.77	616.68	267.97
1.1.1 Saving Account	0.09	34.75	86.96	50.25	38.09
1.1.2 Fixed Account	77.77	227.36	480.63	550.12	221.93
1.1.2.1 Up to 3 months Fixed Account	-	14.39	14.44	-	-
1.1.2.2 3 to 6 months Fixed Account	-	33.75	28.46	41.76	40.09
1.1.2.3 6 months to 1 year Fixed Account	-	76.00	193.03	284.48	87.90
1.1.2.4 Above 1 year Fixed Account	77.77	103.22	244.70	223.87	93.95
1.1.3 Call Deposit	0.02	6.76	9.17	16.31	7.95
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	10.51	19.91	-
2. Commission Expense	-	-	2.33	-	-
3. Staff Expense	3.50	41.38	81.09	112.02	48.25
4. Office Operating Expenses	1.28	29.07	51.92	53.08	32.39
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	3.57	-	-
7. Provision for Risk	-	184.45	63.84	(42.75)	65.21
7.1 Loan loss Provision	-	184.45	63.84	(42.75)	65.21
7.1.1 General Loan loss Provision	-	11.15	30.00	18.28	21.81
7.1.1.1 Pass Loan Loss Provision	-	0.93	-	9.77	-
7.1.1.2 Watch List Provision	-	10.22	30.00	8.51	21.81
7.1.2 Special Loan Loss Provision	-	173.30	33.85	(61.03)	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	-	-	16.84	26.67	-
10. Provision for Income Tax	-	-	45.45	72.01	-
11. Others	-	-	-	-	-
12. Net Profit	-	-	106.06	168.03	-
Total Expenses	82.66	525.20	958.38	1,046.32	413.82
Income					
1. Interest Income	-	337.83	820.26	978.72	268.33
1.1 On Loans and Advances	-	289.55	754.71	870.34	231.25
1.2 On Investment	-	41.92	41.75	107.59	28.11
1.2.1 Government Bonds	-	-	41.75	107.59	28.11
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	41.92	-	-	-
1.3 On Agency Balance	-	-	-	-	7.53
1.4 On Call Deposit	-	4.81	1.77	-	1.41
1.5 On Others	-	1.56	22.02	0.79	0.03
2. Commission and Discount	-	0.36	41.63	51.83	1.04
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.18	41.63	-	1.03
2.3 Others	-	0.18	-	51.83	0.01
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	-	11.02	82.22	15.77	19.10
5. Non Operating Income	1.20	-	-	-	4.74
6. Write Back from Provisions for loss	-	32.97	14.27	-	10.55
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	81.45	143.02	-	-	110.05
Total Income	82.66	525.20	958.38	1,046.32	413.82

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,819.62	18,519.35	19,796.90	16,705.30	7,548.55	14,916.50	8,174.61	11,881.16
Fishery Related	729.18	1,208.12	683.42	694.26	-	348.53	55.43	170.35
Mining Related	2,707.85	111.45	452.65	942.67	-	-	221.71	0.00
Agriculture, Forestry, Beverage & Non Food Production Related*	43,068.72	31,782.72	73,561.73	102,174.18	14,078.24	85,911.53	42,236.88	46,366.46
Construction	3,669.26	3,407.02	24,703.37	7,110.34	8,529.76	2,114.02	1,722.39	3,287.09
Electricity, Gas and Water	14,761.35	21,403.31	33,889.03	31,975.31	5,589.50	14,993.58	9,579.59	16,901.64
Metal Products, Mach. & Ele. Eqp.	2,872.60	2,926.42	7,046.31	3,110.47	1,349.35	9,565.26	2,365.19	1,644.44
Tras., Com. and Public Utilities	1,303.86	3,127.13	4,827.83	4,813.60	1,383.90	3,356.18	156.98	1,979.71
Wholesaler & Retailer	43,331.01	59,832.19	87,318.50	69,464.88	24,304.04	46,383.00	28,962.97	48,015.56
Finance, Insurance and Real Estate	9,081.07	20,967.17	16,677.63	28,675.55	4,583.39	17,898.83	6,186.46	18,349.26
Tourism Service**	8,723.74	16,397.63	10,933.11	23,653.73	1,242.68	11,692.65	6,970.40	4,508.52
Other Services	6,882.21	8,712.30	13,378.45	20,622.55	1,642.63	7,985.50	1,749.60	5,684.01
Consumption Loans	63,891.53	82,835.26	64,775.61	34,584.00	13,506.53	14,986.78	17,435.29	35,588.88
Local Government	0.38	-	-	383.43	138.81	271.95	-	-
Others	11,074.33	2,454.61	41,573.86	6,141.12	1,493.47	13,140.56	9,610.07	10,634.42
TOTAL sectorwise	218,916.70	273,684.68	399,618.41	351,051.39	85,390.84	243,564.87	135,427.57	205,011.50

Product Wise

Term Loan	60,519.69	74,899.96	127,138.42	115,823.67	13,251.48	100,653.03	45,095.74	68,651.36
Overdraft	7,246.80	5,528.32	3,653.76	2,211.94	131.06	3,822.20	147.49	3,223.53
Cash Credit Loan	30,985.55	58,263.72	2,700.04	26,388.56	7,611.50	44,084.46	19,048.39	41,674.96
Trust Receipt Loan/Import Loan	1,382.70	1,870.28	12,316.95	18,985.37	5,195.76	14,155.06	5,011.47	10,250.98
Short Term Working Capital/Demand Loan	30,224.28	17,576.32	94,084.42	124,235.66	19,954.23	33,842.16	19,213.89	24,955.96
Residential Personal Home Loan (Up to Rs. 20 million)#	10,148.49	26,499.27	26,885.58	7,566.33	8,796.39	5,041.71	2,358.32	22,720.77
Real Estate Loan	13,927.06	9,833.10	24,062.71	24,828.03	8,376.66	13,276.20	4,758.39	6,679.17
Margin Nature Loan	7,910.94	4,201.57	11,395.02	3,085.49	-	1,830.01	476.58	2,530.30
Hire Purchase Loan	3,060.95	7,981.67	11,577.72	5,187.00	2,071.07	6,020.22	2,421.11	4,072.81
Deprived Sector Loan	10,957.33	13,615.62	20,482.54	15,499.30	4,724.83	10,801.21	6,779.30	9,281.09
Bills Purchased	148.80	10.04	28.15	121.35	2,236.57	10.15	0.08	145.32
Other Product	42,404.12	53,404.81	65,293.11	7,118.70	13,041.28	10,028.47	30,116.81	10,825.27
Total Product wise Loan	218,916.70	273,684.68	399,618.41	351,051.39	85,390.84	243,564.87	135,427.57	205,011.50

Collateral Wise

Gold and Silver	26,288.66	22,641.33	780.97	1,908.94	-	-	-	-
Government Securities	106.44	3.32	13.50	-	3,000.00	-	-	0.35
Non Governmental Securities	4,466.19	4,201.57	11,893.77	3,084.62	-	1,830.01	476.58	2,657.30
Fixed Deposit Receipts	1,012.79	1,526.51	1,533.65	1,416.95	135.34	944.51	1,224.90	2,070.41
Own	1,012.74	1,526.51	1,533.65	1,407.54	131.06	944.51	1,224.90	2,070.41
Other Licences Institutions	0.04	-	-	9.41	4.28	-	-	-
Collateral of Properties	169,508.86	219,609.87	357,700.55	314,516.16	71,020.55	232,737.49	111,195.33	181,293.12
Fixed Assets	142,370.03	219,126.05	270,309.81	295,873.23	60,408.15	226,164.67	49,688.98	101,255.64
Current Assets	27,138.82	483.82	87,390.74	18,642.93	10,612.41	6,572.81	61,506.35	80,037.48
Against security of Bill	710.69	19.36	2,900.06	-	-	10.15	5,011.47	8,457.39
Domestic Bills	-	-	70.22	-	-	-	-	-
Foreign Bills	710.69	19.36	2,829.84	-	-	10.15	5,011.47	8,457.39
Against Guarantee	9,767.60	25,629.75	10,344.27	7,226.29	2,313.26	7,633.05	6,214.84	8,741.37
Government Guarantee	388.97	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	7,773.27	9,405.12	8,271.12	6,738.20	2,174.45	-	5,946.32	8,262.84
Personal Guarantee	1,496.55	15,977.21	1,688.58	13.01	-	-	-	279.79
Collective Guarantee	4.77	30.82	5.01	6.49	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	86.07	112.46	-
Other Guarantee	104.05	-	0.04	85.16	-	7,546.98	-	-
Credit Card	41.70	19.63	1,105.74	194.82	400.57	409.67	-	139.01
Others	7,013.78	33.34	13,345.90	22,703.61	8,521.12	-	11,304.46	1,652.56
Total	218,916.70	273,684.68	399,618.41	351,051.39	85,390.84	243,564.87	135,427.57	205,011.50

