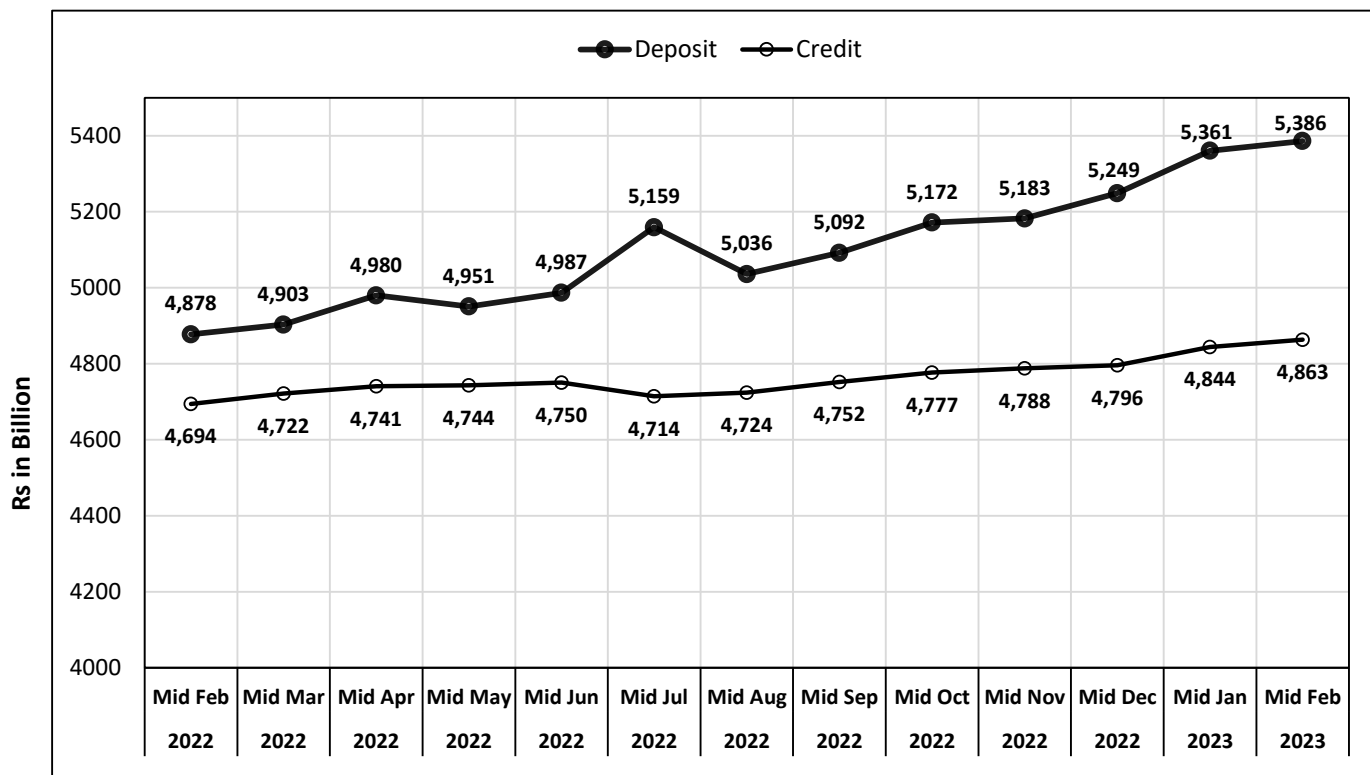


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Magh
(Mid-Feb, 2023)

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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	Total
Data available , out of total number	22	17	17	64	120
Total Number of Licensed BFIs	22	17	17	64	120

- 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 Magh End, 2079 (Mid-Feb, 2023)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	97.79	10.98	2.25	111.02
2	Total Credit/GDP	88.88	9.45	1.92	100.24
3	Total Credit/ Total Deposit	90.89	86.09	85.20	90.30
4	CD Ratio	86.37	85.88	83.76	86.28
5	Fixed Deposit/Total Deposit	58.16	69.60	73.13	59.59
6	Saving Deposit/Total Deposit	26.13	22.44	17.18	25.58
7	Current Deposit/Total Deposit	8.85	1.25	1.00	7.94
8	Call Deposit/Total Deposit	5.83	6.67	7.43	5.95
9	NPL/ Total Loan [^]	2.49	2.82	7.82	2.63
10	Total LLP /Total Loan	2.53	2.49	5.79	2.58
11	Deprived Sector Loan/Total Loan ^{\$^}	6.71	10.90	7.05	7.11
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	6.84	6.44	7.56	6.82
2	Investment in Gov. Securities/Total Deposit	15.73	14.44	19.59	15.68
3	Total Liquid Assets/Total Deposit	23.18	24.30	33.20	23.50
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	10.13	10.10	14.95	10.21
2	Total Capital/RWA	13.01	12.71	17.05	13.06
D. Financial Access					
1	No. of institutions	22	17	17	56
2	No. of Branches	5,045	1,128	281	6,454
3	No. of Deposit Accounts	41,995,817	6,043,668	735,750	48,775,235
4	No. of Loan Accounts	1,508,989	285,837	41,659	1,836,485
5	No. of Branchless Banking Centers	1,411	26	-	1,437
6	No. of Branchless Banking Customers	305,156	41	-	305,197
7	No. of Mobile Banking Customers	17,406,887	2,496,538	133,099	20,036,524
8	No. of Internet Banking Customers	1,302,901	450,346	11,554	1,764,801
9	No. of ATMs	4,317	331	44	4,692
10	No. of Debit Cards	11,561,577	692,115	51,814	12,305,506
11	No. of Credit Cards	278,174	149	-	278,323
12	No. of Prepaid Cards	123,721	1,358	-	125,079
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	8.41			
	(a) Saving	6.93			
	(b) Fixed	11.06			
	(c) Call	2.62			
2	Wt. Avg Interest Rate on Credit	13.03			

Note:

Bank balance includes money at call

Nominal GDP for 2021/22(P) stands at Rs. 4,851,625 million

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

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

[^]Data as on Poush end of FY2079/80 (2022/23)

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-Jan	Mid-Feb	% Change		
		2020	2021	2022	2023	2023	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	488,277	558,525	618,798	669,321	671,274	14.39	10.79	0.29
	a. Paid-up Capital	330,876	365,820	407,789	423,758	424,829	10.56	11.47	0.25
	b. Statutory Reserves	94,150	105,951	120,965	135,186	135,510	12.53	14.17	0.24
	c. Retained Earning	4,312	12,331	10,267	11,260	11,512	185.98	-16.75	2.24
	d. Others Reserves	58,939	74,422	79,777	99,117	99,424	26.27	7.20	0.31
2	BORROWINGS	81,610	275,089	500,434	319,506	308,401	237.08	81.92	-3.48
	a. NRB	7,992	118,779	259,218	63,953	57,967	1386.25	118.24	-9.36
	b. "A"Class Licensed Institution	5,392	28,829	40,170	38,965	29,223	434.65	39.34	-25.00
	c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	61,977	62,836	74.06	125.12	1.39
	d. Other Financial Ins.	1,737	1,267	6,027	4,211	7,700	-27.05	375.72	82.84
	e. Bonds and Securities	51,679	100,435	136,986	150,400	150,676	94.34	36.39	0.18
3	DEPOSITS	3,933,738	4,740,066	5,159,175	5,360,645	5,386,099	20.50	8.84	0.47
	a. Current	401,130	490,765	465,415	432,901	427,516	22.35	-5.17	-1.24
	b. Savings	1,224,189	1,592,152	1,402,182	1,355,270	1,377,762	30.06	-11.93	1.66
	c. Fixed	1,884,402	2,213,503	2,835,817	3,198,881	3,209,681	17.46	28.11	0.34
	d. Call Deposits	387,287	396,693	391,068	317,924	320,363	2.43	-1.42	0.77
	e. Others	36,729	46,953	64,694	55,669	50,777	27.84	37.78	-8.79
4	Bills Payable	2,053	3,067	2,782	2,440	4,499	49.42	-9.30	84.42
5	Other Liabilities	385,596	418,432	424,126	507,799	483,109	8.52	1.36	-4.86
	1. Loan Loss Provision	78,604	89,594	110,300	141,453	143,662	13.98	23.11	1.56
	2. Interest Suspense a/c	27,582	20,035	19,628	27,374	28,164	-27.36	-2.03	2.88
	3. Others	279,410	308,804	294,198	338,972	311,283	10.52	-4.73	-8.17
6	Reconciliation A/c	3,427	4,050	512	206	220	18.18	-87.36	6.69
7	Profit & Loss A/c	59,045	69,757	79,497	35,912	42,741	18.14	13.96	19.02
	TOTAL	4,953,745	6,068,987	6,785,324	6,895,830	6,896,345	22.51	11.80	0.01
	Assets								
1	LIQUID FUNDS	563,630	519,340	509,990	490,196	421,012	-7.86	-1.80	-14.11
	a. Cash Balance	110,726	116,799	111,631	110,085	95,533	5.48	-4.43	-13.22
	Nepalese Notes & Coins	98,161	99,422	108,250	106,655	91,593	1.28	8.88	-14.12
	Foreign Currency	12,565	17,377	3,381	3,431	3,940	38.29	-80.55	14.85
	b. Bank Balance	369,615	334,152	302,877	315,195	271,672	-9.59	-9.36	-13.81
	1. In Nepal Rastra Bank	294,780	273,553	220,659	244,767	208,573	-7.20	-19.34	-14.79
	2. "A"Class Licensed Institution	27,141	17,905	28,862	26,024	21,940	-34.03	61.19	-15.69
	3. Other Financial Ins.	3,372	3,275	6,959	5,937	4,385	-2.89	112.50	-26.13
	4. In Foreign banks	44,322	39,419	46,397	38,467	36,774	-11.06	17.70	-4.40
	c. Money at Call	83,288	68,389	95,482	64,916	53,807	-17.89	39.62	-17.11
2	INVESTMENTS	534,611	732,619	911,435	813,652	846,672	37.04	24.41	4.06
	a. Govt. Securities	533,827	721,612	909,783	811,778	844,469	35.18	26.08	4.03
	b. Others	784	11,007	1,651	1,875	2,204	1304.07	-85.00	17.55
3	SHARE & OTHER INVESTMENT	171,683	214,313	186,550	216,129	213,845	24.83	-12.95	-1.06
4	LOANS & ADVANCES								
	(Including Bills Purchased)	3,273,096	4,174,616	4,713,537	4,842,202	4,861,648	27.54	12.91	0.40
	4.1 LOANS & ADVANCES	3,270,133	4,170,584	4,709,050	4,840,196	4,859,712	27.54	12.91	0.40
	a. Private Sector	3,156,509	4,014,771	4,493,912	4,674,145	4,694,561	27.19	11.93	0.44
	b. Financial Institutions	110,945	152,818	212,907	163,925	162,813	37.74	39.32	-0.68
	c. Government Organizations	2,679	2,995	2,231	2,126	2,338	11.81	-25.51	9.97
	4.2 BILLS PURCHASED	2,963	4,032	4,487	2,006	1,937	36.09	11.28	-3.43
5	LOANS AGT. COLLECTED BILLS	-	412	951	1,921	1,817	0.00	130.70	-5.45
6	FIXED ASSETS	78,568	82,989	95,030	108,504	109,091	5.63	14.51	0.54
7	OTHER ASSETS	312,752	331,101	353,788	403,046	420,334	5.87	6.85	4.29
	a. Accrued Interests	152,797	171,036	199,589	226,415	237,245	11.94	16.69	4.78
	b. Others	159,955	160,065	154,198	176,631	183,090	0.07	-3.66	3.66
8	Expenses not Written off	189	342	219	192	186	81.43	-36.12	-2.94
9	Non Banking Assets	7,076	7,693	10,521	13,757	13,864	8.72	36.76	0.78
10	Reconciliation Account	11,715	5,154	3,241	5,179	7,209	-56.01	-37.12	39.20
11	Profit & Loss A/c	426	407	63	1,052	666	-4.36	-84.64	-36.72
	TOTAL	4,953,745	6,068,987	6,785,324	6,895,830	6,896,345	22.51	11.80	0.01

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	433,941	500,573	553,626	598,631	599,800	15.35	10.60	0.20
a. Paid-up Capital	284,811	320,629	356,095	369,724	370,473	12.58	11.06	0.20
b. Statutory Reserves	86,033	96,910	110,434	123,559	123,751	12.64	13.96	0.16
c. Retained Earning	8,248	15,897	14,956	14,943	14,946	92.73	-5.92	0.02
d. Others Reserves	54,850	67,137	72,140	90,404	90,629	22.40	7.45	0.25
2 BORROWINGS	78,942	261,004	462,083	301,678	295,277	230.63	77.04	-2.12
a. NRB	7,810	109,436	229,157	54,688	54,013	1301.19	109.40	-1.23
b. "A" Class Licensed Institution	3,356	26,034	38,482	36,992	26,643	675.65	47.81	-27.98
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	61,977	62,836	74.06	125.12	1.39
d. Other Financial Ins.	1,737	1,267	5,862	4,052	7,540	-27.05	362.68	86.10
e. Bonds and Securities	51,229	98,488	130,549	143,969	144,244	92.25	32.55	0.19
3 DEPOSITS	3,490,101	4,204,913	4,545,157	4,717,005	4,744,333	20.48	8.09	0.58
a. Current	389,700	475,545	453,605	423,467	419,754	22.03	-4.61	-0.88
b. Savings	1,087,517	1,426,355	1,261,715	1,218,053	1,239,478	31.16	-11.54	1.76
c. Fixed	1,646,630	1,919,565	2,436,953	2,753,066	2,759,179	16.58	26.95	0.22
d. Call Deposits	332,548	338,330	329,895	268,376	276,756	1.74	-2.49	3.12
e. Others	33,706	45,117	62,988	54,042	49,166	33.85	39.61	-9.02
4 Bills Payable	2,036	3,003	2,740	2,421	4,461	47.47	-8.75	84.27
5 Other Liabilities	350,780	383,438	384,228	463,747	433,901	9.31	0.21	-6.44
1. Loan Loss Provision	67,444	77,889	95,409	124,186	124,239	15.49	22.49	0.04
2. Interest Suspense a/c	16,882	11,631	10,334	16,671	15,458	-31.11	-11.15	-7.27
3. Others	266,454	293,919	278,486	322,891	294,204	10.31	-5.25	-8.88
6 Reconciliation A/c	3,286	3,962	516	215	221	20.59	-86.98	2.84
7 Profit & Loss A/c	54,484	63,462	72,201	33,148	39,396	16.48	13.77	18.85
TOTAL	4,413,571	5,420,355	6,020,551	6,116,845	6,117,389	22.81	11.07	0.01
Assets								
1 LIQUID FUNDS	462,843	447,432	420,838	412,591	353,647	-3.33	-5.94	-14.29
a. Cash Balance	100,912	107,227	102,537	100,742	85,866	6.26	-4.37	-14.77
Nepalese Notes & Coins	88,499	89,926	99,279	97,544	82,240	1.61	10.40	-15.69
Foreign Currency	12,412	17,301	3,258	3,198	3,627	39.38	-81.17	13.41
b. Bank Balance	327,901	304,444	268,141	278,266	238,765	-7.15	-11.92	-14.20
1. In Nepal Rastra Bank	275,162	256,583	203,810	219,943	184,441	-6.75	-20.57	-16.14
2. "A" Class Licensed Institution	8,186	8,327	17,786	19,753	17,414	1.73	113.58	-11.84
3. Other Financial Ins.	233	119	149	104	137	-48.76	25.05	31.17
4. In Foreign banks	44,320	39,414	46,395	38,465	36,773	-11.07	17.71	-4.40
c. Money at Call	34,031	35,761	50,160	33,583	29,016	5.08	40.27	-13.60
2 INVESTMENTS	498,252	655,204	820,456	721,334	748,377	31.50	25.22	3.75
a. Govt. Securities	497,643	644,196	818,804	719,473	746,186	29.45	27.10	3.71
b. Others	609	11,007	1,651	1,861	2,191	1707.57	-85.00	17.72
3 SHARE & OTHER INVESTMENT	164,516	202,553	175,230	205,655	201,820	23.12	-13.49	-1.86
4 (Including Bills Purchased)	2,910,231	3,719,600	4,182,299	4,286,720	4,310,103	27.81	12.44	0.55
4.1 LOANS & ADVANCES	2,907,269	3,715,568	4,177,812	4,284,715	4,308,166	27.80	12.44	0.55
a. Private Sector	2,801,001	3,579,832	4,025,452	4,143,865	4,167,011	27.81	12.45	0.56
b. Financial Institutions	103,588	132,741	150,129	138,723	138,821	28.14	13.10	0.07
c. Government Organizations	2,679	2,995	2,231	2,126	2,333	11.81	-25.51	9.75
4.2 BILLS PURCHASED	2,963	4,032	4,487	2,006	1,937	36.09	11.28	-3.43
5 LOANS AGT. COLLECTED BILLS	-	412	951	1,921	1,817	0.00	130.70	-5.45
6 FIXED ASSETS	69,840	75,298	85,850	97,860	98,375	7.82	14.01	0.53
7 OTHER ASSETS	290,073	307,472	322,804	373,323	384,281	6.00	4.99	2.94
a. Accrued Interests	136,304	155,810	177,208	205,134	211,188	14.31	13.73	2.95
b. Others	153,770	151,662	145,596	168,189	173,094	-1.37	-4.00	2.92
8 Expenses not Written off	169	241	219	190	184	42.75	-9.50	-2.96
9 Non Banking Assets	5,945	6,736	8,665	11,475	11,548	13.31	28.63	0.63
10 Reconciliation Account	11,569	5,074	3,240	5,180	7,209	-56.14	-36.14	39.18
11 Profit & Loss A/c	133	332	-	596	28	150.03	-100.00	-95.31
TOTAL	4,413,571	5,420,355	6,020,551	6,116,845	6,117,389	22.81	11.07	0.01

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	39,284	41,688	47,312	52,311	53,066	6.12	13.49	1.44
a. Paid-up Capital	31,964	32,232	36,994	39,176	39,498	0.84	14.77	0.82
b. Statutory Reserves	5,096	6,135	7,072	8,075	8,199	20.38	15.28	1.53
c. Retained Earning	(186)	505	(282)	292	657	-371.49	-155.77	124.76
d. Others Reserves	2,410	2,816	3,528	4,768	4,712	16.87	25.27	-1.16
2 BORROWINGS	136	9,690	26,259	12,072	8,957	7030.46	170.98	-25.80
a. NRB	136	7,590	20,104	5,459	2,114	5485.23	164.87	-61.27
b. "A" Class Licensed Institution	-	1,100	500	970	1,200	0.00	-54.55	23.71
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	165	159	159	0.00	0.00	0.00
e. Bonds and Securities	-	1,000	5,490	5,484	5,484	0.00	448.95	0.00
3 DEPOSITS	354,778	445,827	509,490	534,378	532,575	25.66	14.28	-0.34
a. Current	9,263	13,929	9,932	7,962	6,668	50.38	-28.70	-16.25
b. Savings	112,816	139,864	120,613	118,731	119,530	23.97	-13.76	0.67
c. Fixed	188,006	243,409	327,121	366,141	370,653	29.47	34.39	1.23
d. Call Deposits	44,048	48,417	51,614	41,309	35,498	9.92	6.60	-14.07
e. Others	646	207	211	235	226	-67.87	1.50	-3.66
4 Bills Payable	15	41	42	18	38	178.27	1.53	110.50
5 Other Liabilities	15,497	19,406	23,291	25,782	30,291	25.22	20.02	17.49
1. Loan Loss Provision	4,242	6,431	9,405	10,983	13,075	51.62	46.24	19.06
2. Interest Suspense a/c	1,470	1,138	1,129	2,154	3,937	-22.63	-0.72	82.75
3. Others	9,785	11,837	12,757	12,645	13,279	20.97	7.77	5.01
6 Reconciliation A/c	141	76	0	0	0	-46.09	-99.99	2422.66
7 Profit & Loss A/c	3,577	5,224	6,340	2,444	2,934	46.05	21.35	20.02
TOTAL	413,428	521,953	612,733	627,005	627,862	26.25	17.39	0.14
Assets								
1 LIQUID FUNDS	76,518	55,300	69,497	60,224	52,502	-27.73	25.67	-12.82
a. Cash Balance	7,918	8,134	7,505	7,714	8,090	2.74	-7.73	4.87
Nepalese Notes & Coins	7,765	8,059	7,383	7,482	7,776	3.78	-8.39	3.94
Foreign Currency	153	76	123	233	313	-50.29	62.05	34.73
b. Bank Balance	28,987	22,731	24,830	28,527	26,231	-21.58	9.23	-8.05
1. In Nepal Rastra Bank	15,492	13,432	13,435	20,245	19,647	-13.30	0.02	-2.95
2. "A" Class Licensed Institution	12,441	7,619	6,642	4,318	3,327	-38.76	-12.83	-22.94
3. Other Financial Ins.	1,052	1,676	4,752	3,962	3,255	59.21	183.58	-17.84
4. In Foreign banks	3	5	2	2	2	89.32	-64.18	0.00
c. Money at Call	39,613	24,435	37,162	23,983	18,181	-38.32	52.08	-24.19
2 INVESTMENTS	28,288	56,879	68,793	71,265	76,908	101.07	20.95	7.92
a. Govt. Securities	28,113	56,879	68,793	71,252	76,895	102.33	20.95	7.92
b. Others	175	-	-	14	13	-100.00	0.00	-6.56
3 SHARE & OTHER INVESTMENT	4,484	8,062	8,446	7,056	8,505	79.79	4.77	20.54
4 (Including Bills Purchased)	287,580	383,480	444,934	462,441	458,512	33.35	16.03	-0.85
4.1 LOANS & ADVANCES	287,580	383,480	444,934	462,441	458,512	33.35	16.03	-0.85
a. Private Sector	284,009	369,145	386,815	442,150	440,101	29.98	4.79	-0.46
b. Financial Institutions	3,571	14,335	58,120	20,291	18,406	301.39	305.44	-9.29
c. Government Organizations	-	-	-	-	5	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	6,094	5,673	6,410	7,331	7,406	-6.92	13.00	1.02
7 OTHER ASSETS	9,692	11,972	13,338	16,730	21,972	23.52	11.41	31.34
a. Accrued Interests	5,555	6,166	7,075	9,999	13,952	10.99	14.75	39.53
b. Others	4,137	5,806	6,263	6,730	8,020	40.34	7.87	19.16
8 Expenses not Written off	17	0	-	-	-	-97.19	-100.00	0.00
9 Non Banking Assets	599	489	1,258	1,660	1,675	-18.33	157.16	0.92
10 Reconciliation Account	141	78	0	0	1	-45.12	-99.41	43.66
11 Profit & Loss A/c	15	21	56	299	383	41.19	172.42	28.17
TOTAL	413,428	521,953	612,733	627,005	627,862	26.25	17.39	0.14

