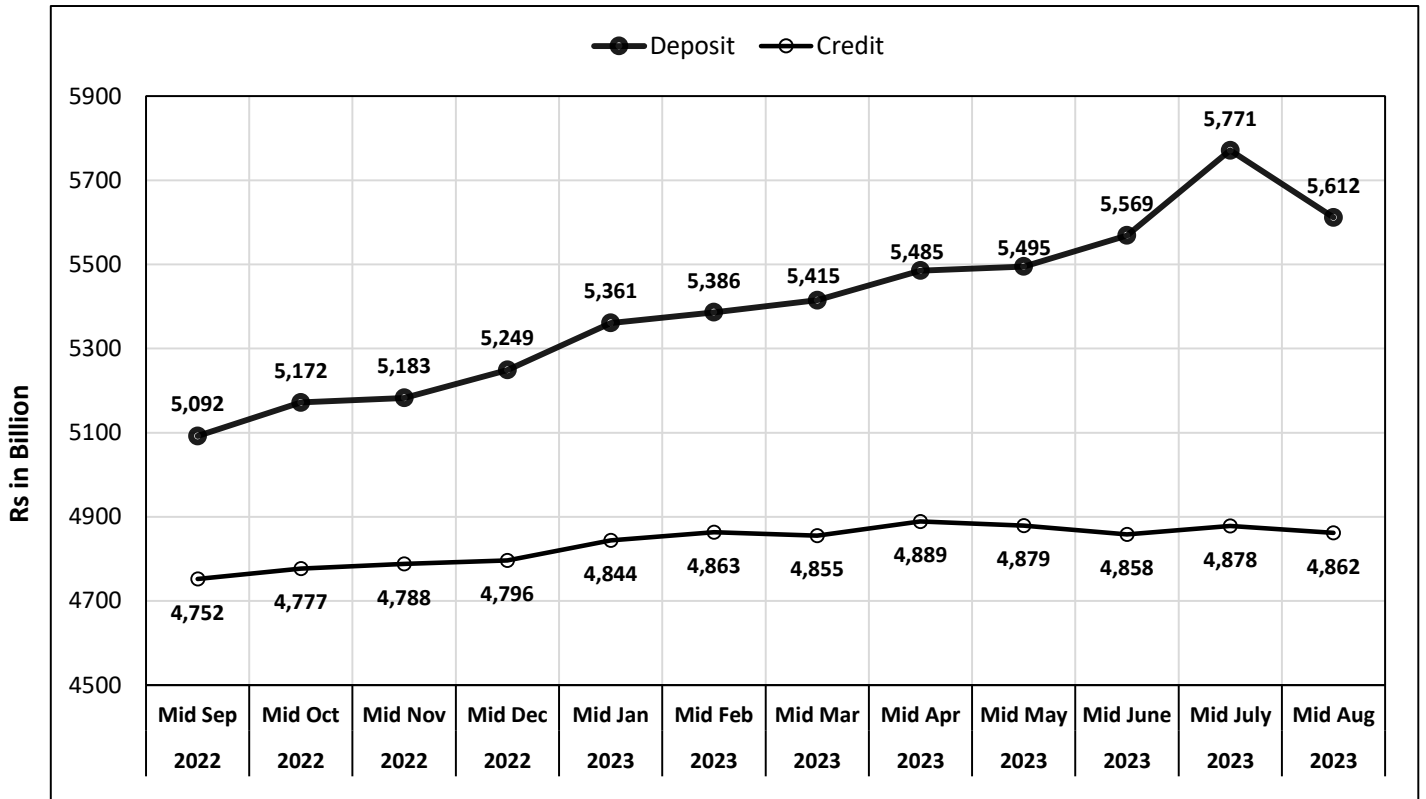


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Saun  
(Mid-Aug, 2023)

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

## Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	17	57	1	112
Total Number of Licensed BFIs	20	17	17	57	1	112

- 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 Saun End, 2080 (Mid-Aug, 2023)

	Class "A"	Class "B"	Class "C"	Overall	
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	91.79	10.44	2.06	104.28
2	Total Credit/GDP	79.89	8.73	1.72	90.34
3	Total Credit/ Total Deposit	87.04	83.61	83.86	86.63
4	CD Ratio	83.68	82.80	82.40	83.57
5	Fixed Deposit/Total Deposit	59.86	67.63	72.83	60.89
6	Saving Deposit/Total Deposit	27.09	23.52	17.95	26.55
7	Current Deposit/Total Deposit	5.62	1.37	0.76	5.10
8	Call Deposit/Total Deposit	6.49	7.43	7.23	6.60
9	NPL/ Total Loan <sup>^</sup>	2.98	2.49	7.60	3.02
10	Total LLP /Total Loan	3.44	3.00	7.67	3.48
11	Deprived Sector Loan/Total Loan <sup>\$^</sup>	6.49	8.78	8.76	6.75
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	6.80	6.15	7.79	6.75
2	Investment in Gov. Securities/Total Deposit	17.78	17.04	18.01	17.71
3	Total Liquid Assets/Total Deposit	25.58	25.50	31.17	25.68
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	10.42	10.24	14.47	10.48
2	Total Capital/RWA	13.23	13.18	16.55	13.28
<b>D. Financial Access</b>					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,021	1,131	289	6,441
3	No. of Deposit Accounts	44,441,508	6,503,896	792,627	51,738,031
4	No. of Loan Accounts	1,517,743	289,170	41,787	1,848,700
5	No. of Branchless Banking Centers	1,285	21	-	1,306
6	No. of Branchless Banking Customers	320,380	49	-	320,429
7	No. of Mobile Banking Customers	18,712,695	2,821,216	157,563	21,691,474
8	No. of Internet Banking Customers	1,376,533	496,790	13,723	1,887,046
9	No. of ATMs	4,579	346	44	4,969
10	No. of Debit Cards	11,493,742	846,501	60,706	12,400,949
11	No. of Credit Cards	286,849	1,302	-	288,151
12	No. of Prepaid Cards	141,163	1,532	-	142,695

### E. Interest Rate(%)

1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>8.00</b>
	(a) Saving	5.31
	(b) Fixed	9.98
	(c) Call	2.34
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>12.24</b>

Note:

Bank balance includes money at call

Nominal GDP for 2022/23(P) stands at Rs. 5,381,335 million (Source: <https://cbs.gov.np/national-accounts-statistics-of-nepal-2022-23-annual-estimates/>)

