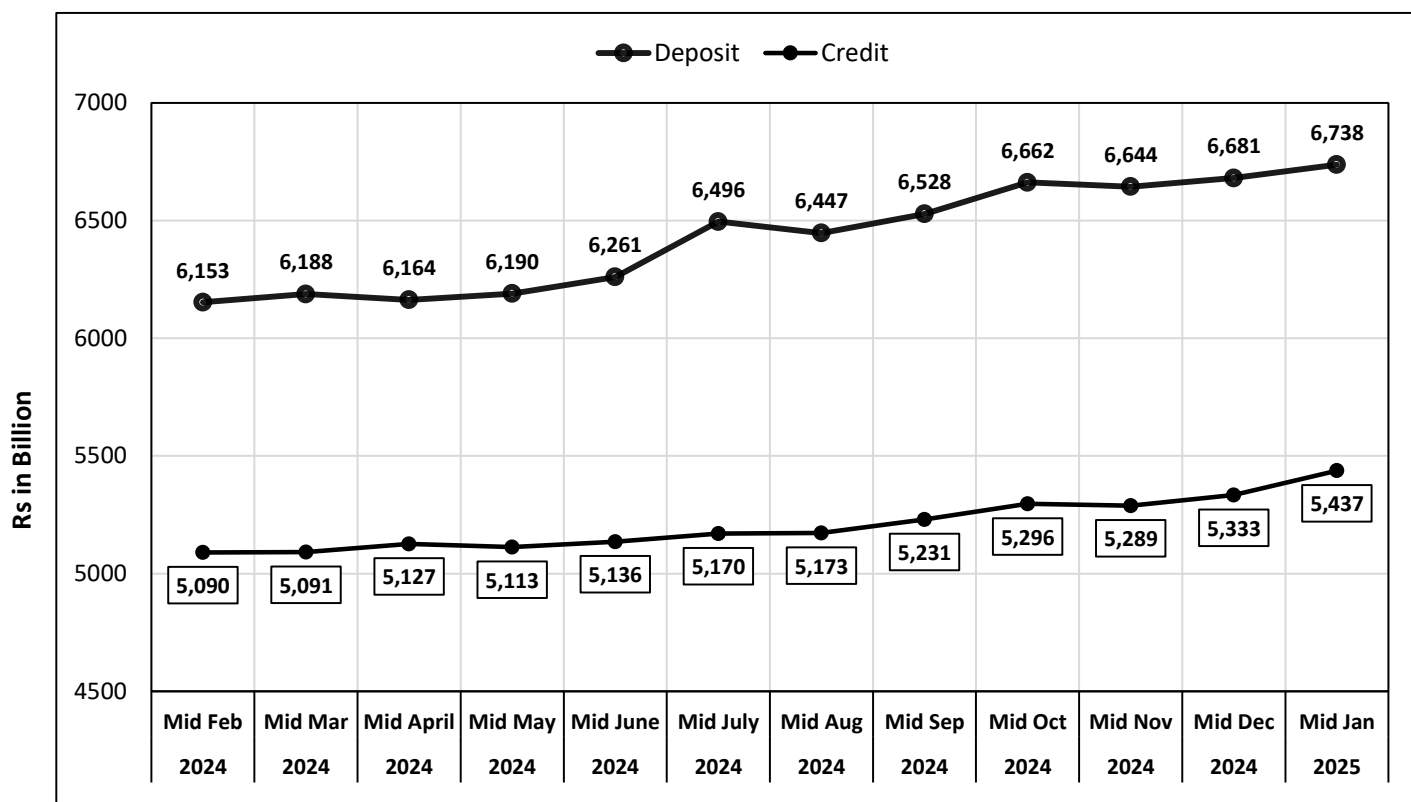


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Pus
(Mid-Jan, 2025)

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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 Pus End, 2081 (Mid-Jan, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	105.02	10.76	2.33	118.10
2	Total Credit/GDP	84.43	9.08	1.81	95.31
3	Total Credit/ Total Deposit**	80.39	84.37	77.67	80.70
4	CD Ratio*	79.02	84.05	76.86	79.43
5	Fixed Deposit/Total Deposit	51.53	55.47	66.79	52.19
6	Saving Deposit/Total Deposit	34.05	34.43	23.25	33.87
7	Current Deposit/Total Deposit	6.15	2.22	1.29	5.69
8	Call Deposit/Total Deposit	7.52	7.84	7.92	7.56
9	NPL/ Total Loan^	4.73	5.11	12.85	4.92
10	Total LLP /Total Loan	5.05	4.93	10.87	5.15
11	Deprived Sector Loan/Total Loan \$^	5.74	7.47	7.05	5.93
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.95	6.73	7.56	7.83
2	Investment in Gov. Securities/Total Deposit	17.11	14.41	13.30	16.79
3	Total Liquid Assets/Total Deposit	25.99	23.56	27.61	25.80
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.53	9.90	10.80	9.58
2	Total Capital/RWA	12.34	12.55	13.09	12.37
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,078	1,132	291	6,501
3	No. of Deposit Accounts	49,651,137	7,339,256	935,402	57,925,795
4	No. of Loan Accounts	1,605,815	275,950	43,959	1,925,724
5	No. of Branchless Banking Centers	1,048	17	-	1,065
6	No. of Branchless Banking Customers	298,473	1,374	-	299,847
7	No. of Mobile Banking Customers	22,535,858	3,526,503	273,756	26,336,117
8	No. of Internet Banking Customers	1,487,355	613,888	17,141	2,118,384
9	No. of ATMs	4,845	344	40	5,229
10	No. of Debit Cards	12,117,170	1,172,122	73,882	13,363,174
11	No. of Credit Cards	304,588	2,017	-	306,605
12	No. of Prepaid Cards	216,309	2,855	-	219,164

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	4.75
	(a) Saving	3.34
	(b) Fixed	6.51
	(c) Call	1.21
2	Wt. Avg Interest Rate on Credit	8.69

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 Poush end of FY2081/82 (2024/25)

*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-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	618,798	683,127	728,713	783,955	764,820	10.40	6.67	-2.44
a. Paid-up Capital	407,789	425,052	436,408	439,051	442,972	4.23	2.67	0.89
b. Statutory Reserves	120,965	138,151	150,114	160,396	158,091	14.21	8.66	-1.44
c. Retained Earning	10,267	(6,633)	(21,577)	(11,047)	(33,388)	-164.61	225.30	202.25
d. Others Reserves	79,777	126,558	163,767	195,555	197,145	58.64	29.40	0.81
2 BORROWINGS	500,434	255,302	240,886	266,997	259,298	-48.98	-5.65	-2.88
a. NRB	259,218	2,022	393	392	433	-99.22	-80.57	10.57
b. "A"Class Licensed Institution	40,170	18,993	6,970	31,977	33,199	-52.72	-63.30	3.82
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	41,711	41,274	10.98	-25.04	-1.05
d. Other Financial Ins.	6,027	6,467	8,037	15,684	7,147	7.30	24.27	-54.43
e. Bonds and Securities	136,986	163,416	177,211	177,233	177,245	19.29	8.44	0.01
3 DEPOSITS	5,159,175	5,771,238	6,495,583	6,680,949	6,737,582	11.86	12.55	0.85
a. Current	465,415	454,049	381,824	359,213	383,704	-2.44	-15.91	6.82
b. Savings	1,402,182	1,519,064	1,954,389	2,225,521	2,282,245	8.34	28.66	2.55
c. Fixed	2,835,817	3,359,257	3,642,837	3,516,429	3,516,371	18.46	8.44	0.00
d. Call Deposits	391,068	390,785	472,514	532,246	509,153	-0.07	20.91	-4.34
e. Others	64,694	48,082	44,019	47,541	46,109	-25.68	-8.45	-3.01
4 Bills Payable	2,782	3,189	3,117	4,851	4,173	14.61	-2.25	-13.98
5 Other Liabilities	424,126	502,666	598,080	694,844	690,490	18.52	18.98	-0.63
1. Loan Loss Provision	110,300	168,124	230,012	249,796	279,970	52.42	36.81	12.08
2. Interest Suspense a/c	19,628	28,910	28,409	51,857	47,024	47.29	-1.73	-9.32
3. Others	294,198	305,633	339,659	393,191	363,496	3.89	11.13	-7.55
6 Reconciliation A/c	512	471	3,179	793	120	-8.02	574.99	-84.86
7 Profit & Loss A/c	79,497	75,002	61,825	30,834	30,595	-5.65	-17.57	-0.77
TOTAL	6,785,324	7,290,996	8,131,382	8,463,223	8,487,078	7.45	11.53	0.28
Assets								
1 LIQUID FUNDS	509,990	533,958	553,205	629,879	N.M./808.9754	4.70	3.60	0.00
a. Cash Balance	111,631	102,134	103,855	102,903	104,933	-8.51	1.69	1.97
Nepalese Notes & Coins	108,250	99,262	100,579	98,979	100,862	-8.30	1.33	1.90
Foreign Currency	3,381	2,871	3,277	3,923	4,071	-15.06	14.11	3.76
b. Bank Balance	302,877	362,361	378,811	437,048	422,593	19.64	4.54	-3.31
1. In Nepal Rastra Bank	220,659	288,687	330,452	372,050	366,427	30.83	14.47	-1.51
2. "A"Class Licensed Institution	28,862	23,870	17,711	25,117	20,473	-17.30	-25.80	-18.49
3. Other Financial Ins.	6,959	2,939	1,621	1,240	857	-57.76	-44.86	-30.88
4. In Foreign banks	46,397	46,865	29,028	38,642	34,836	1.01	-38.06	-9.85
c. Money at Call	95,482	69,463	70,539	89,928	80,435	-27.25	1.55	-10.56
2 INVESTMENTS	911,435	1,049,633	1,471,177	1,395,543	1,370,152	15.16	40.16	-1.82
a. Govt. Securities	909,783	1,029,807	1,164,295	1,136,332	1,131,021	13.19	13.06	-0.47
b Others	1,651	19,827	306,882	259,210	239,131	1100.56	1447.82	-7.75
3 SHARE & OTHER INVESTMENT	186,550	251,757	275,676	329,107	329,444	34.95	9.50	0.10
4 LOANS & ADVANCES (Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,332,301	5,436,262	3.48	5.97	1.95
4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,324,996	5,428,625	3.50	5.91	1.95
a. Private Sector	4,493,912	4,687,782	4,952,707	5,126,242	5,211,411	4.31	5.65	1.66
b. Financial Institutions	212,907	183,328	202,802	190,962	209,983	-13.89	10.62	9.96
c. Government Organizations	2,231	2,697	6,202	7,792	7,231	20.86	129.96	-7.20
4.2 BILLS PURCHASED	4,487	3,600	6,954	7,304	7,636	-19.76	93.16	4.54
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,189	1,144	-16.19	92.13	-3.73
6 FIXED ASSETS	95,030	136,783	145,320	147,252	147,526	43.94	6.24	0.19
7 OTHER ASSETS	353,788	417,472	476,248	587,431	549,112	18.00	14.08	-6.52
a. Accrued Interests	199,589	244,588	282,704	374,295	330,203	22.55	15.58	-11.78
b. Others	154,198	172,884	193,544	213,135	218,909	12.12	11.95	2.71
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	38,588	40,756	77.62	90.01	5.62
10 Reconciliation Account	3,241	2,304	2,550	691	2,042	-28.90	10.66	195.55
11 Profit & Loss A/c	63	1,831	497	1,210	2,134	2827.18	-72.86	76.41
TOTAL	6,785,324	7,290,996	8,131,382	8,463,223	8,473,109	7.45	11.53	0.12

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	553,626	611,312	652,888	702,921	686,164	10.42	6.80	-2.38
a. Paid-up Capital	356,095	369,857	379,020	381,378	384,928	3.86	2.48	0.93
b. Statutory Reserves	110,434	126,035	137,000	146,232	143,750	14.13	8.70	-1.70
c. Retained Earning	14,956	(1,180)	(13,948)	(3,693)	(23,030)	-107.89	1082.50	523.68
d. Others Reserves	72,140	116,599	150,815	179,003	180,515	61.63	29.34	0.85
2 BORROWINGS	462,083	243,416	231,919	257,992	250,252	-47.32	-4.72	-3.00
a. NRB	229,157	1,674	393	392	433	-99.27	-76.53	10.57
b. "A"Class Licensed Institution	38,482	16,193	6,970	31,917	33,096	-57.92	-56.96	3.69
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	41,711	41,274	10.98	-25.04	-1.05
d. Other Financial Ins.	5,862	6,164	7,558	15,218	6,692	5.15	22.61	-56.03
e. Bonds and Securities	130,549	154,982	168,723	168,754	168,757	18.72	8.87	0.00
3 DEPOSITS	4,545,157	5,086,244	5,756,809	5,940,891	5,991,078	11.90	13.18	0.84
a. Current	453,605	441,571	368,702	345,947	368,381	-2.65	-16.50	6.48
b. Savings	1,261,715	1,366,476	1,752,143	1,989,932	2,040,079	8.30	28.22	2.52
c. Fixed	2,436,953	2,898,148	3,177,768	3,082,307	3,087,232	18.93	9.65	0.16
d. Call Deposits	329,895	333,864	415,610	476,475	450,513	1.20	24.49	-5.45
e. Others	62,988	46,186	42,586	46,230	44,873	-26.68	-7.79	-2.94
4 Bills Payable	2,740	3,163	3,095	4,832	4,157	15.45	-2.15	-13.96
5 Other Liabilities	384,228	453,119	538,952	626,384	623,674	17.93	18.94	-0.43
1. Loan Loss Provision	95,409	147,603	201,267	217,082	243,201	54.71	36.36	12.03
2. Interest Suspense a/c	10,334	18,049	15,809	35,932	32,991	74.67	-12.41	-8.18
3. Others	278,486	287,467	321,875	373,371	347,482	3.22	11.97	-6.93
6 Reconciliation A/c	516	470	3,177	794	117	-8.96	576.23	-85.20
7 Profit & Loss A/c	72,201	68,213	55,901	27,759	27,789	-5.52	-18.05	0.11
TOTAL	6,020,551	6,465,937	7,242,741	7,561,573	7,583,232	7.40	12.01	0.29
Assets								
1 LIQUID FUNDS	420,838	450,799	477,887	545,152	531,975	7.12	6.01	-2.42
a. Cash Balance	102,537	92,853	95,352	94,562	96,684	-9.44	2.69	2.24
Nepalese Notes & Coins	99,279	90,215	92,309	91,016	93,061	-9.13	2.32	2.25
Foreign Currency	3,258	2,638	3,043	3,547	3,624	-19.01	15.33	2.17
b. Bank Balance	268,141	324,727	340,981	392,647	379,512	21.10	5.01	-3.35
1. In Nepal Rastra Bank	203,810	263,539	301,463	339,553	331,320	29.31	14.39	-2.42
2. "A"Class Licensed Institution	17,786	14,124	10,338	14,430	13,334	-20.59	-26.80	-7.60
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	38,640	34,834	1.01	-38.06	-9.85
c. Money at Call	50,160	33,219	41,554	57,943	55,779	-33.78	25.09	-3.73
2 INVESTMENTS	820,456	937,730	1,330,657	1,277,102	1,244,619	14.29	41.90	-2.54
a. Govt. Securities	818,804	918,942	1,049,313	1,026,603	1,024,939	12.23	14.19	-0.16
b. Others	1,651	18,788	281,344	250,499	219,680	1037.69	1397.43	-12.30
3 SHARE & OTHER INVESTMENT	175,230	238,878	262,629	309,411	312,382	36.32	9.94	0.96
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,719,816	4,815,352	3.12	5.91	2.02
4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,712,512	4,807,715	3.14	5.84	2.02
a. Private Sector	4,025,452	4,149,539	4,381,897	4,539,398	4,619,253	3.08	5.60	1.76
b. Financial Institutions	150,129	156,762	172,496	165,329	181,231	4.42	10.04	9.62
c. Government Organizations	2,231	2,690	6,194	7,784	7,231	20.53	130.31	-7.11
4.2 BILLS PURCHASED	4,487	3,600	6,954	7,304	7,636	-19.76	93.16	4.54
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,189	1,144	-16.19	92.13	-3.73
6 FIXED ASSETS	85,850	124,602	132,130	133,563	133,511	45.14	6.04	-0.04
7 OTHER ASSETS	322,804	381,570	436,640	541,619	506,999	18.20	14.43	-6.39
a. Accrued Interests	177,208	218,341	255,668	340,547	300,178	23.21	17.10	-11.85
b. Others	145,596	163,228	180,972	201,072	206,821	12.11	10.87	2.86
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	32,655	34,866	76.65	97.15	6.77
10 Reconciliation Account	3,240	2,301	2,547	678	1,998	-29.00	10.70	194.54
11 Profit & Loss A/c	-	1,001	-	352	352	0.00	-100.00	0.00
TOTAL	6,020,551	6,465,937	7,242,741	7,561,573	7,583,232	7.40	12.01	0.29