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023*	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	15,051	16,264	17,861	18,379	18,409	8.05	9.82	0.16
a. Paid-up Capital	14,101	12,959	14,700	14,858	14,858	-8.10	13.44	0.00
b. Statutory Reserves	3,021	2,907	3,459	3,552	3,559	-3.79	19.01	0.22
c. Retained Earning	(3,750)	(4,071)	(4,408)	(3,975)	(4,091)	8.54	8.29	2.91
d. Others Reserves	1,680	4,469	4,110	3,945	4,082	166.09	-8.05	3.49
2 BORROWINGS	2,531	4,395	12,092	5,756	4,167	73.60	175.15	-27.60
a. NRB	46	1,753	9,957	3,806	1,840	3729.83	468.05	-51.66
b. "A"Class Licensed Institution	2,036	1,695	1,188	1,003	1,380	-16.73	-29.93	37.59
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	450	947	947	947	947	110.38	0.05	0.00
3 DEPOSITS	88,858	89,326	104,528	109,262	109,191	0.53	17.02	-0.07
a. Current	2,167	1,290	1,878	1,471	1,093	-40.48	45.55	-25.67
b. Savings	23,856	25,932	19,854	18,487	18,754	8.70	-23.44	1.45
c. Fixed	49,766	50,529	71,743	79,674	79,849	1.53	41.98	0.22
d. Call Deposits	10,691	9,945	9,558	8,240	8,109	-6.98	-3.89	-1.58
e. Others	2,377	1,629	1,496	1,391	1,385	-31.47	-8.20	-0.46
4 Bills Payable	2	23	0	1	0	1240.71	-98.23	-67.27
5 Other Liabilities	19,319	15,588	16,607	18,270	18,916	-19.31	6.53	3.54
1. Loan Loss Provision	6,918	5,274	5,486	6,285	6,347	-23.77	4.03	0.99
2. Interest Suspense a/c	9,230	7,267	8,165	8,549	8,769	-21.27	12.36	2.57
3. Others	3,171	3,048	2,955	3,436	3,800	-3.89	-3.04	10.60
6 Reconciliation A/c	0	12	(4)	(8)	(1)	21673.05	-134.24	-90.21
7 Profit & Loss A/c	984	1,071	957	320	411	8.84	-10.71	28.67
TOTAL	126,746	126,679	152,040	151,979	151,093	-0.05	20.02	-0.58
Assets								
1 LIQUID FUNDS	24,269	16,607	19,655	17,380	14,863	-31.57	18.35	-14.48
a. Cash Balance	1,897	1,438	1,588	1,629	1,577	-24.21	10.48	-3.18
Nepalese Notes & Coins	1,897	1,438	1,588	1,629	1,577	-24.21	10.48	-3.18
Foreign Currency	0	0	0	0	0	-37.48	-41.58	0.00
b. Bank Balance	12,727	6,977	9,906	8,402	6,676	-45.18	41.99	-20.54
1. In Nepal Rastra Bank	4,126	3,538	3,414	4,579	4,485	-14.25	-3.50	-2.06
2. "A"Class Licensed Institution	6,514	1,959	4,434	1,952	1,198	-69.93	126.38	-38.62
3. Other Financial Ins.	2,087	1,480	2,058	1,870	993	-29.09	39.05	-46.90
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	9,644	8,193	8,160	7,350	6,610	-15.05	-0.40	-10.06
2 INVESTMENTS	8,072	20,536	22,186	21,054	21,388	154.42	8.03	1.59
a. Govt. Securities	8,072	20,536	22,186	21,054	21,388	154.42	8.03	1.59
b. Others	-	-	-	-	-	0.00	0.00	0.00
3 SHARE & OTHER INVESTMENT	2,683	3,698	2,875	3,418	3,519	37.79	-22.26	2.95
4 LOANS & ADVANCES (Including Bills Purchased)	75,284	71,536	86,303	93,041	93,034	-4.98	20.64	-0.01
4.1 LOANS & ADVANCES	75,284	71,536	86,303	93,041	93,034	-4.98	20.64	-0.01
a. Private Sector	71,499	65,795	81,645	88,130	87,448	-7.98	24.09	-0.77
b. Financial Institutions	3,785	5,742	4,658	4,911	5,586	51.69	-18.87	13.74
c. Government Organizations	-	-	-	-	-	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	2,634	2,019	2,771	3,313	3,311	-23.36	37.25	-0.07
7 OTHER ASSETS	12,986	11,657	17,646	12,993	14,081	-10.23	51.37	8.37
a. Accrued Interests	10,938	9,061	15,306	11,282	12,105	-17.16	68.93	7.30
b. Others	2,048	2,597	2,340	1,712	1,976	26.78	-9.90	15.42
8 Expenses not Written off	3	100	-	1	1	3834.00	-100.00	0.00
9 Non Banking Assets	533	468	599	622	641	-12.08	27.99	3.12
10 Reconciliation Account	4	2	(0)	(1)	(1)	-56.22	-111.62	-25.67
11 Profit & Loss A/c	279	55	6	157	255	-80.35	-88.25	62.26
TOTAL	126,746	126,679	152,040	151,979	151,093	-0.05	20.02	-0.58

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	232,951	224,341	330,008	206,372	244,820	-3.70	47.10	18.63
1.1 Deposit Liabilities	227,205	215,183	305,976	192,436	228,545	-5.29	42.19	18.76
1.1.1 Saving A/c	53,627	43,601	76,032	45,342	53,013	-18.70	74.38	16.92
1.1.2 Fixed A/c	157,021	166,935	223,748	142,777	170,616	6.31	34.03	19.50
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	8,899	10,486	-9.59	67.27	17.82
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	22,115	25,552	2.23	71.84	15.54
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	53,701	63,334	-7.35	43.83	17.94
1.1.2.4 Above 1 Year	56,898	72,595	81,297	58,061	71,245	27.59	11.99	22.71
1.1.3 Call Deposit	16,291	4,443	6,111	4,302	4,899	-72.73	37.55	13.88
1.1.4 Certificate of Deposits	266	204	85	15	17	-23.26	-58.37	14.27
1.2 Others	5,746	9,158	24,032	13,936	16,275	59.39	162.41	16.79
2 Commission/Fee Expense	1,695	1,735	3,121	1,337	1,571	2.36	79.87	17.50
3 Employees Expenses	42,145	48,174	53,727	27,008	31,775	14.30	11.53	17.65
4 Office Operating Expenses	32,395	33,544	38,326	18,068	21,392	3.55	14.26	18.39
5 Exchange Fluctuation Loss	6	1	105	44	49	-74.82	7277.31	10.51
5.1 Due to Change in Exchange Rates	5	1	34	26	31	-74.17	2639.35	20.11
5.2 Due to Foreign Currency Transactions	1	0	71	18	18	-78.28	36644.30	-3.19
6 Non-Operating Expenses	463	89	369	94	106	-80.71	313.83	13.71
7. Provision for Risk	33,869	39,014	25,497	33,473	34,838	15.19	-34.65	4.08
7.1 Loan loss Provision	33,522	38,874	25,367	33,454	34,467	15.96	-34.74	3.03
7.1.1 General Loan loss Provision	17,257	25,113	12,849	11,713	11,762	45.52	-48.83	0.42
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	7,791	7,667	94.45	-58.22	-1.60
7.1.1.2 Watch List Provision	6,336	3,878	3,976	3,921	4,094	-38.80	2.54	4.42
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	19,967	20,876	-10.96	-10.06	4.56
7.1.3 Additional Loan Loss Provision	1,171	321	430	1,775	1,829	-72.60	34.16	3.07
7.2. Provision for Non-Banking Assets	124	48	13	-	-	-60.90	-72.47	0.00
7.3. Provision for Loss on Investment	92	3	98	19	370	-96.39	2840.70	1840.15
7.4. Provision for Loss of Other Assets	131	88	19	-	0	-32.93	-78.72	0.00
8 Loan Written Off	411	814	1,607	148	151	97.97	97.46	2.34
9 Provision for Staff Bonus	7,499	9,238	11,766	5,005	6,130	23.20	27.35	22.47
10 Provision for Income Tax	24,783	30,913	34,273	15,202	18,720	24.73	10.87	23.14
11 Others	36	248	7	11	6	593.60	-97.24	-46.97
12 Net Profit	58,924	71,306	83,438	36,881	44,846	21.01	17.01	21.60
TOTAL EXPENSES	435,177	459,417	582,244	343,643	404,405	5.57	26.74	17.68
Income								
1. Interest Income	378,136	372,972	509,366	306,646	363,649	-1.37	36.57	18.59
1.1. On Loans and Advance	350,654	342,440	464,186	275,839	327,776	-2.34	35.55	18.83
1.2. On Investment	19,023	25,974	38,306	25,512	30,003	36.54	47.48	17.60
1.2.1 Government Bonds	17,635	23,335	35,010	23,627	27,800	32.33	50.03	17.66
1.2.2 Foreign Bonds	109	215	341	92	111	97.64	59.06	20.99
1.2.3 NRB Bonds	1,038	589	343	209	243	-43.27	-41.74	16.30
1.2.4 Deventure & Bonds	242	1,835	2,612	1,585	1,849	658.86	42.30	16.67
1.3 Agency Balance	640	169	174	267	367	-73.59	3.00	37.38
1.4 On Call Deposit	4,459	1,193	1,460	1,249	1,435	-73.23	22.31	14.97
1.5 Others	3,360	3,196	5,239	3,779	4,068	-4.90	63.95	7.64
2. Comission & Discount	19,439	24,942	27,259	12,764	14,897	28.31	9.29	16.71
2.1 Bills Purchase & Discount	194	228	310	117	137	17.68	35.78	16.95
2.2 Comission	15,925	20,920	22,861	10,897	12,729	31.37	9.28	16.81
2.3 Others	3,321	3,794	4,088	1,750	2,031	14.24	7.75	16.10
3 Income From Exchange Fluctuation	10,780	10,913	8,121	3,109	3,376	1.23	-25.58	8.60
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	641	685	1.77	-23.41	6.92
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	2,468	2,691	1.15	-25.89	9.03
4 Other Operating Income	11,434	16,789	12,504	5,613	6,361	46.84	-25.52	13.33
5 Non Operating Income	2,353	8,176	3,584	984	1,086	247.49	-56.17	10.30
6 Provision Written Back	12,606	24,835	20,530	13,462	14,354	97.02	-17.33	6.63
7 Recovery from Written off Loan	449	760	669	116	127	69.26	-12.00	8.96
8 Income from Extra Ordinary Expenses	(98)	12	156	524	(23)	-111.72	1252.34	-104.47
9 Net Loss	79	19	56	424	578	-75.98	197.60	36.25
TOTAL INCOME	435,177	459,417	582,244	343,643	404,405	5.57	26.74	17.68

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	199,997	194,409	284,750	174,909	208,067	-2.79	46.47	18.96
1.1 Deposit Liabilities	194,436	185,438	262,357	161,960	192,902	-4.63	41.48	19.11
1.1.1 Saving A/c	45,353	37,545	67,417	39,974	46,825	-17.22	79.56	17.14
1.1.2 Fixed A/c	135,903	143,928	189,890	118,468	142,080	5.91	31.93	19.93
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	4,258	5,062	-2.82	28.09	18.89
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	18,030	20,758	-5.47	80.19	15.13
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	44,635	51,778	-10.87	41.06	16.00
1.1.2.4 Above 1 Year	50,304	66,414	75,530	51,545	64,482	32.02	13.73	25.10
1.1.3 Call Deposit	12,915	3,760	4,966	3,503	3,980	-70.89	32.07	13.61
1.1.4 Certificate of Deposits	266	204	85	15	17	-23.26	-58.37	14.27
1.2 Others	5,561	8,971	22,393	12,949	15,165	61.33	149.62	17.11
2 Commission/Fee Expense	1,678	1,693	3,057	1,300	1,537	0.90	80.52	18.25
3 Employees Expenses	36,655	42,824	47,172	23,536	27,747	16.83	10.15	17.89
4 Office Operating Expenses	27,815	29,235	33,086	15,462	18,347	5.10	13.17	18.66
5 Exchange Fluctuation Loss	-	0	104	44	49	0.00	283053.30	10.51
5.1 Due to Change in Exchange Rates	-	0	33	26	31	0.00	89470.89	20.11
5.2 Due to Foreign Currency Transactions	-	-	71	18	18	0.00	0.00	-3.19
6 Non-Operating Expenses	458	78	312	65	75	-83.03	301.60	16.21
7. Provision for Risk	28,699	32,424	21,637	28,339	29,520	12.98	-33.27	4.17
7.1 Loan loss Provision	28,485	32,326	21,538	28,319	29,150	13.48	-33.37	2.93
7.1.1 General Loan loss Provision	14,922	21,420	11,093	10,352	10,406	43.54	-48.21	0.52
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	7,548	7,441	82.43	-58.82	-1.41
7.1.1.2 Watch List Provision	4,772	2,904	3,468	2,804	2,965	-39.15	19.42	5.73
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	16,246	16,965	-14.36	-6.65	4.43
7.1.3 Additional Loan Loss Provision	1,032	174	427	1,722	1,779	-83.14	145.12	3.31
7.2. Provision for Non-Banking Assets	-	7	-	-	-	0.00	-100.00	0.00
7.3. Provision for Loss on Investment	91	3	95	19	370	-96.73	3082.32	1840.15
7.4. Provision for Loss of Other Assets	122	88	3	-	0	-27.64	-96.10	0.00
8 Loan Written Off	385	708	1,489	113	116	83.94	110.40	2.19
9 Provision for Staff Bonus	6,917	8,146	10,673	4,606	5,641	17.77	31.01	22.46
10 Provision for Income Tax	22,858	27,592	30,803	13,937	17,173	20.71	11.63	23.22
11 Others	33	248	7	6	6	649.25	-97.29	0.00
12 Net Profit	54,351	63,374	74,801	33,752	41,029	16.60	18.03	21.56
TOTAL EXPENSES	379,846	400,732	507,892	296,067	349,306	5.50	26.74	17.98
Income								
1. Interest Income	328,666	326,157	442,405	262,624	312,572	-0.76	35.64	19.02
1.1. On Loans and Advance	305,723	298,351	402,230	235,535	280,857	-2.41	34.82	19.24
1.2. On Investment	17,963	23,895	34,586	22,701	26,850	33.02	44.74	18.28
1.2.1 Government Bonds	16,712	21,509	31,700	21,153	25,043	28.71	47.38	18.39
1.2.2 Foreign Bonds	109	215	341	92	111	97.64	59.06	20.99
1.2.3 NRB Bonds	930	398	1	1	1	-57.24	-99.74	21.45
1.2.4 Deventure & Bonds	213	1,774	2,544	1,455	1,694	733.94	43.42	16.43
1.3 Agency Balance	639	169	171	267	367	-73.54	1.01	37.38
1.4 On Call Deposit	1,127	691	673	683	813	-38.75	-2.59	19.09
1.5 Others	3,214	3,051	4,745	3,438	3,685	-5.08	55.53	7.18
2. Comission & Discount	18,463	23,473	25,927	12,255	14,323	27.14	10.46	16.88
2.1 Bills Purchase & Discount	194	228	310	117	137	17.68	35.78	16.95
2.2 Comission	15,407	20,103	21,943	10,621	12,413	30.48	9.15	16.87
2.3 Others	2,862	3,142	3,674	1,517	1,774	9.78	16.95	16.89
3 Income From Exchange Fluctuation	10,720	10,900	8,083	3,062	3,320	1.68	-25.84	8.42
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	631	674	3.93	-23.51	6.71
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	2,431	2,646	1.37	-26.17	8.86
4 Other Operating Income	9,346	12,990	10,325	4,676	5,295	38.99	-20.52	13.24
5 Non Operating Income	1,859	5,901	3,087	888	971	217.41	-47.69	9.27
6 Provision Written Back	10,461	20,596	17,299	11,929	12,731	96.88	-16.01	6.72
7 Recovery from Written off Loan	431	706	611	109	118	64.00	-13.46	8.72
8 Income from Extra Ordinary Expenses	(100)	8	156	524	(23)	-108.46	1736.57	-104.47
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	379,846	400,732	507,892	296,067	349,306	5.50	26.74	17.98

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	25,608	24,027	37,191	25,920	30,350	-6.18	54.79	17.09
1.1 Deposit Liabilities	25,519	23,915	35,908	25,225	29,558	-6.29	50.15	17.18
1.1.1 Saving A/c	6,462	4,871	7,117	4,570	5,272	-24.63	46.12	15.37
1.1.2 Fixed A/c	16,342	18,531	27,825	19,995	23,529	13.39	50.15	17.67
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	4,153	4,870	-27.80	182.42	17.26
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	3,623	4,259	41.94	46.20	17.55
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	7,433	9,605	36.41	61.06	29.22
1.1.2.4 Above 1 Year	5,180	4,527	3,944	4,786	4,795	-12.61	-12.87	0.20
1.1.3 Call Deposit	2,715	513	967	660	757	-81.10	88.34	14.73
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	89	112	1,282	695	792	25.95	1042.25	13.92
2 Commission/Fee Expense	16	42	63	38	34	162.17	51.43	-8.69
3 Employees Expenses	4,354	4,341	5,225	2,794	3,262	-0.30	20.37	16.73
4 Office Operating Expenses	3,590	3,441	4,096	2,059	2,421	-4.15	19.05	17.58
5 Exchange Fluctuation Loss	6	1	1	-	-	-75.47	-51.89	0.00
5.1 Due to Change in Exchange Rates	5	1	1	-	-	-74.95	-44.06	0.00
5.2 Due to Foreign Currency Transactions	1	0	-	-	-	-78.28	-100.00	0.00
6 Non-Operatiing Expenses	3	11	30	29	31	256.13	166.94	7.42
7. Provision for Risk	3,878	5,678	3,329	4,268	4,386	46.42	-41.38	2.76
7.1 Loan loss Provision	3,807	5,636	3,301	4,268	4,386	48.05	-41.44	2.76
7.1.1 General Loan loss Provision	1,863	3,312	1,459	1,094	1,089	77.76	-55.97	-0.47
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	182	172	244.62	-58.36	-5.36
7.1.1.2 Watch List Provision	1,147	845	431	912	916	-26.39	-48.99	0.51
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	3,174	3,293	23.83	-20.46	3.75
7.1.3 Additional Loan Loss Provision	75	10	2	-	4	-86.38	-82.35	0.00
7.2. Provision for Non-Banking Assets	66	42	10	-	-	-36.73	-76.01	0.00
7.3. Provision for Loss on Investment	0	0	2	-	-	-27.24	628.62	0.00
7.4. Provision for Loss of Other Assets	5	-	15	-	-	-100.00	0.00	0.00
8 Loan Written Off	4	14	36	9	10	272.70	150.56	11.48
9 Provision for Staff Bonus	473	828	987	345	425	75.10	19.22	22.92
10 Provision for Income Tax	1,627	2,486	3,010	1,114	1,351	52.83	21.09	21.27
11 Others	0	-	-	-	-	-100.00	0.00	0.00
12 Net Profit	3,804	5,935	6,970	2,638	3,196	56.04	17.44	21.14
TOTAL EXPENSES	43,362	46,806	60,939	39,215	45,466	7.94	30.20	15.94
Income								
1. Interest Income	39,332	38,436	55,444	36,504	42,433	-2.28	44.25	16.24
1.1. On Loans and Advance	36,071	36,443	51,703	33,617	39,231	1.03	41.87	16.70
1.2. On Investment	781	1,525	2,732	2,163	2,412	95.21	79.15	11.55
1.2.1 Government Bonds	739	1,399	2,485	2,014	2,239	89.36	77.57	11.20
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	41	122	247	148	172	195.11	101.96	16.33
1.2.4 Deventure & Bonds	1	4	1	1	1	286.52	-77.28	15.05
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00
1.4 On Call Deposit	2,413	348	606	440	474	-85.58	74.16	7.72
1.5 Others	67	119	403	285	316	78.91	238.16	11.14
2. Comission & Discount	915	1,273	1,051	431	485	39.02	-17.45	12.37
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	496	677	733	232	265	36.36	8.33	14.55
2.3 Others	419	596	317	200	219	42.17	-46.75	9.84
3 Income From Exchange Fluctuation	60	13	38	46	56	-79.13	201.05	20.62
3.1 Due to Change in Exchange Rate	26	(1)	1	9	11	-102.03	-276.30	21.52
3.2 Due to Foreign Currency Trans.	34	13	37	37	45	-61.19	181.46	20.40
4 Other Operating Income	1,504	2,257	1,684	735	844	50.12	-25.40	14.86
5 Non Operating Income	180	1,556	219	49	62	764.21	-85.95	26.12
6 Provision Written Back	1,353	3,211	2,407	1,150	1,200	137.39	-25.06	4.27
7 Recovery from Written off Loan	3	49	41	3	4	1364.12	-16.21	37.53
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	15	11	56	296	383	-25.97	419.56	29.49
TOTAL INCOME	43,362	46,806	60,939	39,215	45,466	7.94	30.20	15.94