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	24,016.60	5,384.80	11,732.67	14,137.84	15,176.18	61,240.60	23,677.57	14,260.10
Fishery Related	2,796.20	272.40	982.56	884.40	846.73	1,056.62	771.09	375.77
Mining Related	-	241.56	676.13	58.43	622.47	476.28	57.90	1,255.29
Agriculture, Forestry, Beverage & Non Food Production Related*	10,562.10	29,384.08	51,298.52	42,561.84	33,305.49	16,329.77	87,205.58	21,398.75
Construction	18,146.74	7,212.08	16,346.63	18,552.04	4,688.58	12,632.03	8,287.16	11,754.43
Electricity, Gas and Water	2,451.20	12,213.69	42,592.15	24,428.12	17,685.50	7,287.56	28,362.45	15,276.08
Metal Products, Mach. & Ele. Equip.	613.84	1,272.20	3,465.08	7,081.50	2,816.43	564.22	6,286.83	390.21
Tras., Com. and Public Utilities	614.81	1,890.85	2,160.81	5,388.27	4,192.84	3,652.54	7,585.46	3,647.74
Wholesaler & Retailer	64,034.12	27,963.51	52,603.49	50,626.45	48,528.84	35,844.64	94,129.28	30,672.61
Finance, Insurance and Real Estate	5,830.53	7,434.71	21,947.65	24,836.80	13,568.88	5,288.70	38,997.20	8,468.28
Tourism Service**	5,781.61	4,760.68	18,813.61	11,488.32	7,872.67	6,309.03	18,775.21	2,791.30
Other Services	4,060.93	6,502.45	11,724.27	13,066.26	9,105.31	5,059.11	21,035.01	7,787.43
Consumption Loans	93,872.10	11,931.68	70,420.92	55,176.11	41,623.33	24,834.68	91,242.78	38,323.52
Local Government	-	-	-	231.20	149.96	-	-	-
Others	24,572.96	21,221.55	390.42	844.84	12,797.63	26,263.10	12.01	4,332.08
TOTAL sectorwise	257,353.73	137,686.27	305,154.91	269,362.43	212,980.83	206,838.88	426,425.54	160,733.61

Product Wise

Term Loan	89,268.06	70,266.41	141,123.63	88,325.55	102,571.29	35,842.18	178,712.32	68,026.19
Overdraft	1,603.72	952.22	2,598.59	4,264.03	2,732.17	13,872.66	9,187.13	5,906.15
Cash Credit Loan	60,492.25	21,466.89	45,312.80	17,595.71	24,189.72	1,584.57	59,683.97	6,065.37
Trust Receipt Loan/Import Loan	47.00	3,713.11	13,625.30	6,634.31	6,392.96	255.75	10,274.73	1,235.74
Short Term Working Capital/Demand Loan	6,548.57	17,550.80	36,477.45	52,528.94	29,733.71	109,666.59	56,827.41	14,718.48
Residential Personal Home Loan (Up to Rs. 20 million)#	53,967.92	6,350.85	12,707.04	18,371.34	12,936.55	11,168.21	36,675.79	10,335.34
Real Estate Loan	26,715.83	1,646.60	10,817.27	15,167.48	4,496.12	1,887.62	17,122.04	4,141.04
Margin Nature Loan	2,659.54	951.86	6,801.65	3,746.79	7,901.80	1,939.07	11,319.30	5,687.63
Hire Purchase Loan	3,135.71	3,835.79	5,970.60	3,351.09	4,445.60	3,764.45	15,736.28	4,542.31
Deprived Sector Loan	6,326.89	6,685.69	14,805.47	13,989.85	9,759.97	24,290.48	19,682.95	13,654.82
Bills Purchased	-	511.66	-	663.33	167.24	-	71.39	-
Other Product	6,588.26	3,754.38	14,915.12	44,724.02	7,653.72	2,567.30	11,132.22	26,420.53
Total Product wise Loan	257,353.73	137,686.27	305,154.91	269,362.43	212,980.83	206,838.88	426,425.54	160,733.61

Collateral Wise

Gold and Silver	22.11	186.38	6.45	734.44	12.97	15.89	-	714.87
Government Securities	-	-	-	-	4.05	-	-	2.92
Non Governmental Securities	2,659.54	951.86	8,444.09	3,746.79	8,164.25	-	11,319.30	5,750.06
Fixed Deposit Receipts	2,241.70	531.66	1,371.32	1,717.09	2,018.39	831.21	2,626.99	1,268.73
Own	2,241.70	531.66	1,371.32	1,717.09	2,017.94	831.21	2,626.99	1,250.48
Other Licences Institutions	-	-	-	-	0.45	-	-	18.25
Collateral of Properties	247,121.16	117,003.28	281,120.59	250,406.43	189,861.54	205,991.78	380,237.47	134,934.23
Fixed Assets	244,202.38	80,532.82	270,117.20	208,135.37	110,079.95	205,991.78	227,502.48	92,440.91
Current Assets	2,918.78	36,470.46	11,003.39	42,271.06	79,781.59	-	152,734.99	42,493.31
Against security of Bill	-	511.66	721.00	503.56	5,330.10	-	15,608.54	2,882.35
Domestic Bills	-	511.66	206.69	-	5.50	-	-	32.71
Foreign Bills	-	-	514.31	503.56	5,324.60	-	15,608.54	2,849.64
Against Guarantee	3,936.49	6,096.31	12,626.22	9,427.91	6,253.49	-	516.76	1,783.09
Government Guarantee	0.18	-	238.75	136.67	151.23	-	324.52	10.88
Institutional Guarantee	3,445.25	5,246.49	12,171.56	9,154.25	5,838.28	-	-	220.10
Personal Guarantee	-	769.75	149.08	42.47	260.10	-	192.24	1,081.42
Collective Guarantee	-	-	66.83	-	-	-	-	456.18
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	491.06	80.07	-	94.53	3.88	-	-	14.51
Credit Card	272.78	343.81	826.03	356.72	806.24	-	578.59	143.91
Others	1,099.95	12,061.31	39.21	2,469.49	529.81	-	15,537.90	13,253.44
Total	257,353.73	137,686.27	305,154.91	269,362.43	212,980.83	206,838.88	426,425.54	160,733.61