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	47,312	52,784	57,742	62,327	60,032	11.57	9.39	-3.68
a. Paid-up Capital	36,994	40,207	42,171	42,420	42,773	8.69	4.88	0.83
b. Statutory Reserves	7,072	8,341	9,318	10,191	10,429	17.94	11.72	2.34
c. Retained Earning	(282)	(355)	(878)	14	(2,901)	25.97	147.43	-21436.33
d. Others Reserves	3,528	4,592	7,131	9,703	9,730	30.15	55.30	0.28
2 BORROWINGS	26,259	9,340	8,019	8,057	8,097	-64.43	-14.14	0.50
a. NRB	20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution	500	1,250	-	60	104	150.00	-100.00	72.52
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	165	303	479	467	455	83.75	57.88	-2.58
e. Bonds and Securities	5,490	7,486	7,540	7,530	7,539	36.38	0.71	0.12
3 DEPOSITS	509,490	571,573	610,171	605,794	613,677	12.19	6.75	1.30
a. Current	9,932	11,059	11,513	11,500	13,605	11.35	4.10	18.31
b. Savings	120,613	132,843	176,770	204,549	211,285	10.14	33.07	3.29
c. Fixed	327,121	380,584	374,776	343,808	340,422	16.34	-1.53	-0.98
d. Call Deposits	51,614	46,811	46,863	45,696	48,121	-9.31	0.11	5.31
e. Others	211	275	249	240	245	30.45	-9.24	1.88
4 Bills Payable	42	23	21	19	16	-44.16	-9.52	-19.05
5 Other Liabilities	23,291	30,451	36,086	43,379	41,227	30.74	18.50	-4.96
1. Loan Loss Provision	9,405	13,887	19,372	22,803	25,550	47.66	39.49	12.05
2. Interest Suspense a/c	1,129	1,931	2,459	5,179	3,514	70.95	27.37	-32.14
3. Others	12,757	14,633	14,255	15,397	12,163	14.71	-2.58	-21.00
6 Reconciliation A/c	0	0	0	0	0	1477.29	-100.00	-61.95
7 Profit & Loss A/c	6,340	5,715	5,291	2,728	2,669	-9.85	-7.42	-2.18
TOTAL	612,733	669,886	717,330	722,304	725,718	9.33	7.08	0.47
Assets								
1 LIQUID FUNDS	69,497	64,562	56,513	59,781	56,172	-7.10	-12.47	-6.04
a. Cash Balance	7,505	7,574	7,022	6,981	6,878	0.92	-7.29	-1.47
Nepalese Notes & Coins	7,383	7,341	6,788	6,604	6,431	-0.56	-7.53	-2.62
Foreign Currency	123	233	234	377	447	89.75	0.30	18.71
b. Bank Balance	24,830	28,785	29,706	32,411	34,415	15.93	3.20	6.18
1. In Nepal Rastra Bank	13,435	20,033	23,445	26,183	28,555	49.11	17.03	9.06
2. "A"Class Licensed Institution	6,642	7,521	5,775	6,006	5,622	13.25	-23.21	-6.40
3. Other Financial Ins.	4,752	1,228	483	220	236	-74.15	-60.67	7.38
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	20,390	14,879	-24.11	-29.84	-27.03
2 INVESTMENTS	68,793	91,763	114,973	97,349	100,663	33.39	25.29	3.40
a. Govt. Securities	68,793	90,725	92,535	91,426	88,412	31.88	2.00	-3.30
b. Others	-	1,038	22,438	5,923	12,251	0.00	2061.04	106.84
3 SHARE & OTHER INVESTMENT	8,446	8,504	9,159	12,919	12,136	0.69	7.70	-6.05
4 LOANS & ADVANCES								
(Including Bills Purchased)	444,934	471,886	501,432	510,519	517,742	6.06	6.26	1.41
4.1 LOANS & ADVANCES	444,934	471,886	501,432	510,519	517,742	6.06	6.26	1.41
a. Private Sector	386,815	451,918	476,949	489,262	493,956	16.83	5.54	0.96
b. Financial Institutions	58,120	19,964	24,480	21,254	23,786	-65.65	22.62	11.92
c. Government Organizations	-	3	3	3	-	0.00	0.00	-100.00
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	9,783	9,792	38.00	9.78	0.09
7 OTHER ASSETS	13,338	21,777	22,172	27,943	24,773	63.27	1.81	-11.34
a. Accrued Interests	7,075	14,549	13,386	19,045	16,242	105.63	-8.00	-14.71
b. Others	6,263	7,228	8,787	8,898	8,531	15.42	21.56	-4.13
8 Expenses not Written off	-	-	-	-	-	0.00	0.00	0.00
9 Non Banking Assets	1,258	2,269	3,369	3,658	3,602	80.40	48.51	-1.53
10 Reconciliation Account	0	0	-	10	10	0.00	-100.00	0.00
11 Profit & Loss A/c	56	279	-	342	826	397.68	-100.00	141.77
TOTAL	612,733	669,886	717,330	722,304	725,718	9.33	7.08	0.47

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change			
	2022	2023	2024	2024	2025	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	17,861	19,031	18,083	18,707	18,623	6.55	-4.98	-0.45	
a. Paid-up Capital	14,700	14,988	15,217	15,252	15,271	1.96	1.53	0.12	
b. Statutory Reserves	3,459	3,775	3,796	3,973	3,912	9.13	0.55	-1.53	
c. Retained Earning	(4,408)	(5,098)	(6,751)	(7,368)	(7,458)	15.66	32.41	1.23	
d. Others Reserves	4,110	5,367	5,821	6,850	6,899	30.59	8.46	0.72	
2 BORROWINGS	12,092	2,546	948	948	949	-78.94	-62.77	0.04	
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	949	0.06	0.01	0.04	
3 DEPOSITS	104,528	113,422	128,603	134,264	132,827	8.51	13.38	-1.07	
a. Current	1,878	1,419	1,609	1,766	1,718	-24.42	13.35	-2.71	
b. Savings	19,854	19,745	25,477	31,039	30,881	-0.55	29.03	-0.51	
c. Fixed	71,743	80,525	90,293	90,313	88,716	12.24	12.13	-1.77	
d. Call Deposits	9,558	10,110	10,041	10,075	10,520	5.77	-0.69	4.41	
e. Others	1,496	1,622	1,184	1,071	992	8.47	-27.02	-7.41	
4 Bills Payable	0	2	1	0	0	380.57	-74.28	13.30	
5 Other Liabilities	16,607	19,097	23,043	25,081	25,589	14.99	20.66	2.03	
1. Loan Loss Provision	5,486	6,634	9,373	9,912	11,219	20.91	41.29	13.19	
2. Interest Suspense a/c	8,165	8,930	10,140	10,746	10,519	9.36	13.56	-2.11	
3. Others	2,955	3,533	3,529	4,423	3,851	19.56	-0.10	-12.94	
6 Reconciliation A/c	(4)	1	2	(1)	2	-125.45	105.84	-297.75	
7 Profit & Loss A/c	957	1,073	633	347	137	12.19	-41.03	-60.39	
TOTAL	152,040	155,172	171,311	179,347	178,128	2.06	10.40	-0.68	
Assets									
1 LIQUID FUNDS	19,655	18,596	18,804	24,945	N.M./808.975	-5.39	1.12	0.00	
a. Cash Balance	1,588	1,706	1,481	1,360	1,370	7.42	-13.18	0.77	
Nepalese Notes & Coins	1,588	1,706	1,481	1,360	1,370	7.42	-13.17	0.78	
Foreign Currency	0	0	0	0	0	115.37	-73.13	-77.23	
b. Bank Balance	9,906	8,849	8,125	11,991	8,667	-10.68	-8.18	-27.72	
1. In Nepal Rastra Bank	3,414	5,115	5,544	6,314	6,552	49.79	8.39	3.78	
2. "A"Class Licensed Institution	4,434	2,224	1,597	4,680	1,517	-49.85	-28.20	-67.58	
3. Other Financial Ins.	2,058	1,510	984	997	597	-26.60	-34.83	-40.06	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,160	8,041	9,198	11,595	9,777	-1.46	14.38	-15.68	
2 INVESTMENTS	22,186	20,140	25,547	21,092	24,870	-9.22	26.85	17.91	
a. Govt. Securities	22,186	20,140	22,447	18,304	17,670	-9.22	11.45	-3.46	
b. Others	-	-	3,100	2,788	7,200	0.00	0.00	158.22	
3 SHARE & OTHER INVESTMENT	2,875	4,375	3,888	6,777	4,926	52.20	-11.13	-27.32	
LOANS & ADVANCES									
4 (Including Bills Purchased)	86,303	92,931	99,691	101,965	103,168	7.68	7.27	1.18	
4.1 LOANS & ADVANCES	86,303	92,931	99,691	101,965	103,168	7.68	7.27	1.18	
a. Private Sector	81,645	86,325	93,861	97,582	98,202	5.73	8.73	0.64	
b. Financial Institutions	4,658	6,602	5,826	4,380	4,966	41.72	-11.75	13.39	
c. Government Organizations	-	4	4	4	-	0.00	0.00	-100.00	
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	3,906	4,222	20.41	4.30	8.10	
7 OTHER ASSETS	17,646	14,125	17,436	17,869	17,340	-19.95	23.44	-2.96	
a. Accrued Interests	15,306	11,697	13,651	14,704	13,783	-23.58	16.70	-6.26	
b. Others	2,340	2,428	3,785	3,166	3,557	3.76	55.93	12.35	
8 Expenses not Written off	-	1	1	-	-	0.00	11.04	0.00	
9 Non Banking Assets	599	1,114	1,964	2,274	2,288	85.87	76.36	0.62	
10 Reconciliation Account	(0)	3	3	2	33	-1452.60	1.09	1327.72	
11 Profit & Loss A/c	6	551	497	515	955	8461.23	-9.74	85.34	
TOTAL	152,040	155,172	171,311	179,347	164,159	2.06	10.40	-8.47	

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	330,008	429,253	455,987	157,260	184,537	30.07	6.23	17.34
1.1 Deposit Liabilities	305,976	402,421	431,908	148,082	173,587	31.52	7.33	17.22
1.1.1 Saving A/c	76,032	88,065	79,278	29,551	35,517	15.83	-9.98	20.19
1.1.2 Fixed A/c	223,748	305,845	344,566	115,720	134,692	36.69	12.66	16.39
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	4,403	5,111	92.36	-12.13	16.09
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	10,906	12,897	20.83	-6.86	18.26
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	40,095	46,494	7.73	15.30	15.96
1.1.2.4 Above 1 Year	81,297	138,814	166,377	60,316	70,190	70.75	19.86	16.37
1.1.3 Call Deposit	6,111	8,461	8,034	2,797	3,361	38.45	-5.04	20.19
1.1.4 Certificate of Deposits	85	51	30	14	17	-39.75	-41.39	17.61
1.2 Others	24,032	26,832	24,079	9,179	10,950	11.65	-10.26	19.29
2 Commission/Fee Expense	3,121	4,228	4,635	1,993	2,482	35.49	9.61	24.53
3 Employees Expenses	53,727	55,126	63,661	26,804	32,354	2.60	15.48	20.71
4 Office Operating Expenses	38,326	38,127	43,010	17,167	21,044	-0.52	12.81	22.58
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	225	314	35.07	85.74	39.56
7. Provision for Risk	25,497	65,952	85,515	31,368	54,959	158.67	29.66	75.21
7.1 Loan loss Provision	25,367	65,818	85,205	31,333	54,959	159.46	29.46	75.40
7.1.1 General Loan loss Provision	12,849	17,473	26,227	14,273	20,280	35.98	50.11	42.09
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	3,027	10,174	18.37	31.70	236.11
7.1.1.2 Watch List Provision	3,976	6,969	12,394	11,246	10,107	75.28	77.85	-10.13
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	17,368	33,749	277.53	23.05	94.32
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	(308)	929	529.86	4.11	-401.74
7.2. Provision for Non-Banking Assets	13	89	153	26	-	563.44	72.55	-100.00
7.3. Provision for Loss on Investment	98	16	31	10	0	-83.24	88.60	-97.56
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	1,365	2,703	75.65	42.60	98.05
9 Provision for Staff Bonus	11,766	10,407	10,642	5,048	4,738	-11.55	2.26	-6.15
10 Provision for Income Tax	34,273	32,840	33,085	13,899	13,399	-4.18	0.75	-3.60
11 Others	7	79	165	86	91	1053.58	108.99	6.70
12 Net Profit	83,438	77,771	70,918	33,973	30,349	-6.79	-8.81	-10.67
TOTAL EXPENSES	582,244	717,106	772,570	289,187	346,969	23.16	7.73	19.98
Income								
1. Interest Income	509,366	641,877	674,109	245,001	289,684	26.01	5.02	18.24
1.1. On Loans and Advance	464,186	572,265	588,296	209,850	247,735	23.28	2.80	18.05
1.2. On Investment	38,306	57,477	66,519	26,710	31,934	50.05	15.73	19.56
1.2.1 Government Bonds	35,010	53,207	59,980	23,287	27,716	51.98	12.73	19.02
1.2.2 Foreign Bonds	341	228	499	169	252	-33.10	118.51	48.67
1.2.3 NRB Bonds	343	558	960	1,198	1,500	62.57	72.14	25.20
1.2.4 Deventure & Bonds	2,612	3,484	5,079	2,055	2,467	33.39	45.80	20.03
1.3 Agency Balance	174	1,430	1,423	682	859	721.79	-0.48	25.86
1.4 On Call Deposit	1,460	2,428	3,840	1,590	1,895	66.34	58.14	19.18
1.5 Others	5,239	8,276	14,031	6,169	7,261	57.97	69.53	17.71
2. Commission & Discount	27,259	29,086	35,259	15,191	18,904	6.70	21.23	24.44
2.1 Bills Purchase & Discount	310	206	397	180	220	-33.51	92.78	22.04
2.2 Commission	22,861	22,065	27,596	11,921	14,841	-3.49	25.07	24.50
2.3 Others	4,088	6,815	7,267	3,090	3,843	66.72	6.63	24.38
3 Income From Exchange Fluctuation	8,121	5,553	6,369	2,995	3,933	-31.62	14.70	31.32
3.1 Due to Change in Exchange Rate	1,029	829	(311)	(260)	(59)	-19.43	-137.56	-77.35
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	3,255	3,992	-33.39	41.42	22.64
4 Other Operating Income	12,504	11,095	10,946	5,287	6,486	-11.27	-1.35	22.67
5 Non Operating Income	3,584	1,971	1,866	1,166	1,469	-45.00	-5.36	25.96
6 Provision Written Back	20,530	27,558	43,240	18,251	24,620	34.23	56.90	34.90
7 Recovery from Written off Loan	669	245	285	51	101	-63.34	16.44	97.58
8 Income from Extra Ordinary Expenses	156	(1,060)	12	8	8	-780.06	-101.13	9.63
9 Net Loss	56	780	485	1,238	1,764	1290.13	-37.87	42.54
TOTAL INCOME	582,244	717,106	772,570	289,187	346,969	23.16	7.73	19.98

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	284,750	364,419	396,012	137,469	161,307	27.98	8.67	17.34
1.1 Deposit Liabilities	262,357	339,229	372,863	128,639	150,772	29.30	9.91	17.21
1.1.1 Saving A/c	67,417	77,696	70,894	26,131	31,432	15.25	-8.76	20.29
1.1.2 Fixed A/c	189,890	254,527	294,989	100,031	116,359	34.04	15.90	16.32
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	3,400	3,970	100.87	2.52	16.77
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	9,091	10,684	16.08	-3.71	17.53
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	33,325	38,650	4.89	19.54	15.98
1.1.2.4 Above 1 Year	75,530	125,810	150,210	54,215	63,055	66.57	19.39	16.30
1.1.3 Call Deposit	4,966	6,963	6,951	2,463	2,964	40.23	-0.18	20.37
1.1.4 Certificate of Deposits	85	43	30	14	17	-49.64	-29.89	17.61
1.2 Others	22,393	25,190	23,148	8,830	10,535	12.49	-8.10	19.31
2 Commission/Fee Expense	3,057	4,099	4,524	1,963	2,442	34.08	10.37	24.42
3 Employees Expenses	47,172	47,816	55,898	23,443	28,474	1.37	16.90	21.46
4 Office Operating Expenses	33,086	32,261	37,062	14,904	18,208	-2.49	14.88	22.17
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-Operating Expenses	312	462	890	211	300	48.10	92.56	41.80
7. Provision for Risk	21,637	57,437	74,107	26,176	46,064	165.46	29.02	75.98
7.1 Loan loss Provision	21,538	57,424	74,018	26,140	46,064	166.62	28.90	76.22
7.1.1 General Loan loss Provision	11,093	15,606	23,763	12,581	18,398	40.69	52.27	46.24
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	3,090	9,838	27.84	35.89	218.37
7.1.1.2 Watch List Provision	3,468	5,858	10,517	9,491	8,560	68.93	79.51	-9.81
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	14,336	26,791	291.76	20.98	86.88
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	(777)	875	502.06	7.85	-212.61
7.2. Provision for Non-Banking Assets	-	0	55	26	-	0.00	1297575914354840000.00	-100.00
7.3. Provision for Loss on Investment	95	13	31	10	0	-85.91	130.37	-97.56
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	1,317	2,637	74.70	45.50	100.21
9 Provision for Staff Bonus	10,673	9,462	9,671	4,605	4,255	-11.34	2.21	-7.59
10 Provision for Income Tax	30,803	29,784	29,989	12,521	12,366	-3.31	0.69	-1.24
11 Others	7	72	165	86	91	969.68	128.53	6.70
12 Net Profit	74,801	70,037	64,153	30,593	27,437	-6.37	-8.40	-10.32
TOTAL EXPENSES	507,892	618,452	676,255	253,288	303,582	21.77	9.35	19.86
Income								
1. Interest Income	442,405	551,682	588,736	214,346	253,688	24.70	6.72	18.35
1.1. On Loans and Advance	402,230	490,121	511,556	182,220	215,465	21.85	4.37	18.24
1.2. On Investment	34,586	51,290	59,590	24,150	28,814	48.30	16.18	19.31
1.2.1 Government Bonds	31,700	47,873	53,733	20,838	24,731	51.02	12.24	18.68
1.2.2 Foreign Bonds	341	228	499	169	252	-33.10	118.51	48.67
1.2.3 NRB Bonds	1	2	635	1,130	1,412	118.89	27879.51	24.99
1.2.4 Deventure & Bonds	2,544	3,187	4,724	2,013	2,419	25.26	48.24	20.17
1.3 Agency Balance	171	1,430	1,420	675	850	738.02	-0.73	26.02
1.4 On Call Deposit	673	1,367	3,245	1,478	1,721	103.20	137.42	16.48
1.5 Others	4,745	7,475	12,925	5,822	6,837	57.53	72.91	17.43
2. Comission & Discount	25,927	27,763	33,790	14,488	18,011	7.08	21.71	24.31
2.1 Bills Purchase & Discount	310	206	397	180	220	-33.51	92.78	22.04
2.2 Comission	21,943	21,250	26,721	11,585	14,422	-3.16	25.75	24.49
2.3 Others	3,674	6,307	6,671	2,724	3,369	71.64	5.78	23.70
3 Income From Exchange Fluctuation	8,083	5,468	6,294	2,955	3,883	-32.36	15.12	31.37
3.1 Due to Change in Exchange Rate	1,028	817	(317)	(258)	(64)	-20.55	-138.79	-75.33
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	3,213	3,946	-34.08	42.15	22.80
4 Other Operating Income	10,325	9,218	8,654	4,270	5,258	-10.71	-6.12	23.12
5 Non Operating Income	3,087	1,760	1,370	974	1,259	-42.99	-22.15	29.18
6 Provision Written Back	17,299	23,391	37,139	15,853	21,387	35.22	58.78	34.91
7 Recovery from Written off Loan	611	231	271	44	93	-62.25	17.32	110.12
8 Income from Extra Ordinary Expenses	156	(1,060)	1	3	3	-780.38	-100.14	5.33
9 Net Loss	-	-	-	352	-	0.00	0.00	-100.00
TOTAL INCOME	507,892	618,452	676,255	253,288	303,582	21.77	9.35	19.86