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	7,345	5,905	8,067	5,543	6,403	-19.61	36.60	15.52
1.1 Deposit Liabilities	7,250	5,830	7,710	5,252	6,085	-19.58	32.24	15.86
1.1.1 Saving A/c	1,811	1,185	1,498	799	916	-34.58	26.43	14.67
1.1.2 Fixed A/c	4,777	4,476	6,033	4,313	5,006	-6.30	34.79	16.06
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	488	553	7.68	97.88	13.32
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	462	535	45.37	22.89	15.89
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	1,633	1,951	-28.19	48.59	19.48
1.1.2.4 Above 1 Year	1,414	1,654	1,823	1,731	1,967	17.02	10.23	13.66
1.1.3 Call Deposit	662	170	179	140	163	-74.38	5.49	16.55
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	291	318	-21.92	376.45	9.29
2 Commission/Fee Expense	1	-	1	0	0	-100.00	0.00	158.19
3 Employees Expenses	1,136	1,009	1,329	678	766	-11.23	31.82	13.10
4 Office Operating Expenses	990	868	1,143	547	623	-12.36	31.75	13.79
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	2	0	27	0	0	-85.43	10983.72	262.93
7. Provision for Risk	1,293	911	532	867	932	-29.52	-41.62	7.49
7.1 Loan loss Provision	1,229	911	528	867	932	-25.88	-42.01	7.49
7.1.1 General Loan loss Provision	471	381	298	267	267	-19.23	-21.72	-0.03
7.1.1.1 Pass Loan Loss Provision	55	252	221	62	53	358.80	-12.28	-13.24
7.1.1.2 Watch List Provision	416	129	77	205	213	-69.01	-40.13	3.94
7.1.2 Special Loan Loss Provision	694	394	228	547	618	-43.28	-42.01	13.06
7.1.3 Additional Loan Loss Provision	64	137	2	53	47	114.82	-98.56	-12.11
7.2. Provision for Non-Banking Assets	58	-	3	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	0	-	0	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	5	-	-	-	-	-100.00	0.00	0.00
8 Loan Written Off	22	92	81	26	26	308.77	-11.01	0.00
9 Provision for Staff Bonus	109	264	106	53	64	142.33	-59.94	20.80
10 Provision for Income Tax	298	834	460	151	196	179.80	-44.84	30.09
11 Others	3	-	0	6	0	-100.00	0.00	-94.91
12 Net Profit	770	1,996	1,666	491	622	159.33	-16.56	26.63
TOTAL EXPENSES	11,969	11,879	13,413	8,361	9,632	-0.75	12.91	15.21
Income								
1. Interest Income	10,138	8,379	11,517	7,518	8,644	-17.34	37.44	14.98
1.1. On Loans and Advance	8,861	7,645	10,253	6,687	7,688	-13.72	34.11	14.97
1.2. On Investment	279	554	988	649	741	98.59	78.49	14.23
1.2.1 Government Bonds	184	427	826	460	518	131.97	93.47	12.52
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	60	70	3.64	38.34	16.17
1.2.4 Deventure & Bonds	28	58	67	128	153	104.85	15.64	19.45
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00
1.4 On Call Deposit	919	155	181	126	149	-83.13	16.89	17.91
1.5 Others	79	25	91	56	66	-67.95	256.77	18.60
2. Comission & Discount	61	196	281	78	89	221.90	42.85	14.76
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	45	51	559.38	31.50	12.75
2.3 Others	40	56	96	33	39	41.30	71.21	17.51
3 Income From Exchange Fluctuation	0	-	-	-	-	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0	-	-	-	-	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	584	1,542	496	202	222	164.08	-67.84	9.71
5 Non Operating Income	314	719	278	47	53	129.12	-61.29	13.23
6 Provision Written Back	792	1,027	825	382	423	29.81	-19.70	10.79
7 Recovery from Written off Loan	15	4	16	5	5	-70.13	264.86	0.00
8 Income from Extra Ordinary Expenses	2	3	-	0	0	51.06	-100.00	0.00
9 Net Loss	64	8	-	129	196	-87.39	-100.00	51.77
TOTAL INCOME	11,969	11,879	13,413	8,361	9,632	-0.75	12.91	15.21

S.N.	BFI Name	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Liabilities											
1	CAPITAL FUND	577.00	4,188.80	1,656.96	1,290.57	8,022.57	6,551.94	4,817.91	703.72	5,689.06	5,385.07
	a. Paid-up Capital	502.83	3,010.67	1,249.69	1,015.00	6,420.90	5,187.69	3,142.58	500.00	4,267.75	4,283.88
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	16.39	610.56	242.71	240.08	1,227.19	968.27	717.84	70.84	755.81	839.52
	e. Share Premium	0.46	-	-	-	-	4.42	-	23.92	-	-
	f. Retained Earning	22.97	270.44	56.73	(30.40)	1.61	11.08	155.55	49.66	232.22	3.49
	g. Others Reserves Fund	34.35	297.13	107.82	65.90	372.87	380.49	801.94	59.30	433.28	258.18
2	BORROWINGS	-	825.37	-	-	1,545.11	1,017.14	993.46	-	2,200.00	652.92
	a. NRB	-	78.82	-	-	-	-	-	-	-	630.00
	b. Interbank Borrowing	-	-	-	-	200.00	-	-	-	700.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	95.11	22.92	-	-	-	22.92
	e. Bonds and Securities	-	746.55	-	-	1,250.00	994.22	993.46	-	1,500.00	-
3	DEPOSITS	4,554.45	51,770.14	12,467.75	6,285.74	111,849.19	73,276.16	51,283.82	1,070.72	58,310.84	51,034.61
	a. Current	47.13	467.39	199.15	162.20	1,455.74	846.29	463.15	18.86	867.48	513.27
	Domestic	47.13	467.39	199.15	162.20	1,455.74	846.29	463.15	18.86	866.92	513.27
	Foreign	-	-	-	-	0.00	-	-	-	0.55	-
	b. Savings	1,302.38	10,590.75	3,874.03	1,710.07	24,635.66	16,475.54	10,306.63	109.61	11,270.30	15,204.12
	Domestic	1,302.38	10,590.75	3,874.03	1,710.07	24,634.53	16,475.54	10,306.63	109.61	11,268.53	15,204.12
	Foreign	-	-	-	-	1.13	-	-	-	1.76	-
	c. Fixed	2,608.99	37,511.82	6,892.52	4,111.31	80,737.59	51,401.66	35,930.35	536.65	41,083.43	33,549.16
	Domestic	2,608.99	37,511.82	6,892.52	4,111.31	80,737.59	51,401.66	35,930.35	536.65	41,062.96	33,549.16
	Foreign	-	-	-	-	-	-	-	-	20.47	-
	d. Call Deposits	595.63	3,182.65	1,498.11	301.10	4,941.97	4,540.83	4,583.69	404.50	5,014.39	1,757.71
	Domestic	595.63	3,182.65	1,498.11	301.10	4,941.97	4,540.83	4,583.69	404.50	5,014.39	1,757.71
	Foreign	-	-	-	-	-	-	-	-	-	-
	e. Others	0.31	17.53	3.95	1.06	78.22	11.85	-	1.11	75.25	10.36
	Domestic	0.31	17.53	3.95	1.06	78.22	11.85	-	1.11	75.25	10.36
	Foreign	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	6.62	-	-	20.17	0.63	-	-	-	-
5	Other Liabilities	176.43	2,670.14	769.95	217.19	4,099.40	3,059.67	2,428.91	137.77	3,505.11	2,652.79
	1. Sundry Creditors	-	98.11	46.14	-	-	5.57	5.08	2.81	16.87	120.01
	2. Loan Loss Provision	105.03	1,178.49	575.33	136.07	1,731.70	1,569.18	1,479.79	53.53	1,758.30	925.87
	3. Interest Suspense a/c	-	851.62	-	-	-	-	-	66.41	-	773.18
	4. Others	71.40	541.92	148.48	81.12	2,367.70	1,484.92	944.04	15.02	1,729.95	833.73
6	Reconciliation A/c	-	-	-	-	0.34	-	-	-	0.00	-
7	Profit & Loss A/c	12.78	219.73	-	63.01	737.85	587.30	-	11.87	111.42	490.25
	TOTAL Liabilities	5,320.65	59,680.80	14,894.66	7,856.51	126,274.62	84,492.84	59,524.10	1,924.08	69,816.43	60,215.63
Assets											
1	LIQUID FUNDS	1,620.45	4,824.62	1,484.53	610.92	6,798.15	6,462.49	5,521.31	683.76	6,229.64	3,658.73
	a. Cash Balance	60.20	535.37	383.16	61.81	1,582.93	927.78	659.87	5.88	1,736.83	628.46
	Nepalese Notes & Coins	60.20	534.94	383.16	61.81	1,520.70	886.46	657.71	5.88	1,541.19	628.46
	Foreign Currency	-	0.43	-	-	62.23	41.32	2.16	-	195.64	-
	b. Bank Balance	255.56	2,084.79	585.71	406.63	3,516.25	2,906.86	4,761.44	577.89	2,156.51	2,059.06
	1. In Nepal Rastra Bank	255.56	2,011.23	57.83	196.27	3,514.77	2,906.86	2,037.70	45.33	2,119.45	2,051.25
	Domestic Currency	255.56	2,004.10	57.83	196.27	3,510.89	2,906.86	2,037.48	45.33	2,042.77	2,051.25
	Foreign Currency	-	7.13	-	-	3.88	-	0.22	-	76.68	-
	2. "A" Class Licensed Institution	-	71.85	527.87	60.36	1.48	-	1,029.68	169.45	37.06	7.78
	Domestic Currency	-	46.64	527.87	60.36	-	-	1,022.65	169.45	33.79	6.71
	Foreign Currency	-	25.22	-	-	1.48	-	7.04	-	3.27	1.07
	3. Other Financial Ins.	-	-	-	150.00	-	-	1,694.06	363.10	-	0.03
	4. In Foreign Banks	-	1.71	-	-	-	-	-	-	-	-
	c. Money at Call	1,304.70	2,204.46	515.66	142.49	1,698.96	2,627.84	100.00	100.00	2,336.30	971.21
	Domestic Currency	1,304.70	2,204.46	515.57	142.49	1,698.96	2,575.24	100.00	100.00	2,324.45	971.21
	Foreign Currency	-	-	0.10	-	-	52.60	-	-	11.85	-
2	INVESTMENT IN SECURITIES	-	7,379.09	1,632.40	1,864.38	20,061.12	11,901.44	5,926.13	-	6,148.90	7,973.55
	a. Govt. Securities	-	7,379.09	1,632.40	1,864.38	20,061.12	11,901.44	5,926.13	-	6,148.90	7,973.55
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	-	579.68	216.91	28.55	795.49	661.97	446.04	-	1,288.81	1,498.46
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	1,200.00
	b. Non Residents	-	-	-	-	-	-	-	-	-	-
	c. Others	-	579.68	216.91	28.55	795.49	661.97	446.04	-	1,288.81	298.46
4	LOANS & ADVANCES (Including Bills Purchased)	3,424.84	43,193.15	10,528.53	5,091.78	94,144.48	63,849.79	45,927.42	1,040.03	51,931.70	43,627.95
4.1	LOANS & ADVANCES	3,424.84	43,193.15	10,528.53	5,091.78	94,144.48	63,849.79	45,927.42	1,040.03	51,931.70	43,627.95
	a. Private Sector	3,424.84	40,317.17	10,172.07	4,579.61	90,914.91	60,737.48	45,927.42	1,040.03	51,931.70	41,104.41
	b. Financial Institutions	-	2,871.44	356.46	512.17	3,229.57	3,112.30	-	-	-	2,523.54
	c. Government Organizations	-	4.54	-	-	-	-	-	-	-	-
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	136.85	479.89	295.50	63.12	1,150.08	729.11	657.90	41.19	997.77	632.20
7	OTHER ASSETS	138.51	3,104.18	514.74	188.69	3,206.53	795.89	736.63	101.45	3,015.39	2,824.74
	a. Accrued Interest:	-	905.81	204.67	112.33	1,436.30	-	-	66.41	1,169.96	945.63
	Financial Institutions	-	-	142.36	19.86	602.03	-	-	24.66	-	-
	Government Enterprises	-	-	-	42.71	219.24	-	-	-	62.17	63.15
	Private Sector	-	905.81	62.31	49.76	615.04	-	-	41.76	1,107.80	882.48
	b. Staff Loans / Adv.	1.46	1,153.43	194.47	46.25	1,075.89	-	18.01	0.17	715.56	520.23
	c. Sundry Debtors	75.14	121.97	58.75	3.32	85.62	36.59	104.36	3.69	5.00	97.49
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-
	e. Others	61.91	922.98	56.85	26.79	608.72	759.30	614.26	31.18	1,124.87	1,261.39
8	Expenses not Written off	-	-	-	-	-	-	-	-	-	-
9	Non Banking Assets	-	120.19	157.47	9.06	118.78	92.15	308.67	57.64	204.23	-
10	Reconciliation Account	-	-	-	-	-	-	-	-	-	-
11	Profit & Loss A/c	-	-	64.58	-	-	-	-	-	-	-
	TOTAL ASSETS	5,320.65	59,680.80	14,894.66	7,856.51	126,274.62	84,492.84	59,524.10	1,924.08	69,816.43	60,215.63

S.N.	BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Liabilities												
1	CAPITAL FUND	922.61	930.77	1,419.58	1,160.88	499.00	663.41	(355.43)	1,194.05	1,708.29	1,963.16	1,374.74
	a. Paid-up Capital	848.11	690.47	1,040.92	948.88	452.00	818.91	935.07	950.40	1,183.47	1,351.55	1,053.01
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	36.83	189.92	238.58	170.19	16.17	92.70	259.54	207.40	325.28	294.07	139.85
	e. Share Premium	-	-	-	0.44	-	21.98	2.61	-	-	-	1.14
	f. Retained Earning	(12.39)	35.19	44.54	(58.15)	(7.91)	(304.09)	(1,552.65)	6.07	16.53	1.30	119.42
	g. Others Reserves Fund	50.06	15.19	95.54	99.52	38.75	33.91	(0.00)	30.18	183.00	316.24	61.33
2	BORROWINGS	-	-	-	70.00	-	40.00	-	-	399.45	800.00	885.87
	a. NRB	-	-	-	70.00	-	-	-	-	-	-	735.87
	b. Interbank Borrowing	-	-	-	-	-	40.00	-	-	200.00	300.00	150.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	199.45	500.00	-	-
3	DEPOSITS	4,779.52	3,420.14	11,627.41	6,372.05	1,306.84	1,921.75	553.12	7,451.72	18,926.04	13,106.05	6,888.17
	a. Current	34.98	13.92	81.54	21.00	126.09	352.46	-	96.11	187.31	-	34.28
	Domestic	34.98	13.92	81.54	21.00	126.09	352.46	-	96.11	187.31	-	34.28
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	791.04	716.69	2,030.66	988.68	248.80	246.83	21.86	1,066.90	3,277.45	1,840.68	1,274.37
	Domestic	791.04	716.69	2,030.66	988.68	248.80	246.83	21.86	1,066.90	3,277.45	1,840.68	1,274.37
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	3,215.34	2,568.21	8,911.53	4,760.60	751.32	1,031.52	-	5,670.41	14,686.00	9,997.12	4,964.86
	Domestic	3,215.34	2,568.21	8,911.53	4,760.60	751.32	1,031.52	-	5,670.41	14,686.00	9,997.12	4,964.86
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	736.65	121.31	603.68	-	180.64	290.94	-	614.29	765.87	1,268.20	614.66
	Domestic	736.65	121.31	603.68	-	180.64	290.94	-	614.29	765.87	1,268.20	614.66
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	e. Others	1.52	-	-	601.76	-	-	531.26	4.00	9.41	0.05	-
	Domestic	1.52	-	-	601.76	-	-	531.26	4.00	9.41	0.05	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	0.17	-	-	-	-	-	0.05	-	-
5	Other Liabilities	250.59	316.25	652.80	121.63	14.11	280.20	4,275.18	361.11	842.42	1,006.85	363.84
	1. Sundry Creditors	6.77	3.67	12.22	5.08	0.12	11.40	269.96	12.66	236.24	107.62	5.20
	2. Loan Loss Provision	123.94	-	319.26	-	-	184.43	1,127.79	161.92	340.11	363.15	192.04
	3. Interest Suspense a/c	49.08	210.13	-	-	-	11.98	2,827.88	-	-	157.27	78.76
	4. Others	70.80	102.46	321.33	116.56	13.99	72.39	49.56	186.54	266.07	378.81	87.83
6	Reconciliation A/c	(0.86)	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	21.09	41.33	9.24	2.65	-	156.61	-	58.31	-	8.92
	TOTAL Liabilities	5,951.87	4,688.24	13,741.29	7,733.80	1,822.61	2,905.36	4,629.47	9,006.88	21,934.56	16,876.06	9,521.55
Assets												
1	LIQUID FUNDS	824.94	1,445.82	1,567.85	692.45	459.52	530.91	525.00	607.91	1,489.72	1,339.73	549.86
	a. Cash Balance	96.56	32.00	156.90	73.86	12.05	31.74	0.27	60.03	241.82	262.65	65.73
	Nepalese Notes & Coins	96.56	32.00	156.90	73.86	12.05	31.74	0.27	60.02	241.82	262.65	65.73
	Foreign Currency	-	-	-	-	-	-	-	0.01	-	-	-
	b. Bank Balance	203.07	146.19	491.13	266.26	52.42	499.16	524.73	320.53	1,247.90	1,077.08	220.00
	1. In Nepal Rastra Bank	192.44	145.57	485.27	266.26	52.42	104.60	3.11	315.77	776.30	585.49	220.00
	Domestic Currency	192.44	145.57	485.27	266.26	52.42	104.60	3.11	315.77	776.30	585.49	220.00
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	10.61	0.61	5.86	-	-	80.54	514.60	4.73	377.78	68.97	-
	Domestic Currency	10.61	0.61	5.86	-	-	80.54	514.60	4.73	377.78	68.97	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.02	0.00	-	-	-	314.03	7.02	0.03	93.83	422.62	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	525.31	1,267.64	919.81	352.33	395.05	-	-	227.35	-	-	264.13
	Domestic Currency	525.31	1,267.64	919.81	352.33	395.05	-	-	227.35	-	-	264.13
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	710.45	-	1,101.94	1,326.60	39.33	190.45	-	1,471.93	4,741.93	2,301.37	2,274.89
	a. Govt. Securities	710.45	-	1,101.94	1,326.60	39.33	190.45	-	1,471.93	4,741.93	2,301.37	2,274.89
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	102.92	55.60	357.49	365.70	89.84	125.33	0.03	291.37	336.32	2.00	177.14
	a. Interbank Lending	-	-	230.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-
	c. Others	102.92	55.60	127.49	365.70	89.84	125.33	0.03	291.37	336.32	2.00	177.14
4	LOANS & ADVANCES (Including Bills Purchased)	3,844.67	2,861.08	9,891.01	5,016.78	1,022.11	1,683.10	1,127.79	6,053.21	14,109.42	12,037.92	5,772.44
	4.1 LOANS & ADVANCES	3,844.67	2,861.08	9,891.01	5,016.78	1,022.11	1,683.10	1,127.79	6,053.21	14,109.42	12,037.92	5,772.44
	a. Private Sector	3,687.23	2,860.93	9,891.01	4,839.67	1,021.88	671.41	1,127.79	5,622.90	13,254.56	11,087.14	5,332.44
	b. Financial Institutions	157.44	0.15	177.11	177.11	0.22	1,011.69	-	430.31	854.86	950.78	439.99
	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	161.88	38.39	188.20	221.81	170.35	77.57	79.73	232.95	486.84	308.40	257.44
7	OTHER ASSETS	258.93	286.38	634.80	109.78	38.37	123.07	2,876.59	297.30	766.05	860.73	426.17
	a. Accrued Interest:	103.71	210.13	376.20	20.86	10.94	55.96	2,827.88	108.17	431.77	325.47	175.36
	Financial Institutions	-	-	-	-	2.59	23.62	2,827.88	24.44	301.40	97.15	57.16
	Government Enterprises	11.52	-	9.46	20.86	-	6.76	-	22.94	130.37	39.55	56.98
	Private Sector	92.19	210.13	366.74	-	8.35	25.59	-	60.79	-	188.77	61.22
	b. Staff Loans / Adv.	62.14	8.06	58.43	-	1.40	32.71	0.43	1.58	100.18	254.08	110.60
	c. Sundry Debtors	29.12	21.56	1.50	0.99	0.91	0.18	2.71	4.17	27.01	246.57	8.96
	d. Cash In Transit	-	-	-	0.44	-	-	-	-	-	-	-
	e. Others	63.96	46.64	198.68	87.49	25.11	34.21	45.57	183.39	207.10	34.61	131.24
8	Expenses not Written off	-	-	-	-	-	-	-	1.48	-	-	-
9	Non Banking Assets	15.05	0.97	-	0.68	3.09	41.98	20.34	-	4.27	25.91	25.91
10	Reconciliation Account	-	-	-	-	-	-	-	-	-	-	(0.80)
11	Profit & Loss A/c	33.03	-	-	-	-	132.95	-	50.72	-	-	38.50
	TOTAL ASSETS	5,951.87	4,688.24	13,741.29								