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

<sup>^</sup>Data as on Asar 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-July	Mid-Aug	% Change			
	2020	2021	2022	2023	2023				
	1	2	3	4	5	2/1	3/2	4/3	
<b>1 CAPITAL FUND</b>	488,277	558,525	618,798	683,127	756,874	14.39	10.79	10.40	
a. Paid-up Capital	330,876	365,820	407,789	425,052	425,120	10.56	11.47	4.23	
b. Statutory Reserves	94,150	105,951	120,965	138,151	144,123	12.53	14.17	14.21	
c. Retained Earning	4,312	12,331	10,267	(6,633)	37,080	185.98	-16.75	-164.61	
d. Others Reserves	58,939	74,422	79,777	126,558	150,551	26.27	7.20	58.64	
<b>2 BORROWINGS</b>	81,610	275,089	500,434	255,302	285,537	237.08	81.92	-48.98	
a. NRB	7,992	118,779	259,218	2,022	2,097	1386.25	118.24	-99.22	
b. "A"Class Licensed Institution	5,392	28,829	40,170	18,993	47,913	434.65	39.34	-52.72	
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	64,404	65,273	74.06	125.12	10.98	
d. Other Financial Ins.	1,737	1,267	6,027	6,467	6,839	-27.05	375.72	7.30	
e. Bonds and Securities	51,679	100,435	136,986	163,416	163,415	94.34	36.39	19.29	
<b>3 DEPOSITS</b>	3,933,738	4,740,066	5,159,175	5,771,238	5,611,596	20.50	8.84	11.86	
a. Current	401,130	490,765	465,415	454,049	286,210	22.35	-5.17	-2.44	
b. Savings	1,224,189	1,592,152	1,402,182	1,519,064	1,490,148	30.06	-11.93	8.34	
c. Fixed	1,884,402	2,213,503	2,835,817	3,359,257	3,416,955	17.46	28.11	18.46	
d. Call Deposits	387,287	396,693	391,068	390,785	370,507	2.43	-1.42	-0.07	
e. Others	36,729	46,953	64,694	48,082	47,776	27.84	37.78	-25.68	
<b>4 Bills Payable</b>	2,053	3,067	2,782	3,189	3,435	49.42	-9.30	14.61	
<b>5 Other Liabilities</b>	385,596	418,432	424,126	502,666	514,261	8.52	1.36	18.52	
1. Loan Loss Provision	78,604	89,594	110,300	168,124	169,093	13.98	23.11	52.42	
2. Interest Suspense a/c	27,582	20,035	19,628	28,910	35,212	-27.36	-2.03	47.29	
3. Others	279,410	308,804	294,198	305,633	309,956	10.52	-4.73	3.89	
<b>6 Reconciliation A/c</b>	3,427	4,050	512	471	311	18.18	-87.36	-8.02	
<b>7 Profit &amp; Loss A/c</b>	59,045	69,757	79,497	75,002	9,060	18.14	13.96	-5.65	
<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>7,181,075</b>	<b>22.51</b>	<b>11.80</b>	<b>7.45</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	563,630	519,340	509,990	533,958	447,271	-7.86	-1.80	4.70	
a. Cash Balance	110,726	116,799	111,631	102,134	95,148	5.48	-4.43	-8.51	
Nepalese Notes & Coins	98,161	99,422	108,250	99,262	92,858	1.28	8.88	-8.30	
Foreign Currency	12,565	17,377	3,381	2,871	2,290	38.29	-80.55	-15.06	
b. Bank Balance	369,615	334,152	302,877	362,361	283,828	-9.59	-9.36	19.64	
1. In Nepal Rastra Bank	294,780	273,553	220,659	288,687	228,986	-7.20	-19.34	30.83	
2. "A"Class Licensed Institution	27,141	17,905	28,862	23,870	17,255	-34.03	61.19	-17.30	
3. Other Financial Ins.	3,372	3,275	6,959	2,939	1,959	-2.89	112.50	-57.76	
4. In Foreign banks	44,322	39,419	46,397	46,865	35,628	-11.06	17.70	1.01	
c. Money at Call	83,288	68,389	95,482	69,463	68,295	-17.89	39.62	-27.25	
<b>2 INVESTMENTS</b>	534,611	732,619	911,435	1,049,633	996,386	37.04	24.41	15.16	
a. Govt. Securities	533,827	721,612	909,783	1,029,807	994,029	35.18	26.08	13.19	
b. Others	784	11,007	1,651	19,827	2,357	1304.07	-85.00	1100.56	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	171,683	214,313	186,550	251,757	265,035	24.83	-12.95	34.95	
<b>4 LOANS &amp; ADVANCES</b>									
(Including Bills Purchased)	3,273,096	4,174,616	4,713,537	4,877,407	4,860,850	27.54	12.91	3.48	
<b>4.1 LOANS &amp; ADVANCES</b>	3,270,133	4,170,584	4,709,050	4,873,807	4,857,134	27.54	12.91	3.50	
a. Private Sector	3,156,509	4,014,771	4,493,912	4,687,782	4,684,962	27.19	11.93	4.31	
b. Financial Institutions	110,945	152,818	212,907	183,328	167,774	37.74	39.32	-13.89	
c. Government Organizations	2,679	2,995	2,231	2,697	4,398	11.81	-25.51	20.86	
<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	3,600	3,716	36.09	11.28	-19.76	
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	412	951	797	725	0.00	130.70	-16.19	
<b>6 FIXED ASSETS</b>	78,568	82,989	95,030	136,783	137,195	5.63	14.51	43.94	
<b>7 OTHER ASSETS</b>	312,752	331,101	353,788	417,472	452,203	5.87	6.85	18.00	
a. Accrued Interests	152,797	171,036	199,589	244,588	283,017	11.94	16.69	22.55	
b. Others	159,955	160,065	154,198	172,884	169,186	0.07	-3.66	12.12	
<b>8 Expenses not Written off</b>	189	342	219	364	356	81.43	-36.12	66.61	
<b>9 Non Banking Assets</b>	7,076	7,693	10,521	18,689	19,096	8.72	36.76	77.62	
<b>10 Reconciliation Account</b>	11,715	5,154	3,241	2,304	1,630	-56.01	-37.12	-28.90	
<b>11 Profit &amp; Loss A/c</b>	426	407	63	1,831	329	-4.36	-84.64	2827.18	
<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>7,181,075</b>	<b>22.51</b>	<b>11.80</b>	<b>7.45</b>	