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July					Mid-Dec 2024	Mid-Jan 2025	% Change		
	2022	2023	2024	2024	2025			2/1	3/2	5/4
	1	2	3	4	5					
1 Interest Expenses	37,191	53,217	48,793	15,619	18,348	43.09	-8.31	17.47		
1.1 Deposit Liabilities	35,908	52,034	47,947	15,301	17,969	44.91	-7.85	17.44		
1.1.1 Saving A/c	7,117	8,737	6,896	2,845	3,399	22.77	-21.07	19.49		
1.1.2 Fixed A/c	27,825	42,073	40,214	12,191	14,255	51.21	-4.42	16.93		
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	854	960	89.95	-30.90	12.41		
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	1,508	1,779	43.05	-21.05	18.03		
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	5,360	6,250	19.71	-3.67	16.61		
1.1.2.4 Above 1 Year	3,944	9,226	12,112	4,469	5,265	133.90	31.28	17.80		
1.1.3 Call Deposit	967	1,215	836	265	316	25.67	-31.15	19.00		
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00		
1.2 Others	1,282	1,183	846	318	378	-7.75	-28.48	18.94		
2 Commission/Fee Expense	63	120	103	28	37	90.31	-14.53	32.27		
3 Employees Expenses	5,225	5,838	6,202	2,673	3,089	11.72	6.23	15.58		
4 Office Operating Expenses	4,096	4,617	4,704	1,807	2,253	12.72	1.89	24.68		
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	2	4.23	-18.97	55.11		
7. Provision for Risk	3,329	7,125	9,415	4,073	6,386	114.07	32.13	56.80		
7.1 Loan loss Provision	3,301	7,064	9,268	4,073	6,386	114.01	31.20	56.80		
7.1.1 General Loan loss Provision	1,459	1,606	2,077	1,458	1,640	10.08	29.34	12.47		
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	(124)	255	-42.00	-35.03	-305.15		
7.1.1.2 Watch List Provision	431	1,010	1,689	1,582	1,385	134.31	67.34	-12.44		
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	2,146	4,732	190.81	33.39	120.51		
7.1.3 Additional Loan Loss Provision	2	106	52	469	15	5763.24	-50.91	-96.90		
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	21	23	313.66	-1.34	11.88		
9 Provision for Staff Bonus	987	844	868	369	427	-14.54	2.88	15.92		
10 Provision for Income Tax	3,010	2,604	3,011	1,204	1,181	-13.51	15.63	-1.95		
11 Others	-	-	-	-	-	0.00	0.00	0.00		
12 Net Profit	6,970	6,191	5,929	2,833	2,682	-11.18	-4.23	-5.35		
TOTAL EXPENSES	60,939	80,737	79,197	28,628	34,428	32.49	-1.91	20.26		
Income										
1. Interest Income	55,444	74,528	70,425	25,088	29,332	34.42	-5.51	16.92		
1.1. On Loans and Advance	51,703	68,237	63,418	22,629	26,350	31.98	-7.06	16.44		
1.2. On Investment	2,732	4,790	5,607	2,121	2,556	75.32	17.05	20.51		
1.2.1 Government Bonds	2,485	4,352	5,401	2,109	2,536	75.15	24.11	20.24		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	247	436	204	12	20	76.65	-53.18	67.36		
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	57	90	28.13	-53.14	59.42		
1.5 Others	403	725	1,037	280	336	79.68	43.00	19.83		
2. Comission & Discount	1,051	1,030	1,171	563	722	-1.99	13.73	28.14		
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00		
2.2 Comission	733	584	665	254	315	-20.36	13.91	23.92		
2.3 Others	317	446	506	309	407	40.46	13.50	31.61		
3 Income From Exchange Fluctuation	38	85	74	39	50	125.53	-12.63	27.29		
3.1 Due to Change in Exchange Rate	1	12	5	(2)	5	1204.94	-56.43	-336.23		
3.2 Due to Foreign Currency Trans.	37	73	69	41	45	97.78	-5.21	9.63		
4 Other Operating Income	1,684	1,601	1,916	743	908	-4.90	19.65	22.25		
5 Non Operating Income	219	114	278	134	149	-48.03	144.52	11.76		
6 Provision Written Back	2,407	3,135	5,325	1,719	2,439	30.26	69.88	41.90		
7 Recovery from Written off Loan	41	9	8	0	1	-78.37	-12.19	190.15		
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00		
9 Net Loss	56	235	-	342	826	318.72	-100.00	141.77		
TOTAL INCOME	60,939	80,737	79,197	28,628	34,428	32.49	-1.91	20.26		

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	8,067	11,618	11,182	4,172	4,882	44.02	-3.75	17.02
1.1 Deposit Liabilities	7,710	11,159	11,098	4,142	4,846	44.72	-0.55	17.01
1.1.1 Saving A/c	1,498	1,631	1,488	575	686	8.85	-8.75	19.38
1.1.2 Fixed A/c	6,033	9,245	9,363	3,498	4,078	53.24	1.27	16.59
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	149	181	30.29	-41.26	21.68
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	307	434	30.63	5.13	41.00
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	1,410	1,594	29.56	4.16	13.02
1.1.2.4 Above 1 Year	1,823	3,778	4,055	1,631	1,870	107.21	7.32	14.62
1.1.3 Call Deposit	179	283	247	69	82	58.07	-12.71	18.32
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	30	36	28.87	-81.57	18.67
2 Commission/Fee Expense	1	9	8	2	3	1093.33	-13.47	19.32
3 Employees Expenses	1,329	1,472	1,562	688	791	10.73	6.09	14.93
4 Office Operating Expenses	1,143	1,249	1,244	457	583	9.22	-0.36	27.70
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	12	12	-80.63	112.31	-1.52
7. Provision for Risk	532	1,389	1,993	1,120	2,508	161.23	43.48	124.01
7.1 Loan loss Provision	528	1,330	1,919	1,120	2,508	151.78	44.23	124.01
7.1.1 General Loan loss Provision	298	261	388	234	242	-12.48	48.67	3.78
7.1.1.1 Pass Loan Loss Provision	221	160	199	61	81	-27.62	24.79	32.76
7.1.1.2 Watch List Provision	77	101	188	173	162	30.76	86.42	-6.40
7.1.2 Special Loan Loss Provision	228	1,033	1,531	886	2,226	352.33	48.16	151.20
7.1.3 Additional Loan Loss Provision	2	36	-	-	40	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	43	-13.02	29.25	58.42
9 Provision for Staff Bonus	106	101	102	75	55	-4.38	1.18	-26.03
10 Provision for Income Tax	460	452	86	173	(149)	-1.75	-81.03	-185.82
11 Others	0	7	1	-	-	5969.78	-92.73	0.00
12 Net Profit	1,666	1,543	836	546	230	-7.40	-45.80	-57.82
TOTAL EXPENSES	13,413	17,917	17,117	7,272	8,959	33.58	-4.46	23.20
Income								
1. Interest Income	11,517	15,666	14,947	5,568	6,664	36.03	-4.59	19.68
1.1. On Loans and Advance	10,253	13,907	13,322	5,000	5,920	35.64	-4.21	18.39
1.2. On Investment	988	1,397	1,322	439	564	41.42	-5.42	28.59
1.2.1 Government Bonds	826	983	847	340	448	19.00	-13.88	31.82
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	57	68	25.54	1.39	20.36
1.2.4 Deventure & Bonds	67	295	354	42	48	341.43	20.03	13.46
1.3 Agency Balance	3	-	3	8	8	-100.00	0.00	11.63
1.4 On Call Deposit	181	285	231	55	83	57.26	-19.03	50.16
1.5 Others	91	76	69	66	88	-15.94	-9.42	33.66
2. Comission & Discount	281	293	299	139	171	4.51	1.91	23.02
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	82	104	24.94	-9.28	26.96
2.3 Others	96	63	90	57	67	-34.69	42.96	17.41
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	274	320	-44.38	36.26	16.92
5 Non Operating Income	278	98	218	58	61	-64.92	122.95	4.59
6 Provision Written Back	825	1,033	776	679	794	25.20	-24.87	16.94
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	5	0.00	1982.38	12.96
9 Net Loss	-	545	485	544	938	0.00	-11.09	72.60
TOTAL INCOME	13,413	17,917	17,117	7,272	8,959	33.58	-4.46	23.20

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	336,187	369,627	363,887	358,418	360,341	9.95	-1.55	0.54
Fishery Related	13,234	15,012	16,213	16,546	16,666	13.44	8.00	0.72
Mining Related	8,789	11,789	11,898	11,582	11,526	34.13	0.92	-0.48
Agriculture, Forestry, Beverage & Non Food Production Related*	733,900	782,536	857,723	903,515	929,211	6.63	9.61	2.84
Construction	190,196	203,379	207,710	215,279	223,917	6.93	2.13	4.01
Electricity, Gas and Water	246,839	307,457	376,015	398,774	406,298	24.56	22.30	1.89
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	68,212	72,403	-3.00	-0.02	6.14
Transport, Communication and Public Utilities	100,909	98,130	88,555	75,813	78,098	-2.75	-9.76	3.01
Wholesaler & Retailer	947,619	983,500	999,438	1,037,679	1,047,914	3.79	1.62	0.99
Finance, Insurance and Real Estate	375,243	365,559	396,355	405,064	427,843	-2.58	8.42	5.62
Tourism Service**	200,494	211,160	231,556	247,778	244,817	5.32	9.66	-1.19
Other Services	192,913	196,597	201,661	207,100	213,289	1.91	2.58	2.99
Consumption Loans	867,483	926,138	1,013,605	1,050,169	1,072,044	6.76	9.44	2.08
Local Government	1,125	1,127	1,218	1,219	1,218	0.12	8.14	-0.04
Others	421,635	337,541	331,052	333,078	329,459	-19.94	-1.92	-1.09
TOTAL	4,709,039	4,879,851	5,167,173	5,330,226	5,435,045	3.63	5.89	1.97
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	1,972,557	1,991,196	31.98	22.25	0.94
Overdraft	718,773	230,782	124,431	110,548	112,156	-67.89	-46.08	1.45
Cash Credit Loan	-	516,456	648,712	660,903	679,318	-	25.61	2.79
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	121,987	129,727	-6.19	12.58	6.34
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	788,799	815,026	-13.20	-17.58	3.32
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	398,152	402,164	3.23	10.98	1.01
Real Estate Loan	228,255	249,588	268,158	277,339	273,653	9.35	7.44	-1.33
Margin Nature Loan	80,508	76,535	90,093	107,945	113,777	-4.93	17.71	5.40
Hire Purchase Loan	157,162	159,216	124,102	128,633	128,804	1.31	-22.05	0.13
Deprived Sector Loan	335,623	308,356	312,186	289,835	301,926	-8.12	1.24	4.17
Bills Purchased	3,130	4,271	7,815	7,895	8,341	36.46	82.99	5.65
Other Product	558,470	452,502	465,365	465,632	478,959	-18.97	2.84	2.86
Total	4,709,039	4,879,851	5,167,173	5,330,226	5,435,045	3.63	5.89	1.97
Collateral wise								
Gold and Silver	52,782	55,533	58,489	65,559	68,696	5.21	5.32	4.78
Government Securities	783	3,239	3,160	3,132	4,626	313.70	-2.43	47.71
Non Governmental Securities	61,272	58,566	81,671	99,958	105,789	-4.42	39.45	5.83
Fixed Deposit Receipts	64,221	58,120	41,599	34,481	36,210	-9.50	-28.43	5.02
Own	64,006	57,887	41,348	34,227	35,934	-9.56	-28.57	4.99
Other Licences Institutions	215	233	252	254	277	8.61	7.79	9.04
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,754,992	4,835,101	4.82	7.13	1.68
Fixed Assets	3,538,076	3,749,324	3,938,300	4,037,452	4,049,473	5.97	5.04	0.30
Current Assets	578,047	565,372	684,244	717,539	785,628	-2.19	21.03	9.49
Against security of Bill	19,623	37,183	35,589	43,629	45,355	89.48	-4.29	3.96
Domestic Bills	880	771	1,112	1,305	1,228	-12.36	44.28	-5.89
Foreign Bills	18,744	36,412	34,477	42,324	44,127	94.26	-5.31	4.26
Against Guarantee	195,088	195,038	199,590	182,161	195,937	-0.03	2.33	7.56
Government Guarantee	2,307	3,129	3,145	3,232	3,270	35.67	0.49	1.16
Institutional Guarantee	136,841	127,020	147,144	135,176	146,355	-7.18	15.84	8.27
Personal Guarantee	37,037	41,125	32,724	32,633	32,825	11.04	-20.43	0.59
Collective Guarantee	7,418	7,239	3,388	2,459	2,224	-2.41	-53.19	-9.55
International Rated Foreign Bank's Guarantee	1,509	455	252	199	183	-69.84	-44.69	-8.27
Other Guarantee	9,977	16,069	12,937	8,462	11,079	61.06	-19.49	30.94
Credit Card	3,521	4,528	5,678	6,387	6,235	28.59	25.41	-2.37
Others	195,625	152,948	118,852	139,928	137,096	-21.82	-22.29	-2.02
Total	4,709,039	4,879,851	5,167,173	5,330,226	5,435,045	3.63	5.89	1.97

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-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	299,987	330,086	323,942	318,902	321,145	10.03	-1.86	0.70
Fishery Related	11,666	13,237	14,394	14,639	14,775	13.47	8.74	0.93
Mining Related	8,386	11,383	11,554	11,184	11,122	35.73	1.50	-0.55
Agriculture, Forestry, Beverage & Non Food Production Related*	703,432	749,504	823,518	868,513	893,699	6.55	9.88	2.90
Construction	154,723	167,502	182,860	191,205	198,608	8.26	9.17	3.87
Electricity, Gas and Water	239,756	298,869	365,248	388,449	395,804	24.66	22.21	1.89
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	65,391	69,561	-2.97	-0.91	6.38
Transport, Communication and Public Utilities	82,970	83,643	77,219	64,556	67,057	0.81	-7.68	3.87
Wholesaler & Retailer	866,464	896,414	910,162	949,223	958,783	3.46	1.53	1.01
Finance, Insurance and Real Estate	315,353	306,730	321,327	332,218	353,078	-2.73	4.76	6.28
Tourism Service**	175,638	182,269	199,049	214,596	211,472	3.78	9.21	-1.46
Other Services	177,350	178,117	181,572	186,365	192,260	0.43	1.94	3.16
Consumption Loans	757,464	768,478	841,225	868,588	886,458	1.45	9.47	2.06
Local Government	1,081	1,082	1,176	1,176	1,176	0.03	8.74	0.00
Others	311,215	260,185	248,572	246,004	241,634	-16.40	-4.46	-1.78
TOTAL	4,175,443	4,315,377	4,569,076	4,721,008	4,816,633	3.35	5.88	2.03
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,736,000	1,751,141	32.48	22.75	0.87
Overdraft	619,856	164,141	92,020	85,020	85,664	-73.52	-43.94	0.76
Cash Credit Loan	-	493,597	587,956	596,054	613,215	-	19.12	2.88
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	121,987	129,727	-6.28	12.59	6.34
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	772,946	799,321	-14.19	-16.44	3.41
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	319,814	322,050	0.08	13.16	0.70
Real Estate Loan	199,641	217,964	224,656	234,057	229,909	9.18	3.07	-1.77
Margin Nature Loan	64,819	58,679	70,345	86,330	91,542	-9.47	19.88	6.04
Hire Purchase Loan	131,340	138,262	106,860	111,582	112,000	5.27	-22.71	0.37
Deprived Sector Loan	279,646	262,365	267,360	246,876	258,634	-6.18	1.90	4.76
Bills Purchased	3,130	4,271	7,815	7,895	8,341	36.46	82.99	5.65
Other Product	481,430	385,119	398,673	402,446	415,089	-20.01	3.52	3.14
Total	4,175,443	4,315,377	4,569,076	4,721,008	4,816,633	3.35	5.88	2.03
Collateral wise								
Gold and Silver	47,816	50,575	53,423	60,220	63,247	5.77	5.63	5.03
Government Securities	722	3,200	3,160	3,132	4,626	343.23	-1.23	47.71
Non Governmental Securities	47,841	43,198	64,671	81,558	86,893	-9.71	49.71	6.54
Fixed Deposit Receipts	49,275	47,972	33,532	27,834	29,059	-2.64	-30.10	4.40
Own	49,060	47,738	33,283	27,581	28,783	-2.69	-30.28	4.36
Other Licences Institutions	215	233	249	253	275	8.61	6.75	8.74
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,228,833	4,301,555	4.34	7.25	1.72
Fixed Assets	3,095,794	3,268,070	3,427,110	3,511,450	3,516,095	5.56	4.87	0.13
Current Assets	577,997	565,333	684,086	717,384	785,460	-2.19	21.01	9.49
Against security of Bill	19,623	37,183	35,588	43,629	45,355	89.48	-4.29	3.96
Domestic Bills	880	771	1,112	1,305	1,228	-12.36	44.28	-5.89
Foreign Bills	18,744	36,412	34,476	42,324	44,127	94.26	-5.32	4.26
Against Guarantee	142,452	147,130	152,332	139,186	152,442	3.28	3.54	9.52
Government Guarantee	2,237	3,065	3,087	3,172	3,209	36.99	0.73	1.18
Institutional Guarantee	106,032	97,518	112,985	103,766	114,270	-8.03	15.86	10.12
Personal Guarantee	21,700	27,919	22,293	23,005	23,229	28.66	-20.15	0.97
Collective Guarantee	1,103	2,186	813	612	602	98.29	-62.80	-1.62
International Rated Foreign Bank's Guarantee	1,509	455	252	199	183	-69.84	-44.69	-8.27
Other Guarantee	9,870	15,986	12,901	8,432	10,948	61.96	-19.29	29.84
Credit Card	3,521	4,524	5,662	6,366	6,214	28.48	25.16	-2.38
Others	190,401	148,194	109,512	130,250	127,241	-22.17	-26.10	-2.31
Total	4,175,443	4,315,377	4,569,076	4,721,008	4,816,633	3.35	5.88	2.03