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	8,665.06	10,294.61	15,886.42	10,270.94	3,602.97	8,932.23	6,522.74
1.1 On Deposit Liabilities	7,992.84	9,746.73	15,341.18	9,448.16	3,531.91	8,361.60	6,107.26
1.1.1 Saving Account	2,858.22	4,654.69	3,465.60	2,064.19	1,176.10	1,760.21	1,486.48
1.1.2 Fixed Account	4,887.02	4,823.97	11,533.20	7,114.14	2,285.35	6,397.82	4,508.22
1.1.2.1 Up to 3 months Fixed Account	480.04	-	1,729.98	172.51	-	-	180.67
1.1.2.2 3 to 6 months Fixed Account	569.99	-	2,306.64	-	336.78	-	143.98
1.1.2.3 6 months to 1 year Fixed Account	2,670.51	-	5,766.60	-	1,327.02	6,397.82	395.18
1.1.2.4 Above 1 year Fixed Account	1,166.48	4,823.97	1,729.98	6,941.63	621.55	-	3,788.39
1.1.3 Call Deposit	247.60	268.07	342.38	269.82	70.47	203.58	112.56
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	672.22	547.88	545.24	822.79	71.05	570.63	415.47
2. Commission Expense	46.83	105.14	289.55	225.88	67.37	-	52.15
3. Staff Expense	1,997.28	2,069.92	1,694.70	1,312.34	546.72	815.05	826.45
4. Office Operating Expenses	647.74	1,195.74	1,114.71	846.31	404.00	773.48	632.10
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.02	0.00	-	-
7. Provision for Risk	761.92	1,698.85	3,574.60	1,443.96	257.50	1,509.55	494.91
7.1 Loan loss Provision	761.92	1,698.85	3,225.94	1,443.96	257.50	1,509.55	482.63
7.1.1 General Loan loss Provision	761.92	328.33	1,718.70	819.16	142.56	-	162.37
7.1.1.1 Pass Loan Loss Provision	761.92	119.68	1,718.70	187.78	-	-	146.70
7.1.1.2 Watch List Provision	-	208.65	-	631.38	142.56	-	15.67
7.1.2 Special Loan Loss Provision	-	1,370.53	1,507.23	624.81	114.93	-	320.26
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	1,509.55	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	348.36	-	-	-	12.28
7.5. Provision for Loss of Other Assets	-	-	0.31	-	-	-	-
8. Loan Written Off	-	-	2.33	-	8.60	-	-
9. Provision for Staff Bonus	116.76	230.60	655.98	-	321.16	206.09	219.07
10. Provision for Income Tax	511.76	1,314.44	1,771.15	1,158.44	867.12	556.43	591.50
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,706.61	3,066.82	4,132.69	2,703.02	2,023.28	1,298.34	1,380.16
Total Expenses	14,453.96	19,976.12	29,122.14	17,960.92	8,098.72	14,091.17	10,719.08
Income							
1. Interest Income	13,343.51	17,442.15	25,438.84	15,841.57	6,970.27	13,281.24	9,700.26
1.1 On Loans and Advances	11,858.36	15,127.46	23,027.48	14,018.83	5,922.76	12,124.04	8,386.67
1.2 On Investment	766.01	2,265.70	1,933.53	1,548.06	466.25	935.24	1,010.90
1.2.1 Government Bonds	766.01	1,460.48	1,933.53	1,548.06	442.91	935.24	1,010.90
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	805.22	-	-	23.33	-	-
1.3 On Agency Balance	13.63	-	15.20	240.16	10.24	-	2.86
1.4 On Call Deposit	-	44.86	284.76	-	208.43	-	-
1.5 On Others	705.51	4.13	177.87	34.52	362.60	221.95	299.83
2. Commission and Discount	503.18	129.93	1,205.75	779.28	712.34	507.86	748.73
2.1 Bills Purchase and Discount	-	-	0.02	0.47	13.97	0.56	0.81
2.2 Commission	503.18	129.93	1,201.58	778.81	502.38	378.90	328.33
2.3 Others	-	0.00	4.15	-	196.00	128.40	419.60
3. Exchange Fluctuation Income	47.30	43.89	391.33	275.50	340.28	229.88	189.73
3.1 Due to Change in Exchange Rate	-	35.76	300.50	17.23	75.48	-	(3.45)
3.2 Due to Foreign Currency Transaction	47.30	8.13	90.83	258.27	264.80	229.88	193.18
4. Other Operating Income	160.58	816.98	635.62	276.60	44.98	93.66	8.00
5. Non Operating Income	11.66	1.69	89.09	114.35	-	3.92	5.97
6. Write Back from Provisions for loss	387.72	1,505.74	1,339.85	673.58	30.84	-	55.55
7. Recovery of written-off Loan	-	35.74	21.65	0.03	-	-	10.84
8. Income from Extra Ordinary transactions	-	-	-	-	-	(25.39)	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	14,453.96	19,976.12	29,122.14	17,960.92	8,098.72	14,091.17	10,719.08

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	8,327.07	15,205.90	7,994.47	10,863.58	7,482.71	10,966.29	8,775.84
1.1 On Deposit Liabilities	7,838.84	14,371.03	7,279.61	10,272.15	6,963.05	9,596.19	7,650.18
1.1.1 Saving Account	2,016.06	4,450.26	1,607.42	1,557.22	1,303.43	2,120.64	1,725.48
1.1.2 Fixed Account	5,673.31	9,728.69	5,544.87	8,434.81	5,409.33	7,215.78	5,899.19
1.1.2.1 Up to 3 months Fixed Account	1,289.04	-	0.02	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,223.15	0.70	-	-	906.48	2,717.63	-
1.1.2.3 6 months to 1 year Fixed Account	1,279.32	1.43	279.16	-	2,455.64	2,929.14	5,895.29
1.1.2.4 Above 1 year Fixed Account	1,881.80	9,726.57	5,265.70	8,434.81	2,047.21	1,569.00	3.90
1.1.3 Call Deposit	149.48	192.07	127.31	280.13	250.28	259.77	25.50
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	488.23	834.88	714.87	591.43	519.66	1,370.10	1,125.67
2. Commission Expense	80.25	8.65	100.18	-	-	-	15.20
3. Staff Expense	1,003.92	1,903.53	1,172.18	1,509.06	827.54	1,423.54	1,967.86
4. Office Operating Expenses	665.31	1,653.00	679.53	794.44	742.72	994.36	771.32
5. Foreign Exchange Loss	-	-	-	-	-	-	17.52
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	17.52
6. Non Operating Expense	-	-	11.84	6.68	0.11	-	48.54
7. Provision for Risk	366.63	(479.62)	413.92	6,537.87	814.39	1,194.14	3,017.24
7.1 Loan loss Provision	366.63	(479.62)	413.92	6,537.87	814.39	1,194.14	3,017.24
7.1.1 General Loan loss Provision	366.63	(238.65)	62.22	2,776.49	191.37	1,194.14	734.64
7.1.1.1 Pass Loan Loss Provision	366.63	52.85	62.22	1,945.20	45.93	1,194.14	380.82
7.1.1.2 Watch List Provision	-	(291.50)	-	831.28	145.45	-	353.82
7.1.2 Special Loan Loss Provision	-	(240.97)	351.69	3,761.38	623.02	-	2,282.60
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	-	17.28	10.15	-	6.21	-	-
9. Provision for Staff Bonus	298.96	583.97	187.09	252.24	198.59	230.23	8.10
10. Provision for Income Tax	807.19	1,576.71	505.14	767.38	506.90	621.34	71.97
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,883.45	3,678.98	1,178.66	1,502.76	1,280.43	1,450.73	100.62
Total Expenses	13,432.78	24,148.40	12,253.16	22,234.01	11,859.60	16,880.61	14,794.22
Income							
1. Interest Income	12,605.29	22,278.06	11,154.90	16,228.58	10,694.77	15,610.03	13,080.41
1.1 On Loans and Advances	11,028.56	20,230.69	10,212.32	15,103.62	10,005.73	13,683.03	11,440.39
1.2 On Investment	1,504.83	1,990.06	747.86	635.06	485.13	1,848.33	1,511.84
1.2.1 Government Bonds	1,439.45	1,973.29	88.24	635.06	469.24	1,848.33	1,510.70
1.2.2 Foreign Bonds	65.38	-	1.67	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	0.84	-	-
1.2.4 Debenture & Bonds	-	16.78	657.96	-	15.05	-	1.14
1.3 On Agency Balance	-	5.72	-	-	-	10.34	-
1.4 On Call Deposit	-	51.58	-	-	-	35.99	-
1.5 On Others	71.90	-	194.72	489.90	203.92	32.34	128.18
2. Commission and Discount	701.48	1,560.89	749.07	389.24	356.80	896.35	432.30
2.1 Bills Purchase and Discount	-	1.62	-	-	42.43	41.41	-
2.2 Commission	701.48	1,559.27	724.82	215.78	314.37	131.28	409.47
2.3 Others	-	-	24.25	173.46	-	723.66	22.83
3. Exchange Fluctuation Income	117.50	87.79	226.18	176.78	114.73	181.89	3.61
3.1 Due to Change in Exchange Rate	33.80	0.86	32.16	35.36	2.83	58.91	-
3.2 Due to Foreign Currency Transaction	83.70	86.93	194.02	141.42	111.90	122.99	3.61
4. Other Operating Income	8.43	215.49	7.01	331.76	297.50	191.16	355.62
5. Non Operating Income	0.08	-	6.31	4.43	144.35	-	81.40
6. Write Back from Provisions for loss	-	-	109.69	5,103.21	241.36	-	840.89
7. Recovery of written-off Loan	-	6.18	-	-	10.10	1.19	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	13,432.78	24,148.40	12,253.16	22,234.01	11,859.60	16,880.61	14,794.22

BFI Name	Global	Citizen	Prime	Sunrise	NIMB	Prabhu	CBL
Expenses							
1. Interest Expense	15,736.96	8,616.22	9,067.27	7,141.39	10,230.45	9,731.59	5,314.85
1.1 On Deposit Liabilities	15,035.62	8,024.06	8,422.62	6,468.36	9,066.06	8,662.62	5,064.15
1.1.1 Saving Account	3,952.72	1,651.96	1,131.08	1,336.42	1,826.31	2,374.56	656.76
1.1.2 Fixed Account	10,786.33	6,255.39	7,115.41	5,034.24	7,072.02	6,141.00	4,335.06
1.1.2.1 Up to 3 months Fixed Account	-	1,011.71	-	-	198.29	-	-
1.1.2.2 3 to 6 months Fixed Account	2,741.18	550.89	4,522.38	3,758.88	979.74	-	-
1.1.2.3 6 months to 1 year Fixed Account	3,171.48	4,073.23	1,408.02	88.86	3,418.80	-	4,335.06
1.1.2.4 Above 1 year Fixed Account	4,873.68	619.56	1,185.01	1,186.50	2,475.18	6,141.00	-
1.1.3 Call Deposit	296.57	116.71	176.14	97.71	150.35	147.06	72.33
1.1.4 Certificate of Deposit	-	-	-	-	17.37	-	-
1.2 On Borrowing	701.34	592.17	644.66	673.04	1,164.39	1,068.97	250.70
2. Commission Expense	313.53	84.43	-	3.06	144.49	-	-
3. Staff Expense	1,762.42	939.09	776.49	1,097.16	1,203.39	1,455.30	669.59
4. Office Operating Expenses	1,316.66	751.70	504.64	789.21	788.87	978.00	483.25
5. Foreign Exchange Loss	31.04	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	31.04	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.01	-	-	8.18
7. Provision for Risk	1,120.97	869.19	599.22	1,256.67	1,598.86	1,258.92	485.96
7.1 Loan loss Provision	1,120.97	869.19	599.22	1,256.67	1,598.86	1,258.92	485.96
7.1.1 General Loan loss Provision	19.94	112.38	52.15	165.05	317.19	409.09	125.52
7.1.1.1 Pass Loan Loss Provision	(75.11)	112.38	132.82	-	107.56	122.49	-
7.1.1.2 Watch List Provision	95.05	-	(80.67)	165.05	209.63	286.60	125.52
7.1.2 Special Loan Loss Provision	1,101.03	756.81	547.08	1,091.62	1,025.02	849.83	360.44
7.1.3 Additional Loan Loss Provision	-	-	-	-	256.65	-	-
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	-	-	-	-	23.61	45.75	-
9. Provision for Staff Bonus	543.31	164.44	317.00	136.61	353.04	252.34	123.44
10. Provision for Income Tax	1,336.24	456.58	855.13	368.84	941.61	610.83	333.90
11. Others	-	-	-	5.65	-	-	-
12. Net Profit	3,553.55	1,023.37	1,997.83	860.63	2,235.75	1,660.20	777.08
Total Expenses	25,714.70	12,905.02	14,117.59	11,659.22	17,520.06	15,992.91	8,196.25
Income							
1. Interest Income	23,908.37	12,001.06	13,184.24	10,651.18	15,159.56	13,998.11	7,815.72
1.1 On Loans and Advances	21,954.34	10,819.80	12,152.08	9,608.77	13,933.77	12,210.61	7,094.15
1.2 On Investment	1,837.74	842.21	980.40	916.81	1,102.89	1,650.22	697.37
1.2.1 Government Bonds	1,837.74	842.21	879.27	909.49	1,018.73	1,650.22	697.37
1.2.2 Foreign Bonds	-	-	-	-	19.70	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	101.12	7.33	64.47	-	-
1.3 On Agency Balance	-	32.86	4.36	6.21	-	21.06	4.26
1.4 On Call Deposit	-	69.72	-	73.61	15.35	8.83	19.95
1.5 On Others	116.29	236.46	47.39	45.78	107.55	107.40	-
2. Commission and Discount	1,417.08	561.12	538.67	399.00	1,079.67	368.23	96.85
2.1 Bills Purchase and Discount	-	17.18	-	16.59	-	1.60	-
2.2 Commission	1,417.08	523.95	529.03	338.38	1,079.67	359.01	96.85
2.3 Others	-	20.00	9.64	44.03	-	7.61	-
3. Exchange Fluctuation Income	309.47	47.33	103.25	92.11	168.90	(11.94)	51.57
3.1 Due to Change in Exchange Rate	-	-	(0.52)	13.39	33.78	-	14.46
3.2 Due to Foreign Currency Transaction	309.47	47.33	103.77	78.71	135.12	(11.94)	37.11
4. Other Operating Income	75.40	33.71	239.77	225.18	121.20	541.10	198.50
5. Non Operating Income	-	11.82	51.65	96.92	6.09	242.43	-
6. Write Back from Provisions for loss	-	249.97	-	194.82	977.59	832.17	33.61
7. Recovery of written-off Loan	4.38	-	-	-	5.10	22.83	-
8. Income from Extra Ordinary transactions	-	-	-	0.01	1.94	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	25,714.70	12,905.02	14,117.59	11,659.22	17,520.06	15,992.91	8,196.25

BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Expenses							
1. Interest Expense	8,437.41	2,671.19	25.69	239.03	3,094.13	646.77	360.71
1.1 On Deposit Liabilities	7,657.95	2,640.99	25.69	239.03	3,030.39	637.47	356.18
1.1.1 Saving Account	1,649.21	542.36	3.47	62.34	464.18	169.53	77.92
1.1.2 Fixed Account	5,885.11	2,024.75	20.36	161.05	2,497.99	443.31	272.84
1.1.2.1 Up to 3 months Fixed Account	-	-	3.26	-	110.40	-	10.91
1.1.2.2 3 to 6 months Fixed Account	-	421.40	3.07	-	1,477.80	195.84	13.64
1.1.2.3 6 months to 1 year Fixed Account	5,885.11	1,174.97	8.28	-	247.15	3.51	95.49
1.1.2.4 Above 1 year Fixed Account	-	428.38	5.75	161.05	662.64	243.96	152.79
1.1.3 Call Deposit	123.63	73.88	1.87	15.64	68.23	24.62	5.42
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	779.46	30.20	-	-	63.74	9.29	4.53
2. Commission Expense	-	8.94	-	-	-	4.45	-
3. Staff Expense	773.57	321.39	11.38	36.86	313.04	99.02	44.53
4. Office Operating Expenses	820.25	206.15	11.94	28.38	241.17	72.90	25.33
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	3.53	-	0.08	27.05	-
7. Provision for Risk	724.80	485.33	5.30	14.77	293.21	253.99	40.60
7.1 Loan loss Provision	715.00	485.33	5.30	14.77	293.21	253.99	40.60
7.1.1 General Loan loss Provision	184.74	75.19	4.36	14.77	1.46	32.29	2.31
7.1.1.1 Pass Loan Loss Provision	58.48	17.37	3.05	14.77	1.46	-	(1.77)
7.1.1.2 Watch List Provision	126.26	57.82	1.31	-	-	32.29	4.08
7.1.2 Special Loan Loss Provision	517.47	410.14	0.95	-	291.75	221.70	38.29
7.1.3 Additional Loan Loss Provision	12.79	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	9.80	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	1.79	5.02	-	-	0.98	-	-
9. Provision for Staff Bonus	241.80	57.82	-	-	34.88	-	9.00
10. Provision for Income Tax	642.47	156.10	-	-	94.17	-	27.00
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,533.74	364.24	-	12.78	219.73	-	63.01
Total Expenses	13,175.83	4,276.18	57.84	331.81	4,291.39	1,104.18	570.18
Income							
1. Interest Income	12,183.78	3,838.52	34.45	323.41	4,159.21	966.44	558.89
1.1 On Loans and Advances	10,913.87	3,516.43	33.73	323.01	3,789.82	878.28	461.01
1.2 On Investment	1,173.12	134.82	-	-	273.94	65.74	93.39
1.2.1 Government Bonds	1,146.45	134.82	-	-	273.94	65.74	93.39
1.2.2 Foreign Bonds	24.69	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	1.98	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	96.12	0.65	0.40	43.16	22.33	0.47
1.5 On Others	96.79	91.14	0.08	-	52.30	0.10	4.03
2. Commission and Discount	189.43	87.35	0.23	8.41	90.15	40.22	0.91
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	189.43	2.33	0.23	8.41	12.59	3.70	0.43
2.3 Others	-	85.01	-	-	77.56	36.52	0.48
3. Exchange Fluctuation Income	133.06	1.27	-	-	0.97	-	-
3.1 Due to Change in Exchange Rate	23.29	-	-	-	0.90	-	-
3.2 Due to Foreign Currency Transaction	109.77	1.27	-	-	0.07	-	-
4. Other Operating Income	416.57	29.10	2.47	-	1.45	-	8.02
5. Non Operating Income	98.33	-	0.00	-	-	0.75	2.36
6. Write Back from Provisions for loss	154.65	316.50	-	-	39.61	32.19	-
7. Recovery of written-off Loan	-	3.45	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	20.69	-	-	64.58	-
Total Income	13,175.83	4,276.18	57.84	331.81	4,291.39	1,104.18	570.18