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 CAPITAL FUND</b>	433,941	500,573	553,626	611,312	677,362	15.35	10.60	10.42
a. Paid-up Capital	284,811	320,629	356,095	369,857	369,857	12.58	11.06	3.86
b. Statutory Reserves	86,033	96,910	110,434	126,035	132,083	12.64	13.96	14.13
c. Retained Earning	8,248	15,897	14,956	(1,180)	36,881	92.73	-5.92	-107.89
d. Others Reserves	54,850	67,137	72,140	116,599	138,540	22.40	7.45	61.63
<b>2 BORROWINGS</b>	78,942	261,004	462,083	243,416	274,181	230.63	77.04	-47.32
a. NRB	7,810	109,436	229,157	1,674	1,669	1301.19	109.40	-99.27
b. "A"Class Licensed Institution	3,356	26,034	38,482	16,193	45,696	675.65	47.81	-57.92
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	64,404	65,273	74.06	125.12	10.98
d. Other Financial Ins.	1,737	1,267	5,862	6,164	6,560	-27.05	362.68	5.15
e. Bonds and Securities	51,229	98,488	130,549	154,982	154,982	92.25	32.55	18.72
<b>3 DEPOSITS</b>	3,490,101	4,204,913	4,545,157	5,086,244	4,939,328	20.48	8.09	11.90
a. Current	389,700	475,545	453,605	441,571	277,672	22.03	-4.61	-2.65
b. Savings	1,087,517	1,426,355	1,261,715	1,366,476	1,338,211	31.16	-11.54	8.30
c. Fixed	1,646,630	1,919,565	2,436,953	2,898,148	2,956,548	16.58	26.95	18.93
d. Call Deposits	332,548	338,330	329,895	333,864	320,796	1.74	-2.49	1.20
e. Others	33,706	45,117	62,988	46,186	46,100	33.85	39.61	-26.68
<b>4 Bills Payable</b>	2,036	3,003	2,740	3,163	3,398	47.47	-8.75	15.45
<b>5 Other Liabilities</b>	350,780	383,438	384,228	453,119	463,061	9.31	0.21	17.93
1. Loan Loss Provision	67,444	77,889	95,409	147,603	147,891	15.49	22.49	54.71
2. Interest Suspense a/c	16,882	11,631	10,334	18,049	23,030	-31.11	-11.15	74.67
3. Others	266,454	293,919	278,486	287,467	292,139	10.31	-5.25	3.22
<b>6 Reconciliation A/c</b>	3,286	3,962	516	470	309	20.59	-86.98	-8.96
<b>7 Profit &amp; Loss A/c</b>	54,484	63,462	72,201	68,213	8,225	16.48	13.77	-5.52
<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>6,365,862</b>	<b>22.81</b>	<b>11.07</b>	<b>7.40</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	462,843	447,432	420,838	450,799	385,220	-3.33	-5.94	7.12
a. Cash Balance	100,912	107,227	102,537	92,853	86,904	6.26	-4.37	-9.44
Nepalese Notes & Coins	88,499	89,926	99,279	90,215	84,758	1.61	10.40	-9.13
Foreign Currency	12,412	17,301	3,258	2,638	2,147	39.38	-81.17	-19.01
b. Bank Balance	327,901	304,444	268,141	324,727	248,918	-7.15	-11.92	21.10
1. In Nepal Rastra Bank	275,162	256,583	203,810	263,539	201,385	-6.75	-20.57	29.31
2. "A"Class Licensed Institution	8,186	8,327	17,786	14,124	11,720	1.73	113.58	-20.59
3. Other Financial Ins.	233	119	149	201	187	-48.76	25.05	34.61
4. In Foreign banks	44,320	39,414	46,395	46,864	35,627	-11.07	17.71	1.01
c. Money at Call	34,031	35,761	50,160	33,219	49,398	5.08	40.27	-33.78
<b>2 INVESTMENTS</b>	498,252	655,204	820,456	937,730	880,712	31.50	25.22	14.29
a. Govt. Securities	497,643	644,196	818,804	918,942	878,395	29.45	27.10	12.23
b. Others	609	11,007	1,651	18,788	2,317	1707.57	-85.00	1037.69
<b>3 SHARE &amp; OTHER INVESTMENT</b>	164,516	202,553	175,230	238,878	246,832	23.12	-13.49	36.32
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	2,910,231	3,719,600	4,182,299	4,312,591	4,298,469	27.81	12.44	3.12
<b>4.1 LOANS &amp; ADVANCES</b>	2,907,269	3,715,568	4,177,812	4,308,990	4,294,753	27.80	12.44	3.14
a. Private Sector	2,801,001	3,579,832	4,025,452	4,149,539	4,145,803	27.81	12.45	3.08
b. Financial Institutions	103,588	132,741	150,129	156,762	144,562	28.14	13.10	4.42
c. Government Organizations	2,679	2,995	2,231	2,690	4,388	11.81	-25.51	20.53
<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	3,600	3,716	36.09	11.28	-19.76
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	412	951	797	725	0.00	130.70	-16.19
<b>6 FIXED ASSETS</b>	69,840	75,298	85,850	124,602	124,727	7.82	14.01	45.14
<b>7 OTHER ASSETS</b>	290,073	307,472	322,804	381,570	411,682	6.00	4.99	18.20
a. Accrued Interests	136,304	155,810	177,208	218,341	253,254	14.31	13.73	23.21
b. Others	153,770	151,662	145,596	163,228	158,428	-1.37	-4.00	12.11
<b>8 Expenses not Written off</b>	169	241	219	363	354	42.75	-9.50	66.11
<b>9 Non Banking Assets</b>	5,945	6,736	8,665	15,306	15,514	13.31	28.63	76.65
<b>10 Reconciliation Account</b>	11,569	5,074	3,240	2,301	1,626	-56.14	-36.14	-29.00
<b>11 Profit &amp; Loss A/c</b>	133	332	-	1,001	-	150.03	-100.00	0.00
<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>6,365,862</b>	<b>22.81</b>	<b>11.07</b>	<b>7.40</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	4/3
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	39,284	41,688	47,312	52,784	60,013	6.12	13.49	11.57
a. Paid-up Capital	31,964	32,232	36,994	40,207	40,207	0.84	14.77	8.69
b. Statutory Reserves	5,096	6,135	7,072	8,341	8,249	20.38	15.28	17.94
c. Retained Earning	(186)	505	(282)	(355)	5,573	-371.49	-155.77	25.97
d. Others Reserves	2,410	2,816	3,528	4,592	5,984	16.87	25.27	30.15
<b>2 BORROWINGS</b>	136	9,690	26,259	9,340	9,289	7030.46	170.98	-64.43
a. NRB	136	7,590	20,104	300	300	5485.23	164.87	-98.51
b. "A"Class Licensed Institution	-	1,100	500	1,250	1,225	0.00	-54.55	150.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	165	303	278	0.00	0.00	83.75
e. Bonds and Securities	-	1,000	5,490	7,486	7,486	0.00	448.95	36.38
<b>3 DEPOSITS</b>	354,778	445,827	509,490	571,573	561,590	25.66	14.28	12.19
a. Current	9,263	13,929	9,932	11,059	7,701	50.38	-28.70	11.35
b. Savings	112,816	139,864	120,613	132,843	132,075	23.97	-13.76	10.14
c. Fixed	188,006	243,409	327,121	380,584	379,796	29.47	34.39	16.34
d. Call Deposits	44,048	48,417	51,614	46,811	41,703	9.92	6.60	-9.31
e. Others	646	207	211	275	315	-67.87	1.50	30.45
<b>4 Bills Payable</b>	15	41	42	23	35	178.27	1.53	-44.16
<b>5 Other Liabilities</b>	15,497	19,406	23,291	30,451	30,683	25.22	20.02	30.74
1. Loan Loss Provision	4,242	6,431	9,405	13,887	14,081	51.62	46.24	47.66
2. Interest Suspense a/c	1,470	1,138	1,129	1,931	2,843	-22.63	-0.72	70.95
3. Others	9,785	11,837	12,757	14,633	13,760	20.97	7.77	14.71
<b>6 Reconciliation A/c</b>	141	76	0	0	0	-46.09	-99.99	1477.29
<b>7 Profit &amp; Loss A/c</b>	3,577	5,224	6,340	5,715	651	46.05	21.35	-9.85
<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>669,886</b>	<b>662,261</b>	<b>26.25</b>	<b>17.39</b>	<b>9.33</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	76,518	55,300	69,497	64,562	47,477	-27.73	25.67	-7.10
a. Cash Balance	7,918	8,134	7,505	7,574	6,832	2.74	-7.73	0.92
Nepalese Notes & Coins	7,765	8,059	7,383	7,341	6,688	3.78	-8.39	-0.56
Foreign Currency	153	76	123	233	143	-50.29	62.05	89.75
b. Bank Balance	28,987	22,731	24,830	28,785	27,695	-21.58	9.23	15.93
1. In Nepal Rastra Bank	15,492	13,432	13,435	20,033	22,950	-13.30	0.02	49.11
2. "A"Class Licensed Institution	12,441	7,619	6,642	7,521	3,768	-38.76	-12.83	13.25
3. Other Financial Ins.	1,052	1,676	4,752	1,228	975	59.21	183.58	-74.15
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	28,203	12,950	-38.32	52.08	-24.11
<b>2 INVESTMENTS</b>	28,288	56,879	68,793	91,763	95,746	101.07	20.95	33.39
a. Govt. Securities	28,113	56,879	68,793	90,725	95,706	102.33	20.95	31.88
b. Others	175	-	-	1,038	40	-100.00	0.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	4,484	8,062	8,446	8,504	12,897	79.79	4.77	0.69
<b>4 (Including Bills Purchased)</b>	287,580	383,480	444,934	471,886	469,570	33.35	16.03	6.06
<b>4.1 LOANS &amp; ADVANCES</b>	287,580	383,480	444,934	471,886	469,570	33.35	16.03	6.06
a. Private Sector	284,009	369,145	386,815	451,918	451,152	29.98	4.79	16.83
b. Financial Institutions	3,571	14,335	58,120	19,964	18,415	301.39	305.44	-65.65
c. Government Organizations	-	-	-	3	3	0.00	0.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	6,094	5,673	6,410	8,845	8,953	-6.92	13.00	38.00
<b>7 OTHER ASSETS</b>	9,692	11,972	13,338	21,777	24,987	23.52	11.41	63.27
a. Accrued Interests	5,555	6,166	7,075	14,549	17,041	10.99	14.75	105.63
b. Others	4,137	5,806	6,263	7,228	7,946	40.34	7.87	15.42
<b>8 Expenses not Written off</b>	17	0	-	-	-	-97.19	-100.00	0.00
<b>9 Non Banking Assets</b>	599	489	1,258	2,269	2,389	-18.33	157.16	80.40
<b>10 Reconciliation Account</b>	141	78	0	0	0	-45.12	-99.41	0.00
<b>11 Profit &amp; Loss A/c</b>	15	21	56	279	241	41.19	172.42	397.68
<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>669,886</b>	<b>662,261</b>	<b>26.25</b>	<b>17.39</b>	<b>9.33</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change			
	2020	2021	2022	2023	2023*	2/1	3/2	4/3	
	1	2	3	4	5				
<b>1 CAPITAL FUND</b>	15,051	16,264	17,861	19,031	19,500	8.05	9.82	6.55	
a. Paid-up Capital	14,101	12,959	14,700	14,988	15,056	-8.10	13.44	1.96	
b. Statutory Reserves	3,021	2,907	3,459	3,775	3,790	-3.79	19.01	9.13	
c. Retained Earning	(3,750)	(4,071)	(4,408)	(5,098)	(5,374)	8.54	8.29	15.66	
d. Others Reserves	1,680	4,469	4,110	5,367	6,028	166.09	-8.05	30.59	
<b>2 BORROWINGS</b>	2,531	4,395	12,092	2,546	2,067	73.60	175.15	-78.94	
a. NRB	46	1,753	9,957	49	129	3729.83	468.05	-99.51	
b. "A"Class Licensed Institution	2,036	1,695	1,188	1,550	991	-16.73	-29.93	30.49	
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	948	947	110.38	0.05	0.06	
<b>3 DEPOSITS</b>	88,858	89,326	104,528	113,422	110,678	0.53	17.02	8.51	
a. Current	2,167	1,290	1,878	1,419	837	-40.48	45.55	-24.42	
b. Savings	23,856	25,932	19,854	19,745	19,862	8.70	-23.44	-0.55	
c. Fixed	49,766	50,529	71,743	80,525	80,611	1.53	41.98	12.24	
d. Call Deposits	10,691	9,945	9,558	10,110	8,008	-6.98	-3.89	5.77	
e. Others	2,377	1,629	1,496	1,622	1,361	-31.47	-8.20	8.47	
<b>4 Bills Payable</b>	2	23	0	2	2	1240.71	-98.23	380.57	
<b>5 Other Liabilities</b>	19,319	15,588	16,607	19,097	20,518	-19.31	6.53	14.99	
1. Loan Loss Provision	6,918	5,274	5,486	6,634	7,121	-23.77	4.03	20.91	
2. Interest Suspense a/c	9,230	7,267	8,165	8,930	9,339	-21.27	12.36	9.36	
3. Others	3,171	3,048	2,955	3,533	4,058	-3.89	-3.04	19.56	
<b>6 Reconciliation A/c</b>	0	12	(4)	1	3	21673.05	-134.24	-125.45	
<b>7 Profit &amp; Loss A/c</b>	984	1,071	957	1,073	184	8.84	-10.71	12.19	
<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>155,172</b>	<b>152,951</b>	<b>-0.05</b>	<b>20.02</b>	<b>2.06</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	24,269	16,607	19,655	18,596	14,574	-31.57	18.35	-5.39	
a. Cash Balance	1,897	1,438	1,588	1,706	1,412	-24.21	10.48	7.42	
Nepalese Notes & Coins	1,897	1,438	1,588	1,706	1,412	-24.21	10.48	7.42	
Foreign Currency	0	0	0	0	0	-37.48	-41.58	115.37	
b. Bank Balance	12,727	6,977	9,906	8,849	7,215	-45.18	41.99	-10.68	
1. In Nepal Rastra Bank	4,126	3,538	3,414	5,115	4,651	-14.25	-3.50	49.79	
2. "A"Class Licensed Institution	6,514	1,959	4,434	2,224	1,767	-69.93	126.38	-49.85	
3. Other Financial Ins.	2,087	1,480	2,058	1,510	797	-29.09	39.05	-26.60	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	9,644	8,193	8,160	8,041	5,947	-15.05	-0.40	-1.46	
<b>2 INVESTMENTS</b>	8,072	20,536	22,186	20,140	19,928	154.42	8.03	-9.22	
a. Govt. Securities	8,072	20,536	22,186	20,140	19,928	154.42	8.03	-9.22	
b. Others	-	-	-	-	-	0.00	0.00	0.00	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,683	3,698	2,875	4,375	5,306	37.79	-22.26	52.20	
<b>4 LOANS &amp; ADVANCES</b>									
(Including Bills Purchased)	75,284	71,536	86,303	92,931	92,810	-4.98	20.64	7.68	
<b>4.1 LOANS &amp; ADVANCES</b>	75,284	71,536	86,303	92,931	92,810	-4.98	20.64	7.68	
a. Private Sector	71,499	65,795	81,645	86,325	88,008	-7.98	24.09	5.73	
b. Financial Institutions	3,785	5,742	4,658	6,602	4,796	51.69	-18.87	41.72	
c. Government Organizations	-	-	-	4	7	0.00	0.00	0.00	
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00	
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00	
<b>6 FIXED ASSETS</b>	2,634	2,019	2,771	3,336	3,515	-23.36	37.25	20.41	
<b>7 OTHER ASSETS</b>	12,986	11,657	17,646	14,125	15,534	-10.23	51.37	-19.95	
a. Accrued Interests	10,938	9,061	15,306	11,697	12,722	-17.16	68.93	-23.58	
b. Others	2,048	2,597	2,340	2,428	2,812	26.78	-9.90	3.76	
<b>8 Expenses not Written off</b>	3	100	-	1	1	3834.00	-100.00	0.00	
<b>9 Non Banking Assets</b>	533	468	599	1,114	1,192	-12.08	27.99	85.87	
<b>10 Reconciliation Account</b>	4	2	(0)	3	3	-56.22	-111.62	-1452.60	
<b>11 Profit &amp; Loss A/c</b>	279	55	6	551	87	-80.35	-88.25	8461.23	
<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>155,172</b>	<b>152,951</b>	<b>-0.05</b>	<b>20.02</b>	<b>2.06</b>	