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,575.85	13,742.64	8,236.35	8,358.47	1,241.48	100.19	560.89	2,279.86
Fishery Related	753.07	677.38	443.43	889.81	82.79	2.70	-	40.95
Mining Related	146.41	2,973.86	214.69	24.56	2.69	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	24,330.37	35,944.70	44,815.79	32,195.75	1,066.12	-	539.94	2,494.75
Construction	11,946.39	6,058.39	14,174.99	6,862.28	6,650.25	47.62	61.34	1,062.26
Electricity, Gas and Water	21,926.28	27,322.21	18,804.13	21,005.80	543.58	-	-	1,808.80
Metal Products, Mach. & Ele. Eqp.	1,964.26	5,307.79	2,779.92	1,968.48	317.64	2.70	-	188.18
Tras., Com. and Public Utilities	2,887.17	4,362.80	3,693.25	3,530.47	522.65	17.96	141.69	992.25
Wholesaler & Retailer	25,012.97	48,658.48	38,284.54	25,251.60	10,171.93	41.18	974.80	5,957.25
Finance, Insurance and Real Estate	32,327.65	15,300.78	24,500.02	11,297.69	5,386.10	-	160.00	6,326.54
Tourism Service**	18,607.08	8,453.90	20,870.03	5,949.63	580.08	22.82	-	1,817.65
Other Services	7,342.00	7,183.75	19,632.60	7,208.96	496.32	0.97	468.16	1,805.47
Consumption Loans	24,123.83	41,710.18	31,192.11	16,533.04	17,918.96	153.41	87.19	17,970.49
Local Government	-	-	-	-	-	-	-	3.32
Others	21,341.32	6,796.84	927.80	30,380.91	224.99	13.04	-	4,278.38
TOTAL sectorwise	207,284.66	224,493.68	228,569.64	171,457.47	45,205.59	402.59	2,994.00	47,026.17

Product Wise

Term Loan	68,971.76	92,536.83	101,785.10	92,537.51	17,691.86	225.74	748.55	20,034.10
Overdraft	9,580.17	5,375.12	2,486.85	495.66	2,570.05	63.96	237.53	2,033.26
Cash Credit Loan	30,201.10	43,992.74	25,152.74	29,559.15	5,868.39	17.66	766.19	4,677.04
Trust Receipt Loan/Import Loan	854.30	4,720.60	2,550.97	2,514.01	-	-	-	-
Short Term Working Capital/Demand Loan	11,983.85	30,957.81	32,499.40	9,365.70	45.05	-	-	993.88
Residential Personal Home Loan (Up to Rs. 20 million)#	8,307.33	16,260.71	13,524.27	9,192.11	6,378.43	25.95	61.34	7,341.40
Real Estate Loan	20,203.47	5,197.57	15,415.04	5,505.95	1,272.83	7.74	160.00	2,845.22
Margin Nature Loan	5,835.26	1,712.18	4,020.23	2,324.81	2,135.31	-	-	1,194.39
Hire Purchase Loan	5,884.71	6,565.68	5,391.78	6,565.54	1,295.90	21.07	141.69	2,170.25
Deprived Sector Loan	11,943.42	10,861.01	13,945.69	8,788.39	4,047.71	27.62	34.22	5,099.73
Bills Purchased	3,207.14	55.58	100.18	417.71	-	-	-	-
Other Product	30,312.15	6,257.85	11,697.38	4,190.94	3,900.06	12.85	844.49	636.89
Total Product wise Loan	207,284.66	224,493.68	228,569.64	171,457.47	45,205.59	402.59	2,994.00	47,026.17

Collateral Wise

Gold and Silver	6,828.29	0.65	77.70	-	233.71	-	-	194.81
Government Securities	-	-	1.35	-	-	-	-	-
Non Governmental Securities	5,963.42	1,712.18	4,236.61	-	2,135.31	-	-	1,194.39
Fixed Deposit Receipts	1,490.84	813.08	1,379.32	1,678.42	489.34	8.85	87.19	438.63
Own	1,490.84	813.08	1,158.46	1,678.42	489.34	8.85	87.19	438.63
Other Licences Institutions	-	-	220.86	-	(0.00)	-	-	-
Collateral of Properties	178,903.17	215,669.49	209,409.22	160,593.04	37,725.08	313.46	2,906.82	40,232.42
Fixed Assets	174,032.93	199,811.93	192,512.79	140,892.43	37,624.03	313.46	2,906.82	40,232.42
Current Assets	4,870.24	15,857.56	16,896.43	19,700.61	101.05	-	-	-
Against security of Bill	-	-	507.44	455.36	-	-	-	-
Domestic Bills	-	-	22.72	455.36	-	-	-	-
Foreign Bills	-	-	484.72	-	-	-	-	-
Against Guarantee	10,787.21	760.49	9,108.21	19.06	4,585.03	15.31	-	4,965.91
Government Guarantee	153.72	87.07	206.69	-	-	-	-	-
Institutional Guarantee	10,575.95	231.84	8,310.57	-	4,426.96	-	-	3,459.58
Personal Guarantee	56.70	421.75	557.10	19.06	155.09	15.31	-	1,301.74
Collective Guarantee	-	10.01	32.25	-	1.20	-	-	204.59
Int. Rtd. Foreign Bank's Guarantee	-	-	0.60	-	-	-	-	-
Other Guarantee	0.84	9.82	0.99	-	1.78	-	-	-
Credit Card	276.31	204.03	139.04	107.33	-	-	-	-
Others	3,035.43	5,333.76	3,710.77	8,604.25	37.11	64.96	-	-
Total	207,284.66	224,493.68	228,569.64	171,457.47	45,205.59	402.59	2,994.00	47,026.17

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	965.82	220.73	5,780.87	3,409.83	2,691.04	69.16	4,058.49	2,988.11
Fishery Related	15.28	1.72	158.33	368.46	145.09	42.01	139.97	397.85
Mining Related	-	-	4.92	130.80	-	-	44.59	117.06
Agriculture, Forestry, Beverage & Non Food Production Related*	762.74	239.62	4,174.43	3,421.55	1,801.81	227.06	5,255.19	8,112.61
Construction	60.46	204.47	578.36	5,210.70	466.12	202.38	2,153.83	2,181.58
Electricity, Gas and Water	1.50	-	911.34	517.46	954.43	-	1,725.86	-
Metal Products, Mach. & Ele. Eqp.	1.56	9.26	220.07	396.02	75.53	21.51	440.80	201.99
Tras., Com. and Public Utilities	224.63	160.63	1,360.31	1,662.00	910.89	43.98	660.97	866.04
Wholesaler & Retailer	3,570.37	498.10	13,547.39	8,873.01	7,569.35	169.02	4,850.21	10,796.16
Finance, Insurance and Real Estate	835.35	300.51	12,071.60	12,614.14	5,324.07	-	3,696.37	4,516.33
Tourism Service**	414.01	21.85	4,917.46	3,664.01	1,832.32	12.89	2,355.15	9,601.09
Other Services	685.51	15.34	2,040.64	2,249.20	2,207.82	32.07	795.37	3,548.90
Consumption Loans	4,272.21	1,374.38	20,524.87	23,640.85	17,335.80	229.69	10,986.62	11,358.14
Local Government	-	-	-	0.47	-	-	3.23	-
Others	2.33	851.75	31,183.49	7,734.48	10,970.61	360.37	13,322.34	1,588.55
TOTAL sectorwise	11,811.79	3,898.37	97,474.08	73,892.98	52,284.87	1,410.14	50,488.98	56,274.40

Product Wise

Term Loan	3,926.56	1,087.76	47,058.78	24,954.40	29,583.19	459.44	23,225.32	20,674.72
Overdraft	428.01	-	2,707.60	2,648.60	3,272.80	125.33	2,571.70	833.69
Cash Credit Loan	3,056.73	-	8,628.06	6,401.85	4,411.53	262.31	6,587.61	10,661.06
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	149.09	363.21	1,117.49	2,422.77	477.14	78.88	472.38	840.60
Residential Personal Home Loan (Up to Rs. 20 million)#	1,570.72	821.36	14,406.81	10,198.81	4,010.32	253.35	5,837.20	3,859.72
Real Estate Loan	476.94	59.50	7,910.34	7,699.36	1,824.82	-	644.67	4,046.13
Margin Nature Loan	416.21	58.76	3,446.41	2,606.18	1,660.19	-	1,578.30	2,144.67
Hire Purchase Loan	503.72	252.56	2,078.20	2,367.97	1,136.79	47.64	1,026.56	994.53
Deprived Sector Loan	695.30	514.58	5,732.54	4,156.79	4,654.14	60.92	3,436.30	3,352.47
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	588.52	740.65	4,387.86	10,436.25	1,253.96	122.28	5,108.93	8,866.81
Total Product wise Loan	11,811.79	3,898.37	97,474.08	73,892.98	52,284.87	1,410.14	50,488.98	56,274.40