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB
Expenses							
1. Interest Expense	6,441.27	4,218.15	2,990.24	50.23	3,429.60	2,678.89	2,789.86
1.1 On Deposit Liabilities	6,307.56	4,152.55	2,886.90	45.90	3,207.11	2,660.30	2,656.60
1.1.1 Saving Account	1,148.46	704.51	449.68	5.81	499.93	640.38	345.52
1.1.2 Fixed Account	5,026.85	3,341.38	2,340.15	33.85	2,600.52	1,998.59	2,245.05
1.1.2.1 Up to 3 months Fixed Account	1,090.83	588.96	483.78	-	473.31	-	2,059.02
1.1.2.2 3 to 6 months Fixed Account	566.97	387.91	388.90	-	253.46	370.43	21.51
1.1.2.3 6 months to 1 year Fixed Account	2,642.63	2,011.54	867.61	23.62	947.09	1,251.02	99.45
1.1.2.4 Above 1 year Fixed Account	726.42	352.96	599.87	10.24	926.66	377.15	65.07
1.1.3 Call Deposit	132.24	106.67	97.07	6.24	106.65	21.33	66.03
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	133.71	65.60	103.34	4.33	222.50	18.58	133.26
2. Commission Expense	-	9.43	11.43	-	-	-	-
3. Staff Expense	638.32	385.28	349.53	9.37	364.36	310.64	217.85
4. Office Operating Expenses	427.71	330.23	245.84	6.57	308.41	214.18	180.46
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.05	-	-
7. Provision for Risk	699.18	424.56	310.47	10.93	649.13	140.80	559.17
7.1 Loan loss Provision	699.18	424.56	310.47	10.93	649.13	140.80	559.17
7.1.1 General Loan loss Provision	268.94	189.49	99.84	2.40	125.67	53.60	167.79
7.1.1.1 Pass Loan Loss Provision	103.44	-	-	(0.32)	(47.51)	42.45	31.40
7.1.1.2 Watch List Provision	165.50	189.49	99.84	2.72	173.18	11.15	136.38
7.1.2 Special Loan Loss Provision	430.24	235.08	210.63	8.53	523.46	87.20	387.48
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	3.90
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	-	-	-	-	-	-	3.51
9. Provision for Staff Bonus	117.12	93.22	41.61	1.88	17.69	-	46.64
10. Provision for Income Tax	316.22	251.70	112.34	5.09	47.75	214.19	114.16
11. Others	-	-	-	-	-	-	-
12. Net Profit	737.85	587.30	262.12	11.87	111.42	490.25	305.59
Total Expenses	9,377.68	6,299.87	4,323.58	95.93	4,928.42	4,048.95	4,217.23
Income							
1. Interest Income	8,803.91	6,005.72	4,157.87	94.53	4,764.80	3,872.62	3,819.50
1.1 On Loans and Advances	8,080.10	5,627.22	3,920.95	84.80	4,517.35	3,488.36	3,531.89
1.2 On Investment	628.53	304.97	176.54	-	164.24	314.83	242.36
1.2.1 Government Bonds	522.46	304.97	176.54	-	164.24	314.83	178.83
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	104.60	-	-	-	-	-	63.53
1.2.4 Debenture & Bonds	1.47	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	41.28	38.17	60.39	-	81.78	17.25	41.26
1.5 On Others	53.99	35.36	-	9.73	1.44	52.18	3.99
2. Commission and Discount	25.97	67.50	126.27	0.06	12.03	13.33	5.37
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	24.08	49.73	126.27	0.03	12.03	13.33	5.37
2.3 Others	1.89	17.78	-	0.03	-	-	-
3. Exchange Fluctuation Income	11.00	11.89	1.30	-	29.54	-	-
3.1 Due to Change in Exchange Rate	3.10	2.01	1.29	-	3.77	-	-
3.2 Due to Foreign Currency Transaction	7.90	9.88	0.00	-	25.78	-	-
4. Other Operating Income	274.94	141.43	3.55	0.62	103.46	149.76	90.51
5. Non Operating Income	4.46	0.71	-	-	18.53	13.24	20.17
6. Write Back from Provisions for loss	257.39	72.63	34.59	0.73	-	-	281.67
7. Recovery of written-off Loan	-	-	-	-	0.06	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,377.68	6,299.87	4,323.58	95.93	4,928.42	4,048.95	4,217.23

BFI Name	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFIC
Expenses							
1. Interest Expense	235.83	36.99	242.96	198.89	92.45	1.12	423.37
1.1 On Deposit Liabilities	233.16	36.99	242.43	198.89	92.45	1.12	423.13
1.1.1 Saving Account	49.78	19.65	61.65	26.83	14.65	1.11	98.28
1.1.2 Fixed Account	169.44	16.50	172.30	164.49	73.60	-	293.96
1.1.2.1 Up to 3 months Fixed Account	-	2.03	-	47.59	-	-	82.70
1.1.2.2 3 to 6 months Fixed Account	46.81	3.60	74.07	33.23	-	-	50.01
1.1.2.3 6 months to 1 year Fixed Account	84.42	7.76	63.98	76.74	69.58	-	101.05
1.1.2.4 Above 1 year Fixed Account	38.21	3.10	34.24	6.93	4.02	-	60.20
1.1.3 Call Deposit	13.93	0.84	8.49	7.57	4.20	0.01	30.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.67	-	0.53	-	-	-	0.24
2. Commission Expense	-	-	-	-	0.08	-	-
3. Staff Expense	46.35	22.70	65.16	26.20	29.48	2.52	74.51
4. Office Operating Expenses	40.80	5.93	54.62	20.73	33.65	9.57	56.37
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	57.33	26.44	374.13	40.45	-	-	-
7.1 Loan loss Provision	57.33	26.44	374.13	40.45	-	-	-
7.1.1 General Loan loss Provision	-	8.48	26.19	16.08	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	2.46	5.61	-	-	-	-
7.1.1.2 Watch List Provision	-	6.02	20.58	16.08	-	-	-
7.1.2 Special Loan Loss Provision	57.33	17.96	347.94	24.36	-	-	-
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	-	-	-	-	-	-	25.85
9. Provision for Staff Bonus	-	-	-	4.73	-	-	12.70
10. Provision for Income Tax	-	-	-	12.76	-	-	34.30
11. Others	-	-	-	-	-	-	0.28
12. Net Profit	-	-	-	29.78	15.89	17.05	80.04
Total Expenses	380.30	92.05	736.87	333.54	171.54	30.26	707.43
Income							
1. Interest Income	334.78	67.43	355.81	275.32	147.86	9.68	629.23
1.1 On Loans and Advances	323.41	59.83	344.50	249.96	108.22	-	580.24
1.2 On Investment	-	-	5.73	7.38	21.44	-	22.60
1.2.1 Government Bonds	-	-	5.73	3.46	21.44	-	22.60
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	3.92	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	10.32	7.60	5.58	7.06	5.67	9.68	26.38
1.5 On Others	1.06	-	-	10.93	12.53	-	-
2. Commission and Discount	2.34	0.01	4.28	0.29	4.16	-	0.57
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.34	0.01	4.28	0.29	0.72	-	0.57
2.3 Others	-	-	-	-	3.44	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	8.59	2.42	7.41	20.62	10.16	-	15.44
5. Non Operating Income	1.83	-	-	-	-	20.58	2.03
6. Write Back from Provisions for loss	4.71	11.53	110.67	37.32	9.37	-	60.17
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	28.06	10.67	258.70	-	-	-	-
Total Income	380.30	92.05	736.87	333.54	171.54	30.26	707.43

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
Expenses							
1. Interest Expense	548.06	443.70	248.33	265.46	212.97	700.62	382.52
1.1 On Deposit Liabilities	507.89	401.70	246.91	254.75	212.97	694.27	371.34
1.1.1 Saving Account	86.72	48.91	44.74	35.39	37.46	93.04	59.12
1.1.2 Fixed Account	413.56	346.55	198.61	206.04	172.88	582.78	312.22
1.1.2.1 Up to 3 months Fixed Account	53.52	-	-	59.03	-	-	-
1.1.2.2 3 to 6 months Fixed Account	23.05	28.06	-	20.26	14.34	78.77	51.43
1.1.2.3 6 months to 1 year Fixed Account	218.53	22.40	198.61	78.12	9.95	85.72	183.66
1.1.2.4 Above 1 year Fixed Account	118.46	296.09	-	48.63	148.59	418.29	77.14
1.1.3 Call Deposit	7.60	6.25	3.56	13.31	2.62	18.46	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	40.17	41.99	1.42	10.71	-	6.35	11.18
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	45.27	35.16	47.98	50.99	9.69	80.84	46.53
4. Office Operating Expenses	42.38	28.39	39.34	48.60	12.42	47.80	37.74
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	47.07	49.09	78.18	62.86	72.68	105.95	67.56
7.1 Loan loss Provision	47.07	49.09	78.18	62.86	72.68	105.95	67.56
7.1.1 General Loan loss Provision	-	38.00	17.83	10.17	27.97	34.19	3.21
7.1.1.1 Pass Loan Loss Provision	-	33.78	4.87	3.41	-	-	(6.80)
7.1.1.2 Watch List Provision	-	4.22	12.96	6.76	27.97	34.19	10.01
7.1.2 Special Loan Loss Provision	-	11.08	60.36	52.69	44.72	71.76	64.35
7.1.3 Additional Loan Loss Provision	47.07	-	-	-	-	-	-
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	-	5.50	-	-	3.35	6.56	-
10. Provision for Income Tax	2.37	14.84	15.69	-	9.04	17.71	3.96
11. Others	-	-	-	-	-	-	-
12. Net Profit	5.81	34.63	8.58	-	21.09	41.33	9.24
Total Expenses	690.97	611.30	438.10	427.91	341.23	1,000.82	547.54
Income							
1. Interest Income	668.17	564.61	325.91	361.86	326.67	966.78	531.31
1.1 On Loans and Advances	608.06	497.04	293.98	314.20	306.94	904.38	484.47
1.2 On Investment	57.79	63.27	25.41	28.71	-	29.08	41.24
1.2.1 Government Bonds	57.79	63.27	25.41	-	-	29.08	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	28.71	-	-	41.24
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.31	4.29	5.27	9.40	19.73	23.10	5.61
1.5 On Others	-	-	1.25	9.55	-	10.22	-
2. Commission and Discount	14.43	0.39	8.76	0.35	0.40	0.02	11.30
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	14.43	0.39	8.76	0.35	0.40	0.02	11.30
2.3 Others	-	-	-	-	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	8.05	16.56	62.22	11.05	1.74	18.85	4.89
5. Non Operating Income	0.33	1.35	-	4.85	2.89	0.44	0.04
6. Write Back from Provisions for loss	-	28.40	41.19	16.55	9.53	14.73	-
7. Recovery of written-off Loan	-	-	-	0.23	-	-	-
8. Income from Extra Ordinary transactions	-	-	0.02	-	-	-	-
9. Net Loss	-	-	-	33.03	-	-	-
Total Income	690.97	611.30	438.10	427.91	341.23	1,000.82	547.54

BFI Name	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses							
1. Interest Expense	86.14	109.09	1.51	442.74	1,208.02	786.30	450.51
1.1 On Deposit Liabilities	72.98	102.40	1.32	429.18	1,118.39	749.04	404.95
1.1.1 Saving Account	9.83	14.00	0.12	52.36	156.46	88.51	75.05
1.1.2 Fixed Account	57.73	75.45	-	363.54	945.42	634.01	329.90
1.1.2.1 Up to 3 months Fixed Account	5.19	14.35	-	44.25	140.29	153.94	-
1.1.2.2 3 to 6 months Fixed Account	3.15	6.99	-	35.47	76.21	97.04	50.30
1.1.2.3 6 months to 1 year Fixed Account	19.71	22.11	-	185.97	430.08	294.78	30.46
1.1.2.4 Above 1 year Fixed Account	29.68	32.00	-	97.85	298.85	88.25	249.14
1.1.3 Call Deposit	5.42	12.95	1.20	13.28	16.51	26.52	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	13.16	6.69	0.19	13.56	89.63	37.26	45.56
2. Commission Expense	0.09	-	-	-	-	-	-
3. Staff Expense	11.90	34.44	3.16	51.48	99.43	84.88	58.07
4. Office Operating Expenses	6.19	27.73	2.35	34.85	81.00	65.92	48.59
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.26	-	-	-
7. Provision for Risk	8.62	139.99	-	97.04	126.98	2.39	73.31
7.1 Loan loss Provision	8.62	139.99	-	97.04	126.98	2.39	73.31
7.1.1 General Loan loss Provision	8.28	24.31	-	44.39	34.00	23.77	0.64
7.1.1.1 Pass Loan Loss Provision	4.75	(3.32)	-	3.67	-	13.09	-
7.1.1.2 Watch List Provision	3.53	27.63	-	40.72	34.00	10.69	0.64
7.1.2 Special Loan Loss Provision	0.34	115.68	-	53.21	92.99	(21.38)	72.67
7.1.3 Additional Loan Loss Provision	-	-	-	(0.56)	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	2.32	9.25	24.61	-
10. Provision for Income Tax	1.00	-	-	5.61	24.99	66.45	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	2.65	-	156.61	15.24	58.31	155.05	-
Total Expenses	116.60	311.25	163.64	649.53	1,607.98	1,185.61	630.48
Income							
1. Interest Income	104.40	160.82	5.65	596.62	1,537.85	1,150.41	556.50
1.1 On Loans and Advances	83.42	142.32	-	544.67	1,324.28	1,028.69	467.41
1.2 On Investment	0.64	10.62	-	46.41	202.41	106.80	84.69
1.2.1 Government Bonds	0.64	10.62	-	-	202.41	-	84.69
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	46.41	-	106.80	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.04	7.87	5.65	5.54	7.63	-	4.41
1.5 On Others	14.30	-	-	-	3.52	14.93	-
2. Commission and Discount	6.48	0.08	-	0.84	4.96	35.15	1.24
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	6.48	0.08	-	0.71	4.96	0.20	1.24
2.3 Others	-	-	-	0.13	-	34.95	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	-	3.97	0.20	12.13	38.59	0.04	17.96
5. Non Operating Income	0.02	8.39	1.67	3.27	5.24	-	1.85
6. Write Back from Provisions for loss	5.71	-	156.12	36.67	21.35	-	23.35
7. Recovery of written-off Loan	-	5.04	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	132.95	-	-	-	-	29.58
Total Income	116.60	311.25	163.64	649.53	1,607.98	1,185.61	630.48

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	189,981	273,901	336,187	355,902	363,676	44.17	22.74	2.18
Fishery Related	5,490	8,956	13,234	13,843	14,218	63.13	47.76	2.71
Mining Related	6,454	8,685	8,789	10,950	11,082	34.58	1.20	1.20
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	786,291	788,766	21.74	6.89	0.31
Construction	347,420	414,030	190,196	196,047	198,305	19.17	-54.06	1.15
Electricity,Gas and Water	161,972	207,797	246,839	272,723	277,143	28.29	18.79	1.62
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	76,396	76,152	35.79	15.84	-0.32
Transport, Communication and Public Utilities	97,603	97,505	100,909	98,368	98,238	-0.10	3.49	-0.13
Wholesaler & Retailer	662,828	837,582	947,619	984,847	980,069	26.36	13.14	-0.49
Finance, Insurance and Real Estate	252,638	337,170	375,243	365,176	364,044	33.46	11.29	-0.31
Hotel or Restaurant	148,657	183,908	200,494	206,650	209,173	23.71	9.02	1.22
Other Services	150,620	177,036	192,913	204,923	208,190	17.54	8.97	1.59
Consumption Loans	158,624	233,767	867,483	878,727	880,323	47.37	271.09	0.18
Local Government	1,583	1,539	1,125	1,128	1,128	-2.79	-26.88	0.00
Others	472,099	641,727	421,635	376,928	366,347	35.93	-34.30	-2.81
TOTAL	3,266,012	4,172,747	4,709,039	4,828,900	4,836,854	27.76	12.85	0.16
Productwise								
Term Loan	718,480	932,079	1,196,841	1,324,549	1,363,439	29.73	28.41	2.94
Overdraft*	488,596	634,300	718,773	778,307	314,630	29.82	13.32	-59.58
Cash Credit Loan*	-	-	-	-	473,897	-	-	0.00
Trust Receipt Loan/Import Loan	138,316	205,638	78,432	71,699	78,040	48.67	-61.86	8.84
Short Term Working Capital/Demand Loan	702,115	880,234	1,014,048	1,054,711	1,038,908	25.37	15.20	-1.50
Residential Personal Home Loan (Up to Rs. 15 million)	252,542	298,258	337,799	348,558	347,000	18.10	13.26	-0.45
Real Estate Loan	163,480	183,538	228,255	225,517	232,409	12.27	24.36	3.06
Margin Nature Loan	50,410	106,282	80,508	74,872	74,798	110.84	-24.25	-0.10
Hire Purchase Loan	174,058	160,657	157,162	143,496	141,612	-7.70	-2.18	-1.31
Deprived Sector Loan	201,610	293,414	335,623	331,507	320,204	45.54	14.39	-3.41
Bills Purchased	3,304	4,403	3,130	2,206	4,327	33.28	-28.92	96.19
Other Product	373,101	473,944	558,470	473,478	447,590	27.03	17.83	-5.47
Total	3,266,012	4,172,747	4,709,039	4,828,900	4,836,854	27.76	12.85	0.16
Collateral wise								
Gold and Silver	38,427	43,111	52,782	52,308	51,508	12.19	22.43	-1.53
Government Securities	465	678	783	5,131	4,110	45.85	15.48	-19.89
Non Governmental Securities	39,776	87,213	61,272	58,711	58,136	119.26	-29.74	-0.98
Fixed Deposit Receipts	20,041	29,313	64,221	53,746	49,799	46.27	119.08	-7.34
Own	19,704	29,081	64,006	53,479	49,527	47.59	120.09	-7.39
Other Licences Institutions	336	232	215	267	272	-31.05	-7.34	2.04
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,260,460	4,270,186	25.18	12.84	0.23
Fixed Assets	2,489,020	3,118,968	3,538,076	3,669,234	3,677,965	25.31	13.44	0.24
Current Assets	424,927	528,641	578,047	591,225	592,221	24.41	9.35	0.17
Against security of Bill	33,694	47,628	19,623	38,593	41,121	41.35	-58.80	6.55
Domestic Bills	720	556	880	354	308	-22.76	58.24	-13.10
Foreign Bills	32,974	47,072	18,744	38,239	40,813	42.75	-60.18	6.73
Against Guarantee	110,038	181,603	195,088	194,149	199,099	65.04	7.43	2.55
Government Guarantee	2,666	2,597	2,307	2,364	2,364	-2.61	-11.17	-0.02
Institutional Guarantee	80,995	135,679	136,841	133,606	135,675	67.52	0.86	1.55
Personal Guarantee	9,330	26,424	37,037	34,934	34,696	183.23	40.16	-0.68
Collective Guarantee	8,340	8,130	7,418	9,152	9,051	-2.51	-8.76	-1.11
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	647	664	-6.20	-15.36	2.60
Other Guarantee	6,806	6,990	9,977	13,446	16,650	2.70	42.74	23.83
Credit Card	1,748	2,152	3,521	3,902	4,201	23.15	63.61	7.67
Others	107,877	133,439	195,625	161,899	158,692	23.70	46.60	-1.98
Total	3,266,012	4,172,747	4,709,039	4,828,900	4,836,854	27.76	12.85	0.16

*Note: As per circular dated 2079/10/26, definition of overdraft loan has been revised to indicate overdraft loan to natural persons only and 'cash credit loan' has been added as separate product category to indicate renewable loans to institutions for working capital management purposes.

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	166,856	242,235	299,987	317,492	325,205	45.18	23.84	2.43
Fishery Related	4,751	7,816	11,666	12,221	12,603	64.51	49.25	3.12
Mining Related	6,218	8,258	8,386	10,585	10,725	32.81	1.55	1.32
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	752,521	755,563	22.48	6.34	0.40
Construction	295,117	355,404	154,723	158,623	160,042	20.43	-56.47	0.89
Electricity, Gas and Water	156,730	202,483	239,756	265,076	269,385	29.19	18.41	1.63
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	73,842	73,594	39.43	16.94	-0.34
Transport, Communication and Public Utilities	75,379	78,828	82,970	81,737	81,780	4.58	5.25	0.05
Wholesaler & Retailer	605,155	763,650	866,464	898,484	894,650	26.19	13.46	-0.43
Finance, Insurance and Real Estate	222,515	287,621	315,353	305,126	304,593	29.26	9.64	-0.17
Hotel or Restaurant	133,795	164,941	175,638	178,510	181,694	23.28	6.49	1.78
Other Services	137,370	163,684	177,350	186,793	190,144	19.16	8.35	1.79
Consumption Loans	137,969	205,358	757,464	743,490	746,936	48.84	268.85	0.46
Local Government	1,539	1,492	1,081	1,084	1,084	-3.04	-27.54	0.00
Others	377,177	513,833	311,215	290,748	281,097	36.23	-39.43	-3.32
TOTAL	2,903,588	3,716,941	4,175,443	4,276,334	4,289,096	28.01	12.34	0.30
Productwise								
Term Loan	623,349	800,512	1,048,407	1,162,247	1,199,647	28.42	30.97	3.22
Overdraft*	421,257	548,651	619,856	679,255	244,840	30.24	12.98	-63.95
Cash Credit Loan*	-	-	-	-	455,230	-	-	-
Trust Receipt Loan/Import Loan	138,308	205,627	78,389	71,699	77,891	48.67	-61.88	8.64
Short Term Working Capital/Demand Loan	684,538	856,327	989,680	1,028,824	1,002,156	25.10	15.57	-2.59
Residential Personal Home Loan (Up to Rs. 15 million)	208,419	248,988	279,106	283,884	282,103	19.47	12.10	-0.63
Real Estate Loan	141,435	159,139	199,641	194,089	201,983	12.52	25.45	4.07
Margin Nature Loan	41,345	90,921	64,819	58,405	58,248	119.91	-28.71	-0.27
Hire Purchase Loan	144,991	134,893	131,340	119,826	118,256	-6.96	-2.63	-1.31
Deprived Sector Loan	169,090	239,728	279,646	277,212	266,561	41.78	16.65	-3.84
Bills Purchased	3,304	4,403	3,130	2,206	4,326	33.28	-28.92	96.15
Other Product	327,553	427,751	481,430	398,687	377,854	30.59	12.55	-5.23
Total	2,903,588	3,716,941	4,175,443	4,276,334	4,289,096	28.01	12.34	0.30
Collateral wise								
Gold and Silver	34,208	38,492	47,816	47,201	46,497	12.52	24.23	-1.49
Government Securities	445	670	722	5,100	4,073	50.59	7.70	-20.13
Non Governmental Securities	31,998	73,593	47,841	44,327	43,843	130.00	-34.99	-1.09
Fixed Deposit Receipts	16,803	24,777	49,275	43,282	40,325	47.45	98.87	-6.83
Own	16,467	24,545	49,060	43,015	40,053	49.06	99.88	-6.89
Other Licences Institutions	336	232	215	267	272	-31.05	-7.34	2.04
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,792,563	3,807,513	25.82	12.35	0.39
Fixed Assets	2,174,097	2,741,246	3,095,794	3,201,381	3,215,336	26.09	12.93	0.44
Current Assets	424,691	528,603	577,997	591,181	592,177	24.47	9.34	0.17
Against security of Bill	33,694	47,626	19,623	38,593	41,121	41.35	-58.80	6.55
Domestic Bills	720	555	880	354	308	-22.94	58.60	-13.10
Foreign Bills	32,974	47,072	18,744	38,239	40,813	42.75	-60.18	6.73
Against Guarantee	87,681	130,550	142,452	145,019	148,113	48.89	9.12	2.13
Government Guarantee	2,196	2,523	2,237	2,299	2,298	14.91	-11.32	-0.02
Institutional Guarantee	69,941	105,184	106,032	104,158	104,072	50.39	0.81	-0.08
Personal Guarantee	6,704	12,905	21,700	21,093	21,087	92.49	68.15	-0.03
Collective Guarantee	398	1,299	1,103	3,472	3,430	226.82	-15.14	-1.20
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	647	664	5.05	-15.36	2.60
Other Guarantee	6,744	6,855	9,870	13,352	16,563	1.65	43.98	24.05
Credit Card	1,748	2,152	3,521	3,902	4,201	23.15	63.61	7.67
Others	98,224	129,231	190,401	156,347	153,408	31.57	47.33	-1.88
Total	2,903,588	3,716,941	4,175,443	4,276,334	4,289,096	28.01	12.34	0.30

*Note: As per circular dated 2079/10/26, definition of overdraft loan has been revised to indicate overdraft loan to natural persons only and 'cash credit loan' has been added as separate product category to indicate renewable loans to institutions for working capital management purposes.