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

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	29,913	32,930	33,225	32,358	32,116	10.09	0.89	-0.75
Fishery Related	1,341	1,523	1,523	1,602	1,581	13.56	0.06	-1.29
Mining Related	302	321	239	300	307	6.26	-25.50	2.16
Agriculture, Forestry, Beverage & Non Food Production Related*	26,206	29,095	30,311	30,555	31,019	11.03	4.18	1.52
Construction	31,622	32,104	20,936	20,948	22,008	1.52	-34.79	5.06
Electricity, Gas and Water	6,488	7,578	9,835	9,574	9,706	16.80	29.77	1.38
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,028	2,051	1.11	22.35	1.13
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,841	8,649	-20.55	-20.49	-2.18
Wholesaler & Retailer	68,458	73,242	74,853	74,277	74,842	6.99	2.20	0.76
Finance, Insurance and Real Estate	47,742	46,985	61,373	59,666	60,847	-1.58	30.62	1.98
Tourism Service**	20,443	24,215	27,181	28,366	28,565	18.45	12.25	0.70
Other Services	13,088	15,561	17,064	17,383	17,621	18.89	9.66	1.37
Consumption Loans	81,687	128,117	142,214	149,440	153,080	56.84	11.00	2.44
Local Government	8	9	6	7	7	12.13	-31.38	-6.70
Others	98,812	66,870	68,896	72,230	73,044	-32.33	3.03	1.13
TOTAL	441,783	471,382	498,615	507,575	515,442	6.70	5.78	1.55
Productwise								
Term Loan	130,209	167,740	199,355	207,738	211,423	28.82	18.85	1.77
Overdraft	87,233	59,343	28,465	20,953	21,917	-31.97	-52.03	4.60
Cash Credit Loan	-	19,124	52,999	57,425	58,461	-	177.14	1.80
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	9,216	8,857	37.47	-62.74	-3.89
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	63,990	65,684	18.35	0.62	2.65
Real Estate Loan	18,717	21,884	33,368	32,187	32,427	16.92	52.48	0.74
Margin Nature Loan	11,773	14,165	15,594	17,458	18,185	20.31	10.09	4.16
Hire Purchase Loan	21,814	17,352	13,990	13,748	13,536	-20.45	-19.38	-1.54
Deprived Sector Loan	49,167	40,153	38,068	37,451	37,095	-18.33	-5.19	-0.95
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	47,409	47,858	-12.11	0.33	0.95
Total	441,783	471,382	498,615	507,575	515,442	6.70	5.78	1.55
Collateral wise								
Gold and Silver	3,982	3,931	3,936	4,238	4,365	-1.28	0.12	3.00
Government Securities	6	7	-	-	-	13.94	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	15,245	15,819	16.05	10.29	3.76
Fixed Deposit Receipts	12,219	8,314	6,702	5,417	5,741	-31.96	-19.39	5.98
Own	12,219	8,314	6,700	5,417	5,740	-31.96	-19.42	5.97
Other Licences Institutions	-	-	2	(0)	1	0.00	0.00	-34010516.67
Collateral of Properties	367,503	403,350	430,261	441,149	447,767	9.75	6.67	1.50
Fixed Assets	367,493	403,343	430,127	441,014	447,618	9.76	6.64	1.50
Current Assets	9	7	134	135	149	-27.60	1866.53	10.23
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	37,513	37,467	-9.09	-2.46	-0.12
Government Guarantee	29	25	18	21	21	-16.22	-28.82	0.00
Institutional Guarantee	25,284	24,532	28,799	27,618	27,747	-2.97	17.40	0.47
Personal Guarantee	13,999	11,873	9,086	8,003	7,952	-15.18	-23.48	-0.64
Collective Guarantee	6,314	5,052	2,575	1,847	1,622	-19.99	-49.04	-12.18
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	23	125	-13.88	-39.05	432.25
Credit Card	-	4	16	21	21	0.00	343.74	0.65
Others	1,654	1,785	3,446	3,993	4,262	7.93	93.07	6.75
Total	441,783	471,382	498,615	507,575	515,442	6.70	5.78	1.55

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-Dec	Mid-Jan	% Change		
	2022	2023	2024	2024	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	6,287	6,611	6,720	7,159	7,080	5.15	1.66	-1.10
Fishery Related	227	253	296	306	309	11.19	17.05	1.08
Mining Related	101	85	105	98	98	-15.66	22.89	-0.01
Agriculture, Forestry, Beverage & Non Food Production Related*	4,263	3,937	3,894	4,447	4,493	-7.65	-1.08	1.03
Construction	3,851	3,774	3,914	3,126	3,301	-2.02	3.72	5.60
Electricity, Gas and Water	595	1,009	932	751	788	69.75	-7.62	4.83
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	793	791	-14.88	32.87	-0.33
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,416	2,392	-14.70	-25.82	-0.96
Wholesaler & Retailer	12,697	13,844	14,423	14,179	14,289	9.04	4.18	0.77
Finance, Insurance and Real Estate	12,149	11,844	13,655	13,180	13,918	-2.51	15.30	5.60
Tourism Service**	4,413	4,676	5,326	4,816	4,780	5.96	13.91	-0.76
Other Services	2,475	2,919	3,025	3,352	3,409	17.96	3.65	1.70
Consumption Loans	28,332	29,543	30,166	32,141	32,506	4.27	2.11	1.14
Local Government	36	36	36	36	36	0.00	0.07	0.00
Others	11,608	10,486	13,584	14,843	14,781	-9.67	29.54	-0.42
TOTAL	91,813	93,091	99,482	101,643	102,970	1.39	6.86	1.31
Productwise								
Term Loan	18,225	22,909	26,667	28,819	28,632	25.70	16.40	-0.65
Overdraft	11,684	7,297	3,946	4,576	4,574	-37.55	-45.92	-0.03
Cash Credit Loan	-	3,735	7,757	7,424	7,642	-	107.67	2.94
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	6,638	6,848	-0.37	3.03	3.16
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	14,348	14,430	17.57	10.09	0.57
Real Estate Loan	9,897	9,740	10,133	11,095	11,317	-1.58	4.04	2.00
Margin Nature Loan	3,915	3,691	4,155	4,157	4,050	-5.73	12.55	-2.58
Hire Purchase Loan	4,007	3,602	3,253	3,303	3,268	-10.11	-9.71	-1.06
Deprived Sector Loan	6,811	5,838	6,758	5,508	6,197	-14.29	15.76	12.52
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	15,777	16,013	-13.69	-4.77	1.50
Total	91,813	93,091	99,482	101,643	102,970	1.39	6.86	1.31
Collateral wise								
Gold and Silver	983	1,027	1,131	1,101	1,083	4.48	10.08	-1.65
Government Securities	55	32	0	-	-	-41.41	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,155	3,077	7.90	12.00	-2.48
Fixed Deposit Receipts	2,727	1,835	1,366	1,230	1,411	-32.73	-25.56	14.71
Own	2,727	1,835	1,365	1,229	1,410	-32.73	-25.59	14.70
Other Licences Institutions	-	-	1	1	1	0.00	0.00	30.48
Collateral of Properties	74,829	77,944	81,087	85,010	85,779	4.16	4.03	0.91
Fixed Assets	74,789	77,912	81,063	84,989	85,760	4.18	4.04	0.91
Current Assets	40	32	24	21	20	-19.99	-26.17	-6.29
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	5,462	6,028	-8.29	5.83	10.35
Government Guarantee	40	40	40	40	40	0.00	0.06	0.00
Institutional Guarantee	5,525	4,971	5,360	3,792	4,338	-10.03	7.84	14.40
Personal Guarantee	1,338	1,332	1,345	1,624	1,644	-0.42	0.98	1.20
Collective Guarantee	1	0	0	0	0	-70.60	-28.46	-4.67
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	6	6	-29.99	-78.83	-3.86
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,685	5,592	-16.84	98.48	-1.63
Total	91,813	93,091	99,482	101,643	102,970	1.39	6.86	1.31

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	ICFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,919.84	2,129.11	1,233.71
	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	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	72.28	87.98	(281.80)
	g. Others Reserves Fund	285.13	330.10	238.40
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	19,274.46	20,527.08	8,382.87
	a. Current	290.81	313.10	144.74
	Domestic	290.81	313.10	144.74
	Foreign	-	-	-
	b. Savings	5,665.77	3,107.41	2,182.85
	Domestic	5,665.77	3,107.41	2,182.85
	Foreign	-	-	-
	c. Fixed	11,714.47	15,027.56	5,165.09
	Domestic	11,714.47	15,027.56	5,165.09
	Foreign	-	-	-
	d. Call Deposits	1,583.61	2,078.96	890.19
	Domestic	1,583.61	2,078.96	890.19
	Foreign	-	-	-
	e. Others	19.80	0.05	-
	Domestic	19.80	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.06	-	-
5	Other Liabilities	840.70	1,509.72	790.61
	1. Sundry Creditors	192.63	72.47	10.64
	2. Loan Loss Provision	477.36	668.18	524.47
	3. Interest Suspense a/c	-	227.81	135.99
	4. Others	170.70	541.26	119.51
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	109.13	117.08	10.92
	TOTAL Liabilities	22,344.05	24,783.00	10,418.12
Assets				
1	LIQUID FUNDS	1,816.21	1,188.52	964.40
	a. Cash Balance	171.06	115.09	55.32
	Nepalese Notes & Coins	171.06	115.09	55.32
	Foreign Currency	-	-	-
	b. Bank Balance	1,645.15	1,073.43	396.09
	1. In Nepal Rastra Bank	962.38	905.13	396.09
	Domestic Currency	962.38	905.13	396.09
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	574.47	128.85	-
	Domestic Currency	574.47	128.85	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	108.31	39.45	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	512.99
	Domestic Currency	-	-	512.99
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,400.00	4,100.00	1,432.85
	a. Govt. Securities	1,500.00	1,850.00	1,432.85
	b. NRB Bond	1,900.00	2,250.00	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	495.91	219.42	188.51
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	495.91	219.42	188.51
4	LOANS & ADVANCES (Including Bills Purchased)	15,668.59	17,416.06	6,740.55
	4.1 LOANS & ADVANCES	15,668.59	17,416.06	6,740.55
	a. Private Sector	15,012.88	16,615.17	6,516.87
	b. Financial Institutions	655.71	800.89	223.68
	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	385.22	682.57	301.61
7	OTHER ASSETS	555.86	1,043.05	464.34
	a. Accrued Interest:	180.65	208.45	180.54
	Financial Institutions	162.53	68.23	117.39
	Government Enterprises	17.82	15.71	21.41
	Private Sector	0.29	124.50	41.74
	b. Staff Loans / Adv.	170.97	347.59	104.09
	c. Sundry Debtors	27.49	-	9.39
	d. Cash In Transit	-	-	-
	e. Others	176.75	487.02	170.32
8	Expenses not Written off	-	-	-
9	Non Banking Assets	22.27	133.37	195.21
10	Reconciliation Account	-	-	-
11	Profit & Loss A/c	-	-	130.66
	TOTAL ASSETS	22,344.05	24,783.00	10,418.12

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	6,818.47	8,910.16	12,466.34	11,319.44	1,969.52	9,407.12	5,357.33
1.1 On Deposit Liabilities	6,497.35	8,774.79	12,039.17	10,614.08	1,835.78	8,992.71	4,960.82
1.1.1 Saving Account	1,993.57	2,901.67	2,507.79	1,786.11	773.03	1,747.52	874.11
1.1.2 Fixed Account	4,334.43	5,695.58	9,196.57	8,526.10	975.90	7,021.10	3,955.69
1.1.2.1 Up to 3 months Fixed Account	490.51	-	2,758.97	100.64	-	-	158.52
1.1.2.2 3 to 6 months Fixed Account	646.37	-	1,379.48	-	131.46	-	126.33
1.1.2.3 6 months to 1 year Fixed Account	1,441.17	-	2,483.07	-	579.03	7,021.10	346.75
1.1.2.4 Above 1 year Fixed Account	1,756.38	5,695.58	2,575.04	8,425.46	265.41	-	3,324.09
1.1.3 Call Deposit	169.35	177.54	334.81	301.87	86.86	224.09	131.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	321.12	135.37	427.17	705.36	133.74	414.40	396.50
2. Commission Expense	131.68	240.73	541.32	254.45	246.68	-	61.71
3. Staff Expense	1,821.82	2,075.08	1,865.83	1,520.46	543.02	1,576.74	737.65
4. Office Operating Expenses	647.42	957.78	1,209.35	1,264.84	319.29	1,039.72	524.29
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.08	-	0.06	-	-
7. Provision for Risk	3,853.13	3,328.01	2,123.27	6,077.85	11.12	-	1,053.09
7.1 Loan loss Provision	3,853.13	3,328.01	2,123.27	6,077.85	11.12	-	1,052.85
7.1.1 General Loan loss Provision	3,853.13	564.30	295.03	2,107.95	-	-	-
7.1.1.1 Pass Loan Loss Provision	3,853.13	319.03	-	1,097.31	-	-	-
7.1.1.2 Watch List Provision	-	245.27	295.03	1,010.64	-	-	-
7.1.2 Special Loan Loss Provision	-	2,763.71	1,828.24	3,969.90	11.12	-	1,052.85
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.24
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	550.15	27.70	7.61	952.60	-
9. Provision for Staff Bonus	22.02	57.37	515.16	450.00	260.42	241.29	149.26
10. Provision for Income Tax	(42.54)	327.01	1,392.14	1,217.67	703.13	652.82	443.04
11. Others	-	-	-	-	-	-	-
12. Net Profit	461.02	763.03	3,244.28	2,832.33	1,640.63	1,518.77	900.28
Total Expenses	13,713.01	16,659.17	23,908.92	24,964.74	5,701.48	15,389.06	9,226.66
Income							
1. Interest Income	11,445.11	13,317.09	20,419.44	18,684.57	4,141.99	14,642.76	7,650.69
1.1 On Loans and Advances	9,766.57	10,446.58	17,479.84	15,937.22	3,235.98	12,659.42	5,929.15
1.2 On Investment	578.52	2,664.54	2,019.89	1,600.98	283.38	1,110.51	1,277.73
1.2.1 Government Bonds	578.52	712.72	1,728.02	1,600.98	263.49	1,110.51	1,208.21
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	726.47	290.91	-	-	-	69.52
1.2.4 Debenture & Bonds	-	1,225.34	0.96	-	19.89	-	-
1.3 On Agency Balance	127.22	5.38	-	620.73	7.80	-	4.37
1.4 On Call Deposit	-	200.59	526.01	-	377.47	-	-
1.5 On Others	972.79	-	393.71	525.64	237.36	872.84	439.45
2. Commission and Discount	673.01	245.97	2,047.53	880.30	899.13	490.54	625.25
2.1 Bills Purchase and Discount	-	-	-	-	12.60	-	0.59
2.2 Commission	673.01	211.22	553.66	880.30	743.79	361.85	244.55
2.3 Others	-	34.75	1,493.87	-	142.74	128.69	380.12
3. Exchange Fluctuation Income	78.25	50.21	409.92	353.31	350.91	270.00	123.62
3.1 Due to Change in Exchange Rate	-	9.42	68.76	38.21	(531.93)	-	12.08
3.2 Due to Foreign Currency Transaction	78.25	40.79	341.15	315.10	882.84	270.00	111.54
4. Other Operating Income	189.25	834.57	223.15	488.53	43.03	104.94	8.30
5. Non Operating Income	1.71	121.70	27.46	218.46	-	64.59	5.17
6. Write Back from Provisions for loss	1,325.69	2,085.50	772.26	4,305.25	261.90	(184.60)	813.62
7. Recovery of written-off Loan	-	4.13	9.16	34.32	4.52	0.82	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	13,713.01	16,659.17	23,908.92	24,964.74	5,701.48	15,389.06	9,226.66

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	5,984.71	10,465.94	4,605.66	10,965.38	9,528.26	7,200.37	7,045.60
1.1 On Deposit Liabilities	5,778.45	9,884.10	4,249.25	10,055.10	9,037.27	6,291.90	6,398.97
1.1.1 Saving Account	1,151.48	2,007.79	960.30	1,690.35	1,926.63	1,347.09	1,229.29
1.1.2 Fixed Account	4,523.42	7,731.04	3,224.94	8,115.23	6,969.48	4,850.81	5,138.68
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,003.01	0.13	-	-	-	1,826.93	-
1.1.2.3 6 months to 1 year Fixed Account	1,020.02	-	44.13	-	4,620.98	1,969.12	5,138.16
1.1.2.4 Above 1 year Fixed Account	1,500.39	7,730.91	3,180.81	8,115.23	2,348.50	1,054.76	0.53
1.1.3 Call Deposit	103.55	145.27	64.00	249.51	141.15	94.01	30.99
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	206.26	581.84	356.42	910.28	490.99	908.47	646.64
2. Commission Expense	52.84	163.34	95.75	14.49	4.00	-	9.69
3. Staff Expense	919.24	1,732.68	1,136.64	1,925.34	1,875.71	1,354.68	1,814.17
4. Office Operating Expenses	679.97	1,398.71	607.65	999.48	1,173.39	1,053.77	825.72
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	200.77	52.82	-	-	30.30
7. Provision for Risk	349.60	3,499.06	653.77	7,193.05	3,622.42	2,265.15	2,453.07
7.1 Loan loss Provision	349.60	3,499.06	653.77	7,193.05	3,622.42	2,265.15	2,453.07
7.1.1 General Loan loss Provision	233.89	577.21	112.70	5,933.78	319.22	2,265.15	454.72
7.1.1.1 Pass Loan Loss Provision	66.55	-	-	2,801.45	-	2,265.15	169.00
7.1.1.2 Watch List Provision	167.34	577.21	112.70	3,132.34	319.22	-	285.73
7.1.2 Special Loan Loss Provision	115.71	2,921.85	541.07	1,259.27	3,303.20	-	1,998.35
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	-	121.52	270.55	-	137.77	2.43	-
9. Provision for Staff Bonus	344.73	24.08	128.15	76.71	185.51	84.74	70.95
10. Provision for Income Tax	1,032.04	65.03	346.00	414.69	507.50	232.45	390.56
11. Others	-	-	-	-	-	-	3.16
12. Net Profit	2,074.76	151.73	807.33	275.73	1,162.08	530.23	957.55
Total Expenses	11,437.89	17,633.10	8,852.28	21,917.69	18,196.64	12,723.82	13,600.78

Income							
1. Interest Income	10,300.54	15,456.10	7,429.33	16,200.55	14,718.38	11,316.42	10,921.67
1.1 On Loans and Advances	8,603.54	13,580.18	6,375.44	14,016.30	12,203.68	9,672.86	8,943.81
1.2 On Investment	1,645.26	1,685.91	949.56	1,565.79	1,676.79	1,302.32	1,583.05
1.2.1 Government Bonds	1,432.12	1,673.24	21.30	1,565.79	1,650.87	1,257.37	1,582.81
1.2.2 Foreign Bonds	184.82	-	66.97	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	28.33	12.67	861.30	-	25.92	44.95	0.25
1.3 On Agency Balance	-	7.33	-	-	22.23	12.58	-
1.4 On Call Deposit	-	182.68	-	-	330.33	82.05	-
1.5 On Others	51.73	-	104.33	618.47	485.34	246.61	394.81
2. Commission and Discount	918.81	795.47	767.86	1,306.03	919.65	1,020.39	350.42
2.1 Bills Purchase and Discount	14.92	1.11	-	-	117.98	47.34	0.00
2.2 Commission	903.90	794.37	701.09	1,292.54	667.32	110.33	338.99
2.3 Others	-	-	66.77	13.50	134.36	862.72	11.43
3. Exchange Fluctuation Income	(10.54)	59.24	182.94	168.10	216.52	212.71	51.39
3.1 Due to Change in Exchange Rate	-	-	34.54	31.42	40.76	137.51	-
3.2 Due to Foreign Currency Transaction	(10.54)	59.24	148.40	136.67	175.77	75.20	51.39
4. Other Operating Income	229.08	175.57	21.23	304.31	329.53	164.59	617.85
5. Non Operating Income	-	-	0.01	18.79	309.97	-	63.88
6. Write Back from Provisions for loss	-	1,139.39	449.07	3,919.91	1,693.16	-	1,595.57
7. Recovery of written-off Loan	-	7.32	1.84	-	6.32	9.71	-
8. Income from Extra Ordinary transactions	-	-	-	-	3.10	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	11,437.89	17,633.10	8,852.28	21,917.69	18,196.64	12,723.82	13,600.78