Collateral Wise

Gold and Silver	89.35	-	726.46	1,068.20	760.04	-	479.77	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	416.21	58.76	3,455.31	2,557.90	1,660.19	-	1,616.04	-
Fixed Deposit Receipts	107.97	42.47	875.82	665.96	493.92	97.97	737.25	350.76
Own	107.97	42.47	875.82	665.96	493.92	97.97	737.25	350.76
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,781.73	3,540.96	84,734.93	63,055.28	45,563.11	1,312.17	41,686.10	52,089.94
Fixed Assets	10,781.73	3,540.96	84,734.93	63,029.64	45,563.11	1,312.17	41,677.99	52,089.94
Current Assets	-	-	-	25.64	-	-	8.11	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	414.20	254.68	7,254.24	6,397.05	3,806.91	-	5,756.54	1,862.31
Government Guarantee	-	-	-	-	0.35	-	3.23	-
Institutional Guarantee	358.33	254.68	2,694.25	5,470.95	3,296.40	-	4,142.87	1,861.43
Personal Guarantee	55.87	-	3,220.95	700.23	488.80	-	1,537.74	0.00
Collective Guarantee	-	-	1,339.04	204.72	21.35	-	72.15	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	21.16	-	-	0.55	-
Credit Card	-	-	-	20.72	-	-	-	-
Others	2.33	1.50	427.31	127.87	0.70	-	213.28	1,971.39
Total	11,811.79	3,898.37	97,474.08	73,892.98	52,284.87	1,410.14	50,488.98	56,274.40

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	6,465.38	248.33	218.50	668.71	390.14	105.50	-	757.43
Fishery Related	198.42	-	2.10	6.09	-	23.65	-	22.38
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,005.64	178.39	21.03	209.97	44.00	31.51	60.00	259.72
Construction	914.04	83.18	0.15	285.22	786.17	179.37	16.83	50.00
Electricity, Gas and Water	3,109.54	-	-	1.20	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	146.10	-	4.38	-	1.98	2.99	3.45	-
Tras., Com. and Public Utilities	784.21	189.00	0.19	111.49	192.55	112.31	-	134.77
Wholesaler & Retailer	4,973.03	601.86	81.51	1,177.58	424.43	236.58	33.33	910.52
Finance, Insurance and Real Estate	6,994.68	188.35	7.26	770.90	474.15	234.60	40.31	1,368.69
Tourism Service**	2,635.25	224.61	44.89	108.49	113.50	39.52	27.50	269.60
Other Services	2,556.42	72.95	2.10	405.95	-	98.49	-	203.22
Consumption Loans	18,820.81	974.90	224.31	1,906.81	1,660.30	806.36	144.20	2,853.13
Local Government	-	-	-	-	-	-	33.18	-
Others	20.35	1,029.13	308.09	38.57	303.77	479.63	1,886.00	813.89
TOTAL sectorwise	49,623.86	3,790.71	914.52	5,690.97	4,390.98	2,350.50	2,244.79	7,643.37

Product Wise

Term Loan	12,111.41	908.45	302.89	2,667.56	2,077.75	569.38	124.27	3,021.71
Overdraft	2,924.43	50.35	72.32	185.49	227.50	120.67	-	337.30
Cash Credit Loan	5,141.43	256.04	65.31	546.90	76.54	-	-	291.30
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,788.31	197.46	-	269.46	-	202.73	147.82	350.18
Residential Personal Home Loan (Up to Rs. 20 million)#	7,272.11	697.32	-	468.88	786.17	316.42	535.62	661.99
Real Estate Loan	4,659.77	50.00	-	248.25	281.52	213.05	1,247.09	750.79
Margin Nature Loan	1,934.13	117.42	-	99.26	66.95	314.38	26.19	422.11
Hire Purchase Loan	1,255.01	149.41	5.83	116.36	184.66	120.53	121.56	169.76
Deprived Sector Loan	4,088.01	268.87	173.76	680.28	428.14	18.71	33.18	616.95
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,449.25	1,095.38	294.41	408.54	261.75	474.64	9.05	1,021.27
Total Product wise Loan	49,623.86	3,790.71	914.52	5,690.97	4,390.98	2,350.50	2,244.79	7,643.37

Collateral Wise

Gold and Silver	219.70	106.20	86.45	200.61	72.71	-	-	497.74
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,934.13	117.42	-	99.26	-	-	26.19	422.11
Fixed Deposit Receipts	858.59	42.86	7.95	44.82	66.57	31.82	0.05	80.66
Own	858.59	42.86	7.95	44.82	66.57	31.82	0.05	80.66
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,409.13	2,339.40	820.11	4,779.50	3,858.69	1,967.59	397.11	5,911.67
Fixed Assets	45,409.13	2,339.40	820.11	4,779.50	3,858.69	1,967.59	397.11	5,911.67
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,169.35	138.35	-	566.78	326.04	39.40	83.27	731.18
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	825.36	138.35	-	496.58	192.63	18.56	-	615.90
Personal Guarantee	324.08	-	-	70.21	133.41	20.84	50.09	115.28
Collective Guarantee	2.72	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	32.96	1,046.47	-	-	66.95	311.69	1,738.17	-
Total	49,623.86	3,790.71	914.52	5,690.97	4,390.98	2,350.50	2,244.79	7,643.37

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	459.89	564.45	462.18	441.81	630.50	477.28	302.05	471.09
Fishery Related	12.62	38.81	14.48	27.35	-	14.90	17.39	9.08
Mining Related	61.78	-	1.49	-	-	-	17.07	-
Agriculture, Forestry, Beverage & Non Food Production Related*	378.90	227.86	317.60	236.79	189.15	449.94	174.93	25.03
Construction	325.51	253.40	487.80	269.26	-	148.78	270.42	10.70
Electricity, Gas and Water	371.05	-	43.30	5.43	-	-	40.01	24.98
Metal Products, Mach. & Ele. Equip.	303.91	38.55	31.54	16.12	-	78.99	34.84	36.69
Tras., Com. and Public Utilities	660.38	72.17	56.80	55.51	-	255.77	167.35	0.26
Wholesaler & Retailer	1,321.20	437.85	296.67	786.51	1,296.75	1,758.34	571.05	460.77
Finance, Insurance and Real Estate	916.29	1,001.37	355.63	898.87	181.06	1,103.66	190.82	61.84
Tourism Service**	782.99	380.81	78.18	55.86	84.36	624.22	51.80	34.36
Other Services	524.72	685.25	16.25	62.43	-	232.81	52.15	1.96
Consumption Loans	2,416.31	1,468.31	1,458.05	1,797.12	198.84	2,812.43	1,454.59	507.88
Local Government	-	-	-	-	-	-	-	-
Others	359.36	1,243.61	651.91	41.52	575.27	121.97	1,438.26	0.34
TOTAL sectorwise	8,894.91	6,412.44	4,271.88	4,694.57	3,155.93	8,079.10	4,782.74	1,644.98

Product Wise

Term Loan	1,934.69	1,291.57	307.92	531.99	87.54	3,291.03	1,360.65	555.27
Overdraft	-	365.36	478.36	-	379.24	136.23	122.79	220.93
Cash Credit Loan	-	67.69	300.50	-	1,395.94	1,188.32	221.98	389.30
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,361.25	343.55	95.04	112.53	-	324.89	620.49	44.14
Residential Personal Home Loan (Up to Rs. 20 million)#	685.58	810.51	810.27	258.47	6.95	856.18	692.44	21.59
Real Estate Loan	587.10	1,093.01	338.42	461.48	111.60	745.44	155.70	40.25
Margin Nature Loan	248.51	485.68	373.77	145.20	-	85.46	50.44	-
Hire Purchase Loan	766.97	51.11	129.80	108.71	-	601.41	176.92	4.73
Deprived Sector Loan	420.31	291.73	213.13	466.42	163.93	712.27	158.41	82.38
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,890.51	1,612.24	1,224.68	2,609.77	1,010.75	137.87	1,222.92	286.39
Total Product wise Loan	8,894.91	6,412.44	4,271.88	4,694.57	3,155.93	8,079.10	4,782.74	1,644.98