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	18,518	26,987	29,913	31,786	31,867	45.74	10.84	0.25
Fishery Related	677	1,008	1,341	1,364	1,359	48.90	32.98	-0.36
Mining Related	178	364	302	275	275	104.18	-16.93	-0.09
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	29,421	28,825	6.71	20.83	-2.02
Construction	42,472	49,017	31,622	33,610	34,287	15.41	-35.49	2.01
Electricity, Gas and Water	4,891	5,116	6,488	6,787	6,894	4.60	26.83	1.58
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,778	1,758	-0.42	-18.23	-1.10
Transport, Communication and Public Utilities	17,516	15,054	13,921	12,854	12,741	-14.06	-7.53	-0.88
Wholesaler & Retailer	46,826	61,627	68,458	72,948	71,846	31.61	11.09	-1.51
Finance, Insurance and Real Estate	21,802	39,227	47,742	48,547	47,743	79.93	21.71	-1.66
Hotel or Restaurant	11,734	15,863	20,443	23,662	23,003	35.19	28.87	-2.79
Other Services	11,219	11,586	13,088	15,514	15,396	3.27	12.97	-0.76
Consumption Loans	15,664	23,284	81,687	105,937	104,266	48.65	250.82	-1.58
Local Government	11	11	8	8	8	-0.30	-25.26	0.00
Others	73,157	110,457	98,812	75,246	74,721	50.99	-10.54	-0.70
TOTAL	287,140	383,430	441,783	459,740	454,990	33.53	15.22	-1.03
Productwise								
Term Loan	80,772	115,573	130,209	142,933	144,315	43.09	12.66	0.97
Overdraft*	60,457	78,746	87,233	88,077	62,392	30.25	10.78	-29.16
Cash Credit Loan*	-	-	-	-	15,476	-	-	-
Trust Receipt Loan/Import Loan	8	10	43	-	-	23.61	310.67	0.00
Short Term Working Capital/Demand Loan	11,989	17,949	17,812	19,477	30,289	49.71	-0.76	55.51
Residential Personal Home Loan (Up to Rs. 15 million)	35,073	41,221	48,705	53,423	53,645	17.53	18.15	0.42
Real Estate Loan	14,628	17,446	18,717	21,470	20,484	19.26	7.28	-4.59
Margin Nature Loan	6,446	12,528	11,773	12,669	12,695	94.36	-6.02	0.20
Hire Purchase Loan	23,215	21,804	21,814	19,748	19,489	-6.08	0.04	-1.31
Deprived Sector Loan	26,851	47,111	49,167	48,071	47,197	75.45	4.36	-1.82
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	53,872	49,009	12.07	81.41	-9.03
Total	287,140	383,430	441,783	459,740	454,990	33.53	15.22	-1.03
Collateral wise								
Gold and Silver	3,254	3,721	3,982	4,089	4,005	14.35	7.01	-2.08
Government Securities	-	3	6	5	5	0.00	110.93	-1.36
Non Governmental Securities	6,341	11,972	10,741	11,505	11,362	88.79	-10.28	-1.24
Fixed Deposit Receipts	2,395	3,688	12,219	8,411	7,675	53.95	231.36	-8.75
Own	2,395	3,688	12,219	8,411	7,675	53.95	231.36	-8.75
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	390,477	385,399	24.08	15.11	-1.30
Fixed Assets	257,300	319,252	367,493	390,468	385,391	24.08	15.11	-1.30
Current Assets	3	16	9	8	8	401.57	-40.20	-0.67
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	17,425	43,691	45,678	42,928	44,447	150.74	4.55	3.54
Government Guarantee	31	34	29	26	26	9.04	-13.23	-0.55
Institutional Guarantee	7,455	24,143	25,284	24,650	26,475	223.86	4.73	7.40
Personal Guarantee	1,995	12,644	13,999	12,533	12,291	533.92	10.71	-1.94
Collective Guarantee	7,942	6,831	6,314	5,679	5,620	-13.99	-7.56	-1.05
International Rated Foreign Bank's Guarantee	-	-	-	0	0	0.00	0.00	0.00
Other Guarantee	2	40	51	39	36	1650.11	29.44	-8.32
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	421	1,086	1,654	2,324	2,097	158.10	52.27	-9.78
Total	287,140	383,430	441,783	459,740	454,990	33.53	15.22	-1.03

*Note: As per circular dated 2079/10/26, definition of overdraft loan has been revised to indicate overdraft loan to natural persons only and 'cash credit loan' has been added as separate product category to indicate renewable loans to institutions for working capital management purposes.

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,608	4,679	6,287	6,624	6,604	1.55	34.37	-0.30
Fishery Related	62	132	227	258	256	113.16	72.67	-0.97
Mining Related	58	64	101	90	82	10.30	59.21	-8.92
Agriculture, Forestry & Beverage Production Related	3,533	3,379	4,263	4,350	4,378	-4.37	26.16	0.64
Construction	9,830	9,609	3,851	3,814	3,976	-2.25	-59.92	4.26
Electricity, Gas and Water	352	198	595	860	864	-43.78	200.62	0.50
Metal Products, Machinery & Electronic Equipment & Assemblage	1,016	598	762	776	800	-41.17	27.53	3.08
Transport, Communication and Public Utilities	4,708	3,623	4,018	3,777	3,716	-23.05	10.90	-1.62
Wholesaler & Retailer	10,847	12,305	12,697	13,415	13,573	13.45	3.18	1.18
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,502	11,709	24.03	17.70	1.80
Hotel or Restaurant	3,128	3,104	4,413	4,478	4,476	-0.76	42.15	-0.03
Other Services	2,032	1,766	2,475	2,616	2,649	-13.07	40.12	1.28
Consumption Loans	4,991	5,125	28,332	29,299	29,121	2.68	452.83	-0.61
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	10,933	10,528	-19.88	-33.43	-3.70
TOTAL	75,284	72,376	91,813	92,826	92,768	-3.86	26.85	-0.06
Productwise								
Term Loan	14,359	15,994	18,225	19,370	19,477	11.39	13.95	0.55
Overdraft*	6,881	6,903	11,684	10,975	7,399	0.31	69.26	-32.59
Cash Credit Loan*	-	-	-	-	3,191	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	150	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	5,588	5,957	6,555	6,410	6,463	6.61	10.03	0.83
Residential Personal Home Loan (Up to Rs. 15 million)	9,051	8,048	9,988	11,252	11,252	-11.07	24.11	0.00
Real Estate Loan	7,418	6,953	9,897	9,959	9,942	-6.26	42.33	-0.17
Margin Nature Loan	2,619	2,833	3,915	3,798	3,855	8.15	38.23	1.49
Hire Purchase Loan	5,851	3,960	4,007	3,921	3,867	-32.32	1.19	-1.38
Deprived Sector Loan	5,669	6,575	6,811	6,224	6,446	15.98	3.60	3.57
Bills Purchased	-	-	-	-	1	0.00	0.00	0.00
Other Product	17,849	15,153	20,730	20,919	20,726	-15.11	36.80	-0.92
Total	75,284	72,376	91,813	92,826	92,768	-3.86	26.85	-0.06
Collateral wise								
Gold and Silver	965	898	983	1,018	1,007	-6.90	9.41	-1.02
Government Securities	20	5	55	26	32	-76.37	1074.45	23.38
Non Governmental Securities	1,437	1,648	2,690	2,879	2,930	14.70	63.21	1.79
Fixed Deposit Receipts	842	849	2,727	2,053	1,799	0.84	221.27	-12.36
Own	842	849	2,727	2,053	1,799	0.84	221.27	-12.36
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	77,421	77,274	1.10	27.93	-0.19
Fixed Assets	57,624	58,471	74,789	77,385	77,238	1.47	27.91	-0.19
Current Assets	233	22	40	36	36	-90.53	81.94	-0.84
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	4,933	7,362	6,959	6,202	6,539	49.25	-5.47	5.43
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	4,799	5,128	76.50	-13.02	6.87
Personal Guarantee	631	875	1,338	1,308	1,319	38.68	52.98	0.82
Collective Guarantee	-	0	1	1	1	0.00	129.51	-0.58
International Rated Foreign Bank's Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	55	52	59.30	-41.51	-6.53
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	3,228	3,186	-66.19	14.39	-1.29
Total	75,284	72,376	91,813	92,826	92,768	-3.86	26.85	-0.06

*Note: As per circular dated 2079/10/26, definition of overdraft loan has been revised to indicate overdraft loan to natural persons only and 'cash credit loan' has been added as separate product category to indicate renewable loans to institutions for working capital management purposes.

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL
Sector Wise										
Agricultural and Forest Related	7,439.77	16,653.93	16,425.85	15,312.30	11,353.44	10,307.58	7,449.38	12,064.09	27,901.54	6,638.14
Fishery Related	629.36	1,009.16	606.08	551.49	-	214.33	70.83	213.30	2,319.41	248.85
Mining Related	3,248.46	-	406.61	1,165.94	-	-	255.72	117.46	-	197.05
Manufacturing (Producing) Related	38,515.20	31,660.14	61,079.39	79,207.90	14,904.53	59,240.30	36,894.64	26,787.37	12,525.81	28,768.90
Construction	1,855.12	3,628.92	3,499.40	7,414.88	7,319.69	1,202.93	1,955.03	1,713.59	3,244.22	3,516.94
Electricity, Gas and Water	11,596.05	16,430.60	20,404.15	24,416.99	4,435.47	5,336.06	7,367.99	10,092.33	3,598.54	8,293.64
Metal Products, Mach. & Ele. Eqp.	4,533.76	2,417.19	3,166.80	1,789.97	2,716.78	10,640.64	2,420.52	2,445.61	690.72	1,188.68
Tras., Com. and Public Utilities	2,151.31	1,855.06	2,518.35	2,878.04	3,923.00	3,518.33	251.38	1,683.17	1,642.97	2,877.15
Wholesaler & Retailer	33,893.48	51,630.62	75,191.69	68,900.46	23,982.50	32,301.67	27,888.60	42,390.97	64,642.75	29,077.19
Finance, Insurance and Real Estate	6,988.51	24,847.01	11,985.83	30,504.44	5,100.11	13,847.32	5,314.01	11,903.76	18,569.50	6,487.69
Hotel or Restaurant	7,300.65	12,717.80	8,393.12	22,878.31	1,564.47	6,725.57	6,325.09	3,176.36	4,855.19	4,957.74
Other Services	6,727.06	7,706.22	28,028.38	23,888.46	1,671.05	4,812.64	1,976.96	4,956.56	5,582.49	6,726.26
Consumption Loans	50,825.57	64,208.57	41,280.38	29,480.30	15,842.95	9,805.77	16,214.52	33,138.29	95,323.74	11,759.40
Local Government	-	-	-	383.43	138.81	255.20	-	-	-	-
Others	3,084.14	848.07	50,583.89	20,021.71	238.75	5,849.99	9,252.73	12,684.34	41,287.52	22,691.31
TOTAL sectorwise	178,788.45	235,613.29	323,569.90	328,794.65	93,191.56	164,058.33	123,637.39	163,367.18	282,184.41	133,428.93

Product Wise										
Term Loan	40,522.78	59,188.90	66,585.84	109,439.57	7,880.33	47,426.87	25,172.89	41,570.59	80,699.06	52,188.63
Overdraft	-	16,079.60	9,192.56	36,562.40	247.73	2,250.67	186.40	3,414.29	2,528.19	944.46
Cash Credit Loan	33,643.05	-	36,169.32	3,528.31	6,905.25	6,262.57	27,819.40	36,143.78	34,810.05	27,270.72
Trust Receipt Loan/Import Loan	1,461.48	1,104.26	11,163.74	12,398.46	5,781.05	8,399.78	3,017.43	4,226.65	519.20	1,341.60
Short Term Working Capital/Demand Loan	31,358.32	39,054.99	90,800.05	97,747.96	32,930.90	69,085.67	23,494.84	26,365.24	63,892.79	24,683.29
Residential Personal Home Loan (Up to Rs. 15 m)	7,842.16	20,726.24	20,096.36	9,512.92	9,005.41	3,825.91	2,074.29	23,284.15	45,558.47	6,426.35
Real Estate Loan	10,017.74	16,995.79	20,231.21	23,534.67	7,570.54	7,051.00	5,464.64	4,465.22	22,847.85	2,038.85
Margin Nature Loan	3,563.69	4,253.40	7,688.35	4,102.37	-	1,243.88	27.76	713.03	1,254.85	685.11
Hire Purchase Loan	2,625.15	4,953.86	7,972.15	6,884.19	4,497.13	6,214.50	2,511.11	2,803.05	6,730.31	6,344.68
Deprived Sector Loan	8,540.37	16,423.63	16,592.49	17,253.49	5,188.81	8,242.24	6,375.26	9,715.28	13,822.63	6,408.79
Bills Purchased	2.59	8.52	12.20	464.65	333.68	0.02	0.08	55.07	-	67.46
Other Product	39,211.11	56,824.10	37,065.64	7,365.66	12,850.72	4,055.23	27,493.29	10,610.84	9,521.01	5,028.99
Total Product wise Loan	178,788.45	235,613.29	323,569.90	328,794.65	93,191.56	164,058.33	123,637.39	163,367.18	282,184.41	133,428.93

Collateral Wise										
Gold and Silver	17,263.77	18,713.55	484.79	2,063.92	-	-	-	-	112.35	7.17
Government Securities	-	520.02	22.59	2.00	3,000.00	-	-	57.59	-	-
Non Governmental Securities	80.02	4,253.40	7,618.37	4,100.91	-	1,243.88	27.76	712.78	1,254.85	685.11
Fixed Deposit Receipts	965.63	1,155.71	2,356.12	2,190.90	6,164.21	761.91	1,305.14	1,908.13	1,723.20	986.87
Own	965.63	1,155.71	2,183.63	2,189.40	6,159.94	761.91	1,305.14	1,908.13	1,723.20	986.87
Other Licences Institutions	-	-	172.49	1.50	4.28	-	-	-	-	-
Collateral of Properties	151,124.62	186,528.00	251,348.01	301,615.93	75,264.83	153,659.00	104,048.81	146,343.59	257,158.54	108,254.86
Fixed Assets	133,925.34	186,319.06	169,034.11	286,798.03	57,687.56	153,659.00	50,557.77	82,208.89	249,680.72	74,567.30
Current Assets	17,199.28	208.94	82,313.89	14,817.91	17,577.27	-	53,491.04	64,134.69	7,477.82	33,687.55
Against security of Bill	743.52	5.89	4,408.47	97.27	-	0.02	3,017.43	2,465.08	-	67.46
Domestic Bills	-	-	59.89	10.00	-	0.02	-	55.00	-	-
Foreign Bills	743.52	5.89	4,348.58	87.27	-	-	3,017.43	2,410.08	-	67.46
Against Guarantee	6,114.35	24,377.64	7,356.37	7,924.68	1,238.04	8,392.49	5,739.40	9,572.78	14,508.66	1,473.09
Government Guarantee	28.61	-	91.30	383.43	138.81	-	156.08	198.98	0.18	-
Institutional Guarantee	5,330.51	13,802.83	5,530.34	3,594.03	1,099.23	-	5,114.77	8,764.02	13,076.32	-
Personal Guarantee	315.93	10,530.44	1,727.02	1,643.01	-	-	-	609.77	-	1,473.09
Collective Guarantee	5.23	44.37	7.72	2,303.81	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	153.27	468.55	-	-	-
Other Guarantee	392.29	-	-	0.40	-	8,239.22	-	-	1,432.17	-
Credit Card	-	19.24	927.80	58.36	410.96	1.03	-	1.01	185.21	322.42
Others	2,496.53	39.84	49,047.39	10,740.69	7,113.52	-	9,498.85	2,306.22	7,241.58	21,631.95
Total	178,788.45	235,613.29	323,569.90	328,794.65	93,191.56	164,058.33	123,637.39	163,367.18	282,184.41	133,428.93

BFI Name	Kumari	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NMB	Prabhu
Sector Wise										
Agricultural and Forest Related	15,214.21	6,395.17	14,539.59	57,036.55	23,386.82	14,007.76	11,627.61	9,860.22	13,872.98	12,535.54
Fishery Related	763.69	540.66	657.22	547.33	871.29	390.60	619.75	537.96	327.39	632.14
Mining Related	1,387.46	83.62	204.06	311.75	498.40	1,322.15	161.48	8.04	560.55	611.69
Manufacturing (Producing) Related	57,526.80	18,506.79	29,649.76	10,830.11	78,137.70	19,444.12	17,759.07	15,865.69	35,623.56	44,993.95
Construction	24,529.82	27,328.20	6,245.24	9,192.81	7,914.22	8,118.70	8,922.83	5,448.86	6,215.55	11,785.48
Electricity, Gas and Water	22,138.75	8,100.09	11,320.29	3,947.32	26,425.61	10,133.87	10,577.27	10,486.04	17,136.78	16,522.84
Metal Products, Mach. & Ele. Eqp.	10,212.43	5,335.04	2,693.72	494.50	5,917.08	531.20	1,601.51	2,045.30	3,594.18	4,845.34
Tras., Com. and Public Utilities	11,313.75	5,760.38	4,537.78	2,335.02	11,703.78	1,966.61	2,843.79	705.53	3,711.48	6,385.66
Wholesaler & Retailer	41,203.04	25,770.60	46,350.95	34,076.78	85,303.78	27,081.78	22,540.43	27,317.69	49,988.47	41,118.73
Finance, Insurance and Real Estate	16,929.40	12,404.72	10,208.24	5,499.34	29,985.36	7,666.43	23,402.70	8,101.98	9,513.90	24,665.52
Hotel or Restaurant	13,367.76	6,537.58	7,273.72	4,362.32	17,586.20	2,579.71	13,422.28	3,554.42	5,640.37	20,069.42
Other Services	13,050.55	5,654.23	7,405.51	4,229.97	16,476.76	7,616.63	7,516.03	3,301.03	4,234.74	19,643.05
Consumption Loans	47,311.57	12,801.47	26,470.34	25,295.99	74,290.96	36,863.82	20,155.64	34,443.36	33,420.55	37,725.79
Local Government	2.40	136.67	150.72	-	-	-	-	-	-	-
Others	9,769.67	1,085.23	18,523.10	20,675.90	0.96	4,375.03	16,854.36	326.28	7,778.86	8,317.85
TOTAL sectorwise	284,721.30	136,440.45	186,230.27	178,835.69	378,498.91	142,098.41	158,004.75	122,002.41	191,619.35	249,853.00

Product Wise

Term Loan	107,144.26	35,432.55	61,793.96	13,732.41	113,353.75	39,771.36	45,641.82	21,419.22	59,373.04	85,395.28
Overdraft	56,993.42	2,438.12	3,629.45	9,174.16	13,024.55	7,972.87	9,696.19	5,335.74	56,807.99	2,732.99
Cash Credit Loan	11,466.69	10,666.79	27,187.42	-	56,982.36	10,265.83	33,149.96	21,893.28	-	34,527.52
Trust Receipt Loan/Import Loan	2,255.99	3,944.68	3,567.76	118.01	6,267.78	2,014.09	453.72	1,276.87	2,565.97	3,372.63
Short Term Working Capital/Demand Loan	51,652.45	26,366.62	48,151.20	107,101.36	76,177.60	17,877.54	15,856.86	25,177.67	32,030.95	55,653.21
Residential Personal Home Loan (Up to Rs. 15 m)	10,246.14	6,094.65	8,244.40	8,382.17	28,081.90	8,942.85	7,377.80	14,921.90	15,914.93	16,454.73
Real Estate Loan	2,120.98	6,426.04	6,065.31	1,685.08	13,759.94	4,500.31	14,047.57	4,532.16	2,864.07	11,230.08
Margin Nature Loan	3,419.63	2,260.34	3,650.28	1,165.85	6,342.39	3,850.20	3,103.97	1,771.87	1,431.57	4,219.63
Hire Purchase Loan	8,432.08	1,801.15	5,844.33	2,883.85	10,796.16	4,637.75	6,404.87	3,796.77	5,981.96	8,139.29
Deprived Sector Loan	14,504.68	10,093.86	11,468.64	31,813.05	17,185.38	15,859.44	9,908.68	8,804.58	9,961.43	13,079.91
Bills Purchased	2,045.06	40.00	65.56	-	-	24.90	614.32	250.45	-	24.73
Other Product	14,439.92	30,875.65	6,561.95	2,779.75	36,527.10	26,381.28	11,748.97	12,821.92	4,687.44	15,023.00
Total Product wise Loan	284,721.30	136,440.45	186,230.27	178,835.69	378,498.91	142,098.41	158,004.75	122,002.41	191,619.35	249,853.00