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	14,384.07	5,815.29	7,445.26	7,356.46	8,305.34	5,956.32	1,579.45
1.1 On Deposit Liabilities	13,336.64	5,502.25	6,794.59	6,383.82	7,891.92	5,452.96	1,523.93
1.1.1 Saving Account	2,760.93	1,005.15	773.01	1,333.12	1,621.29	1,041.41	464.35
1.1.2 Fixed Account	10,347.69	4,402.76	5,914.14	4,920.71	6,201.73	4,312.98	1,036.53
1.1.2.1 Up to 3 months Fixed Account	-	461.55	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,414.15	365.15	2,770.43	20.87	-	-	20.16
1.1.2.3 6 months to 1 year Fixed Account	2,931.91	3,127.38	2,415.81	1,198.22	-	4,312.98	362.22
1.1.2.4 Above 1 year Fixed Account	6,001.62	448.68	727.90	3,701.63	6,201.73	-	654.14
1.1.3 Call Deposit	228.03	94.34	107.44	113.00	68.90	98.57	23.05
1.1.4 Certificate of Deposit	-	-	-	16.98	-	-	-
1.2 On Borrowing	1,047.43	313.04	650.66	972.64	413.42	503.37	55.52
2. Commission Expense	443.83	76.91	-	105.05	-	-	11.13
3. Staff Expense	1,844.49	838.90	859.10	1,336.85	1,875.92	820.00	315.22
4. Office Operating Expenses	1,664.18	696.48	522.65	724.68	1,212.30	686.40	198.17
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	2.44	-	-	-	1.25	-	-
7. Provision for Risk	2,203.75	1,476.21	861.53	817.39	2,628.12	1,594.78	627.53
7.1 Loan loss Provision	2,203.75	1,476.21	861.53	817.39	2,628.12	1,594.78	627.53
7.1.1 General Loan loss Provision	102.59	167.36	35.72	-	1,200.35	174.98	243.75
7.1.1.1 Pass Loan Loss Provision	(756.82)	-	23.66	-	-	-	243.75
7.1.1.2 Watch List Provision	859.41	167.36	12.06	-	1,200.35	174.98	-
7.1.2 Special Loan Loss Provision	2,101.16	1,308.85	(48.83)	817.39	1,427.77	1,419.80	369.83
7.1.3 Additional Loan Loss Provision	-	-	874.64	-	-	-	13.94
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	-	-	526.01	36.41	0.42	3.38	1.92
9. Provision for Staff Bonus	467.31	102.43	295.81	315.45	280.40	183.27	45.63
10. Provision for Income Tax	1,152.27	260.08	792.32	835.50	1,187.43	457.13	123.21
11. Others	-	-	-	88.08	-	0.01	-
12. Net Profit	3,053.49	661.83	1,869.95	2,003.54	1,336.14	1,192.31	287.50
Total Expenses	25,215.83	9,928.13	13,172.62	13,619.41	16,827.32	10,893.60	3,189.75
Income							
1. Interest Income	22,682.60	8,889.86	11,864.48	11,609.73	13,173.24	8,823.58	2,598.09
1.1 On Loans and Advances	19,295.70	7,764.04	10,256.46	10,485.89	11,211.76	7,600.76	2,330.66
1.2 On Investment	2,837.98	819.78	1,395.94	931.41	1,685.95	1,198.72	191.72
1.2.1 Government Bonds	2,803.93	819.78	1,365.85	869.38	1,289.85	1,196.55	179.00
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	325.03	-	12.72
1.2.4 Debenture & Bonds	34.05	-	30.10	62.03	71.07	2.17	-
1.3 On Agency Balance	-	25.53	5.84	-	11.36	-	-
1.4 On Call Deposit	-	13.78	-	8.57	-	-	10.43
1.5 On Others	548.92	266.73	206.24	183.86	264.16	24.10	65.28
2. Commission and Discount	2,044.27	721.62	758.22	1,213.36	1,159.37	173.96	97.51
2.1 Bills Purchase and Discount	-	16.68	-	-	8.62	-	-
2.2 Commission	2,044.27	684.92	737.48	1,213.36	1,091.15	173.96	2.39
2.3 Others	-	20.03	20.74	-	59.60	-	95.12
3. Exchange Fluctuation Income	393.53	100.03	93.21	207.63	275.17	296.48	0.39
3.1 Due to Change in Exchange Rate	16.91	-	0.59	28.04	3.49	46.56	-
3.2 Due to Foreign Currency Transaction	376.62	100.03	92.63	179.59	271.69	249.92	0.39
4. Other Operating Income	91.45	115.24	300.32	115.41	402.19	498.97	59.63
5. Non Operating Income	-	6.45	155.03	-	1.03	264.53	-
6. Write Back from Provisions for loss	-	90.85	-	472.63	1,813.90	832.83	433.81
7. Recovery of written-off Loan	3.98	4.07	1.37	0.25	2.41	3.25	0.33
8. Income from Extra Ordinary transactions	-	-	-	0.39	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	25,215.83	9,928.13	13,172.62	13,619.41	16,827.32	10,893.60	3,189.75

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	22.02	164.01	1,725.26	347.61	199.82	3,327.84	2,509.05
1.1 On Deposit Liabilities	22.02	163.93	1,691.44	347.61	199.82	3,255.98	2,465.24
1.1.1 Saving Account	1.51	20.47	219.46	98.02	34.54	638.14	501.87
1.1.2 Fixed Account	20.17	136.99	1,443.62	239.57	163.22	2,567.02	1,909.26
1.1.2.1 Up to 3 months Fixed Account	-	-	91.47	-	6.53	100.81	236.44
1.1.2.2 3 to 6 months Fixed Account	4.65	-	502.62	32.40	8.16	361.14	202.83
1.1.2.3 6 months to 1 year Fixed Account	8.74	-	526.19	1.26	57.13	1,481.96	1,064.68
1.1.2.4 Above 1 year Fixed Account	6.79	136.99	323.33	205.91	91.40	623.11	405.30
1.1.3 Call Deposit	0.33	6.47	28.36	10.02	2.06	50.82	54.11
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.09	33.82	-	-	71.86	43.81
2. Commission Expense	-	-	8.95	4.28	-	-	1.01
3. Staff Expense	10.13	35.02	294.58	89.21	32.38	586.02	470.39
4. Office Operating Expenses	12.77	31.49	234.89	62.35	18.83	401.71	324.33
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.25	-	0.01	-	0.68
7. Provision for Risk	(31.02)	-	248.58	201.92	5.83	1,698.93	855.98
7.1 Loan loss Provision	(31.02)	-	248.58	201.92	5.83	1,698.93	855.98
7.1.1 General Loan loss Provision	(0.49)	-	17.83	-	(1.97)	282.51	134.90
7.1.1.1 Pass Loan Loss Provision	(0.35)	-	-	-	(4.39)	50.07	-
7.1.1.2 Watch List Provision	(0.13)	-	17.83	-	2.42	232.45	134.90
7.1.2 Special Loan Loss Provision	(30.54)	-	230.76	201.92	7.79	1,416.42	721.08
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	1.96	-	1.36	-	-	-	-
9. Provision for Staff Bonus	-	-	31.20	-	3.70	79.93	87.19
10. Provision for Income Tax	10.01	-	84.24	-	11.09	215.82	235.40
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	196.56	-	25.88	503.12	549.27
Total Expenses	25.86	230.52	2,826.88	705.36	297.54	6,813.37	5,033.30
Income							
1. Interest Income	19.65	88.45	2,643.56	544.06	285.68	5,574.36	4,353.67
1.1 On Loans and Advances	19.00	87.05	2,336.25	499.06	219.55	5,098.25	3,853.45
1.2 On Investment	-	-	274.87	35.21	60.92	376.49	452.66
1.2.1 Government Bonds	-	-	274.87	35.21	60.92	371.73	452.66
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	4.76	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.65	1.39	7.42	7.50	1.50	9.05	11.23
1.5 On Others	-	-	25.02	2.29	3.71	90.56	36.33
2. Commission and Discount	0.03	10.37	116.83	40.95	0.46	31.18	67.59
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	0.67	10.86	3.73	0.31	25.42	65.73
2.3 Others	-	9.69	105.97	37.22	0.16	5.77	1.86
3. Exchange Flactuation Income	-	-	0.45	0.01	-	4.42	6.16
3.1 Due to Change in Exchange Rate	-	-	0.36	0.01	-	(0.77)	(0.05)
3.2 Due to Foreign Currency Transaction	-	-	0.09	-	-	5.19	6.20
4. Other Operating Income	0.98	-	25.85	-	8.15	297.35	191.61
5. Non Operating Income	-	-	0.15	2.01	3.25	33.48	0.27
6. Write Back from Provisions for loss	-	(567.33)	40.04	27.80	-	871.77	414.00
7. Recovery of written-off Loan	-	-	-	-	-	0.80	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	5.21	699.04	-	90.54	-	-	-
Total Income	25.86	230.52	2,826.88	705.36	297.54	6,813.37	5,033.30

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	1,883.10	68.54	1,971.21	1,943.80	2,047.67	165.03	32.21
1.1 On Deposit Liabilities	1,838.19	68.54	1,899.05	1,943.62	1,992.67	164.88	32.21
1.1.1 Saving Account	321.92	4.94	393.90	390.70	218.28	30.78	9.86
1.1.2 Fixed Account	1,489.25	61.68	1,463.24	1,532.93	1,741.46	129.52	21.22
1.1.2.1 Up to 3 months Fixed Account	52.98	-	32.56	-	416.35	-	3.14
1.1.2.2 3 to 6 months Fixed Account	199.80	-	159.75	0.36	158.99	22.01	4.42
1.1.2.3 6 months to 1 year Fixed Account	651.36	45.25	488.46	1,039.22	324.11	68.62	8.29
1.1.2.4 Above 1 year Fixed Account	585.10	16.44	782.47	493.35	842.01	38.89	5.37
1.1.3 Call Deposit	27.02	1.93	41.91	19.98	32.94	4.59	1.14
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	44.90	-	72.16	0.18	55.00	0.15	-
2. Commission Expense	11.54	-	-	-	-	0.16	-
3. Staff Expense	351.02	8.37	312.63	244.40	191.72	38.46	21.73
4. Office Operating Expenses	222.19	7.49	259.72	214.96	151.52	35.31	8.20
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.12	-	0.01	-	-
7. Provision for Risk	338.12	(5.73)	361.34	566.71	1,195.03	32.35	26.76
7.1 Loan loss Provision	338.12	(5.73)	361.34	566.71	1,195.03	32.35	26.76
7.1.1 General Loan loss Provision	23.95	1.06	557.91	174.44	157.88	15.00	4.99
7.1.1.1 Pass Loan Loss Provision	-	(0.22)	(92.47)	17.82	26.52	-	1.04
7.1.1.2 Watch List Provision	23.95	1.28	650.39	156.61	131.35	15.00	3.95
7.1.2 Special Loan Loss Provision	314.16	(6.79)	(196.58)	392.28	1,036.58	17.35	21.76
7.1.3 Additional Loan Loss Provision	-	-	-	-	0.58	-	-
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	2.39	-	-
9. Provision for Staff Bonus	51.28	1.70	39.70	52.79	25.44	7.73	-
10. Provision for Income Tax	139.07	4.60	107.20	144.24	81.37	20.87	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	322.49	10.74	250.13	330.86	147.62	48.70	-
Total Expenses	3,326.43	95.72	3,302.04	3,505.69	3,842.78	348.62	88.91
Income							
1. Interest Income	2,972.69	91.97	3,090.37	3,243.68	2,978.80	221.73	68.79
1.1 On Loans and Advances	2,708.60	84.30	2,767.34	2,890.93	2,692.15	203.14	62.88
1.2 On Investment	257.52	-	297.43	312.73	231.41	14.81	2.60
1.2.1 Government Bonds	257.52	-	297.43	312.73	231.41	14.81	2.60
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	6.58	-	6.76	7.44	8.57	3.78	0.97
1.5 On Others	-	7.68	18.83	32.57	46.66	-	2.34
2. Commission and Discount	156.87	0.13	10.68	165.25	6.08	5.33	1.59
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	156.87	0.13	10.68	14.45	6.08	5.33	1.59
2.3 Others	-	0.00	-	150.80	-	-	-
3. Exchange Flactuation Income	1.08	-	37.59	-	-	-	-
3.1 Due to Change in Exchange Rate	0.76	-	4.44	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.32	-	33.16	-	-	-	-
4. Other Operating Income	54.11	3.03	91.57	26.75	118.13	2.97	3.20
5. Non Operating Income	-	0.59	71.78	-	37.69	-	-
6. Write Back from Provisions for loss	141.68	-	-	70.01	702.06	118.58	13.94
7. Recovery of written-off Loan	-	-	0.06	-	0.03	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	1.39
Total Income	3,326.43	95.72	3,302.04	3,505.69	3,842.78	348.62	88.91

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
Expenses							
1. Interest Expense	190.99	170.18	117.83	0.98	320.63	491.02	320.61
1.1 On Deposit Liabilities	190.99	169.31	117.83	0.98	320.63	491.02	320.61
1.1.1 Saving Account	28.07	22.50	18.01	0.98	55.04	79.59	34.22
1.1.2 Fixed Account	156.79	142.16	96.73	-	259.30	405.91	281.88
1.1.2.1 Up to 3 months Fixed Account	-	19.91	-	-	47.05	30.53	17.87
1.1.2.2 3 to 6 months Fixed Account	56.12	46.06	-	-	48.94	31.02	21.80
1.1.2.3 6 months to 1 year Fixed Account	71.28	51.10	-	-	103.00	105.64	118.30
1.1.2.4 Above 1 year Fixed Account	29.39	25.09	96.73	-	60.31	238.72	123.90
1.1.3 Call Deposit	6.13	4.65	3.09	0.00	6.28	5.52	4.51
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.87	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	54.93	32.60	30.87	4.29	58.83	58.46	29.44
4. Office Operating Expenses	42.20	26.72	26.15	5.86	46.46	51.69	27.55
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	224.16	39.89	17.19	-	83.01	39.91	137.16
7.1 Loan loss Provision	224.16	39.89	17.19	-	83.01	39.91	137.16
7.1.1 General Loan loss Provision	18.98	9.09	9.30	-	(5.20)	-	48.59
7.1.1.1 Pass Loan Loss Provision	12.79	-	-	-	(8.92)	-	15.58
7.1.1.2 Watch List Provision	6.19	9.09	9.30	-	3.71	-	33.01
7.1.2 Special Loan Loss Provision	205.18	30.80	7.89	-	88.21	-	88.57
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	39.91	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	1.12	-	-
9. Provision for Staff Bonus	-	1.05	3.25	-	-	-	2.25
10. Provision for Income Tax	-	3.74	8.79	-	(1.11)	4.26	6.07
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	8.73	20.50	10.66	-	10.49	14.16
Total Expenses	512.28	282.90	224.59	21.80	508.93	655.83	537.24
Income							
1. Interest Income	300.62	256.17	173.05	20.35	468.93	611.89	447.60
1.1 On Loans and Advances	271.61	225.57	141.98	18.91	425.91	531.07	397.74
1.2 On Investment	25.45	22.43	23.19	-	23.41	65.73	48.43
1.2.1 Government Bonds	25.45	19.71	23.19	-	23.41	65.73	48.43
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	2.72	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.55	3.38	7.12	1.44	6.52	15.09	1.43
1.5 On Others	-	4.79	0.76	-	13.09	-	-
2. Commission and Discount	2.07	9.02	0.24	-	0.51	18.58	0.13
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	9.02	0.24	-	0.51	18.58	0.13
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	19.83	4.67	6.31	1.45	15.74	15.29	21.60
5. Non Operating Income	-	-	1.67	-	21.16	10.07	2.10
6. Write Back from Provisions for loss	159.84	13.05	43.32	-	-	-	65.82
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	29.92	-	-	-	2.60	-	-
Total Income	512.28	282.90	224.59	21.80	508.93	655.83	537.24

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	226.22	221.94	174.03	416.36	271.14	83.89	92.13
1.1 On Deposit Liabilities	226.22	221.94	174.03	416.36	271.14	83.89	92.13
1.1.1 Saving Account	31.46	39.03	32.89	66.46	44.67	12.96	16.29
1.1.2 Fixed Account	192.70	175.53	140.57	348.90	226.47	69.24	73.90
1.1.2.1 Up to 3 months Fixed Account	-	20.89	16.37	-	-	9.06	7.25
1.1.2.2 3 to 6 months Fixed Account	-	43.14	8.35	4.61	22.58	15.56	4.55
1.1.2.3 6 months to 1 year Fixed Account	192.70	58.88	60.11	79.73	140.55	20.65	27.51
1.1.2.4 Above 1 year Fixed Account	-	52.62	55.73	264.55	63.35	23.96	34.59
1.1.3 Call Deposit	2.06	7.38	0.58	1.01	-	1.70	1.93
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	45.85	64.73	10.10	73.53	47.39	15.12	32.94
4. Office Operating Expenses	35.51	54.45	21.26	41.51	34.22	11.85	27.71
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	90.00	160.28	266.31	1,054.80	67.30	32.98	61.35
7.1 Loan loss Provision	90.00	160.28	266.31	1,054.80	67.30	32.98	61.35
7.1.1 General Loan loss Provision	15.67	13.85	7.76	-	0.37	6.82	61.35
7.1.1.1 Pass Loan Loss Provision	3.90	6.58	-	-	(8.70)	3.50	61.35
7.1.1.2 Watch List Provision	11.78	7.27	7.76	-	9.08	3.31	-
7.1.2 Special Loan Loss Provision	74.32	146.43	258.55	1,054.80	66.93	26.16	-
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	1.55	0.67	5.23	-	-	-	-
9. Provision for Staff Bonus	-	11.70	-	-	0.55	-	-
10. Provision for Income Tax	-	31.64	-	(319.96)	1.50	8.59	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	85.35	(160.51)	-	3.49	20.04	-
Total Expenses	399.13	637.76	316.43	1,266.25	425.60	172.46	214.13
Income							
1. Interest Income	295.90	300.76	273.72	559.44	377.70	135.84	131.96
1.1 On Loans and Advances	267.12	258.55	259.66	488.04	329.08	123.36	118.20
1.2 On Investment	19.73	23.56	-	50.42	44.63	-	10.59
1.2.1 Government Bonds	19.73	-	-	50.42	-	-	10.59
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	23.56	-	-	44.63	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.69	4.46	14.06	9.00	3.99	4.37	3.16
1.5 On Others	7.37	14.18	-	11.98	-	8.12	-
2. Commission and Discount	14.60	0.35	0.28	4.17	11.18	6.99	0.24
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	14.60	0.35	0.28	3.47	11.18	0.67	0.24
2.3 Others	-	-	-	0.70	-	6.32	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	10.73	33.38	4.93	5.27	36.72	15.33	13.12
5. Non Operating Income	-	-	0.08	9.87	-	-	-
6. Write Back from Provisions for loss	55.81	303.16	37.41	49.53	-	14.31	-
7. Recovery of written-off Loan	-	0.12	-	-	-	-	6.00
8. Income from Extra Ordinary transactions	4.83	-	-	-	-	-	-
9. Net Loss	17.26	-	-	637.96	-	-	62.82
Total Income	399.13	637.76	316.43	1,266.25	425.60	172.46	214.13