Collateral Wise

Gold and Silver	603.54	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	257.84	485.68	375.81	145.20	-	85.46	50.44	-
Fixed Deposit Receipts	136.13	58.53	34.58	44.02	189.23	42.03	58.89	32.23
Own	135.61	58.53	34.58	44.02	189.23	42.03	58.89	32.23
Other Licences Institutions	0.53	-	-	-	-	-	-	-
Collateral of Properties	7,415.55	5,678.68	3,698.32	4,029.18	111.60	7,500.29	4,560.61	1,612.75
Fixed Assets	7,415.23	5,678.68	3,698.32	4,008.59	111.60	7,500.29	4,560.61	1,612.75
Current Assets	0.32	-	-	20.59	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	442.07	189.55	163.01	474.65	-	451.32	105.56	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	289.43	189.55	20.98	379.69	-	355.04	104.95	-
Personal Guarantee	152.64	-	137.04	94.97	-	96.28	0.49	-
Collective Guarantee	-	-	-	-	-	-	0.12	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	39.77	-	0.16	1.51	2,855.10	-	7.25	-
Total	8,894.91	6,412.44	4,271.88	4,694.57	3,155.93	8,079.10	4,782.74	1,644.98

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	184.49	53.80	229.33	836.09	792.58	390.64
Fishery Related	-	-	8.57	55.26	16.69	44.57
Mining Related	-	-	0.91	16.51	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	40.14	202.49	138.78	866.55	373.58	474.21
Construction	131.90	-	355.65	283.89	-	342.34
Electricity, Gas and Water	-	-	-	220.30	18.93	27.38
Metal Products, Mach. & Ele. Eqp.	44.78	-	14.89	81.14	50.44	55.10
Tras., Com. and Public Utilities	149.37	2.94	13.67	323.11	42.39	368.82
Wholesaler & Retailer	165.36	68.51	584.34	2,165.49	1,870.78	1,215.08
Finance, Insurance and Real Estate	327.24	-	499.09	2,218.50	2,925.15	856.76
Tourism Service**	38.80	37.24	253.36	1,249.43	438.93	369.27
Other Services	31.02	-	48.50	794.76	496.38	103.56
Consumption Loans	720.04	1.55	1,452.63	4,683.27	6,914.51	2,451.95
Local Government	2.63	-	-	-	-	-
Others	79.91	359.27	2,100.80	1,383.14	3,258.27	50.25
TOTAL sectorwise	1,915.67	725.80	5,700.51	15,177.43	17,198.64	6,749.92

Product Wise

Term Loan	786.49	353.02	609.22	6,724.89	4,850.89	2,418.08
Overdraft	115.11	-	-	964.16	1,282.35	53.36
Cash Credit Loan	119.41	108.00	-	2,544.63	-	797.10
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	0.72	-	298.29	91.34	1,295.52	349.55
Residential Personal Home Loan (Up to Rs. 20 million)#	163.22	-	1,189.51	1,522.74	4,916.93	899.18
Real Estate Loan	108.34	246.66	438.44	1,675.42	2,220.62	661.49
Margin Nature Loan	111.09	-	389.26	421.95	770.75	312.18
Hire Purchase Loan	163.47	-	42.60	399.81	110.31	334.96
Deprived Sector Loan	303.29	-	201.60	654.49	788.85	382.09
Bills Purchased	-	-	-	-	-	-
Other Product	44.53	18.11	2,531.58	178.02	962.43	541.93
Total Product wise Loan	1,915.67	725.80	5,700.51	15,177.43	17,198.64	6,749.92

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	113.86	-	-	421.95	770.75	-
Fixed Deposit Receipts	45.21	-	74.95	166.07	137.86	97.64
Own	45.21	-	74.95	166.07	137.86	97.64
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,443.37	725.80	5,098.51	13,929.67	14,958.01	5,970.95
Fixed Assets	1,443.37	725.80	5,098.51	13,929.67	14,958.01	5,970.95
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	313.23	-	133.16	652.60	1,332.02	351.19
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	186.29	-	132.29	540.37	704.53	253.99
Personal Guarantee	119.07	-	0.86	112.24	627.48	97.20
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	5.24	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	393.89	7.14	-	330.15
Total	1,915.67	725.80	5,700.51	15,177.43	17,198.64	6,749.92

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	69,163	68,219	18.17	5.94	-1.36	
a. Paid-up Capital	30,093	34,388	35,835	35,991	36,549	14.27	4.21	1.55	
b. Statutory Reserves	9,012	11,190	12,274	12,818	12,966	24.16	9.69	1.15	
c. Retained Earning	5,520	6,645	4,076	8,289	6,445	20.38	-38.66	-22.25	
d. Others Reserves	5,709	7,258	10,830	12,065	12,260	27.14	49.22	1.62	
2 BORROWINGS	233,582	214,238	230,746	221,026	219,090	-8.28	7.71	-0.88	
a. NRB	22,655	7,944	6,221	3,194	2,462	-64.94	-21.69	-22.90	
b. Others	210,926	206,294	224,525	217,832	216,628	-2.20	8.84	-0.55	
3 DEPOSITS	159,023	167,093	176,661	179,635	180,745	5.07	5.73	0.62	
4 BILLS PAYABLE	38	27	41	18	14	-27.61	52.46	-23.29	
5 OTHER LIABILITIES	42,123	46,185	56,740	66,691	69,514	9.64	22.85	4.23	
a. Loan Loss Provision	11,708	18,383	21,865	26,048	27,238	57.01	18.94	4.57	
b. Interest Suspense a/c	4,727	6,921	11,557	15,097	14,552	46.42	66.98	-3.61	
c. Others	25,688	20,881	23,318	25,546	27,724	-18.72	11.67	8.53	
6 RECONCILIATION A/c	22,174	15,568	19,691	19,623	19,823	-29.79	26.48	1.02	
7 PROFIT & LOSS A/c	12,378	5,191	6,837	1,282	1,730	-58.06	31.70	35.02	
Total	519,651	507,782	553,731	557,438	559,136	-2.28	9.05	0.30	
Assets									
1 LIQUID FUNDS	20,320	26,963	34,592	30,450	27,897	32.70	28.29	-8.38	
a. Cash Balance	371	494	424	351	416	33.06	-14.19	18.58	
b. Bank Balance	10,770	17,249	22,748	19,568	19,021	60.16	31.88	-2.79	
c. Money at Call	9,178	9,220	11,420	10,532	8,460	0.46	23.86	-19.67	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	381	874	39.23	-8.52	129.49	
3 SHARE & OTHER INVESTMENT	5,334	8,282	9,221	8,834	8,654	55.27	11.34	-2.04	
4 LOANS & ADVANCES	449,686	432,237	455,853	457,932	462,905	-3.88	5.46	1.09	
Institutional	90,239	72,928	59,060	61,714	47,698	-19.18	-19.02	-22.71	
Individual	359,447	359,310	396,793	396,218	415,207	-0.04	10.43	4.79	
5 FIXED ASSETS	3,073	3,258	4,150	4,261	4,260	6.01	27.38	-0.04	
6 OTHER ASSETS	18,137	20,078	28,488	33,454	32,564	10.70	41.89	-2.66	
7 EXPENSES NOT WRITTEN OFF	3	39	0	0	1	1068.57	-98.74	7.03	
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	19,717	19,832	-33.22	34.99	0.58	
10 PROFIT & LOSS A/c	160	1,054	461	2,403	2,144	558.67	-56.22	-10.77	
Total	519,651	507,782	553,731	557,438	559,136	-2.28	9.05	0.30	
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES	30,522	36,966	34,342	11,037	13,630	21.11	-7.10	23.49	
2 COMMISSION/FEE EXPENSES	20	45	15	2	3	124.12	-66.55	26.47	
3 EMPLOYEE EXPENSES	11,857	12,689	12,584	4,777	5,797	7.02	-0.83	21.34	
4 OFFICE OPERATING EXPENSES	4,358	4,651	4,245	1,409	1,752	6.72	-8.72	24.32	
5 NON OPERATING EXPENSES	20	14	64	4	4	-27.38	352.21	8.77	
6 PROVISION FOR RISK	5,527	25,658	26,976	9,051	10,656	364.22	5.14	17.73	
7 LOAN WRITTEN OFF	35	123	155	3	3	252.87	25.59	0.00	
8 EXTRAORDINARY EXPENSES	18	0	1	0	0	-99.36	769.89	9.79	
9 PROVISION FOR STAFF BONUS	1,955	779	1,004	196	246	-60.14	28.78	25.44	
10 PROVISION FOR INCOME TAX	5,462	2,486	2,992	538	675	-54.49	20.37	25.44	
11 NET PROFIT	12,376	4,783	6,717	1,046	1,495	-61.35	40.44	42.83	
TOTAL EXPENSES	72,151	87,444	89,095	27,936	34,079	21.20	1.89	21.99	
Income									
1. INTEREST INCOME	59,985	61,707	58,836	18,931	23,726	2.87	-4.65	25.33	
2. COMMISSION & DISCOUNT	1,442	618	762	249	316	-57.16	23.33	27.22	
3 OTHER OPERATING INCOME	5,495	3,971	4,275	1,075	1,372	-27.73	7.65	27.67	
4 NON OPERATING INCOME	446	158	146	19	24	-64.70	-7.46	24.34	
5 PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	5,639	6,942	365.46	16.03	23.11	
6 RECOVERY FOR WRITE BACK	6	4	17	4	5	-29.94	300.14	32.45	
7 INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	21	27	77.81	5.22	26.97	
8 NET LOSS	158	646	342	2,168	1,909	307.55	-47.01	-11.97	
TOTAL INCOME	72,151	88,416	89,095	28,106	34,321	22.54	0.77	22.11	
Miscellaneous Information									
No. of Total Staffs	23,303	22,493	21,727	21,638	21,740	-3.48	-3.41	0.47	
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	462,848	464,548	3.94	3.06	0.37	
No. of Total Groups	1,351,729	1,390,718	1,415,757	1,430,675	1,433,252	2.88	1.80	0.18	
No. of Total Passive Groups	16,159	19,043	19,857	27,966	28,575	17.85	4.28	2.18	
No. of Total Members	5,859,530	6,016,101	5,995,358	6,055,473	6,076,268	2.67	-0.34	0.34	
No. of Total Passive Members	438,040	528,082	534,348	539,972	555,158	20.56	1.19	2.81	
No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,675,930	2,681,742	-9.65	-10.75	0.22	
No. of Total Overdue Borrowers	382,353	587,163	689,852	879,512	869,749	53.57	17.49	-1.11	
No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,052,384	6,090,788	2.57	-0.39	0.63	
Total Saving Amount (Rs million)	159,023	167,027	177,049	179,635	180,747	5.03	6.00	0.62	