Collateral Wise

Gold and Silver	45.99	397.51	10.26	57.64	11.56	854.07	6,442.99	-	4.42	23.26
Government Securities	50.05	-	403.80	-	-	1.43	-	1.70	-	14.11
Non Governmental Securities	3,530.42	-	3,202.62	-	-	3,943.27	3,579.89	1,771.87	1,431.57	4,253.95
Fixed Deposit Receipts	2,357.17	1,478.31	2,103.09	1,330.93	2,913.55	1,440.29	1,282.05	1,269.77	1,483.29	2,110.47
Own	2,289.36	1,478.31	2,090.14	1,330.93	2,913.55	1,426.83	1,282.05	1,269.77	1,483.29	2,110.47
Other Licences Institutions	67.80	-	12.95	-	-	13.46	-	-	-	-
Collateral of Properties	268,230.63	123,317.88	167,931.14	177,447.12	334,820.38	115,152.26	137,623.70	115,362.93	186,792.52	228,384.20
Fixed Assets	256,557.78	87,656.41	93,237.93	177,447.12	244,899.47	84,249.09	135,813.56	110,552.43	174,773.41	206,313.49
Current Assets	11,672.85	35,661.46	74,693.21	-	89,920.91	30,903.17	1,810.14	4,810.51	12,019.10	22,070.72
Against security of Bill	589.60	-	4,627.84	-	20,051.08	2,959.76	-	511.60	0.29	1,545.34
Domestic Bills	-	-	13.87	-	-	94.41	-	-	-	44.41
Foreign Bills	589.60	-	4,613.97	-	20,051.08	2,865.34	-	511.60	0.29	1,500.92
Against Guarantee	8,334.32	136.67	6,415.99	-	20,125.74	3,386.50	6,322.67	2,809.08	288.62	8,944.55
Government Guarantee	237.05	136.67	145.02	-	326.69	5.75	155.14	-	87.07	191.03
Institutional Guarantee	7,532.02	-	6,054.63	-	12,941.54	360.58	5,983.10	2,630.85	21.68	7,793.55
Personal Guarantee	511.40	-	213.71	-	505.40	2,212.60	179.42	83.71	147.31	884.29
Collective Guarantee	50.84	-	-	-	-	797.21	-	-	15.10	64.79
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	3.00	-	2.62	-	6,352.11	10.36	5.00	94.53	17.47	10.89
Credit Card	446.19	150.31	431.70	-	445.25	93.18	216.51	216.85	203.27	1.80
Others	1,136.93	10,959.76	1,103.83	-	131.34	14,267.66	2,536.95	58.60	1,415.37	4,575.32
Total	284,721.30	136,440.45	186,230.27	178,835.69	378,498.91	142,098.41	158,004.75	122,002.41	191,619.35	249,853.00

BFI Name	CBL	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Sector Wise								
Agricultural and Forest Related	6,479.61	8,703.38	1,642.86	98.96	524.58	2,251.50	414.79	336.10
Fishery Related	132.45	719.86	94.66	6.33	-	42.66	16.30	3.20
Mining Related	142.26	42.55	3.34	-	-	6.20	-	-
Manufacturing (Producing) Related	12,165.44	25,475.84	1,344.52	0.85	534.08	2,694.07	662.87	303.71
Construction	1,463.35	7,525.72	5,628.70	78.50	77.78	1,885.92	112.47	257.62
Electricity, Gas and Water	6,443.33	14,180.95	540.09	-	-	987.66	0.55	-
Metal Products, Mach. & Ele. Eqp.	1,791.10	2,521.71	137.39	2.70	-	139.42	0.41	22.63
Tras., Com. and Public Utilities	2,896.72	4,321.16	962.89	16.90	101.77	1,722.37	158.18	253.03
Wholesaler & Retailer	18,691.15	25,306.72	8,293.30	79.76	898.23	6,509.61	3,007.70	633.32
Finance, Insurance and Real Estate	12,292.44	8,374.35	5,659.91	-	200.00	5,585.94	957.00	573.76
Hotel or Restaurant	3,942.51	4,463.67	740.48	27.94	-	1,822.57	319.68	45.23
Other Services	3,249.63	5,690.14	491.82	1.93	660.84	1,808.10	618.16	35.64
Consumption Loans	17,152.69	13,124.68	15,341.70	138.90	79.99	13,100.11	4,257.34	1,914.49
Local Government	16.53	-	-	-	-	3.34	-	1.50
Others	646.31	26,200.95	498.98	102.82	-	4,633.69	3.09	711.54
TOTAL sectorwise	87,505.51	146,651.67	41,380.62	555.57	3,077.26	43,193.15	10,528.53	5,091.78

Product Wise

Term Loan	27,962.78	57,951.34	12,119.87	307.92	617.74	13,885.68	2,969.82	812.32
Overdraft	4,350.38	1,277.98	9,824.12	123.95	1,261.45	2,571.98	552.88	472.50
Cash Credit Loan	12,443.86	24,094.07	-	-	-	6,440.20	-	-
Trust Receipt Loan/Import Loan	738.36	1,901.17	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	17,322.43	29,373.97	20.97	-	-	1,066.79	2,892.89	-
Residential Personal Home Loan (Up to Rs. 15 m	2,629.25	6,459.83	5,164.37	44.61	77.78	6,531.48	1,501.99	964.84
Real Estate Loan	8,381.12	6,152.80	805.47	5.30	200.00	2,669.97	607.93	61.22
Margin Nature Loan	2,054.08	1,445.45	2,048.14	7.48	-	997.76	185.94	53.00
Hire Purchase Loan	2,503.05	5,498.80	1,641.47	32.64	101.77	3,263.57	509.86	334.70
Deprived Sector Loan	7,013.88	8,304.70	4,282.52	21.22	158.26	4,535.58	670.56	977.17
Bills Purchased	-	317.05	-	-	-	-	-	-
Other Product	2,106.33	3,874.50	5,473.69	12.45	660.26	1,230.15	636.66	1,416.03
Total Product wise Loan	87,505.51	146,651.67	41,380.62	555.57	3,077.26	43,193.15	10,528.53	5,091.78

Collateral Wise

Gold and Silver	-	3.25	222.65	-	-	123.95	102.54	-
Government Securities	-	-	(0.00)	-	-	-	-	-
Non Governmental Securities	2,152.82	-	2,048.14	-	-	997.76	185.94	53.00
Fixed Deposit Receipts	1,055.84	1,982.78	1,062.26	12.45	79.99	559.44	127.60	79.28
Own	1,055.84	1,982.78	1,062.26	12.45	79.99	559.44	127.60	79.28
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	78,534.38	138,570.14	32,901.55	460.21	2,997.28	36,610.58	9,747.54	4,427.77
Fixed Assets	78,352.32	121,045.26	32,900.48	460.21	2,997.28	36,610.58	9,747.54	4,427.77
Current Assets	182.06	17,524.87	1.07	-	-	-	-	-
Against security of Bill	-	30.00	-	-	-	-	-	-
Domestic Bills	-	30.00	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	4,630.79	20.69	5,111.15	-	-	4,901.43	361.96	530.23
Government Guarantee	16.53	-	-	-	-	-	-	-
Institutional Guarantee	4,441.50	-	4,804.81	-	-	2,875.43	266.11	530.23
Personal Guarantee	29.27	20.69	301.08	-	-	1,595.88	95.85	-
Collective Guarantee	140.88	-	2.68	-	-	430.12	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2.61	-	2.58	-	-	-	-	-
Credit Card	-	70.36	-	-	-	-	-	-
Others	1,131.69	5,974.46	34.88	82.92	-	-	2.95	1.50
Total	87,505.51	146,651.67	41,380.62	555.57	3,077.26	43,193.15	10,528.53	5,091.78

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Sector Wise									
Agricultural and Forest Related	6,554.91	3,235.69	3,175.72	77.32	4,409.59	2,512.88	4,648.86	327.07	319.14
Fishery Related	137.58	245.33	145.53	45.45	155.36	293.13	155.28	-	2.49
Mining Related	25.70	104.18	-	-	41.42	93.81	0.57	-	-
Manufacturing (Producing) Related	4,913.11	2,767.90	2,102.48	169.00	5,512.35	5,579.00	1,771.26	225.01	55.37
Construction	650.03	11,101.03	2,487.69	158.47	6,042.60	3,183.53	1,577.01	224.47	6.41
Electricity, Gas and Water	347.82	268.04	108.84	-	1,284.39	-	3,354.81	-	-
Metal Products, Mach. & Ele. Eqp.	197.43	317.70	144.68	46.25	494.66	152.76	88.28	0.78	10.46
Tras., Com. and Public Utilities	2,043.42	2,533.50	1,760.40	31.75	760.49	1,186.00	748.15	217.55	1.03
Wholesaler & Retailer	14,762.66	7,986.58	8,159.84	110.49	5,392.04	9,511.06	4,430.65	590.91	84.19
Finance, Insurance and Real Estate	11,078.07	4,855.51	3,397.07	-	4,425.11	4,497.11	5,523.60	477.31	6.39
Hotel or Restaurant	3,868.94	3,083.69	1,450.10	12.18	2,717.72	6,844.39	1,473.15	367.34	41.53
Other Services	2,519.00	1,336.06	1,534.08	24.24	1,169.51	2,745.70	2,120.44	66.70	2.12
Consumption Loans	25,413.32	3,582.54	11,417.36	171.09	3,846.09	5,443.82	15,748.97	1,398.47	30.16
Local Government	-	0.03	-	-	3.32	-	-	-	-
Others	21,632.47	20,896.92	8,552.95	169.11	15,677.06	1,584.74	21.02	16.55	163.75
TOTAL sectorwise	94,144.48	62,314.70	44,436.73	1,015.35	51,931.70	43,627.95	41,662.06	3,912.16	723.03

Product Wise

Term Loan	35,240.29	17,735.77	20,784.37	246.57	16,514.95	11,262.39	7,570.77	634.59	237.31
Overdraft	5,817.08	10,185.17	10,898.70	69.90	14,748.49	1,235.48	3,854.77	66.39	137.25
Cash Credit Loan	-	-	-	236.48	-	1,264.54	6,548.58	356.66	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	12,965.36	403.13	619.98	112.49	191.18	9,489.40	1,946.49	405.57	-
Residential Personal Home Loan (Up to Rs. 15 m	12,763.04	10,218.86	2,207.16	175.19	4,965.08	2,666.17	5,213.95	509.49	-
Real Estate Loan	6,008.94	2,339.32	971.19	-	867.30	1,732.47	3,714.25	93.01	-
Margin Nature Loan	2,701.32	1,065.34	1,121.51	-	1,750.71	909.25	1,664.55	155.14	-
Hire Purchase Loan	3,021.42	3,624.36	1,907.69	41.40	1,807.22	1,339.97	1,407.88	235.17	4.39
Deprived Sector Loan	9,877.14	6,793.97	4,587.20	47.66	6,001.20	4,107.51	3,806.12	346.82	176.98
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	5,749.86	9,948.78	1,338.93	85.65	5,085.57	9,620.77	5,934.70	1,109.32	167.11
Total Product wise Loan	94,144.48	62,314.70	44,436.73	1,015.35	51,931.70	43,627.95	41,662.06	3,912.16	723.03

Collateral Wise

Gold and Silver	648.19	1,104.04	797.64	-	490.35	-	172.85	95.88	19.30
Government Securities	-	-	-	-	5.28	-	-	-	-
Non Governmental Securities	2,710.22	697.60	1,083.02	-	1,751.01	-	1,662.55	155.14	-
Fixed Deposit Receipts	1,706.26	1,098.88	537.08	79.61	625.45	674.88	798.97	81.33	5.25
Own	1,706.26	1,098.88	537.08	79.61	625.45	674.88	798.97	81.33	5.25
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	75,448.43	53,994.00	38,789.27	935.74	41,763.01	39,563.75	37,043.18	3,189.68	698.48
Fixed Assets	75,448.43	53,994.00	38,789.27	935.74	41,755.92	39,563.75	37,043.18	3,189.68	698.48
Current Assets	-	-	-	-	7.09	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	13,004.00	5,194.63	3,226.91	-	7,095.04	2,525.26	1,972.73	365.99	-
Government Guarantee	-	4.43	0.60	-	3.32	-	17.19	-	-
Institutional Guarantee	3,082.96	3,239.29	2,267.17	-	4,760.29	2,523.54	1,697.49	365.99	-
Personal Guarantee	5,256.24	1,514.63	934.11	-	2,243.51	0.56	252.79	-	-
Collective Guarantee	4,664.81	405.83	25.02	-	85.05	1.16	5.25	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	0.00	-	-	-	-	-	-
Other Guarantee	-	30.46	0.00	-	2.86	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	627.37	225.55	2.81	-	201.56	864.06	11.77	24.14	-
Total	94,144.48	62,314.70	44,436.73	1,015.35	51,931.70	43,627.95	41,662.06	3,912.16	723.03

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive
Sector Wise									
Agricultural and Forest Related	826.15	510.68	116.59	0.52	561.83	426.40	598.10	466.68	304.55
Fishery Related	6.94	8.95	14.99	-	4.00	10.87	43.60	4.48	27.23
Mining Related	-	-	-	-	-	16.07	-	12.87	-
Manufacturing (Producing) Related	139.59	50.02	2.00	60.00	380.03	454.88	252.59	138.83	273.53
Construction	321.92	493.25	191.27	17.98	50.00	586.97	1,091.64	36.57	502.48
Electricity, Gas and Water	2.11	-	2.37	-	-	255.22	130.00	36.00	7.15
Metal Products, Mach. & Ele. Eqp.	-	2.76	45.00	3.45	-	269.86	42.07	34.89	28.58
Tras., Com. and Public Utilities	74.15	169.33	56.88	-	170.45	1,082.33	84.29	96.08	55.87
Wholesaler & Retailer	1,106.42	289.22	268.70	33.33	752.49	789.67	473.88	235.53	521.54
Finance, Insurance and Real Estate	381.77	124.05	156.85	40.31	1,205.89	1,065.84	570.38	299.19	345.38
Hotel or Restaurant	81.37	106.55	30.84	27.50	144.55	781.37	165.83	119.63	97.71
Other Services	201.00	60.66	-	-	158.52	645.42	728.76	22.63	97.78
Consumption Loans	1,188.71	1,192.73	526.86	144.91	2,663.06	2,337.58	514.42	1,863.15	1,512.75
Local Government	-	-	-	33.18	-	-	-	-	-
Others	1.52	55.29	23.38	1,886.00	525.46	1,046.25	960.64	37.64	70.13
TOTAL sectorwise	4,331.64	3,063.50	1,435.72	2,247.18	6,616.28	9,768.74	5,656.22	3,404.17	3,844.67

Product Wise

Term Loan	2,064.87	1,309.66	528.57	124.27	692.31	2,637.14	1,079.29	91.01	309.34
Overdraft	212.98	358.53	234.40	-	690.74	-	249.08	317.88	-
Cash Credit Loan	629.82	-	-	-	-	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	83.08	91.75	-	147.82	963.85	1,736.72	320.61	88.30	209.85
Residential Personal Home Loan (Up to Rs. 15 m	159.47	481.48	87.07	17.98	556.86	850.55	899.86	545.92	225.40
Real Estate Loan	325.99	81.23	97.21	1,765.88	588.98	1,082.41	706.09	326.45	440.76
Margin Nature Loan	17.73	17.28	185.79	26.19	208.48	402.49	450.08	192.12	216.86
Hire Purchase Loan	53.25	162.17	64.17	122.28	218.69	888.85	53.86	160.49	129.02
Deprived Sector Loan	361.05	445.54	147.94	33.18	609.82	477.41	457.52	190.07	256.67
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	423.41	115.85	90.58	9.57	2,086.54	1,693.18	1,439.83	1,491.93	2,056.78
Total Product wise Loan	4,331.64	3,063.50	1,435.72	2,247.18	6,616.28	9,768.74	5,656.22	3,404.17	3,844.67

Collateral Wise

Gold and Silver	187.73	39.46	-	-	651.60	355.77	-	-	-
Government Securities	-	-	-	-	-	8.55	-	-	-
Non Governmental Securities	17.73	-	-	26.19	208.48	427.58	450.08	195.71	214.03
Fixed Deposit Receipts	89.27	56.92	30.45	0.05	87.41	336.87	60.24	95.21	65.02
Own	89.27	56.92	30.45	0.05	87.41	336.87	60.24	95.21	65.02
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	3,940.51	2,888.27	1,071.79	399.50	4,921.88	8,103.56	4,773.09	2,928.96	3,298.26
Fixed Assets	3,940.51	2,888.27	1,071.79	399.50	4,921.88	8,103.56	4,773.09	2,928.95	3,262.72
Current Assets	-	-	-	-	-	-	-	0.00	35.53
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	96.41	61.57	147.69	83.27	746.91	159.28	372.80	184.26	263.96
Government Guarantee	-	-	-	33.18	-	-	-	4.02	-
Institutional Guarantee	29.29	32.76	147.69	-	605.01	145.83	372.80	3.48	164.63
Personal Guarantee	67.13	28.81	-	50.09	141.90	13.46	-	175.02	98.86
Collective Guarantee	-	-	-	-	-	-	-	-	0.47
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	1.74	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	-	17.28	185.79	1,738.17	-	377.14	-	0.04	3.40
Total	4,331.64	3,063.50	1,435.72	2,247.18	6,616.28	9,768.74	5,656.22	3,404.17	3,844.67

BFI Name	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise										
Agricultural and Forest Related	636.15	619.36	385.44	322.78	249.48	119.90	249.61	534.43	721.56	290.53
Fishery Related	-	27.08	9.96	9.40	-	-	5.82	64.90	16.31	17.00
Mining Related	-	-	18.95	10.00	-	-	0.96	22.93	-	-
Manufacturing (Producing) Related	198.89	477.85	191.34	29.92	77.76	368.07	178.55	631.85	318.47	342.96
Construction	-	8.85	273.88	10.70	163.88	-	106.30	310.43	230.64	394.62
Electricity, Gas and Water	-	-	-	10.97	-	-	155.06	166.92	72.88	27.50
Metal Products, Mach. & Ele. Eqp.	-	-	69.65	16.60	42.04	-	6.59	10.78	160.78	69.46
Tras., Com. and Public Utilities	-	654.67	253.76	1.08	130.90	2.94	30.93	530.17	348.35	217.57
Wholesaler & Retailer	1,123.25	2,400.76	645.48	170.93	198.77	68.51	716.70	2,528.71	1,832.59	812.63
Finance, Insurance and Real Estate	176.77	1,751.90	426.38	75.42	135.47	-	639.37	1,999.05	2,138.27	682.21
Hotel or Restaurant	87.45	669.25	82.73	17.70	54.01	74.77	268.64	1,165.10	314.56	374.67
Other Services	-	81.53	66.74	19.39	21.09	-	39.16	477.84	215.55	74.82
Consumption Loans	74.78	3,195.12	1,547.58	320.49	607.10	1.55	1,826.84	5,168.10	4,785.30	2,030.96
Local Government	-	-	-	-	2.60	-	-	-	-	-
Others	698.10	4.64	1,112.62	24.47	-	492.05	1,828.67	498.20	882.66	437.49
TOTAL sectorwise	2,995.39	9,891.01	5,084.50	1,039.85	1,683.10	1,127.79	6,053.21	14,109.42	12,037.92	5,772.44

Product Wise

Term Loan	4.72	3,790.56	1,130.75	175.62	546.70	582.54	725.77	4,783.42	2,274.79	-
Overdraft	1,275.14	1,768.45	181.15	358.92	131.81	-	426.39	1,339.93	344.37	80.35
Cash Credit Loan	-	-	172.17	-	204.50	-	-	2,814.13	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	149.60	-	-	-	-
Short Term Working Capital/Demand Loan	-	484.15	844.22	21.21	-	-	185.04	87.28	1,373.55	-
Residential Personal Home Loan (Up to Rs. 15 m	11.88	794.76	660.50	32.79	188.14	-	1,208.25	1,471.21	2,999.69	701.27
Real Estate Loan	176.62	832.70	240.85	42.18	126.60	361.58	348.61	1,135.11	1,337.12	332.91
Margin Nature Loan	-	210.34	3.95	-	118.74	-	332.96	478.42	594.96	433.46
Hire Purchase Loan	0.36	894.91	292.31	4.41	165.55	2.27	65.75	446.06	155.99	201.96
Deprived Sector Loan	119.91	903.69	198.52	57.90	199.12	-	493.69	1,113.00	636.81	550.97
Bills Purchased	-	-	-	-	1.00	-	-	-	-	-
Other Product	1,406.76	211.43	1,360.10	346.82	0.94	31.80	2,266.75	440.86	2,320.64	3,471.52
Total Product wise Loan	2,995.39	9,891.01	5,084.50	1,039.85	1,683.10	1,127.79	6,053.21	14,109.42	12,037.92	5,772.44