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	77.90	314.94	690.19	749.04	313.20
1.1 On Deposit Liabilities	77.90	314.94	677.77	725.35	313.20
1.1.1 Saving Account	0.11	41.55	106.22	60.60	45.97
1.1.2 Fixed Account	77.77	265.49	560.61	645.48	257.92
1.1.2.1 Up to 3 months Fixed Account	-	16.27	15.81	-	-
1.1.2.2 3 to 6 months Fixed Account	-	40.90	31.59	113.76	46.72
1.1.2.3 6 months to 1 year Fixed Account	-	88.17	229.45	267.69	101.49
1.1.2.4 Above 1 year Fixed Account	77.77	120.15	283.77	264.04	109.71
1.1.3 Call Deposit	0.02	7.89	10.94	19.27	9.32
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	12.42	23.68	-
2. Commission Expense	-	-	2.78	-	-
3. Staff Expense	4.12	49.75	99.60	108.33	57.42
4. Office Operating Expenses	1.77	31.58	60.18	66.05	39.24
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	0.43	4.40	-	-
7. Provision for Risk	-	168.23	89.71	65.28	174.87
7.1 Loan loss Provision	-	168.23	89.71	65.28	174.87
7.1.1 General Loan loss Provision	-	12.63	36.98	16.55	17.76
7.1.1.1 Pass Loan Loss Provision	-	5.66	-	1.65	-
7.1.1.2 Watch List Provision	-	6.97	36.98	14.90	17.76
7.1.2 Special Loan Loss Provision	-	155.60	52.73	48.73	157.11
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	34.23	-
9. Provision for Staff Bonus	-	-	17.32	20.21	-
10. Provision for Income Tax	-	-	46.77	64.85	-
11. Others	-	-	-	-	-
12. Net Profit	-	-	109.13	117.08	-
Total Expenses	83.79	564.93	1,120.08	1,225.07	584.73
Income					
1. Interest Income	-	395.98	942.76	1,147.09	380.72
1.1 On Loans and Advances	-	339.49	865.37	1,018.45	337.13
1.2 On Investment	-	47.56	46.27	126.85	33.55
1.2.1 Government Bonds	-	-	46.27	126.85	33.55
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	47.56	-	-	-
1.3 On Agency Balance	-	-	-	-	8.40
1.4 On Call Deposit	-	5.45	3.66	-	1.61
1.5 On Others	-	3.48	27.46	1.79	0.03
2. Commission and Discount	-	0.55	52.00	59.93	1.31
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.22	52.00	-	1.31
2.3 Others	-	0.33	-	59.93	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	-	15.05	84.17	18.05	23.26
5. Non Operating Income	8.37	2.68	0.06	-	4.88
6. Write Back from Provisions for loss	-	128.37	41.09	-	54.82
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	75.42	22.30	-	-	119.74
Total Income	83.79	564.93	1,120.08	1,225.07	584.73

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,875.86	19,048.92	19,941.89	16,135.90	9,456.74	14,643.87	8,180.19	11,418.65
Fishery Related	726.96	1,221.92	672.94	725.58	-	340.49	55.15	165.40
Mining Related	2,094.42	111.45	459.47	928.34	-	-	221.71	0.00
Agriculture, Forestry, Beverage & Non Food Production Related*	45,402.33	33,046.26	76,648.89	104,874.12	14,716.53	87,549.74	44,173.98	50,786.10
Construction	3,754.78	3,570.00	24,543.89	7,283.82	8,588.01	2,224.26	1,748.26	3,456.80
Electricity, Gas and Water	14,645.88	21,892.28	35,325.00	31,292.03	5,958.36	15,057.62	9,688.29	17,337.63
Metal Products, Mach. & Ele. Equip.	2,752.50	3,031.79	7,042.55	3,123.78	1,382.46	9,717.22	2,352.37	3,243.98
Tras., Com. and Public Utilities	1,306.60	3,189.30	4,850.46	4,865.44	1,808.07	3,579.89	183.98	2,291.66
Wholesaler & Retailer	43,920.78	62,686.06	89,193.44	69,483.76	23,909.38	46,744.11	29,581.01	50,656.14
Finance, Insurance and Real Estate	9,048.99	23,427.19	20,302.44	30,882.34	4,738.08	19,244.77	6,416.66	19,276.18
Tourism Service**	8,852.99	16,790.95	11,123.56	23,586.78	1,123.73	11,469.84	6,992.58	4,919.62
Other Services	6,870.73	8,716.63	13,434.48	21,012.02	1,506.78	8,175.23	2,048.25	6,027.30
Consumption Loans	65,749.75	85,089.77	67,297.89	34,830.71	13,442.88	15,013.99	18,128.92	36,229.11
Local Government	0.37	-	-	383.43	138.81	271.95	-	-
Others	10,914.92	2,546.70	39,404.55	6,009.29	1,641.49	13,329.97	9,728.63	11,509.62
TOTAL sectorwise	222,917.86	284,369.22	410,241.47	355,417.35	88,411.32	247,362.94	139,499.97	217,318.20

Product Wise

Term Loan	60,144.97	76,016.20	126,536.29	119,059.23	13,449.77	101,038.73	45,188.37	72,864.56
Overdraft	7,348.27	5,648.17	3,496.80	2,224.65	141.31	3,799.91	135.50	3,274.94
Cash Credit Loan	32,323.54	61,666.93	2,498.27	28,183.20	7,798.75	44,927.53	20,067.61	44,208.12
Trust Receipt Loan/Import Loan	1,738.46	1,781.77	13,017.17	20,403.48	4,864.33	14,551.42	5,817.01	11,695.21
Short Term Working Capital/Demand Loan	30,995.13	21,552.47	99,804.06	120,266.64	22,754.59	34,024.09	20,493.90	27,615.61
Residential Personal Home Loan (Up to Rs. 20 million)#	10,289.63	26,922.41	27,240.69	7,492.11	8,761.88	5,018.30	2,345.12	22,827.18
Real Estate Loan	11,271.90	9,937.97	24,087.14	24,848.04	8,400.09	13,234.57	4,831.93	6,992.57
Margin Nature Loan	7,712.28	4,488.69	12,609.27	2,994.90	-	1,902.89	477.38	2,777.49
Hire Purchase Loan	3,054.51	8,411.37	11,617.43	5,158.37	1,993.72	6,166.95	2,545.68	4,114.78
Deprived Sector Loan	10,705.55	13,475.73	20,650.90	17,493.20	4,876.25	12,306.84	6,739.57	9,416.64
Bills Purchased	135.30	8.51	16.13	48.08	2,293.52	-	0.08	134.78
Other Product	47,198.30	54,459.00	68,667.33	7,245.43	13,077.10	10,391.71	30,857.82	11,396.32
Total Product wise Loan	222,917.86	284,369.22	410,241.47	355,417.35	88,411.32	247,362.94	139,499.97	217,318.20

Collateral Wise

Gold and Silver	27,931.46	23,269.09	874.88	1,968.08	-	-	-	-
Government Securities	97.56	3.32	12.50	3.60	4,500.00	-	-	0.35
Non Governmental Securities	7,725.20	4,488.69	11,294.91	2,993.94	-	1,902.89	477.38	2,904.49
Fixed Deposit Receipts	1,034.22	1,545.62	1,612.98	1,484.80	145.59	1,149.50	1,217.55	2,118.52
Own	1,034.22	1,545.62	1,612.98	1,475.40	141.31	1,149.50	1,217.55	2,118.52
Other Licences Institutions	-	-	-	9.41	4.28	-	-	-
Collateral of Properties	173,972.60	226,908.41	367,884.37	320,402.10	73,955.94	233,860.14	114,130.27	191,418.33
Fixed Assets	111,147.60	226,386.04	274,078.73	294,096.71	61,327.94	226,966.34	50,847.04	106,155.86
Current Assets	62,825.00	522.37	93,805.64	26,305.39	12,628.01	6,893.80	63,283.23	85,262.47
Against security of Bill	223.23	17.98	3,417.08	-	-	-	5,817.01	10,132.04
Domestic Bills	0.95	-	56.31	-	-	-	-	-
Foreign Bills	222.28	17.98	3,360.77	-	-	-	5,817.01	10,132.04
Against Guarantee	8,691.22	28,085.31	10,305.98	6,544.61	2,251.75	10,041.95	6,464.53	8,844.87
Government Guarantee	433.64	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	6,650.51	11,566.02	8,249.01	6,058.95	2,112.94	-	6,196.01	8,349.02
Personal Guarantee	1,512.68	16,271.88	1,672.57	10.73	-	-	-	297.11
Collective Guarantee	4.94	30.82	4.84	6.38	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	69.61	112.46	-
Other Guarantee	89.45	-	0.04	85.12	-	9,972.34	-	-
Credit Card	0.05	17.46	1,004.78	194.35	402.40	408.46	-	140.85
Others	3,242.31	33.33	13,833.98	21,825.86	7,155.64	-	11,393.23	1,758.75
Total	222,917.86	284,369.22	410,241.47	355,417.35	88,411.32	247,362.94	139,499.97	217,318.20

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	24,084.78	5,472.60	11,663.32	13,884.79	15,387.60	60,817.02	23,989.75	14,165.19
Fishery Related	2,875.94	266.20	980.24	874.90	878.80	1,066.82	764.47	372.18
Mining Related	-	222.43	1,010.04	56.77	621.50	475.05	56.68	1,402.15
Agriculture, Forestry, Beverage & Non Food Production Related*	10,463.29	29,338.26	50,098.26	45,765.63	32,703.66	16,821.04	87,777.66	22,088.54
Construction	22,284.69	7,293.36	16,278.68	19,090.10	5,119.89	12,618.70	8,272.89	13,204.06
Electricity, Gas and Water	2,487.86	12,586.13	41,671.80	25,013.28	18,153.08	7,525.35	28,306.68	17,635.94
Metal Products, Mach. & Ele. Equip.	612.33	1,315.56	3,808.70	7,258.01	2,871.90	565.08	6,373.12	383.46
Tras., Com. and Public Utilities	617.44	1,852.98	3,688.43	5,555.25	4,264.71	3,696.66	7,329.09	3,707.78
Wholesaler & Retailer	63,335.05	28,365.94	52,278.91	51,866.50	49,381.28	36,195.99	94,137.01	31,189.14
Finance, Insurance and Real Estate	13,318.89	7,322.56	22,884.64	24,807.19	14,472.49	5,217.92	39,039.69	7,870.77
Tourism Service**	2,957.37	4,873.11	17,481.96	11,507.45	7,554.18	6,693.14	19,091.05	1,780.94
Other Services	6,589.88	6,759.34	11,736.28	14,443.76	8,953.42	4,786.39	20,770.54	7,856.33
Consumption Loans	91,488.79	12,455.44	71,303.78	55,804.47	42,488.41	24,693.23	94,583.05	41,892.81
Local Government	-	-	-	231.20	149.96	-	-	-
Others	19,993.83	21,377.16	406.87	798.49	13,341.48	26,586.68	10.50	3,181.48
TOTAL sectorwise	261,110.13	139,501.07	305,291.91	276,957.78	216,342.36	207,759.07	430,502.19	166,730.75

Product Wise

Term Loan	89,327.42	69,747.57	139,661.42	89,366.45	103,084.52	36,540.00	179,388.20	71,514.55
Overdraft	1,597.06	952.91	2,424.76	4,106.38	2,728.54	14,192.17	9,279.98	5,959.56
Cash Credit Loan	59,292.74	21,574.21	45,542.12	17,952.34	25,128.21	1,561.79	61,296.63	6,042.01
Trust Receipt Loan/Import Loan	26.21	4,014.79	12,214.33	8,672.16	5,754.08	207.19	11,339.30	1,943.64
Short Term Working Capital/Demand Loan	6,617.17	18,849.46	38,338.41	56,015.02	30,976.03	110,133.05	55,125.26	16,266.72
Residential Personal Home Loan (Up to Rs. 20 million)#	52,648.83	6,386.64	12,689.93	18,392.53	13,190.44	11,151.23	38,492.37	10,356.85
Real Estate Loan	26,152.59	1,692.26	8,879.79	15,143.15	4,467.40	1,886.97	16,247.96	4,229.67
Margin Nature Loan	2,593.81	1,235.73	8,479.71	3,925.13	8,030.83	1,930.23	11,550.40	5,970.85
Hire Purchase Loan	2,988.03	3,778.21	5,781.59	3,305.56	4,406.93	3,847.27	15,906.89	4,455.32
Deprived Sector Loan	13,771.34	6,610.05	15,545.19	14,175.58	10,609.44	23,731.21	20,122.75	13,461.29
Bills Purchased	-	691.46	74.72	857.17	140.16	-	99.37	-
Other Product	6,094.94	3,967.77	15,659.96	45,046.32	7,825.78	2,577.96	11,653.08	26,530.30
Total Product wise Loan	261,110.13	139,501.07	305,291.91	276,957.78	216,342.36	207,759.07	430,502.19	166,730.75

Collateral Wise

Gold and Silver	22.07	231.91	4.93	740.05	9.92	13.77	-	1,109.78
Government Securities	-	-	-	-	4.05	-	-	2.78
Non Governmental Securities	2,593.81	1,235.73	8,632.46	3,925.13	8,324.37	-	11,550.40	5,904.60
Fixed Deposit Receipts	1,885.73	533.46	1,440.68	1,666.39	1,837.50	831.02	3,053.53	2,248.14
Own	1,885.73	533.46	1,440.68	1,666.39	1,837.05	831.02	3,053.53	2,211.71
Other Licences Institutions	-	-	-	-	0.45	-	-	36.43
Collateral of Properties	243,715.84	118,429.61	279,654.55	257,082.18	192,461.64	206,914.28	384,700.42	138,023.65
Fixed Assets	240,843.56	82,311.90	268,490.84	213,003.78	111,195.25	206,914.28	229,139.22	94,852.69
Current Assets	2,872.28	36,117.71	11,163.71	44,078.41	81,266.39	-	155,561.21	43,170.96
Against security of Bill	-	691.46	1,165.70	836.91	5,104.90	-	14,717.99	2,326.43
Domestic Bills	-	691.46	7.20	-	2.51	-	-	31.41
Foreign Bills	-	-	1,158.50	836.91	5,102.39	-	14,717.99	2,295.02
Against Guarantee	11,468.01	5,981.95	13,514.47	10,231.49	7,279.99	-	512.85	1,704.40
Government Guarantee	0.18	-	240.01	136.67	151.20	-	324.52	-
Institutional Guarantee	10,986.90	5,049.19	13,068.96	9,960.23	6,859.65	-	-	204.59
Personal Guarantee	-	737.69	140.64	40.06	265.34	-	188.33	1,032.00
Collective Guarantee	-	-	64.85	-	-	-	-	453.76
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	480.94	195.07	-	94.53	3.81	-	-	14.05
Credit Card	269.57	330.47	824.08	343.12	819.25	-	594.03	150.05
Others	1,155.09	12,066.49	55.04	2,132.50	500.75	-	15,372.98	15,260.92
Total	261,110.13	139,501.07	305,291.91	276,957.78	216,342.36	207,759.07	430,502.19	166,730.75

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,558.00	13,845.66	9,087.12	8,486.87	1,216.21	94.80	554.62	2,280.11
Fishery Related	755.41	684.07	440.13	907.86	82.61	-	-	43.58
Mining Related	144.49	3,084.03	212.70	20.73	3.28	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	24,830.94	37,816.20	45,839.41	32,958.19	1,089.49	-	539.94	2,526.65
Construction	12,261.31	5,978.37	14,240.74	6,795.74	6,900.08	47.20	55.88	1,021.00
Electricity, Gas and Water	22,241.47	28,143.34	18,843.11	21,998.89	540.62	-	-	1,731.56
Metal Products, Mach. & Ele. Eqp.	1,991.69	4,803.48	4,877.74	2,053.50	316.32	2.70	-	186.12
Tras., Com. and Public Utilities	2,890.26	4,616.17	3,247.80	3,514.85	521.67	12.57	140.44	940.32
Wholesaler & Retailer	24,872.14	49,556.50	36,306.76	25,122.90	10,597.09	30.06	966.79	5,910.60
Finance, Insurance and Real Estate	33,465.69	15,602.49	24,432.40	11,306.64	5,597.54	-	160.00	6,486.45
Tourism Service**	19,455.18	8,533.69	20,547.91	6,136.35	576.84	22.36	-	1,861.57
Other Services	7,546.99	7,143.21	20,637.62	7,244.97	482.84	0.95	447.54	1,807.06
Consumption Loans	24,946.22	42,850.14	30,999.53	17,169.30	18,586.89	141.54	71.46	18,529.19
Local Government	-	-	-	-	-	-	-	3.32
Others	21,743.51	6,821.25	1,488.73	30,798.92	237.09	12.95	-	4,228.52
TOTAL sectorwise	211,703.29	229,478.60	231,201.71	174,515.70	46,748.56	365.13	2,936.67	47,556.06