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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	232,951	224,341	330,008	429,253	42,033	-3.70	47.10	30.07
1.1 Deposit Liabilities	227,205	215,183	305,976	402,421	39,877	-5.29	42.19	31.52
1.1.1 Saving A/c	53,627	43,601	76,032	88,065	7,854	-18.70	74.38	15.83
1.1.2 Fixed A/c	157,021	166,935	223,748	305,845	31,216	6.31	34.03	36.69
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	21,336	1,816	-9.59	67.27	92.36
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	38,569	3,362	2.23	71.84	20.83
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	107,125	11,390	-7.35	43.83	7.73
1.1.2.4 Above 1 Year	56,898	72,595	81,297	138,814	14,648	27.59	11.99	70.75
1.1.3 Call Deposit	16,291	4,443	6,111	8,461	804	-72.73	37.55	38.45
1.1.4 Certificate of Deposits	266	204	85	51	3	-23.26	-58.37	-39.75
1.2 Others	5,746	9,158	24,032	26,832	2,156	59.39	162.41	11.65
<b>2 Commission/Fee Expense</b>	1,695	1,735	3,121	4,228	233	2.36	79.87	35.49
<b>3 Employees Expenses</b>	42,145	48,174	53,727	55,126	4,724	14.30	11.53	2.60
<b>4 Office Operating Expenses</b>	32,395	33,544	38,326	38,127	3,019	3.55	14.26	-0.52
<b>5 Exchange Fluctuation Loss</b>	6	1	105	-	1	-74.82	7277.31	-100.00
5.1 Due to Change in Exchange Rates	5	1	34	-	1	-74.17	2639.35	-100.00
5.2 Due to Foreign Currency Transactions	1	0	71	-	0	-78.28	36644.30	-100.00
<b>6 Non-Operatiing Expenses</b>	463	89	369	499	50	-80.71	313.83	35.07
<b>7. Provision for Risk</b>	33,869	39,014	25,497	65,952	453	15.19	-34.65	158.67
7.1 Loan loss Provision	33,522	38,874	25,367	65,818	443	15.96	-34.74	159.46
7.1.1 General Loan loss Provision	17,257	25,113	12,849	17,473	228	45.52	-48.83	35.98
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	10,503	114	94.45	-58.22	18.37
7.1.1.2 Watch List Provision	6,336	3,878	3,976	6,969	114	-38.80	2.54	75.28
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	45,634	485	-10.96	-10.06	277.53
7.1.3 Additional Loan Loss Provision	1,171	321	430	2,711	(271)	-72.60	34.16	529.86
7.2. Provision for Non-Banking Assets	124	48	13	89	4	-60.90	-72.47	563.44
7.3. Provision for Loss on Investment	92	3	98	16	6	-96.39	2840.70	-83.24
7.4. Provision for Loss of Other Assets	131	88	19	29	-	-32.93	-78.72	54.71
<b>8 Loan Written Off</b>	411	814	1,607	2,823	46	97.97	97.46	75.65
<b>9 Provision for Staff Bonus</b>	7,499	9,238	11,766	10,407	1,389	23.20	27.35	-11.55
<b>10 Provision for Income Tax</b>	24,783	30,913	34,273	32,840	4,025	24.73	10.87	-4.18
<b>11 Others</b>	36	248	7	79	0	593.60	-97.24	1053.58
<b>12 Net Profit</b>	58,924	71,306	83,438	77,771	9,494	21.01	17.01	-6.79
<b>TOTAL EXPENSES</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>717,106</b>	<b>65,468</b>	<b>5.57</b>	<b>26.74</b>	<b>23.16</b>
<b>Income</b>								
<b>1. Interest Income</b>	378,136	372,972	509,366	641,877	60,533	-1.37	36.57	26.01
1.1. On Loans and Advance	350,654	342,440	464,186	572,265	53,494	-2.34	35.55	23.28
1.2. On Investment	19,023	25,974	38,306	57,477	5,528	36.54	47.48	50.05
1.2.1 Government Bonds	17,635	23,335	35,010	53,207	5,031	32.33	50.03	51.98
1.2.2 Foreign Bonds	109	215	341	228	39	97.64	59.06	-33.10
1.2.3 NRB Bonds	1,038	589	343	558	75	-43.27	-41.74	62.57
1.2.4 Deventure & Bonds	242	1,835	2,612	3,484	384	658.86	42.30	33.39
1.3 Agency Balance	640	169	174	1,430	110	-73.59	3.00	721.79
1.4 On Call Deposit	4,459	1,193	1,460	2,428	232	-73.23	22.31	66.34
1.5 Others	3,360	3,196	5,239	8,276	1,168	-4.90	63.95	57.97
<b>2. Comission &amp; Discount</b>	19,439	24,942	27,259	29,086	2,920	28.31	9.29	6.70
2.1 Bills Purchase & Discount	194	228	310	206	37	17.68	35.78	-33.51
2.2 Comission	15,925	20,920	22,861	22,065	2,350	31.37	9.28	-3.49
2.3 Others	3,321	3,794	4,088	6,815	532	14.24	7.75	66.72
<b>3 Income From Exchange Fluctuation</b>	10,780	10,913	8,121	5,553	433	1.23	-25.58	-31.62
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	829	(433)	1.77	-23.41	-19.43
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	4,724	866	1.15	-25.89	-33.39
<b>4 Other Operating Income</b>	11,434	16,789	12,504	11,095	811	46.84	-25.52	-11.27
<b>5 Non Operating Income</b>	2,353	8,176	3,584	1,971	80	247.49	-56.17	-45.00
<b>6 Provision Written Back</b>	12,606	24,835	20,530	27,558	435	97.02	-17.33	34.23
<b>7 Recovery from Written off Loan</b>	449	760	669	245	28	69.26	-12.00	-63.34
<b>8 Income from Extra Ordinary Expenses</b>	(98)	12	156	(1,060)	(46)	-111.72	1252.34	-780.06
<b>9 Net Loss</b>	79	19	56	780	273	-75.98	197.60	1290.13
<b>TOTAL INCOME</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>717,106</b>	<b>65,468</b>	<b>5.57</b>	<b>26.74</b>	<b>23.16</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	199,997	194,409	284,750	364,419	36,428	-2.79	46.47	27.98
1.1 Deposit Liabilities	194,436	185,438	262,357	339,229	34,334	-4.63	41.48	29.30
1.1.1 Saving A/c	45,353	37,545	67,417	77,696	7,031	-17.22	79.56	15.25
1.1.2 Fixed A/c	135,903	143,928	189,890	254,527	26,619	5.91	31.93	34.04
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	12,252	1,115	-2.82	28.09	100.87
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	30,142	2,685	-5.47	80.19	16.08
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	86,322	9,519	-10.87	41.06	4.89
1.1.2.4 Above 1 Year	50,304	66,414	75,530	125,810	13,300	32.02	13.73	66.57
1.1.3 Call Deposit	12,915	3,760	4,966	6,963	681	-70.89	32.07	40.23
1.1.4 Certificate of Deposits	266	204	85	43	3	-23.26	-58.37	-49.64
1.2 Others	5,561	8,971	22,393	25,190	2,094	61.33	149.62	12.49
<b>2 Commission/Fee Expense</b>	1,678	1,693	3,057	4,099	225	0.90	80.52	34.08
<b>3 Employees Expenses</b>	36,655	42,824	47,172	47,816	4,178	16.83	10.15	1.37
<b>4 Office Operating Expenses</b>	27,815	29,235	33,086	32,261	2,615	5.10	13.17	-2.49
<b>5 Exchange Fluctuation Loss</b>	-	0	104	-	1	0.00	283053.30	-100.00
5.1 Due to Change in Exchange Rates	-	0	33	-	0	0.00	89470.89	-100.00
5.2 Due to Foreign Currency Transactions	-	-	71	-	0	0.00	0.00	-100.00
<b>6 Non-Operatiing Expenses</b>	458	78	312	462	34	-83.03	301.60	48.10
<b>7. Provision for Risk</b>	28,699	32,424	21,637	57,437	48	12.98	-33.27	165.46
7.1 Loan loss Provision	28,485	32,326	21,538	57,424	43	13.48	-33.37	166.62
7.1.1 General Loan loss Provision	14,922	21,420	11,093	15,606	104	43.54	-48.21	40.69
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	9,748	50	82.43	-58.82	27.84
7.1.1.2 Watch List Provision	4,772	2,904	3,468	5,858	54	-39.15	19.42	68.93
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	39,249	266	-14.36	-6.65	291.76
7.1.3 Additional Loan Loss Provision	1,032	174	427	2,569	(327)	-83.14	145.12	502.06
7.2. Provision for Non-Banking Assets	-	7	-	0	-	0.00	-100.00	0.00
7.3. Provision for Loss on Investment	91	3	95	13	6	-96.73	3082.32	-85.91
7.4. Provision for Loss of Other Assets	122	88	3	0	-	-27.64	-96.10	-99.34
<b>8 Loan Written Off</b>	385	708	1,489	2,602	43	83.94	110.40	74.70
<b>9 Provision for Staff Bonus</b>	6,917	8,146	10,673	9,462	1,263	17.77	31.01	-11.34
<b>10 Provision for Income Tax</b>	22,858	27,592	30,803	29,784	3,674	20.71	11.63	-3.31
<b>11 Others</b>	33	248	7	72	-	649.25	-97.29	969.68
<b>12 Net Profit</b>	54,351	63,374	74,801	70,037	8,525	16.60	18.03	-6.37
<b>TOTAL EXPENSES</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>618,452</b>	<b>57,034</b>	<b>5.50</b>	<b>26.74</b>	<b>21.77</b>
<b>Income</b>								
<b>1. Interest Income</b>	328,666	326,157	442,405	551,682	52,807	-0.76	35.64	24.70
1.1. On Loans and Advance	305,723	298,351	402,230	490,121	46,317	-2.41	34.82	21.85
1.2. On Investment	17,963	23,895	34,586	51,290	5,119	33.02	44.74	48.30
1.2.1 Government Bonds	16,712	21,509	31,700	47,873	4,711	28.71	47.38	51.02
1.2.2 Foreign Bonds	109	215	341	228	39	97.64	59.06	-33.10
1.2.3 NRB Bonds	930	398	1	2	15	-57.24	-99.74	118.89
1.2.4 Deventure & Bonds	213	1,774	2,544	3,187	355	733.94	43.42	25.26
1.3 Agency Balance	639	169	171	1,430	110	-73.54	1.01	738.02
1.4 On Call Deposit	1,127	691	673	1,367	217	-38.75	-2.59	103.20
1.5 Others	3,214	3,051	4,745	7,475	1,045	-5.08	55.53	57.53
<b>2. Comission &amp; Discount</b>	18,463	23,473	25,927	27,763	2,806	27.14	10.46	7.08
2.1 Bills Purchase & Discount	194	228	310	206	37	17.68	35.78	-33.51
2.2 Comission	15,407	20,103	21,943	21,250	2,271	30.48	9.15	-3.16
2.3 Others	2,862	3,142	3,674	6,307	499	9.78	16.95	71.64
<b>3 Income From Exchange Fluctuation</b>	10,720	10,900	8,083	5,468	429	1.68	-25.84	-32.36
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	817	(432)	3.93	-23.51	-20.55