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,563.08
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,304.31
	e. Share Premium	-
	f. Retained Earning	810.18
	g. Others Reserves Fund	848.58
2	BORROWINGS	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	7,058.98
	a. Current	277.28
	Domestic	277.28
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	6,780.00
	Domestic	6,780.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.70
	Domestic	1.70
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	2,475.48
	1. Sundry Creditors	-
	2. Loan Loss Provision	827.32
	3. Interest Suspense a/c	-
	4. Others	1,648.16
6	Reconciliation A/c	-
7	Profit & Loss A/c	557.63
	TOTAL Liabilities	36,944.99
Assets		
1	LIQUID FUNDS	699.58
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	699.55
	1. In Nepal Rastra Bank	694.61
	Domestic Currency	694.61
	Foreign Currency	-
	2. "A" Class Licensed Institution	4.94
	Domestic Currency	4.94
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	5,838.16
	a. Govt. Securities	5,838.16
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,229.50
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,229.50
4	LOANS & ADVANCES (Including Bills Purchased)	23,434.17
	4.1 LOANS & ADVANCES	23,434.17
	a. Infrastructure Project	23,434.17
	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	179.14
7	OTHER ASSETS	1,564.44
	a. Accrued Interest:	849.42
	Financial Institutions	-
	Government Enterprises	28.62
	Private Sector	820.81
	b. Staff Loans / Adv.	101.92
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	613.09
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	36,944.99

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	147.62
1.1 On Deposit Liabilities	77.18
1.2 On Borrowing	70.44
2. Commission Expense	0.02
3. Staff Expense	27.67
4. Office Operating Expenses	23.57
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	74.18
7.1 Loan loss Provision	74.18
7.1.1 General Loan loss Provision	57.74
7.1.1.1 Pass Loan Loss Provision	57.74
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	88.53
10. Provision for Income Tax	239.12
11. Others	-
12. Net Profit	557.63
Total Expenses	1,158.34

Income	
1. Interest Income	1,049.78
1.1 On Loans and Advances	904.75
1.2 On Investment	57.49
1.2.1 Government Bonds	57.49
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	87.54
2. Commission and Discount	14.08
2.1 Bills Purchase and Discount	-
2.2 Commission	14.08
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	94.40
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,158.34

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	28	3	2	33	172,400	5,224
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		761	197	36	994	4,961,412	4,991
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	9	105	862,470	8,214
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	53	718	6,114,600	8,516
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	935	150	50	1,135	2,041,587	1,799
32	Bagmati	Lalitpur	234	34	17	285	551,667	1,936
33	Bagmati	Bhaktapur	125	19	5	149	432,132	2,900
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	166	53	18	237	719,859	3,037
	Total		1,839	335	110	2,284	6,116,866	2,678
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		5,070	1,137	292	6,499	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,070	1,137	292	5,051		11,550
Population per Branch [*] (Served by A, B and C class BFIs)						4,488
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,525

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	761	197	36	853	994	1,847
Madhesh	581	84	53	1,045	718	1,763
Bagmati	1,839	335	110	756	2,284	3,040
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	5,070	1,137	292	5,051	6,499	11,550

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

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

§ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48	7.44	1,122,053.35	6.93	1,122,053.35
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23	11.06	2,502,252.28	11.06	2,502,252.28
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04	11.43	626,004.87	11.30	626,004.87
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75	11.06	877,612.09	11.09	877,612.09
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33	10.86	448,861.73	10.94	448,861.73
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12	10.80	549,773.58	10.89	549,773.58
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88	2.83	226,094.55	2.62	226,094.55
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08	2.39	1,987.08
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37	-	405,993.37
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09	-	362,532.09
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50	-	40,086.50
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77	-	3,374.77
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63	8.41	4,258,380.63

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34	12.24	316,480.34
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29	11.02	12,221.29
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19	12.17	10,585.19
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15	13.32	236,602.15
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00	13.27	508,439.00
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24	13.85	158,623.24
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73	11.57	260,432.73
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40	13.69	73,664.40
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26	13.76	74,593.26
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04	13.67	898,009.04
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33	13.18	305,126.33
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15	12.98	171,034.15
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49	13.04	186,522.49
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88	13.84	743,380.88
15	Local Government	6.43	1,081.22	6.64	1,081.22	6.68	1,081.22	6.74	1,081.22	6.50	1,081.22	6.52	1,083.76	6.51	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71	13.82	290,725.71
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97	13.03	4,247,523.97

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65	12.93	1,142,484.65
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44	14.41	679,254.44
3	Cash Credit Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96	13.82	63,452.96
5	Short Term Working Capital/Demand Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56	13.48	1,028,217.56
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71	13.21	283,883.71
7	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22	13.55	194,089.22
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90	14.58	58,404.90
9	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43	13.71	119,826.43
10	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62	11.95	277,211.62
11	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20	12.84	2,195.20
12	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77	13.54	398,505.77
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,526.47	13.03	4,247,526.47