Product Wise

Term Loan	71,044.96	93,137.50	101,400.69	92,629.52	17,941.64	203.07	744.00	20,498.76
Overdraft	10,031.67	5,420.25	2,386.05	515.40	2,762.06	64.19	225.07	2,059.81
Cash Credit Loan	30,455.17	45,318.47	26,726.71	30,650.65	6,221.81	11.35	762.73	4,927.24
Trust Receipt Loan/Import Loan	783.32	5,409.32	2,943.77	2,549.70	-	-	-	-
Short Term Working Capital/Demand Loan	12,258.73	32,500.27	34,026.60	10,707.91	43.85	-	-	897.26
Residential Personal Home Loan (Up to Rs. 20 million)#	8,400.42	16,511.39	13,475.53	9,456.99	6,649.20	25.53	55.88	7,383.51
Real Estate Loan	21,289.55	5,264.24	15,450.17	5,601.26	1,240.08	7.74	160.00	2,876.93
Margin Nature Loan	6,531.59	1,772.13	4,239.07	2,319.73	2,334.60	-	-	1,263.53
Hire Purchase Loan	5,798.18	6,577.24	5,414.78	6,677.36	1,300.92	18.97	140.44	2,042.27
Deprived Sector Loan	11,767.78	10,905.30	13,592.35	8,676.73	4,327.72	26.54	30.41	4,958.14
Bills Purchased	3,240.61	72.84	130.16	397.81	-	-	-	-
Other Product	30,101.31	6,589.63	11,415.82	4,332.63	3,926.68	7.74	818.14	648.61
Total Product wise Loan	211,703.29	229,478.60	231,201.71	174,515.70	46,748.56	365.13	2,936.67	47,556.06

Collateral Wise

Gold and Silver	7,061.37	0.65	9.39	-	239.86	-	-	205.28
Government Securities	-	-	2.00	-	-	-	-	-
Non Governmental Securities	6,658.11	1,772.13	4,508.34	-	2,334.60	-	-	1,263.53
Fixed Deposit Receipts	1,459.32	800.61	1,240.15	1,753.57	507.59	5.20	71.46	440.11
Own	1,459.32	800.61	1,015.31	1,753.57	506.94	5.20	71.46	440.11
Other Licences Institutions	-	-	224.85	-	0.65	-	-	-
Collateral of Properties	182,748.19	219,810.07	211,882.10	163,600.44	38,753.12	292.08	2,865.21	40,581.77
Fixed Assets	177,806.36	203,026.09	195,063.75	142,440.95	38,647.54	292.08	2,865.21	40,581.77
Current Assets	4,941.83	16,783.97	16,818.35	21,159.50	105.57	-	-	-
Against security of Bill	-	-	488.77	415.56	-	-	-	-
Domestic Bills	-	-	22.67	415.56	-	-	-	-
Foreign Bills	-	-	466.10	-	-	-	-	-
Against Guarantee	10,653.81	766.16	9,078.61	19.90	4,666.35	14.49	-	5,065.38
Government Guarantee	153.72	87.56	208.62	-	-	-	-	-
Institutional Guarantee	10,443.98	218.65	8,295.80	-	4,416.36	-	-	3,588.20
Personal Guarantee	55.28	438.87	545.71	19.90	147.13	14.49	-	1,282.91
Collective Guarantee	-	9.96	26.88	-	1.14	-	-	194.28
Int. Rtd. Foreign Bank's Guarantee	-	-	0.60	-	-	-	-	-
Other Guarantee	0.84	11.12	1.00	-	101.72	-	-	-
Credit Card	267.83	196.36	140.34	110.92	-	-	-	-
Others	2,854.67	6,132.62	3,852.01	8,615.30	247.04	53.37	-	-
Total	211,703.29	229,478.60	231,201.71	174,515.70	46,748.56	365.13	2,936.67	47,556.06

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	959.45	222.84	5,621.62	3,430.38	2,678.97	68.68	3,966.68	3,006.51
Fishery Related	15.16	1.72	160.78	363.12	142.57	41.95	137.56	393.34
Mining Related	-	-	4.90	138.46	-	-	42.12	117.79
Agriculture, Forestry, Beverage & Non Food Production Related*	792.36	241.25	4,223.32	3,382.07	1,777.51	153.26	5,238.55	8,170.66
Construction	59.09	214.39	595.51	5,557.26	558.73	200.46	2,243.11	2,196.60
Electricity, Gas and Water	1.50	-	929.18	516.47	1,096.08	-	1,787.69	-
Metal Products, Mach. & Ele. Eqp.	1.55	11.41	221.08	400.45	70.21	18.77	451.02	206.45
Tras., Com. and Public Utilities	222.61	165.00	1,397.64	1,610.95	881.71	46.55	570.52	853.30
Wholesaler & Retailer	3,684.06	522.39	13,513.83	8,883.88	7,560.94	185.37	4,829.55	10,872.91
Finance, Insurance and Real Estate	782.69	300.25	12,227.24	12,824.09	5,288.37	-	4,046.90	4,820.87
Tourism Service**	417.69	21.58	5,000.09	3,627.25	1,853.70	14.02	2,389.38	9,687.21
Other Services	720.19	15.09	1,996.02	2,301.92	2,218.91	25.46	799.12	3,766.43
Consumption Loans	4,434.15	1,340.45	21,033.36	23,547.01	18,004.27	314.16	11,044.20	11,700.49
Local Government	-	-	-	-	-	-	3.23	-
Others	2.15	885.10	32,082.93	7,927.02	11,061.54	298.03	13,109.43	1,704.21
TOTAL sectorwise	12,092.65	3,941.47	99,007.50	74,510.32	53,193.53	1,366.70	50,659.06	57,496.78

Product Wise

Term Loan	4,105.69	1,140.20	47,687.03	25,239.25	30,243.31	362.11	23,095.09	21,422.82
Overdraft	457.13	-	2,757.40	2,647.53	3,234.15	392.81	3,026.77	818.06
Cash Credit Loan	3,164.66	-	8,737.18	6,800.07	4,383.91	-	6,637.64	10,530.83
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	148.43	385.97	1,211.70	1,955.78	562.90	95.74	526.97	850.67
Residential Personal Home Loan (Up to Rs. 20 million)#	1,613.18	822.82	14,702.00	10,788.35	4,251.84	263.87	5,850.47	3,998.08
Real Estate Loan	469.25	59.50	8,138.08	7,563.19	1,856.69	-	539.45	4,496.41
Margin Nature Loan	404.87	32.87	3,641.93	2,685.41	1,756.93	-	1,530.29	2,221.13
Hire Purchase Loan	503.91	257.52	2,081.76	2,334.60	1,131.69	52.21	978.04	964.76
Deprived Sector Loan	618.90	518.63	5,647.06	4,146.16	4,476.23	70.53	3,422.30	3,198.09
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	606.62	723.96	4,403.35	10,349.97	1,295.89	129.43	5,052.04	8,995.91
Total Product wise Loan	12,092.65	3,941.47	99,007.50	74,510.32	53,193.53	1,366.70	50,659.06	57,496.78

Collateral Wise

Gold and Silver	106.52	-	761.88	1,072.59	782.88	-	493.11	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	404.87	32.87	3,650.83	2,643.25	1,677.09	-	1,568.25	-
Fixed Deposit Receipts	108.74	39.80	887.55	698.52	513.01	114.70	735.88	386.02
Own	108.74	39.80	887.55	698.52	513.01	114.70	735.88	386.02
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,103.38	3,613.19	86,187.02	63,726.84	46,582.19	1,252.00	41,516.07	53,354.37
Fixed Assets	11,103.38	3,613.19	86,187.02	63,701.27	46,582.19	1,252.00	41,498.63	53,354.37
Current Assets	-	-	-	25.57	-	-	17.44	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	366.99	254.11	7,089.82	6,222.19	3,637.66	-	6,151.19	1,692.14
Government Guarantee	-	-	-	-	0.35	-	3.23	-
Institutional Guarantee	313.67	254.11	2,603.86	5,356.12	3,150.29	-	4,607.77	1,691.26
Personal Guarantee	53.33	-	3,341.30	656.43	465.82	-	1,467.23	0.00
Collective Guarantee	-	-	1,144.66	188.34	21.20	-	70.94	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	21.30	-	-	2.02	-
Credit Card	-	-	-	20.86	-	-	-	-
Others	2.15	1.50	430.40	126.08	0.70	-	194.56	2,064.25
Total	12,092.65	3,941.47	99,007.50	74,510.32	53,193.53	1,366.70	50,659.06	57,496.78

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	6,448.84	248.57	288.26	650.81	378.43	103.86	0.00	743.69
Fishery Related	190.07	-	2.56	6.05	-	23.83	-	23.19
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,455.99	171.97	25.81	186.76	43.67	31.40	63.70	258.94
Construction	1,202.71	89.23	4.57	274.82	787.08	172.50	-	50.00
Electricity, Gas and Water	3,101.99	-	-	1.20	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	158.24	-	4.35	-	1.89	2.97	-	-
Tras., Com. and Public Utilities	798.04	170.73	0.24	129.41	187.34	122.46	9.03	133.04
Wholesaler & Retailer	4,984.59	572.33	101.62	1,212.20	414.23	209.54	77.40	887.15
Finance, Insurance and Real Estate	6,655.47	322.75	9.44	870.52	454.13	361.86	90.40	1,368.15
Tourism Service**	2,628.46	221.34	48.30	107.99	87.46	38.91	20.70	271.15
Other Services	2,557.88	70.77	2.10	408.34	-	98.43	-	211.39
Consumption Loans	19,364.33	960.24	337.20	2,025.49	1,645.46	826.21	161.03	2,802.61
Local Government	-	-	-	-	-	-	33.18	-
Others	20.60	1,019.75	111.35	35.35	308.19	449.27	1,738.17	868.74
TOTAL sectorwise	50,567.23	3,847.69	935.80	5,908.93	4,307.88	2,441.24	2,193.62	7,618.06

Product Wise

Term Loan	12,775.04	892.88	307.01	2,723.57	2,041.10	542.51	124.27	3,075.36
Overdraft	2,929.26	48.85	75.14	190.83	227.96	120.49	-	325.78
Cash Credit Loan	5,262.28	240.05	73.83	632.81	74.41	-	-	273.35
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,723.29	184.93	-	269.40	-	200.26	147.82	341.84
Residential Personal Home Loan (Up to Rs. 20 million)#	7,296.54	690.44	-	505.51	787.08	315.19	535.62	664.67
Real Estate Loan	4,401.92	50.00	-	274.47	293.03	210.73	1,195.91	754.57
Margin Nature Loan	2,023.61	117.42	-	102.56	69.81	280.79	26.19	449.33
Hire Purchase Loan	1,277.24	132.17	5.75	133.93	179.74	133.53	121.56	166.97
Deprived Sector Loan	4,044.00	400.36	172.43	651.47	386.08	148.29	33.18	612.55
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,834.05	1,090.59	301.64	424.38	248.67	489.45	9.05	953.65
Total Product wise Loan	50,567.23	3,847.69	935.80	5,908.93	4,307.88	2,441.24	2,193.62	7,618.06

Collateral Wise

Gold and Silver	225.32	99.88	91.18	213.29	73.41	-	-	448.09
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,023.61	117.42	-	102.56	-	-	26.19	449.33
Fixed Deposit Receipts	1,070.30	50.06	7.32	50.01	54.54	41.95	0.05	71.17
Own	1,070.30	50.06	7.32	50.01	54.54	41.95	0.05	71.17
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	46,111.35	2,270.98	837.30	4,902.58	3,817.25	1,950.01	397.11	5,924.31
Fixed Assets	46,111.35	2,270.98	837.30	4,902.58	3,817.25	1,950.01	397.11	5,924.31
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,100.91	272.75	-	640.48	292.87	168.37	83.27	725.16
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	761.29	272.75	-	570.58	161.10	148.14	-	611.57
Personal Guarantee	322.11	-	-	69.90	131.77	20.23	50.09	113.59
Collective Guarantee	0.31	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	35.74	1,036.59	-	-	69.81	280.91	1,687.00	-
Total	50,567.23	3,847.69	935.80	5,908.93	4,307.88	2,441.24	2,193.62	7,618.06

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	451.53	547.78	458.13	429.18	616.25	467.64	302.31	511.29
Fishery Related	12.57	37.81	14.18	27.01	-	14.90	17.33	10.87
Mining Related	61.78	-	1.50	-	-	-	17.06	-
Agriculture, Forestry, Beverage & Non Food Production Related*	419.50	188.82	336.82	241.74	198.63	445.74	174.87	25.01
Construction	325.34	257.88	485.58	318.20	-	146.23	277.61	10.70
Electricity, Gas and Water	371.04	-	48.89	5.40	-	-	51.10	24.98
Metal Products, Mach. & Ele. Eqp.	295.73	35.04	32.08	20.08	-	79.71	34.55	36.53
Tras., Com. and Public Utilities	652.96	66.35	56.62	58.03	-	244.61	163.89	0.09
Wholesaler & Retailer	1,335.32	431.38	298.18	791.79	1,278.50	1,723.42	564.87	465.15
Finance, Insurance and Real Estate	923.25	1,005.73	327.07	912.73	181.49	1,050.34	280.77	61.55
Tourism Service**	761.35	380.68	78.39	55.15	84.62	618.90	50.24	34.24
Other Services	521.36	708.13	15.93	100.68	-	230.10	58.55	0.02
Consumption Loans	2,477.89	1,439.13	1,502.16	1,808.68	268.92	2,837.16	1,453.90	587.46
Local Government	-	-	-	-	-	-	-	-
Others	310.50	1,226.57	684.07	41.37	579.86	121.39	1,451.85	12.96
TOTAL sectorwise	8,920.11	6,325.30	4,339.60	4,810.04	3,208.27	7,980.13	4,898.92	1,780.85

Product Wise

Term Loan	1,880.45	1,294.63	315.56	500.80	87.48	3,241.36	1,383.62	558.36
Overdraft	-	366.33	479.41	307.81	380.84	133.92	121.62	248.36
Cash Credit Loan	-	69.08	311.66	-	1,359.13	1,191.03	219.67	404.31
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,364.36	306.76	99.97	102.78	-	325.71	617.88	46.54
Residential Personal Home Loan (Up to Rs. 20 million)#	682.82	772.79	812.97	272.78	6.83	842.78	708.56	22.39
Real Estate Loan	596.57	1,102.96	305.28	537.89	111.60	742.13	164.23	39.38
Margin Nature Loan	241.00	476.88	406.17	147.61	-	96.64	38.55	-
Hire Purchase Loan	758.86	51.69	131.18	105.66	-	581.42	178.57	4.58
Deprived Sector Loan	443.38	287.99	362.62	469.65	166.54	632.34	238.74	106.56
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,952.67	1,596.19	1,114.80	2,365.06	1,095.86	192.81	1,227.49	350.38
Total Product wise Loan	8,920.11	6,325.30	4,339.60	4,810.04	3,208.27	7,980.13	4,898.92	1,780.85

Collateral Wise

Gold and Silver	634.97	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	252.18	476.88	408.22	147.61	-	96.64	38.55	-
Fixed Deposit Receipts	118.50	63.88	41.94	37.37	259.41	98.64	56.87	61.70
Own	117.81	63.88	41.94	37.37	259.41	98.64	56.87	61.70
Other Licences Institutions	0.69	-	-	-	-	-	-	-
Collateral of Properties	7,433.39	5,596.49	3,728.91	4,146.87	111.60	7,385.06	4,595.90	1,719.15
Fixed Assets	7,433.08	5,596.49	3,728.91	4,127.58	111.60	7,385.06	4,595.90	1,719.15
Current Assets	0.31	-	-	19.29	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	442.17	188.05	160.44	476.75	-	399.79	197.28	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	289.13	188.05	20.98	378.32	-	305.16	197.16	-
Personal Guarantee	153.04	-	134.46	98.44	-	94.63	0.00	-
Collective Guarantee	-	-	-	-	-	-	0.11	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	38.91	-	0.09	1.43	2,837.27	-	10.33	-
Total	8,920.11	6,325.30	4,339.60	4,810.04	3,208.27	7,980.13	4,898.92	1,780.85

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	182.24	49.19	221.95	847.30	780.16	367.91
Fishery Related	-	-	8.56	57.99	16.37	44.43
Mining Related	-	-	0.90	16.51	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	38.88	199.99	145.67	881.44	359.65	482.34
Construction	131.80	-	391.12	288.81	103.60	341.43
Electricity, Gas and Water	19.86	-	-	220.25	18.85	27.34
Metal Products, Mach. & Ele. Eqp.	51.77	-	16.08	80.91	48.18	57.14
Tras., Com. and Public Utilities	146.93	2.94	12.44	314.24	42.32	366.46
Wholesaler & Retailer	168.50	68.51	578.95	2,346.65	1,841.90	1,221.47
Finance, Insurance and Real Estate	297.65	-	752.18	2,379.40	3,087.86	837.98
Tourism Service**	38.44	37.24	251.18	1,260.18	426.62	371.62
Other Services	30.69	-	51.25	782.65	498.89	100.52
Consumption Loans	736.82	1.55	1,435.45	4,782.02	6,913.34	2,471.71
Local Government	2.63	-	-	-	-	-
Others	79.51	359.27	2,118.85	1,410.23	3,278.33	50.20
TOTAL sectorwise	1,925.71	718.69	5,984.59	15,668.59	17,416.06	6,740.55

Product Wise

Term Loan	810.48	345.91	598.35	6,873.58	4,573.60	2,426.06
Overdraft	118.63	-	-	943.72	972.68	54.81
Cash Credit Loan	150.28	108.00	-	2,759.91	-	795.92
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	0.72	-	286.03	88.24	1,574.56	344.15
Residential Personal Home Loan (Up to Rs. 20 million)#	175.43	-	1,199.30	1,554.79	4,972.08	890.51
Real Estate Loan	102.16	246.66	475.11	1,683.84	2,390.57	657.03
Margin Nature Loan	84.43	-	393.28	456.01	638.38	314.35
Hire Purchase Loan	162.19	-	40.00	384.21	110.07	337.02
Deprived Sector Loan	270.30	-	428.95	758.76	863.55	373.75
Bills Purchased	-	-	-	-	-	-
Other Product	51.09	18.11	2,563.57	165.55	1,320.58	546.94
Total Product wise Loan	1,925.71	718.69	5,984.59	15,668.59	17,416.06	6,740.55

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	87.19	-	-	456.01	638.38	-
Fixed Deposit Receipts	51.78	-	80.59	139.11	198.73	89.11
Own	51.78	-	80.59	139.11	198.73	89.11
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,509.21	718.69	5,156.75	14,276.95	15,145.87	5,983.11
Fixed Assets	1,509.21	718.69	5,156.75	14,276.95	15,145.87	5,983.11
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	277.54	-	349.33	789.37	1,433.09	336.93
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	156.84	-	348.47	653.38	800.89	239.51
Personal Guarantee	113.08	-	0.86	135.99	632.20	97.42
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	4.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	397.93	7.14	-	331.41
Total	1,925.71	718.69	5,984.59	15,668.59	17,416.06	6,740.55