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	4,651	861	1.37	-26.17	-34.08
<b>4 Other Operating Income</b>	9,346	12,990	10,325	9,218	676	38.99	-20.52	-10.71
<b>5 Non Operating Income</b>	1,859	5,901	3,087	1,760	67	217.41	-47.69	-42.99
<b>6 Provision Written Back</b>	10,461	20,596	17,299	23,391	268	96.88	-16.01	35.22
<b>7 Recovery from Written off Loan</b>	431	706	611	231	27	64.00	-13.46	-62.25
<b>8 Income from Extra Ordinary Expenses</b>	(100)	8	156	(1,060)	(46)	-108.46	1736.57	-780.38
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>618,452</b>	<b>57,034</b>	<b>5.50</b>	<b>26.74</b>	<b>21.77</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	25,608	24,027	37,191	53,217	4,616	-6.18	54.79	43.09
1.1 Deposit Liabilities	25,519	23,915	35,908	52,034	4,565	-6.29	50.15	44.91
1.1.1 Saving A/c	6,462	4,871	7,117	8,737	683	-24.63	46.12	22.77
1.1.2 Fixed A/c	16,342	18,531	27,825	42,073	3,784	13.39	50.15	51.21
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	8,214	649	-27.80	182.42	89.95
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	7,494	598	41.94	46.20	43.05
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	17,140	1,520	36.41	61.06	19.71
1.1.2.4 Above 1 Year	5,180	4,527	3,944	9,226	1,017	-12.61	-12.87	133.90
1.1.3 Call Deposit	2,715	513	967	1,215	99	-81.10	88.34	25.67
1.1.4 Certificate of Deposits	-	-	-	8	-	0.00	0.00	0.00
1.2 Others	89	112	1,282	1,183	50	25.95	1042.25	-7.75
<b>2 Commission/Fee Expense</b>	16	42	63	120	7	162.17	51.43	90.31
<b>3 Employees Expenses</b>	4,354	4,341	5,225	5,838	440	-0.30	20.37	11.72
<b>4 Office Operating Expenses</b>	3,590	3,441	4,096	4,617	323	-4.15	19.05	12.72
<b>5 Exchange Fluctuation Loss</b>	6	1	1	-	0	-75.47	-51.89	-100.00
5.1 Due to Change in Exchange Rates	5	1	1	-	0	-74.95	-44.06	-100.00
5.2 Due to Foreign Currency Transactions	1	0	-	-	0	-78.28	-100.00	0.00
<b>6 Non-Operatiing Expenses</b>	3	11	30	31	16	256.13	166.94	4.23
<b>7. Provision for Risk</b>	3,878	5,678	3,329	7,125	262	46.42	-41.38	114.07
7.1 Loan loss Provision	3,807	5,636	3,301	7,064	262	48.05	-41.44	114.01
7.1.1 General Loan loss Provision	1,863	3,312	1,459	1,606	47	77.76	-55.97	10.08
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	596	26	244.62	-58.36	-42.00
7.1.1.2 Watch List Provision	1,147	845	431	1,010	20	-26.39	-48.99	134.31
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	5,352	190	23.83	-20.46	190.81
7.1.3 Additional Loan Loss Provision	75	10	2	106	25	-86.38	-82.35	5763.24
7.2. Provision for Non-Banking Assets	66	42	10	31	-	-36.73	-76.01	206.87
7.3. Provision for Loss on Investment	0	0	2	3	-	-27.24	628.62	22.60
7.4. Provision for Loss of Other Assets	5	-	15	28	-	-100.00	0.00	81.97
<b>8 Loan Written Off</b>	4	14	36	150	3	272.70	150.56	313.66
<b>9 Provision for Staff Bonus</b>	473	828	987	844	104	75.10	19.22	-14.54
<b>10 Provision for Income Tax</b>	1,627	2,486	3,010	2,604	312	52.83	21.09	-13.51
<b>11 Others</b>	0	-	-	-	-	-100.00	0.00	0.00
<b>12 Net Profit</b>	3,804	5,935	6,970	6,191	778	56.04	17.44	-11.18
<b>TOTAL EXPENSES</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>80,737</b>	<b>6,862</b>	<b>7.94</b>	<b>30.20</b>	<b>32.49</b>
<b>Income</b>								
<b>1. Interest Income</b>	39,332	38,436	55,444	74,528	6,293	-2.28	44.25	34.42
1.1. On Loans and Advance	36,071	36,443	51,703	68,237	5,850	1.03	41.87	31.98
1.2. On Investment	781	1,525	2,732	4,790	316	95.21	79.15	75.32
1.2.1 Government Bonds	739	1,399	2,485	4,352	266	89.36	77.57	75.15
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	41	122	247	436	50	195.11	101.96	76.65
1.2.4 Deventure & Bonds	1	4	1	2	0	286.52	-77.28	195.12
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00
1.4 On Call Deposit	2,413	348	606	776	8	-85.58	74.16	28.13
1.5 Others	67	119	403	725	118	78.91	238.16	79.68
<b>2. Comission &amp; Discount</b>	915	1,273	1,051	1,030	87	39.02	-17.45	-1.99
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	496	677	733	584	61	36.36	8.33	-20.36
2.3 Others	419	596	317	446	26	42.17	-46.75	40.46
<b>3 Income From Exchange Fluctuation</b>	60	13	38	85	4	-79.13	201.05	125.53
3.1 Due to Change in Exchange Rate	26	(1)	1	12	(1)	-102.03	-276.30	1204.94
3.2 Due to Foreign Currency Trans.	34	13	37	73	5	-61.19	181.46	97.78
<b>4 Other Operating Income</b>	1,504	2,257	1,684	1,601	123	50.12	-25.40	-4.90
<b>5 Non Operating Income</b>	180	1,556	219	114	6	764.21	-85.95	-48.03
<b>6 Provision Written Back</b>	1,353	3,211	2,407	3,135	154	137.39	-25.06	30.26
<b>7 Recovery from Written off Loan</b>	3	49	41	9	-	1364.12	-16.21	-78.37
<b>8 Income from Extra Ordinary Expenses</b>	-	-	-	-	-	0.00	0.00	0.00
<b>9 Net Loss</b>	15	11	56	235	195	-25.97	419.56	318.72
<b>TOTAL INCOME</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>80,737</b>	<b>6,862</b>	<b>7.94</b>	<b>30.20</b>	<b>32.49</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	7,345	5,905	8,067	11,618	989	-19.61	36.60	44.02
1.1 Deposit Liabilities	7,250	5,830	7,710	11,159	977	-19.58	32.24	44.72
1.1.1 Saving A/c	1,811	1,185	1,498	1,631	140	-34.58	26.43	8.85
1.1.2 Fixed A/c	4,777	4,476	6,033	9,245	813	-6.30	34.79	53.24
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	870	52	7.68	97.88	30.29
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	933	79	45.37	22.89	30.63
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	3,663	351	-28.19	48.59	29.56
1.1.2.4 Above 1 Year	1,414	1,654	1,823	3,778	331	17.02	10.23	107.21
1.1.3 Call Deposit	662	170	179	283	24	-74.38	5.49	58.07
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	460	12	-21.92	376.45	28.87
<b>2 Commission/Fee Expense</b>	1	-	1	9	0	-100.00	0.00	1093.33
<b>3 Employees Expenses</b>	1,136	1,009	1,329	1,472	106	-11.23	31.82	10.73
<b>4 Office Operating Expenses</b>	990	868	1,143	1,249	82	-12.36	31.75	9.22
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	2	0	27	5	0	-85.43	10983.72	-80.63
<b>7. Provision for Risk</b>	1,293	911	532	1,389	142	-29.52	-41.62	161.23
7.1 Loan loss Provision	1,229	911	528	1,330	138	-25.88	-42.01	151.78
7.1.1 General Loan loss Provision	471	381	298	261	77	-19.23	-21.72	-12.48
7.1.1.1 Pass Loan Loss Provision	55	252	221	160	38	358.80	-12.28	-27.62
7.1.1.2 Watch List Provision	416	129	77	101	40	-69.01	-40.13	30.76
7.1.2 Special Loan Loss Provision	694	394	228	1,033	29	-43.28	-42.01	352.33
7.1.3 Additional Loan Loss Provision	64	137	2	36	32	114.82	-98.56	1737.49
7.2. Provision for Non-Banking Assets	58	-	3	58	4	-100.00	0.00	1617.87
7.3. Provision for Loss on Investment	0	-	0	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	5	-	-	1	-	-100.00	0.00	0.00
<b>8 Loan Written Off</b>	22	92	81	71	-	308.77	-11.01	-13.02
<b>9 Provision for Staff Bonus</b>	109	264	106	101	22	142.33	-59.94	-4.38
<b>10 Provision for Income Tax</b>	298	834	460	452	39	179.80	-44.84	-1.75
<b>11 Others</b>	3	-	0	7	0	-100.00	0.00	5969.78
<b>12 Net Profit</b>	770	1,996	1,666	1,543	191	159.33	-16.56	-7.40
<b>TOTAL EXPENSES</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>17,917</b>	<b>1,572</b>	<b>-0.75</b>	<b>12.91</b>	<b>33.58</b>
<b>Income</b>								
<b>1. Interest Income</b>	10,138	8,379	11,517	15,666	1,433	-17.34	37.44	36.03
1.1. On Loans and Advance	8,861	7,645	10,253	13,907	1,327	-13.72	34.11	35.64
1.2. On Investment	279	554	988	1,397	93	98.59	78.49	41.42
1.2.1 Government Bonds	184	427	826	983	55	131.97	93.47	19.00
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	120	10	3.64	38.34	25.54
1.2.4 Deventure & Bonds	28	58	67	295	29	104.85	15.64	341.43
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	-100.00
1.4 On Call Deposit	919	155	181	285	7	-83.13	16.89	57.26
1.5 Others	79	25	91	76	6	-67.95	256.77	-15.94
<b>2. Comission &amp; Discount</b>	61	196	281	293	26	221.90	42.85	4.51
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	231	19	559.38	31.50	24.94
2.3 Others	40	56	96	63	8	41.30	71.21	-34.69
<b>3 Income From Exchange Fluctuation</b>	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
<b>4 Other Operating Income</b>	584	1,542	496	276	13	164.08	-67.84	-44.38
<b>5 Non Operating Income</b>	314	719	278	98	8	129.12	-61.29	-64.92
<b>6 Provision Written Back</b>	792	1,027	825	1,033	13	29.81	-19.70	25.20
<b>7 Recovery from Written off Loan</b>	15	4	16	6	1	-70.13	264.86	-66.19
<b>8 Income from Extra Ordinary Expenses</b>	2	3	-	1	-	51.06	-100.00	0.00
<b>9 Net Loss</b>	64	8	-	545	78	-87.39	-100.00	0.00
<b>TOTAL INCOME</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>17,917</b>	<b>1,572</b>	<b>-0.75</b>	<b>12.91</b>	<b>33.58</b>