Overall Summary of Interest Rate on LCY Deposit		Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Saving	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35	5.84	1,259,241.27	5.81	1,353,684.43	5.31	1,325,517.52	
2	Fixed:	2,713,140.66	10.99	2,715,032.45	10.88	2,773,731.56	10.76	2,777,652.59	10.27	2,807,185.02	10.13	2,857,985.93	9.98	2,914,338.64	
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	632,008.38	11.14	637,967.50	10.93	639,004.54	10.71	621,381.66	9.99	577,833.72	9.69	538,327.21	9.50	538,720.87	
2.4	6-12 months	859,472.89	11.08	906,053.55	10.94	1,012,396.62	10.83	1,003,037.52	10.33	1,030,140.08	10.18	989,139.54	9.95	961,436.27	
2.5	1-2 yrs	519,385.52	10.90	547,608.72	10.81	444,756.96	10.73	461,409.90	10.45	490,763.95	10.25	576,221.44	10.17	622,777.84	
2.6	2 yrs and above	702,273.87	10.80	623,402.68	10.78	677,573.44	10.71	691,823.52	10.31	708,447.26	10.28	754,297.75	10.20	791,403.66	
3	Call	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49	2.34	306,228.84	2.34	293,534.43	
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2,497.27	2.89	1,962.74	2.87	1,858.69	2.70	1,970.97	2.71	1,904.39	2.72	2,019.56	2.72	2,006.31	
6	Non interest bearing deposits	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09	-	289,346.28	
6.1	Current	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74	-	248,611.14	
6.2	Margin	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12	-	39,838.34	
6.3	Other	2,813.36	-	662.95	-	553.89	-	580.00	-	449.48	-	682.23	-	896.80	
	Aggregate	4,632,756.35	8.37	4,661,325.83	8.26	4,722,871.09	8.08	4,730,881.24	7.99	4,798,146.91	7.86	4,975,236.85	8.00	4,824,743.18	

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Agricultural and Forest Related	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68	
2	Fishery Related	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43	
3	Mining Related	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50	
4	Agriculture, Forestry & Beverage Production Related	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77	
5	Non Food Production Related	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86	
6	Construction	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52	
7	Electricity, Gas and Water	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77	12.57	68,468.68	
9	Transport, Communication and Public Utilities	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	67,563.42	12.57	77,683.32	
10	Wholesaler & Retailer	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69	11.99	884,037.28	
11	Finance, Insurance and Real Estate	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39	12.33	285,674.09	11.96	293,261.17	
12	Hotel or Restaurant	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10	12.10	179,123.11	
13	Other Services	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23	11.93	178,122.27	
14	Consumption Loans	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64	12.44	787,996.26	
15	Local Government	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58	3.50	1,176.10	
16	Others	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57	13.10	253,875.44	11.71	237,490.23	
	Aggregate	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51	12.53	4,273,360.88	12.30	4,046,550.26	12.24	4,269,821.78	

Overall Summary of Interest Rate on LCY Productwise Credit		Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Term Loan	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27	12.13	1,409,236.04	
2	Overdraft	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97	12.04	101,819.68	
3	Cash Credit Loan	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97	12.63	533,565.11	
4	Trust Receipt Loan/Import Loan	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85	12.57	63,117.03	
5	Short Term Working Capital/Demand Loan	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28	11.02	845,495.11	
6	Residential Personal Home Loan (Up to Rs. 15 million)	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32	11.97	288,652.83	
7	Real Estate Loan	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54	12.47	208,471.53	
8	Margin Nature Loan	58,247.72	14.52	58,427.42	14.45	58,100.84	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12	12.97	58,902.12	
9	Hire Purchase Loan	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72	12.27	111,731.38	
10	Deprived Sector Loan	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65	9.71	264,509.26	
11	Bills Purchased	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16	12.42	3,818.74	
12	Other Product	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41	10.98	380,502.96	
	Aggregate	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26	12.24	4,269,821.78	

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.42	1,493,441.57	4.10	1,531,133.98	4.01	1,588,420.54	3.78	1,591,880.44	3.77	1,613,937.39	3.69	1,737,642.58	3.43	1,724,414.19
2	Fixed:	9.51	3,114,614.79	9.22	3,082,401.22	8.72	3,079,216.86	8.59	3,107,486.94	8.38	3,123,115.93	8.15	3,130,250.88	7.93	3,178,536.06
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.69	594,126.11	8.11	544,613.04	7.55	550,301.10	7.16	559,411.07	6.75	722,652.54	6.38	574,607.89	6.20	559,022.50
2.4	6-12 months	9.03	794,180.94	8.75	837,480.52	8.08	943,949.09	7.66	910,702.18	7.38	834,460.08	7.07	1,039,688.07	6.69	998,673.91
2.5	1-2 yrs	9.60	887,188.34	9.45	889,380.08	9.12	794,248.71	9.03	810,777.48	8.95	784,351.04	8.73	717,764.22	8.47	734,351.08
2.6	2 yrs and above	10.47	839,119.39	10.22	810,927.59	9.91	790,717.95	10.16	826,596.22	10.37	781,652.27	10.30	798,190.72	9.98	886,488.58
3	Call	1.83	322,473.41	1.82	325,706.75	1.70	324,721.57	1.66	334,753.33	1.66	354,140.32	1.60	388,617.03	1.45	361,813.59
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.59	1,942.36	2.47	1,942.81	2.47	1,951.67	2.42	1,945.80	1.22	2,044.58	1.21	2,272.26	1.20	2,234.71
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20	-	378,161.20	-	328,841.18
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52	-	340,942.75	-	290,733.37
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10	-	36,582.25	-	37,394.70
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58	-	636.20	-	713.11
	Aggregate	7.01	5,320,502.70	6.74	5,347,581.51	6.53	5,317,678.34	6.35	5,346,517.94	6.06	5,417,776.41	5.77	5,636,943.95	5.66	5,595,839.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.62	325,881.05	10.29	323,587.65	10.03	323,476.34	9.81	321,279.52	9.63	322,487.78	9.39	322,187.22	9.25	321,931.82
2	Fishery Related	10.00	14,214.40	9.58	14,339.23	9.27	14,483.03	9.14	14,543.58	9.00	14,579.22	8.90	14,393.66	8.81	14,372.28
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,719.67	10.32	11,404.38	10.19	11,432.13	10.02	11,505.78
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52	10.96	252,428.52	10.70	255,161.11	10.41	253,578.39	10.15	253,999.23	9.87	256,118.29	9.59	256,225.86
5	Non Food Production Related	11.68	543,880.59	10.64	544,772.42	10.38	548,534.78	10.60	543,974.14	9.85	537,774.04	9.62	539,680.47	10.04	540,323.92
6	Construction	11.72	188,292.56	11.31	191,243.24	11.04	196,058.99	10.72	198,444.90	10.63	200,400.22	10.34	182,860.26	10.15	181,847.43
7	Electricity, Gas and Water	11.02	326,682.18	10.83	330,240.19	10.58	339,864.45	10.42	345,155.49	10.23	351,630.30	10.01	363,987.12	9.75	370,693.56
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82	10.75	68,552.86	10.63	67,329.53	10.31	66,522.51	10.07	65,917.18	9.85	67,349.35
9	Transport, Communication and Public Utilities	12.05	69,560.92	11.70	69,610.59	11.26	71,045.85	10.96	70,152.32	10.74	68,560.00	10.43	69,369.12	10.29	70,465.59
10	Wholesaler & Retailer	11.59	921,649.74	11.20	923,401.09	10.87	930,595.17	10.59	924,631.41	10.36	921,695.48	10.19	909,327.67	9.99	907,242.94
11	Finance, Insurance and Real Estate	11.33	308,082.26	10.98	307,806.82	10.65	316,556.56	10.42	307,980.46	10.18	309,027.25	10.00	321,326.74	9.85	315,593.85
12	Hotel or Restaurant	11.65	187,727.79	11.34	187,484.66	10.94	188,927.72	10.64	188,933.22	10.47	190,529.88	10.28	193,576.59	10.01	197,983.23
13	Other Services	11.55	186,502.38	11.17	184,610.47	10.82	181,706.17	10.54	181,359.16	10.50	180,844.63	10.16	181,326.86	9.95	178,850.03
14	Consumption Loans	11.97	815,249.70	11.67	812,410.56	11.34	808,778.29	11.11	810,455.08	10.92	818,235.58	10.75	841,140.71	10.55	842,602.28
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.12	238,440.00	11.77	237,941.22	11.44	244,587.09	11.16	245,210.31	10.51	250,302.67	10.37	248,547.63	10.56	244,615.77
	Aggregate	11.08	4,461,716.03	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,485,865.99	10.15	4,499,169.25	9.93	4,522,367.75	9.68	4,522,779.79