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change			
	2022	2023	2024	2024	2025	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	50,334	59,480	63,015	68,219	67,061	18.17	5.94	-1.70	
a. Paid-up Capital	30,093	34,388	35,835	36,549	37,623	14.27	4.21	2.94	
b. Statutory Reserves	9,012	11,190	12,274	12,966	13,274	24.16	9.69	2.38	
c. Retained Earning	5,520	6,645	4,076	6,445	3,761	20.38	-38.66	-41.64	
d. Others Reserves	5,709	7,258	10,830	12,260	12,403	27.14	49.22	1.17	
2 BORROWINGS	233,582	214,238	230,746	219,090	234,407	-8.28	7.71	6.99	
a. NRB	22,655	7,944	6,221	2,462	2,425	-64.94	-21.69	-1.53	
b. Others	210,926	206,294	224,525	216,628	231,982	-2.20	8.84	7.09	
3 DEPOSITS	159,023	167,093	176,661	180,745	186,416	5.07	5.73	3.14	
4 BILLS PAYABLE	38	27	41	14	15	-27.61	52.46	7.82	
5 OTHER LIABILITIES	42,123	46,185	56,740	69,514	65,091	9.64	22.85	-6.36	
a. Loan Loss Provision	11,708	18,383	21,865	27,238	27,380	57.01	18.94	0.52	
b. Interest Suspense a/c	4,727	6,921	11,557	14,552	14,863	46.42	66.98	2.13	
c. Others	25,688	20,881	23,318	27,724	22,848	-18.72	11.67	-17.59	
6 RECONCILIATION A/c	22,174	15,568	19,691	19,823	19,829	-29.79	26.48	0.03	
7 PROFIT & LOSS A/c	12,378	5,191	6,837	1,730	2,987	-58.06	31.70	72.64	
Total	519,651	507,782	553,731	559,136	575,806	-2.28	9.05	2.98	
Assets									
1 LIQUID FUNDS	20,320	26,963	34,592	27,897	39,243	32.70	28.29	40.67	
a. Cash Balance	371	494	424	416	386	33.06	-14.19	-7.24	
b. Bank Balance	10,770	17,249	22,748	19,021	28,313	60.16	31.88	48.85	
c. Money at Call	9,178	9,220	11,420	8,460	10,544	0.46	23.86	24.64	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	874	1,143	39.23	-8.52	30.69	
3 SHARE & OTHER INVESTMENT	5,334	8,282	9,221	8,654	8,653	55.27	11.34	-0.01	
4 LOANS & ADVANCES	449,686	432,237	455,853	462,905	468,715	-3.88	5.46	1.26	
Institutional	90,239	72,928	59,060	47,698	48,139	-19.18	-19.02	0.93	
Individual	359,447	359,310	396,793	415,207	420,576	-0.04	10.43	1.29	
5 FIXED ASSETS	3,073	3,258	4,150	4,260	4,457	6.01	27.38	4.62	
6 OTHER ASSETS	18,137	20,078	28,488	32,564	32,605	10.70	41.89	0.13	
7 EXPENSES NOT WRITTEN OFF	3	39	0	1	0	1068.57	-98.74	-6.57	
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	19,832	20,055	-33.22	34.99	1.13	
10 PROFIT & LOSS A/c	160	1,054	461	2,144	930	558.67	-56.22	-56.63	
Total	519,651	507,782	553,731	559,136	575,806	-2.28	9.05	2.98	
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES	30,522	36,966	34,342	13,630	16,147	21.11	-7.10	18.47	
2 COMMISSION/FEE EXPENSES	20	45	15	3	6	124.12	-66.55	135.77	
3 EMPLOYEE EXPENSES	11,857	12,689	12,584	5,797	6,875	7.02	-0.83	18.60	
4 OFFICE OPERATING EXPENSES	4,358	4,651	4,245	1,752	2,223	6.72	-8.72	26.85	
5 NON OPERATING EXPENSES	20	14	64	4	5	-27.38	352.21	24.11	
6 PROVISION FOR RISK	5,527	25,658	26,976	10,656	13,717	364.22	5.14	28.73	
7 LOAN WRITTEN OFF	35	123	155	3	19	252.87	25.59	540.84	
8 EXTRAORDINARY EXPENSES	18	0	1	0	0	-99.36	769.89	-70.28	
9 PROVISION FOR STAFF BONUS	1,955	779	1,004	246	420	-60.14	28.78	78.03	
10 PROVISION FOR INCOME TAX	5,462	2,486	2,992	675	1,201	-54.49	20.37	70.71	
11 NET PROFIT	12,376	4,783	6,717	1,495	2,592	-61.35	40.44	73.39	
TOTAL EXPENSES	72,151	87,444	89,095	34,079	42,990	21.20	1.89	26.15	
Income									
1. INTEREST INCOME	59,985	61,707	58,836	23,726	29,553	2.87	-4.65	24.56	
2. COMMISSION & DISCOUNT	1,442	618	762	316	438	-57.16	23.33	38.46	
3 OTHER OPERATING INCOME	5,495	3,971	4,275	1,372	2,017	-27.73	7.65	47.03	
4 NON OPERATING INCOME	446	158	146	24	31	-64.70	-7.46	30.74	
5 PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	6,942	10,749	365.46	16.03	54.84	
6 RECOVERY FOR WRITE BACK	6	4	17	5	7	-29.94	300.14	27.49	
7 INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	27	32	77.81	5.22	18.99	
8 NET LOSS	158	646	342	1,909	534	307.55	-47.01	-72.00	
TOTAL INCOME	72,151	88,416	89,095	34,321	43,361	22.54	0.77	26.34	
Miscellaneous Information									
No. of Total Staffs	23,303	22,493	21,727	21,740	21,600	-3.48	-3.41	-0.64	
No. of Total Branches	5,135	5,128	5,051	5,051	5,044	-0.14	-1.50	-0.14	
No. of Total Centers	428,783	445,666	459,319	464,548	463,463	3.94	3.06	-0.23	
No. of Total Groups	1,351,729	1,390,718	1,415,757	1,433,252	1,440,211	2.88	1.80	0.49	
No. of Total Passive Groups	16,159	19,043	19,857	28,575	34,471	17.85	4.28	20.63	
No. of Total Members	5,859,530	6,016,101	5,995,358	6,076,268	6,097,081	2.67	-0.34	0.34	
No. of Total Passive Members	438,040	528,082	534,348	555,158	711,415	20.56	1.19	28.15	
No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,681,742	2,689,045	-9.65	-10.75	0.27	
No. of Total Overdue Borrowers	382,353	587,163	689,852	869,749	688,105	53.57	17.49	-20.88	
No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,090,788	6,075,713	2.57	-0.39	-0.25	
Total Saving Amount (Rs million)	159,023	167,027	177,049	180,747	186,849	5.03	6.00	3.38	

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,530.55
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,304.53
	e. Share Premium	-
	f. Retained Earning	769.54
	g. Others Reserves Fund	856.48
2	BORROWINGS	2,389.81
	a. NRB	-
	b. Interbank Borrowing	100.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	7,515.54
	a. Current	283.81
	Domestic	283.81
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	7,230.00
	Domestic	7,230.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.72
	Domestic	1.72
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,828.59
	1. Sundry Creditors	-
	2. Loan Loss Provision	824.66
	3. Interest Suspense a/c	-
	4. Others	1,003.93
6	Reconciliation A/c	-
7	Profit & Loss A/c	641.99
	TOTAL Liabilities	36,906.48
Assets		
1	LIQUID FUNDS	605.23
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	605.20
	1. In Nepal Rastra Bank	538.74
	Domestic Currency	538.74
	Foreign Currency	-
	2. "A" Class Licensed Institution	66.47
	Domestic Currency	66.47
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	6,570.70
	a. Govt. Securities	6,570.70
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,180.75
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,180.75
4	LOANS & ADVANCES (Including Bills Purchased)	23,542.38
	4.1 LOANS & ADVANCES	23,542.38
	a. Infrastructure Project	23,542.38
	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	828.27
	a. Accrued Interest:	498.97
	Financial Institutions	-
	Government Enterprises	39.67
	Private Sector	459.30
	b. Staff Loans / Adv.	86.61
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	242.69
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	36,906.48

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	199.39
1.1 On Deposit Liabilities	115.70
1.2 On Borrowing	83.68
2. Commission Expense	0.03
3. Staff Expense	32.55
4. Office Operating Expenses	30.30
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	95.79
7.1 Loan loss Provision	95.79
7.1.1 General Loan loss Provision	65.26
7.1.1.1 Pass Loan Loss Provision	65.26
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	30.53
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	101.92
10. Provision for Income Tax	275.27
11. Others	-
12. Net Profit	641.99
Total Expenses	1,377.24

Income	
1. Interest Income	1,243.92
1.1 On Loans and Advances	1,064.03
1.2 On Investment	73.40
1.2.1 Government Bonds	73.40
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	106.49
2. Commission and Discount	14.56
2.1 Bills Purchase and Discount	-
2.2 Commission	14.56
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	-
5. Non Operating Income	0.07
6. Write Back from Provisions for loss	118.68
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,377.24

Districtwise List of Banks and Financial Institutions Branches (Pus, 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	53	12	204	998,054	4,892
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	181	61	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		762	195	36	993	4,961,412	4,996
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	936	150	49	1,135	2,041,587	1,799
32	Bagmati	Lalitpur	235	34	17	286	551,667	1,929
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		1,841	335	109	2,285	6,116,866	2,677
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	77	19	301	600,051	1,994
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	45	25	2	72	253,024	3,514
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	49	9	1	59	249,211	4,224
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	Total		605	189	37	831	2,466,427	2,968

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	76	28	326	1,121,957	3,442
50	Lumbini	Kapilbastu	86	18	6	110	682,961	6,209
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	81	29	7	117	603,194	5,156
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
	Total		745	256	47	1,048	5,122,078	4,887
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	55	10	1	66	415,126	6,290
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		215	21	3	239	1,688,412	7,064
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	130	30	5	165	904,666	5,483
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	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		329	52	6	387	2,694,783	6,963
	Grand Total		5,078	1,132	291	6,501	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,078	1,132	291	5,044		11,545
Population per Branch [*] (Served by A, B and C class BFIs)						4,486
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,526

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	762	195	36	853	993	1,846
Madhesh	581	84	53	1,045	718	1,763
Bagmati	1,841	335	109	755	2,285	3,040
Gandaki	605	189	37	573	831	1,404
Lumbini	745	256	47	1,119	1,048	2,167
Karnali	215	21	3	238	239	477
Sudur Paschim	329	52	6	461	387	848
Total	5,078	1,132	291	5,044	6,501	11,545

* 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. 20 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	16,083.92	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. 20 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. 20 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. 20 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. 20 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. 20 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. 20 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. 20 million)	12.05	171,269.18	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46
7	Real Estate Loan	12.99	116,250.69	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36
8	Margin Nature Loan	12.72	33,172.96	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44
9	Hire Purchase Loan	13.22	139,944.21	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00
10	Deprived Sector Loan	11.22	114,856.28	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17
11	Bills Purchased	4.70	3,335.60	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45
12	Other Product	13.23	235,468.89	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19
	Aggregate	12.32	2,132,011.49	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
5	Short Term Working Capital/Demand Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
7	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
8	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
9	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
10	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
11	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
12	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66	11.69	479,430.00
2	Overdraft	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38	12.37	368,380.55
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95	10.61	73,302.39
5	Short Term Working Capital/Demand Loan	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13	11.92	595,256.80
6	Residential Personal Home Loan (Up to Rs. 20 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. 20 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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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. 20 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. 20 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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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. 20 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	3,428,582.26

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. 20 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	3,428,582.26

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. 20 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. 20 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. 20 million)	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51	11.62	279,105.89
7	Real Estate Loan	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19	11.83	199,641.17
8	Margin Nature Loan	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79	12.25	64,818.98
9	Hire Purchase Loan	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98	11.89	131,340.20
10	Deprived Sector Loan	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35	10.43	279,645.59
11	Bills Purchased	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69	6.34	3,110.44
12	Other Product	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09	11.94	481,360.83
	Aggregate	10.60	4,122,580.46	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)		Magh, 2019 (F)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	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	
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23	11.06	2,502,252.28	11.06	
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04	11.43	626,004.87	11.30	
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75	11.06	877,612.09	11.09	
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33	10.86	448,861.73	10.94	
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12	10.80	549,773.58	10.89	
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88	2.83	226,094.55	2.62	
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08	2.39	
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37	-	
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09	-	
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50	-	
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77	-	
	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	

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)		Magh, 2019 (F)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	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	
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29	11.02	
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19	12.17	
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15	13.32	
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00	13.27	
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24	13.85	
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73	11.57	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40	13.69	
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26	13.76	
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04	13.67	
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33	13.18	
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15	12.98	
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49	13.04	
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88	13.84	
15	Local Government	6.43	1,081.22	6.64	1,081.22	6.68	1,081.22	6.74	1,081.22	6.50	1,081.22	6.52	1,083.76	6.51	
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71	13.82	
	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	

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)		Magh, 2019 (F)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	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	
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44	14.41	
3	Cash Credit Loan	-	-	-	-	-	-	-	-	-	-	-	-	13.34	
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96	13.82	
5	Short Term Working Capital/Demand Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56	13.48	
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71	13.21	
7	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22	13.55	
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90	14.58	
9	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43	13.71	
10	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62	11.95	
11	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20	12.84	
12	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77	13.54	
	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	

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. 20 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. 20 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. 20 million)	11.61	305,511.24	11.21	308,935.71	10.91	310,331.24	10.62	312,637.11	10.43	315,098.60	10.28	316,089.02	10.15	316,374.42
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62	11.11	216,051.56	10.86	213,204.58	10.71	217,119.49	10.45	224,655.82	10.33	224,537.01
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08	11.20	67,524.93	10.90	67,345.96	10.72	68,624.40	10.50	70,344.73	10.18	71,693.11
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04	11.06	114,155.56	10.86	106,520.56	10.69	107,669.67	10.52	106,859.97	10.32	107,065.51
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96	9.54	267,285.27	9.34	264,254.23	9.20	263,068.39	9.15	267,360.18	8.99	263,633.44
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04	10.46	5,867.15	10.06	5,877.77	9.70	6,691.93	9.24	7,790.26	9.39	6,792.35
12	Other Product	10.55	391,906.97	11.57	382,658.08	11.20	388,810.25	10.93	386,563.62	9.44	394,416.13	9.13	398,579.91	10.32	392,787.58
	Aggregate	11.08	4,461,716.01	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,484,100.52	10.15	4,499,169.25	9.93	4,522,367.74	9.68	4,522,779.79

Overall Summary of Interest Rate on LCY Deposit											
S.N.	Description	Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)	
		Wt. avg. (%)	Amount	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	3.34	2,023,411.69
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	6.51	3,014,480.94
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	4.45	620,475.73
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	5.31	1,083,749.38
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	6.40	536,354.59
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	9.90	773,901.24
3	Call	1.39	361,780.73	1.67	367,890.28	1.36	389,613.11	1.28	441,253.72	1.21	420,342.28
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	2.34	1,953.90
6	Non interest bearing deposits	-	337,667.97	-	360,956.81	-	351,865.63	-	355,548.16	-	372,315.60
6.1	Current	-	299,793.50	-	321,584.17	-	312,395.31	-	314,474.24	-	332,924.01
6.2	Margin	-	37,074.67	-	38,040.34	-	38,722.02	-	39,055.11	-	38,720.90
6.3	Other	-	799.80	-	1,332.31	-	748.29	-	2,018.81	-	670.70
	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	4.75	5,832,504.41

Overall Summary of Interest Rate on LCY Sectorwise Credit											
S.N.	Description	Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)	
		Wt. avg. (%)	Amount	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	8.16	317,657.90
2	Fishery Related	8.58	14,421.37	8.37	14,446.42	8.22	14,397.80	8.10	14,638.75	7.91	14,775.46
3	Mining Related	9.52	12,962.30	9.09	13,313.33	8.74	13,523.90	8.76	9,787.44	8.52	9,654.64
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	8.48	260,556.22
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	8.55	574,997.35
6	Construction	9.94	185,259.23	9.68	188,049.09	9.45	187,741.05	9.31	191,204.98	9.03	198,608.36
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	8.54	394,630.54
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	8.80	68,239.26
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	8.91	59,086.96
10	Wholesaler & Retailer	9.73	919,014.97	9.43	928,394.15	9.29	927,933.32	9.11	945,754.44	8.86	954,572.34
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	8.43	353,078.01
12	Hotel or Restaurant	9.76	199,230.13	9.47	202,228.47	9.22	202,058.33	9.10	209,717.62	8.78	206,783.35
13	Other Services	9.72	182,039.83	9.44	182,789.16	9.23	183,929.49	9.15	186,182.66	8.86	192,087.92
14	Consumption Loans	10.30	850,030.43	10.06	854,688.39	9.95	858,527.85	9.65	868,497.38	9.33	886,342.47
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.91	1,175.34	3.50	1,175.71	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	9.51	240,548.47
	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	8.69	4,732,794.97

Overall Summary of Interest Rate on LCY Productwise Credit											
S.N.	Description	Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)	
		Wt. avg. (%)	Amount	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	8.96	1,737,166.27
2	Overdraft	10.66	89,941.26	10.35	89,465.63	10.06	88,500.22	9.98	85,019.57	9.82	85,664.30
3	Cash Credit Loan	9.77	592,900.04	9.44	595,642.03	9.21	589,929.82	9.07	594,217.58	8.82	611,360.04
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	9.10	64,356.70
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	8.33	798,416.97
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.93	317,963.39	9.71	319,583.71	9.42	319,645.57	9.31	319,814.31	9.08	322,050.47
7	Real Estate Loan	10.14	222,454.13	9.84	225,898.02	9.60	225,977.85	9.41	234,057.36	9.14	229,909.23
8	Margin Nature Loan	9.90	79,141.05	9.69	84,210.43	9.13	85,911.44	9.12	86,330.03	8.84	91,542.11
9	Hire Purchase Loan	10.09	107,998.00	9.81	107,823.81	9.58	109,553.37	9.45	111,582.09	9.22	112,000.18
10	Deprived Sector Loan	8.61	262,326.80	8.34	267,907.80	8.04	255,176.65	7.91	246,875.85	7.68	258,535.77
11	Bills Purchased	9.84	6,508.14	9.23	7,173.22	9.22	7,632.63	9.28	7,853.04	9.11	8,303.52
12	Other Product	10.05	391,923.64	9.95	392,458.06	9.67	390,075.93	9.44	401,862.74	9.26	413,489.41
	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	8.69	4,732,794.98

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Jan, 2025)**

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	Machhapuchhre 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	Sworojgar
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 Sastha 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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