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	189,981	273,901	336,187	369,627	366,705	44.17	22.74	9.95
Fishery Related	5,490	8,956	13,234	15,012	15,296	63.13	47.76	13.44
Mining Related	6,454	8,685	8,789	11,789	12,358	34.58	1.20	34.13
Agriculture, Forestry, Beverage & Non Food Production Related*	563,969	686,582	733,900	782,536	789,950	21.74	6.89	6.63
Construction	347,420	414,030	190,196	203,379	200,016	19.17	-54.06	6.93
Electricity, Gas and Water	161,972	207,797	246,839	307,457	312,292	28.29	18.79	24.56
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	70,298	71,763	35.79	15.84	-3.00
Transport, Communication and Public Utilities	97,603	97,505	100,909	98,130	98,062	-0.10	3.49	-2.75
Wholesaler & Retailer	662,828	837,582	947,619	983,500	972,042	26.36	13.14	3.79
Finance, Insurance and Real Estate	252,638	337,170	375,243	365,559	351,232	33.46	11.29	-2.58
Tourism Service**	148,657	183,908	200,494	211,160	213,937	23.71	9.02	5.32
Other Services	150,620	177,036	192,913	196,597	197,018	17.54	8.97	1.91
Consumption Loans	158,624	233,767	867,483	926,138	934,348	47.37	271.09	6.76
Local Government	1,583	1,539	1,125	1,127	1,221	-2.79	-26.88	0.12
Others	472,099	641,727	421,635	337,541	325,152	35.93	-34.30	-19.94
<b>TOTAL</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>4,861,392</b>	<b>27.76</b>	<b>12.85</b>	<b>3.63</b>
<b>Productwise</b>								
Term Loan	718,480	932,079	1,196,841	1,579,614	1,617,470	29.73	28.41	31.98
Overdraft	488,596	634,300	718,773	230,782	152,502	29.82	13.32	-67.89
Cash Credit Loan	-	-	-	516,456	569,853	-	-	-
Trust Receipt Loan/Import Loan	138,316	205,638	78,432	73,578	77,283	48.67	-61.86	-6.19
Short Term Working Capital/Demand Loan	702,115	880,234	1,014,048	880,226	877,260	25.37	15.20	-13.20
Residential Personal Home Loan (Up to Rs. 20 million)#	252,542	298,258	337,799	348,725	359,366	18.10	13.26	3.23
Real Estate Loan	163,480	183,538	228,255	249,588	240,120	12.27	24.36	9.35
Margin Nature Loan	50,410	106,282	80,508	76,535	76,413	110.84	-24.25	-4.93
Hire Purchase Loan	174,058	160,657	157,162	159,216	132,442	-7.70	-2.18	1.31
Deprived Sector Loan	201,610	293,414	335,623	308,356	309,508	45.54	14.39	-8.12
Bills Purchased	3,304	4,403	3,130	4,271	3,840	33.28	-28.92	36.46
Other Product	373,101	473,944	558,470	452,502	445,334	27.03	17.83	-18.97
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>4,861,392</b>	<b>27.76</b>	<b>12.85</b>	<b>3.63</b>
<b>Collateral wise</b>								
Gold and Silver	38,427	43,111	52,782	55,533	53,319	12.19	22.43	5.21
Government Securities	465	678	783	3,239	3,238	45.85	15.48	313.70
Non Governmental Securities	39,776	87,213	61,272	58,566	55,928	119.26	-29.74	-4.42
Fixed Deposit Receipts	20,041	29,313	64,221	58,120	52,546	46.27	119.08	-9.50
Own	19,704	29,081	64,006	57,887	52,325	47.59	120.09	-9.56
Other Licences Institutions	336	232	215	233	221	-31.05	-7.34	8.61
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,314,696	4,297,179	25.18	12.84	4.82
Fixed Assets	2,489,020	3,118,968	3,538,076	3,749,324	3,711,101	25.31	13.44	5.97
Current Assets	424,927	528,641	578,047	565,372	586,077	24.41	9.35	-2.19
Against security of Bill	33,694	47,628	19,623	37,183	36,386	41.35	-58.80	89.48
Domestic Bills	720	556	880	771	653	-22.76	58.24	-12.36
Foreign Bills	32,974	47,072	18,744	36,412	35,733	42.75	-60.18	94.26
Against Guarantee	110,038	181,603	195,088	195,038	183,116	65.04	7.43	-0.03
Government Guarantee	2,666	2,597	2,307	3,129	3,421	-2.61	-11.17	35.67
Institutional Guarantee	80,995	135,679	136,841	127,020	110,319	67.52	0.86	-7.18
Personal Guarantee	9,330	26,424	37,037	41,125	43,219	183.23	40.16	11.04
Collective Guarantee	8,340	8,130	7,418	7,239	6,415	-2.51	-8.76	-2.41
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	455	402	-6.20	-15.36	-69.84
Other Guarantee	6,806	6,990	9,977	16,069	19,340	2.70	42.74	61.06
Credit Card	1,748	2,152	3,521	4,528	4,285	23.15	63.61	28.59
Others	107,877	133,439	195,625	152,948	175,396	23.70	46.60	-21.82
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>4,861,392</b>	<b>27.76</b>	<b>12.85</b>	<b>3.63</b>