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	23.16	-	-
Non Governmental Securities	-	210.34	3.95	-	120.74	-	-	478.42	594.96	-
Fixed Deposit Receipts	58.58	77.56	82.01	24.84	45.33	-	231.24	255.41	209.49	139.38
Own	58.58	77.56	82.01	24.84	45.33	-	231.24	255.41	209.49	139.38
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	2,936.81	8,622.92	4,867.78	1,015.01	1,307.36	1,127.79	5,059.77	12,457.72	9,735.03	4,646.44
Fixed Assets	2,936.81	8,622.92	4,867.78	1,015.01	1,307.36	1,127.79	5,059.77	12,457.72	9,735.03	4,646.44
Current Assets	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	980.18	130.76	-	209.67	-	427.59	886.57	1,493.50	452.54
Government Guarantee	-	-	-	-	2.60	-	-	-	-	-
Institutional Guarantee	-	899.05	130.54	-	17.72	-	426.30	840.25	950.78	424.04
Personal Guarantee	-	81.13	-	-	166.92	-	1.29	46.32	542.71	1.00
Collective Guarantee	-	-	0.22	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	22.41	-	-	-	-	27.50
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	0.00	-	334.62	8.13	4.94	534.07
Total	2,995.39	9,891.01	5,084.50	1,039.85	1,683.10	1,127.79	6,053.21	14,109.42	12,037.92	5,772.44

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change		
	2020	2021	2022	2022	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	33,424	39,092	50,334	62,249	61,358	16.96	28.76	-1.43
a. Paid-up Capital	21,495	24,740	30,093	30,765	30,962	15.09	21.64	0.64
b. Statutory Reserves	4,814	5,803	9,012	9,844	9,979	20.55	55.31	1.37
c. Retained Earning	2,790	3,434	5,520	15,001	13,384	23.08	60.72	-10.78
d. Others Reserves	4,324	5,115	5,709	6,639	7,033	18.29	11.60	5.94
2 BORROWINGS	142,095	207,349	233,582	225,824	222,328	45.92	12.65	-1.55
a. NRB	8	8,220	22,655	13,851	19,291	100236.37	175.59	39.28
b. Others	142,086	199,129	210,926	211,974	203,037	40.15	5.92	-4.22
3 DEPOSITS	106,150	130,425	159,023	168,374	168,081	22.87	21.93	-0.17
4 BILLS PAYABLE	41	11	38	48	45	-73.99	252.05	-6.35
5 OTHER LIABILITIES	29,558	37,483	42,123	45,011	49,562	26.81	12.38	10.11
a. Loan Loss Provision	7,631	10,760	11,708	15,673	17,668	41.01	8.81	12.73
b. Interest Suspense a/c	4,003	4,176	4,727	5,906	6,484	4.32	13.20	9.78
c. Others	17,924	22,547	25,688	23,431	25,410	25.79	13.93	8.45
6 RECONCILIATION A/c	8,482	19,298	22,174	21,518	21,319	127.52	14.90	-0.92
7 PROFIT & LOSS A/c	5,419	11,839	12,378	3,734	3,536	118.45	4.55	-5.28
Total	325,169	445,497	519,651	526,757	526,229	37.00	16.65	-0.10
Assets								
1 LIQUID FUNDS	30,382	28,288	20,320	21,109	21,727	-6.89	-28.17	2.92
a. Cash Balance	379	521	371	558	492	37.33	-28.73	-11.77
b. Bank Balance	16,872	17,507	10,770	11,628	12,162	3.76	-38.48	4.59
c. Money at Call	13,130	10,260	9,178	8,924	9,073	-21.86	-10.55	1.67
2 INVESTMENT IN SECURITIES EXCEPT SHARES	468	559	762	883	883	19.63	36.16	0.00
3 SHARE & OTHER INVESTMENT	9,732	14,153	5,334	8,487	8,397	45.43	-62.31	-1.05
4 LOANS & ADVANCES	262,732	365,554	449,686	451,220	448,973	39.14	23.01	-0.50
Institutional	39,721	54,128	90,239	72,627	76,521	36.27	66.71	5.36
Individual	223,012	311,426	359,447	378,593	372,452	39.65	15.42	-1.62
5 FIXED ASSETS	2,223	2,565	3,073	3,142	3,156	15.42	19.79	0.44
6 OTHER ASSETS	11,063	15,031	18,137	20,618	21,259	35.86	20.66	3.11
7 EXPENSES NOT WRITTEN OFF	11	7	3	3	3	-34.99	-54.15	-1.69
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	8,469	19,325	22,176	20,768	21,005	128.18	14.75	1.14
10 PROFIT & LOSS A/c	88	13	160	526	789	-85.79	1178.33	50.04
Total	325,169	445,497	519,651	526,757	526,192	37.00	16.65	-0.11
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	21,965	18,279	30,522	18,976	22,025	-16.78	66.98	16.07
2 COMMISSION/FEE EXPENSES	38	16	20	17	21	-57.81	23.62	27.11
3 EMPLOYEE EXPENSES	8,757	9,379	11,857	6,407	7,411	7.09	26.43	15.68
4 OFFICE OPERATING EXPENSES	2,907	3,353	4,358	2,163	2,536	15.32	29.98	17.24
5 NON OPERATING EXPENSES	140	36	20	2	2	-74.52	-45.12	10.58
6 PROVISION FOR RISK	6,648	17,303	5,527	8,742	10,475	160.26	-68.06	19.83
7 LOAN WRITTEN OFF	5	31	35	3	3	485.19	12.30	0.00
8 EXTRAORDINARY EXPENSES	18	9	18	6	6	-49.22	98.29	14.68
9 PROVISION FOR STAFF BONUS	836	1,848	1,955	574	559	121.03	5.81	-2.59
10 PROVISION FOR INCOME TAX	2,353	5,069	5,462	1,554	1,486	115.41	7.76	-4.36
11 NET PROFIT	5,394	11,829	12,376	3,559	3,323	119.31	4.63	-6.63
TOTAL EXPENSES	49,062	67,152	72,151	42,002	47,849	36.87	7.44	13.92
Income								
1. INTEREST INCOME	41,259	45,304	59,985	32,157	36,859	9.80	32.40	14.62
2. COMMISSION & DISCOUNT	718	1,420	1,442	518	624	97.74	1.60	20.41
3 OTHER OPERATING INCOME	3,726	5,025	5,495	2,439	2,730	34.86	9.34	11.94
4 NON OPERATING INCOME	153	270	446	93	85	76.96	65.02	-8.27
5 PROVISION FOR WRITTEN BACK	3,134	15,072	4,555	6,394	6,879	380.95	-69.78	7.58
6 RECOVERY FOR WRITE BACK	2	9	6	2	3	292.16	-29.10	28.73
7 INCOME FOR EXTRA ORDINARY EXPENSES	18	48	63	48	58	166.79	30.87	19.25
8 NET LOSS	52	3	158	351	612	-94.57	5531.04	74.34
TOTAL INCOME	49,062	67,152	72,151	42,002	47,849	36.87	7.44	13.92
Miscellaneous Information								
No. of Total Staffs	19,017	20,872	23,303	23,333	23,361	9.75	11.65	0.12
No. of Total Branches	4,057	4,685	5,135	5,151	5,157	15.48	9.61	0.12
No. of Total Centers	310,895	362,982	428,783	440,930	442,170	16.75	18.13	0.28
No. of Total Groups	1,039,696	1,183,364	1,351,729	1,381,299	1,384,127	13.82	14.23	0.20
No. of Total Passive Groups	9,398	34,163	16,159	16,555	16,919	263.51	-52.70	2.20
No. of Total Members	4,686,659	5,191,363	5,859,530	5,988,142	5,998,354	10.77	12.87	0.17
No. of Total Passive Members	195,311	329,895	438,040	493,784	532,778	68.91	32.78	7.90
No. of Total Borrowers	2,783,222	2,992,068	3,303,100	3,260,108	3,239,639	7.50	10.40	-0.63
No. of Total Overdue Borrowers	1,001,407	764,663	382,353	640,796	736,294	-23.64	-50.00	14.90
No. of Total Saving Members	4,679,987	5,193,582	5,888,077	6,021,153	6,004,338	10.97	13.37	-0.28
Total Saving Amount (Rs million)	106,150	130,472	159,023	168,373	168,079	22.91	21.88	-0.17

Districtwise List of Banks and Financial Institutions Branches (Magh, 2079)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	24	-	-	24	120,359	5,015
2	1	Panchthar	28	3	2	33	174,419	5,285
3	1	Ilam	40	9	1	50	280,565	5,611
4	1	Jhapa	145	54	12	211	994,090	4,711
5	1	Sankhuwasabha	30	-	-	30	159,046	5,302
6	1	Bhojpur	25	-	1	26	158,991	6,115
7	1	Terhathum	19	3	-	22	89,125	4,051
8	1	Dhankuta	26	8	1	35	149,984	4,285
9	1	Morang	180	62	5	247	1,147,186	4,644
10	1	Sunsari	139	39	12	190	934,461	4,918
11	1	Solukhumbu	27	-	-	27	104,768	3,880
12	1	Khotang	19	6	-	25	175,340	7,014
13	1	Okhaldhunga	24	4	-	28	140,914	5,033
14	1	Udayapur	43	6	1	50	342,773	6,855
	Total		769	194	35	998	4,972,021	4,982
15	Madhesh	Saptari	54	7	2	63	713,203	11,321
16	Madhesh	Siraha	88	12	2	102	748,416	7,337
17	Madhesh	Dhanusa	86	8	13	107	873,274	8,161
18	Madhesh	Mahottari	62	7	8	77	715,040	9,286
19	Madhesh	Sarlahi	79	14	6	99	857,360	8,660
20	Madhesh	Rautahat	58	9	2	69	825,623	11,966
21	Madhesh	Bara	82	13	6	101	743,975	7,366
22	Madhesh	Parsa	70	14	7	91	649,397	7,136
	Total		579	84	46	709	6,126,288	8,641
23	Bagmati	Dolakha	30	3	-	33	172,726	5,234
24	Bagmati	Ramechhap	25	2	-	27	170,620	6,319
25	Bagmati	Sindhuli	36	2	2	40	300,117	7,503
26	Bagmati	Rasuwa	28	1	1	30	45,554	1,518
27	Bagmati	Dhading	62	17	-	79	322,751	4,085
28	Bagmati	Nuwakot	41	15	1	57	262,981	4,614
29	Bagmati	Sindhupalchok	37	11	-	48	262,852	5,476
30	Bagmati	Kavrepalanchok	71	14	8	93	366,879	3,945
31	Bagmati	Kathmandu	920	146	49	1,115	2,017,532	1,809
32	Bagmati	Lalitpur	218	33	16	267	548,401	2,054
33	Bagmati	Bhaktapur	121	19	5	145	430,408	2,968
34	Bagmati	Makwanpur	58	14	8	80	461,053	5,763
35	Bagmati	Chitawan	167	53	18	238	722,168	3,034
	Total		1,814	330	108	2,252	6,084,042	2,702
36	Gandaki	Gorkha	44	6	4	54	252,201	4,670
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	44	6	2	52	153,480	2,952
39	Gandaki	Kaski	204	78	19	301	599,504	1,992
40	Gandaki	Tanahu	78	23	1	102	327,620	3,212
41	Gandaki	Syangja	43	24	2	69	254,965	3,695
42	Gandaki	Mustang	16	1	-	17	14,596	859
43	Gandaki	Baglung	48	9	1	58	250,554	4,320
44	Gandaki	Parbat	25	10	-	35	132,703	3,792
45	Gandaki	Myagdi	22	9	-	31	107,372	3,464
46	Gandaki	Nawalparasi East	67	24	8	99	381,105	3,850
	Total		602	190	37	829	2,479,745	2,991

47	Lumbini	Gulmi	36	15	-	51	246,836	4,840
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	232	77	28	337	1,118,975	3,320
50	Lumbini	Kapilbastu	81	18	5	104	686,739	6,603
51	Lumbini	Arghakhanchi	21	7	-	28	177,200	6,329
52	Lumbini	Pyuthan	20	13	-	33	231,848	7,026
53	Lumbini	Rolpa	21	2	-	23	236,226	10,271
54	Lumbini	Rukum East	8	-	-	8	57,962	7,245
55	Lumbini	Dang	93	39	3	135	676,277	5,009
56	Lumbini	Banke	84	29	7	120	603,393	5,028
57	Lumbini	Bardiya	44	26	-	70	460,831	6,583
58	Lumbini	Nawalparasi West	62	20	3	85	385,515	4,535
Total			751	257	46	1,054	5,124,225	4,862
59	Karnali	Rukum West	21	2	1	24	166,354	6,931
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	53	10	1	64	417,776	6,528
62	Karnali	Dailekh	25	1	-	26	253,319	9,743
63	Karnali	Jajarkot	13	1	-	14	189,365	13,526
64	Karnali	Dolpa	13	-	-	13	42,959	3,305
65	Karnali	Jumla	21	1	-	22	119,377	5,426
66	Karnali	Kalikot	15	-	-	15	144,917	9,661
67	Karnali	Mugu	8	-	-	8	66,658	8,332
68	Karnali	Humla	9	1	-	10	55,496	5,550
Total			203	21	3	227	1,694,889	7,466
69	Sudur Paschim	Doti	19	1	-	20	205,683	10,284
70	Sudur Paschim	Bajhang	18	1	-	19	189,097	9,952
71	Sudur Paschim	Kailali	133	30	5	168	911,155	5,424
72	Sudur Paschim	Bajura	13	1	-	14	138,998	9,928
73	Sudur Paschim	Achham	18	3	-	21	229,816	10,944
74	Sudur Paschim	Kanchanpur	66	11	1	78	517,645	6,636
75	Sudur Paschim	Darchula	19	2	-	21	135,056	6,431
76	Sudur Paschim	Baitadi	17	2	-	19	244,400	12,863
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,420	5,577
Total			327	52	6	385	2,711,270	7,042
Grand Total			5,045	1,128	281	6,454	29,192,480	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	22	17	17	64	1	121
No. of Branches [^]	5,045	1,128	281	5,157		11,611
Population per Branch [*] (Served by A, B and C class BFI's)						4,523
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,514

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	769	194	35	870	998	1,868
Madhesh	579	84	46	1,062	709	1,771
Bagmati	1,814	330	108	777	2,252	3,029
Gandaki	602	190	37	591	829	1,420
Lumbini	751	257	46	1,167	1,054	2,221
Karnali	203	21	3	232	227	459
Sudur Paschim	327	52	6	458	385	843
Total	5,045	1,128	281	5,157	6,454	11,611

* Population 29,192,480 based on preliminary 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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
5	Short Term Working Capital/Demand Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
7	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
8	Margin Nature Loan	10.35	10,229.42	9.55	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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
5	Short Term Working Capital/Demand Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
7	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
8	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
9	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
10	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
11	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
12	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.74	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

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. 15 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18
7	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92
8	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10
9	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58
10	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95
11	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07
12	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53
	Aggregate	11.94	2,661,093.66	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55

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

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

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

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. 15 million)	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46	10.10	213,022.19
7	Real Estate Loan	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51	9.91	145,572.06
8	Margin Nature Loan	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86	8.82	56,612.67
9	Hire Purchase Loan	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98	10.76	140,352.51
10	Deprived Sector Loan	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31	7.22	177,108.17
11	Bills Purchased	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77	4.21	4,156.64
12	Other Product	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36	10.50	370,080.82
	Aggregate	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29	9.37	3,012,408.24

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
5	Short Term Working Capital/Demand Loan	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29
7	Real Estate Loan	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08
8	Margin Nature Loan	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44
9	Hire Purchase Loan	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26
10	Deprived Sector Loan	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98
11	Bills Purchased	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07
12	Other Product	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.26

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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	735,954.04	8.44	735,952.41	8.39	756,362.68	8.42	760,442.86	8.50	790,626.79
11	Finance, Insurance and Real Estate	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21	7.99	299,670.99
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23	7.89	164,621.84
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90	8.45	168,939.55
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37	9.25	204,287.91
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67	4.14	1,362.29
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43	9.59	555,842.39
	Aggregate	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30	8.57	3,719,880.10

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62	8.22	826,523.40
2	Overdraft	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75	8.88	586,769.38
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31	7.17	78,500.70
5	Short Term Working Capital/Demand Loan	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27	8.28	883,495.26
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55	9.32	252,102.27
7	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90	9.12	165,641.33
8	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02	8.26	88,437.07
9	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93	9.74	139,719.12
10	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97	7.45	257,437.46
11	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62	4.71	4,538.04
12	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35	9.57	436,716.06
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30	8.57	3,719,880.08

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38	9.02	868,038.24	9.68	879,787.01
2	Overdraft	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93	9.69	666,446.00	10.62	667,393.65
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12	8.35	89,427.71	9.37	88,649.96
5	Short Term Working Capital/Demand Loan	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36	9.59	950,965.12	10.63	966,779.94
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63	9.75	278,190.32	10.74	279,985.42
7	Real Estate Loan	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96	9.73	180,786.47	10.77	181,202.48
8	Margin Nature Loan	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64	9.41	83,705.35	10.33	82,447.46
9	Hire Purchase Loan	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15	10.03	141,578.17	10.85	142,232.64
10	Deprived Sector Loan	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33	8.49	284,284.79	9.28	286,629.30
11	Bills Purchased	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50	5.13	5,292.40	6.73	4,392.73
12	Other Product	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31	9.95	491,869.18	10.77	495,440.08
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,941.16

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.87	895,441.39	10.22	936,387.16	10.84	937,917.07	10.95	974,856.37	11.03	1,029,228.12
2	Overdraft	10.83	669,361.96	11.07	673,531.73	11.87	647,350.89	11.86	613,730.10	11.87	619,785.23
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69	11.78	64,595.41
5	Short Term Working Capital/Demand Loan	10.88	990,591.48	11.06	1,006,965.61	11.70	1,013,816.51	11.78	1,013,132.59	11.82	989,100.84
6	Residential Personal Home Loan (Up to Rs. 15 million)	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51	11.62	279,105.89
7	Real Estate Loan	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19	11.83	199,641.17
8	Margin Nature Loan	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79	12.25	64,818.98
9	Hire Purchase Loan	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98	11.89	131,340.20
10	Deprived Sector Loan	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35	10.43	279,645.59
11	Bills Purchased	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69	6.34	3,110.44
12	Other Product	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09	11.94	481,360.83
	Aggregate	10.60	4,122,580.46	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (Mid Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48	7.44	1,122,053.35	6.93	1,227,042.75
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	2,713,140.66
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	632,008.38
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	859,472.89
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	519,385.52
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	702,273.87
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	259,614.55
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08	2.39	2,497.27
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37	-	430,461.12
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09	-	387,810.93
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50	-	39,836.83
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77	-	2,813.36
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63	8.41	4,632,756.35

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (Mid Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34	12.24	324,602.81
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29	11.02	12,603.17
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19	12.17	10,725.24
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	238,379.93
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	507,826.03
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	160,037.30
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	264,675.70
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40	13.69	73,439.47
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	75,519.16
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	894,431.03
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	304,592.56
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	175,587.86
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	189,849.94
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	746,789.92
15	Local Government	6.43	1,081.22	6.46	1,081.22	6.68	1,081.22	6.74	1,081.22	6.50	1,081.22	6.52	1,083.76	6.51	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71	13.82	278,314.18
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97	13.03	4,258,458.08

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (Mid Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65	12.93	1,183,654.51
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	244,840.13
3	Cash Credit Loan	-	-	-	-	-	-	-	-	-	-	-	-	13.34	454,979.46
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	68,261.10
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	997,552.38
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71	13.21	282,102.79
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	201,982.98
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90	14.58	58,247.72
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	118,256.19
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	266,561.21
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	4,305.88
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	377,713.73
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97	13.03	4,258,458.07

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Feb, 2023)**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Mega Bank Ltd.	NIMB
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Everest Bank Ltd.	EBL
9	NIC Asia Bank Ltd.	NIC	10	Machhapuchhre Bank Ltd.	MBL
11	Kumari Bank Ltd.	Kumari	12	Laxmi Bank Ltd.	Laxmi
13	Siddhartha Bank Ltd.	SBL	14	Agriculture Development Bank Ltd.	ADBNL
15	Global IME Bank Ltd.	Global	16	Citizens Bank International Ltd.	Citizen
17	Prime Commercial Bank Ltd.	Prime	18	Sunrise Bank Ltd.	Sunrise
19	NMB Bank Ltd.	NMB	20	Prabhu Bank Ltd.	Prabhu
21	Civil Bank Ltd.	CBL	22	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Salapa Bikash Bank Ltd.	Salapa	16	Saptakoshi Development Bank Ltd.	Saptakoshi
17	Green Development Bank Ltd.	GreenDB			
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFc	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	Best Finance Ltd.	BestFC
7	Progressive Finance Co. Ltd.	Progressive	8	Janaki Finance Co. Ltd.	Janaki
9	Pokhara Finance Ltd.	Pokhara	10	Central Finance Ltd.	PFCL
11	Multipurpose Finance Co. Ltd	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Ltd.	CMerchant	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	Manjushree Financial Institution Ltd.	Manju
17	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
19	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	20	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF
21	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF	22	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
23	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	24	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
25	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	26	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
27	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	28	WEAN Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	WEANSEWAMF
29	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	30	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
31	Support Microfinance Bittiya Sanstha Ltd.	Support	32	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	AChautari
33	Asha Lagubitta Bittiya Sastha Ltd.	Asha	34	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans
35	Ganapati Lagubitta Bittiya Sastha Ltd.	Ganapati	36	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
37	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	38	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
39	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	40	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
41	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	42	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
43	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	44	Summit Laghubitta Bittiya Sanstha Limited	Summit
45	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	46	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
47	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	48	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
49	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa	50	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
51	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	52	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
53	BPW Laghubitta Bittiya Sanstha Limited	BPW	54	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
55	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	56	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
57	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	58	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
59	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	60	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)
61	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	62	Super Laghubitta Bittiya Sanstha Limited	Super
63	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	64	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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