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.49	1,572,696.20	11.28	1,600,232.88	11.02	1,624,738.53	10.76	1,640,364.35	10.52	1,652,237.97	10.33	1,689,689.38	10.13	1,692,750.36
2	Overdraft	12.94	89,596.06	12.63	88,499.94	12.17	87,455.52	11.94	86,118.85	11.66	84,611.21	11.33	92,019.65	11.08	88,878.48
3	Cash Credit Loan	11.59	607,886.01	11.26	601,005.20	10.98	616,285.53	10.67	607,835.06	10.43	603,013.37	10.25	587,955.80	10.03	588,603.11
4	Trust Receipt Loan/Import Loan	11.67	58,511.41	11.23	59,120.40	11.04	55,039.70	10.73	52,439.40	10.66	52,023.90	10.26	52,007.07	10.08	56,984.62
5	Short Term Working Capital/Demand Loan	11.53	778,258.48	11.03	763,492.06	10.83	747,678.93	10.48	740,939.03	10.27	734,594.18	10.11	709,015.95	9.88	712,679.80
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.61	305,511.24	11.21	308,935.71	10.91	310,331.24	10.62	312,637.11	10.43	315,098.60	10.28	316,089.02	10.15	316,374.42
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62	11.11	216,051.56	10.86	213,204.58	10.71	217,119.49	10.45	224,655.82	10.33	224,537.01
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08	11.20	67,524.93	10.90	67,345.96	10.72	68,624.40	10.50	70,344.73	10.18	71,693.11
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04	11.06	114,155.56	10.86	106,520.56	10.69	107,669.67	10.52	106,859.97	10.32	107,065.51
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96	9.54	267,285.27	9.34	264,254.23	9.20	263,068.39	9.15	267,360.18	8.99	263,633.44
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04	10.46	5,867.15	10.06	5,877.77	9.70	6,691.93	9.24	7,790.26	9.39	6,792.35
12	Other Product	10.55	391,906.97	11.57	382,658.08	11.20	388,810.25	10.93	386,563.62	9.44	394,416.13	9.13	398,579.91	10.32	392,787.58
	Aggregate	11.08	4,461,716.01	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,484,100.52	10.15	4,499,169.25	9.93	4,522,367.74	9.68	4,522,779.79

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)		Mangshir, 2081 (Mid Dec, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	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	3.35	1,973,575.30
2	Fixed:	7.71	3,181,823.47	7.43	3,133,338.92	7.08	3,094,142.81	6.80	3,014,915.47
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	4.88	590,101.99
2.4	6-12 months	6.40	1,055,288.33	6.21	1,077,605.33	5.83	1,093,496.69	5.50	1,103,916.27
2.5	1-2 yrs	8.33	712,822.10	7.96	638,976.23	7.43	600,736.91	6.88	547,423.12
2.6	2 yrs and above	10.33	818,198.51	10.25	801,053.00	10.11	787,477.59	10.05	773,474.10
3	Call	1.39	361,780.73	1.67	367,890.28	1.36	389,613.11	1.28	441,253.72
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	2.27	2,181.71	2.33	2,098.44	2.31	2,062.80	2.28	2,074.30
6	Non interest bearing deposits	-	337,667.97	-	360,956.81	-	351,865.63	-	355,548.16
6.1	Current	-	299,793.50	-	321,584.17	-	312,395.31	-	314,474.24
6.2	Margin	-	37,074.67	-	38,040.34	-	38,722.02	-	39,055.11
6.3	Other	-	799.80	-	1,332.31	-	748.29	-	2,018.81
	Aggregate	5.48	5,659,688.24	5.24	5,776,412.88	5.01	5,755,378.24	4.78	5,787,366.95

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)		Mangshir, 2081 (Mid Dec, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	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	8.38	316,878.39
2	Fishery Related	8.58	14,421.37	8.37	14,446.42	8.22	14,397.80	8.10	14,638.75
3	Mining Related	9.52	12,962.30	9.09	13,313.33	8.74	13,523.90	8.76	9,787.44
4	Agriculture, Forestry & Beverage Production Related	9.35	255,936.07	9.19	257,212.36	8.90	258,449.28	8.70	255,507.86
5	Non Food Production Related	9.67	547,700.62	9.35	555,950.87	9.10	563,252.40	8.98	564,547.17
6	Construction	9.94	185,259.23	9.68	188,049.09	9.45	187,741.05	9.31	191,204.98
7	Electricity, Gas and Water	9.56	373,477.64	9.18	383,655.99	9.02	383,672.95	8.87	387,239.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.54	70,756.45	9.90	69,665.95	9.68	69,780.71	9.23	63,877.33
9	Transport, Communication and Public Utilities	9.89	70,862.62	9.61	70,628.02	9.30	69,588.54	9.26	56,702.42
10	Wholesaler & Retailer	9.73	919,014.97	9.43	928,394.15	9.29	927,933.32	9.11	945,754.44
11	Finance, Insurance and Real Estate	9.48	325,363.21	9.19	342,458.66	8.91	332,394.91	8.80	332,218.26
12	Hotel or Restaurant	9.76	199,230.13	9.47	202,228.47	9.22	202,058.33	9.10	209,717.62
13	Other Services	9.72	182,039.83	9.44	182,789.16	9.23	183,929.49	9.15	186,182.66
14	Consumption Loans	10.30	850,030.43	10.06	854,688.39	9.95	858,527.85	9.65	868,497.38
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.91	1,175.34	3.50	1,175.71
16	Others	10.34	245,374.69	10.11	246,057.41	9.85	246,051.47	9.75	245,962.28
	Aggregate	9.52	4,574,666.46	9.33	4,631,806.37	9.07	4,631,450.72	8.90	4,649,892.30

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)		Mangshir, 2081 (Mid Dec, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	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	9.25	1,721,777.94
2	Overdraft	10.66	89,941.26	10.35	89,465.63	10.06	88,500.22	9.98	85,019.57
3	Cash Credit Loan	9.77	592,900.04	9.44	595,642.03	9.21	589,929.82	9.07	594,217.58
4	Trust Receipt Loan/Import Loan	9.86	63,233.31	9.72	63,506.60	9.06	69,495.72	9.08	68,522.80
5	Short Term Working Capital/Demand Loan	9.55	721,785.57	9.01	743,815.77	8.73	754,686.26	8.63	771,978.98
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	9.31	319,814.31
7	Real Estate Loan	10.14	222,454.13	9.84	225,898.02	9.60	225,977.85	9.41	234,057.36
8	Margin Nature Loan	9.90	79,141.05	9.69	84,210.43	9.13	85,911.44	9.12	86,330.03
9	Hire Purchase Loan	10.09	107,998.00	9.81	107,823.81	9.58	109,553.37	9.45	111,582.09
10	Deprived Sector Loan	8.61	262,326.80	8.34	267,907.80	8.04	255,176.65	7.91	246,875.85
11	Bills Purchased	9.84	6,508.14	9.23	7,173.22	9.22	7,632.63	9.28	7,853.04
12	Other Product	10.05	391,923.64	9.95	392,458.06	9.67	390,075.93	9.44	401,862.74
	Aggregate	9.52	4,574,666.47	9.33	4,631,806.37	9.07	4,631,450.72	8.90	4,649,892.30

Annex-I

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