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

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

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

## Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	166,856	242,235	299,987	330,086	327,221	45.18	23.84	10.03
Fishery Related	4,751	7,816	11,666	13,237	13,521	64.51	49.25	13.47
Mining Related	6,218	8,258	8,386	11,383	11,966	32.81	1.55	35.73
Agriculture, Forestry, Beverage & Non Food Production Related*	540,111	661,515	703,432	749,504	756,442	22.48	6.34	6.55
Construction	295,117	355,404	154,723	167,502	165,833	20.43	-56.47	8.26
Electricity, Gas and Water	156,730	202,483	239,756	298,869	303,563	29.19	18.41	24.66
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	67,879	69,407	39.43	16.94	-2.97
Transport, Communication and Public Utilities	75,379	78,828	82,970	83,643	83,661	4.58	5.25	0.81
Wholesaler & Retailer	605,155	763,650	866,464	896,414	885,007	26.19	13.46	3.46
Finance, Insurance and Real Estate	222,515	287,621	315,353	306,730	293,237	29.26	9.64	-2.73
Tourism Service**	133,795	164,941	175,638	182,269	184,933	23.28	6.49	3.78
Other Services	137,370	163,684	177,350	178,117	178,388	19.16	8.35	0.43
Consumption Loans	137,969	205,358	757,464	768,478	788,063	48.84	268.85	1.45
Local Government	1,539	1,492	1,081	1,082	1,176	-3.04	-27.54	0.03
Others	377,177	513,833	311,215	260,185	237,513	36.23	-39.43	-16.40
<b>TOTAL</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,299,932</b>	<b>28.01</b>	<b>12.34</b>	<b>3.35</b>
<b>Productwise</b>								
Term Loan	623,349	800,512	1,048,407	1,388,965	1,424,525	28.42	30.97	32.48
Overdraft	421,257	548,651	619,856	164,141	101,820	30.24	12.98	-73.52
Cash Credit Loan	-	-	-	493,597	533,688	-	-	-
Trust Receipt Loan/Import Loan	138,308	205,627	78,389	73,466	77,171	48.67	-61.88	-6.28
Short Term Working Capital/Demand Loan	684,538	856,327	989,680	849,208	846,035	25.10	15.57	-14.19
Residential Personal Home Loan (Up to Rs. 20 million)#	208,419	248,988	279,106	279,339	288,653	19.47	12.10	0.08
Real Estate Loan	141,435	159,139	199,641	217,964	208,472	12.52	25.45	9.18
Margin Nature Loan	41,345	90,921	64,819	58,679	58,902	119.91	-28.71	-9.47
Hire Purchase Loan	144,991	134,893	131,340	138,262	111,731	-6.96	-2.63	5.27
Deprived Sector Loan	169,090	239,728	279,646	262,365	264,509	41.78	16.65	-6.18
Bills Purchased	3,304	4,403	3,130	4,271	3,840	33.28	-28.92	36.46
Other Product	327,553	427,751	481,430	385,119	380,585	30.59	12.55	-20.01
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,299,932</b>	<b>28.01</b>	<b>12.34</b>	<b>3.35</b>
<b>Collateral wise</b>								
Gold and Silver	34,208	38,492	47,816	50,575	48,363	12.52	24.23	5.77
Government Securities	445	670	722	3,200	3,199	50.59	7.70	343.23
Non Governmental Securities	31,998	73,593	47,841	43,198	41,132	130.00	-34.99	-9.71
Fixed Deposit Receipts	16,803	24,777	49,275	47,972	43,620	47.45	98.87	-2.64
Own	16,467	24,545	49,060	47,738	43,398	49.06	99.88	-2.69
Other Licences Institutions	336	232	215	233	221	-31.05	-7.34	8.61
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,833,402	3,815,441	25.82	12.35	4.34
Fixed Assets	2,174,097	2,741,246	3,095,794	3,268,070	3,229,402	26.09	12.93	5.56
Current Assets	424,691	528,603	577,997	565,333	586,039	24.47	9.34	-2.19
Against security of Bill	33,694	47,626	19,623	37,183	36,386	41.35	-58.80	89.48
Domestic Bills	720	555	880	771	653	-22.94	58.60	-12.36
Foreign Bills	32,974	47,072	18,744	36,412	35,733	42.75	-60.18	94.26
Against Guarantee	87,681	130,550	142,452	147,130	137,314	48.89	9.12	3.28
Government Guarantee	2,196	2,523	2,237	3,065	3,357	14.91	-11.32	36.99
Institutional Guarantee	69,941	105,184	106,032	97,518	82,586	50.39	0.81	-8.03
Personal Guarantee	6,704	12,905	21,700	27,919	30,207	92.49	68.15	28.66
Collective Guarantee	398	1,299	1,103	2,186	1,503	226.82	-15.14	98.29
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	455	402	5.05	-15.36	-69.84
Other Guarantee	6,744	6,855	9,870	15,986	19,258	1.65	43.98	61.96
Credit Card	1,748	2,152	3,521	4,524	4,280	23.15	63.61	28.48
Others	98,224	129,231	190,401	148,194	170,198	31.57	47.33	-22.17
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,299,932</b>	<b>28.01</b>	<b>12.34</b>	<b>3.35</b>

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

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

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

## Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2023	2023	2023	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	18,518	26,987	29,913	32,930	32,881	45.74	10.84	10.09
Fishery Related	677	1,008	1,341	1,523	1,520	48.90	32.98	13.56
Mining Related	178	364	302	321	318	104.18	-16.93	6.26
Agriculture, Forestry, Beverage & Non Food Production Related*	20,325	21,688	26,206	29,095	29,561	6.71	20.83	11.03
Construction	42,472	49,017	31,622	32,104	30,108	15.41	-35.49	1.52
Electricity, Gas and Water	4,891	5,116	6,488	7,578	7,708	4.60	26.83	16.80
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,771	1,748	-0.42	-18.23	1.11
Transport, Communication and Public Utilities	17,516	15,054	13,921	11,060	11,028	-14.06	-7.53	-20.55
Wholesaler & Retailer	46,826	61,627	68,458	73,242	73,124	31.61	11.09	6.99
Finance, Insurance and Real Estate	21,802	39,227	47,742	46,985	46,472	79.93	21.71	-1.58
Tourism Service**	11,734	15,863	20,443	24,215	24,310	35.19	28.87	18.45
Other Services	11,219	11,586	13,088	15,561	15,724	3.27	12.97	18.89
Consumption Loans	15,664	23,284	81,687	128,117	117,786	48.65	250.82	56.84
Local Government	11	11	8	9	9	-0.30	-25.26	12.13
Others	73,157	110,457	98,812	66,870	76,692	50.99	-10.54	-32.33
<b>TOTAL</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>468,988</b>	<b>33.53</b>	<b>15.22</b>	<b>6.70</b>
<b>Productwise</b>								
Term Loan	80,772	115,573	130,209	167,740	169,870	43.09	12.66	28.82
Overdraft	60,457	78,746	87,233	59,343	46,156	30.25	10.78	-31.97
Cash Credit Loan	-	-	-	19,124	29,531	-	-	-
Trust Receipt Loan/Import Loan	8	10	43	-	-	23.61	310.67	-100.00
Short Term Working Capital/Demand Loan	11,989	17,949	17,812	24,487	24,462	49.71	-0.76	37.47
Residential Personal Home Loan (Up to Rs. 20 million)#	35,073	41,221	48,705	57,643	58,753	17.53	18.15	18.35
Real Estate Loan	14,628	17,446	18,717	21,884	22,048	19.26	7.28	16.92
Margin Nature Loan	6,446	12,528	11,773	14,165	13,857	94.36	-6.02	20.31
Hire Purchase Loan	23,215	21,804	21,814	17,352	17,171	-6.08	0.04	-20.45
Deprived Sector Loan	26,851	47,111	49,167	40,153	39,319	75.45	4.36	-18.33
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	49,491	47,821	12.07	81.41	-12.11
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>468,988</b>	<b>33.53</b>	<b>15.22</b>	<b>6.70</b>
<b>Collateral wise</b>								
Gold and Silver	3,254	3,721	3,982	3,931	3,906	14.35	7.01	-1.28
Government Securities	-	3	6	7	7	0.00	110.93	13.94
Non Governmental Securities	6,341	11,972	10,741	12,465	11,962	88.79	-10.28	16.05
Fixed Deposit Receipts	2,395	3,688	12,219	8,314	7,410	53.95	231.36	-31.96
Own	2,395	3,688	12,219	8,314	7,410	53.95	231.36	-31.96
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	403,350	403,845	24.08	15.11	9.75
Fixed Assets	257,300	319,252	367,493	403,343	403,838	24.08	15.11	9.76
Current Assets	3	16	9	7	7	401.57	-40.20	-27.60
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	41,526	39,598	150.74	4.55	-9.09
Government Guarantee	31	34	29	25	24	9.04	-13.23	-16.22
Institutional Guarantee	7,455	24,143	25,284	24,532	22,984	223.86	4.73	-2.97
Personal Guarantee	1,995	12,644	13,999	11,873	11,636	533.92	10.71	-15.18
Collective Guarantee	7,942	6,831	6,314	5,052	4,911	-13.99	-7.56	-19.99
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	2	40	51	44	44	1650.11	29.44	-13.88
Credit Card	-	-	-	4	5	0.00	0.00	0.00
Others	421	1,086	1,654	1,785	2,255	158.10	52.27	7.93
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>468,988</b>	<b>33.53</b>	<b>15.22</b>	<b>6.70</b>

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

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

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

## Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	4/3
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	4,608	4,679	6,287	6,611	6,603	1.55	34.37	5.15
Fishery Related	62	132	227	253	254	113.16	72.67	11.19
Mining Related	58	64	101	85	73	10.30	59.21	-15.66
Agriculture, Forestry, Beverage & Non Food Production Related*	3,533	3,379	4,263	3,937	3,947	-4.37	26.16	-7.65
Construction	9,830	9,609	3,851	3,774	4,076	-2.25	-59.92	-2.02
Electricity, Gas and Water	352	198	595	1,009	1,020	-43.78	200.62	69.75
Metal Products, Machinery & Electronic Equipment & Assemblage	1,016	598	762	649	608	-41.17	27.53	-14.88
Transport, Communication and Public Utilities	4,708	3,623	4,018	3,427	3,373	-23.05	10.90	-14.70
Wholesaler & Retailer	10,847	12,305	12,697	13,844	13,912	13.45	3.18	9.04
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,844	11,523	24.03	17.70	-2.51
Tourism Service**	3,128	3,104	4,413	4,676	4,693	-0.76	42.15	5.96
Other Services	2,032	1,766	2,475	2,919	2,906	-13.07	40.12	17.96
Consumption Loans	4,991	5,125	28,332	29,543	28,500	2.68	452.83	4.27
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	10,486	10,948	-19.88	-33.43	-9.67
<b>TOTAL</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>92,472</b>	<b>-3.86</b>	<b>26.85</b>	<b>1.39</b>
<b>Productwise</b>								
Term Loan	14,359	15,994	18,225	22,909	23,074	11.39	13.95	25.70
Overdraft	6,881	6,903	11,684	7,297	4,526	0.31	69.26	-37.55
Cash Credit Loan	-	-	-	3,735	6,634	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	112	112	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	5,588	5,957	6,555	6,531	6,763	6.61	10.03	-0.37
Residential Personal Home Loan (Up to Rs. 20 million)#	9,051	8,048	9,988	11,743	11,960	-11.07	24.11	17.57
Real Estate Loan	7,418	6,953	9,897	9,740	9,601	-6.26	42.33	-1.58
Margin Nature Loan	2,619	2,833	3,915	3,691	3,655	8.15	38.23	-5.73
Hire Purchase Loan	5,851	3,960	4,007	3,602	3,539	-32.32	1.19	-10.11
Deprived Sector Loan	5,669	6,575	6,811	5,838	5,679	15.98	3.60	-14.29
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,849	15,153	20,730	17,892	16,928	-15.11	36.80	-13.69
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>92,472</b>	<b>-3.86</b>	<b>26.85</b>	<b>1.39</b>
<b>Collateral wise</b>								
Gold and Silver	965	898	983	1,027	1,049	-6.90	9.41	4.48
Government Securities	20	5	55	32	32	-76.37	1074.45	-41.41
Non Governmental Securities	1,437	1,648	2,690	2,902	2,833	14.70	63.21	7.90
Fixed Deposit Receipts	842	849	2,727	1,835	1,517	0.84	221.27	-32.73
Own	842	849	2,727	1,835	1,517	0.84	221.27	-32.73
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	77,944	77,893	1.10	27.93	4.16
Fixed Assets	57,624	58,471	74,789	77,912	77,861	1.47	27.91	4.18
Current Assets	233	22	40	32	32	-90.53	81.94	-19.99
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	6,382	6,204	49.25	-5.47	-8.29
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	4,971	4,750	76.50	-13.02	-10.03
Personal Guarantee	631	875	1,338	1,332	1,376	38.68	52.98	-0.42
Collective Guarantee	-	0	1	0	0	0.00	129.51	-70.60
International Rated Foreign Bank's Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	39	39	59.30	-41.51	-29.99
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	2,970	2,944	-66.19	14.39	-16.84
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>92,472</b>	<b>-3.86</b>	<b>26.85</b>	<b>1.39</b>

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

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

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











S.N.	BFI Name	CFC	Manju	Reliance
<b>Liabilities</b>				
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,804.00</b>	<b>2,108.26</b>	<b>1,156.54</b>
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	325.28	323.09	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	112.25	54.59	(153.10)
	g. Others Reserves Fund	183.00	379.03	32.52
<b>2</b>	<b>BORROWINGS</b>	<b>199.45</b>	<b>500.00</b>	<b>428.53</b>
	a. NRB	-	-	48.53
	b. Interbank Borrowing	-	-	380.00
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.45	500.00	-
<b>3</b>	<b>DEPOSITS</b>	<b>18,748.74</b>	<b>13,902.63</b>	<b>6,778.37</b>
	a. Current	152.29	-	33.39
	Domestic	152.29	-	33.39
	Foreign	-	-	-
	b. Savings	3,620.50	1,887.71	1,337.73
	Domestic	3,620.50	1,887.71	1,337.73
	Foreign	-	-	-
	c. Fixed	14,146.93	10,681.52	4,710.26
	Domestic	14,146.93	10,681.52	4,710.26
	Foreign	-	-	-
	d. Call Deposits	810.87	1,333.35	696.98
	Domestic	810.87	1,333.35	696.98
	Foreign	-	-	-
	e. Others	18.15	0.05	-
	Domestic	18.15	0.05	-
	Foreign	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>0.71</b>	<b>-</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>800.60</b>	<b>1,126.81</b>	<b>587.49</b>
	1. Sundry Creditors	214.56	114.61	22.20
	2. Loan Loss Provision	291.13	423.53	340.20
	3. Interest Suspense a/c	-	205.95	89.95
	4. Others	294.90	382.72	135.15
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>71.73</b>	<b>-</b>	<b>1.02</b>
	<b>TOTAL Liabilities</b>	<b>21,625.23</b>	<b>17,637.70</b>	<b>8,951.95</b>
<b>Assets</b>				
<b>1</b>	<b>LIQUID FUNDS</b>	<b>2,166.10</b>	<b>901.58</b>	<b>490.01</b>
	a. Cash Balance	247.45	102.55	69.22
	Nepalese Notes & Coins	247.32	102.55	69.22
	Foreign Currency	0.13	-	-
	b. Bank Balance	1,918.65	799.03	236.69
	1. In Nepal Rastra Bank	777.21	540.43	236.69
	Domestic Currency	777.21	540.43	236.69
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	953.69	90.94	-
	Domestic Currency	953.69	90.94	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	187.76	167.67	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	184.10
	Domestic Currency	-	-	184.10
	Foreign Currency	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>3,989.75</b>	<b>2,484.11</b>	<b>1,785.39</b>
	a. Govt. Securities	3,989.75	2,484.11	1,785.39
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>349.32</b>	<b>350.73</b>	<b>189.31</b>
	a. Interbank Lending	-	200.00	-
	b. Non Residents	-	-	-
	c. Others	349.32	150.73	189.31
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>13,956.67</b>	<b>12,568.23</b>	<b>5,739.66</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>13,956.67</b>	<b>12,568.23</b>	<b>5,739.66</b>
	a. Private Sector	13,385.12	11,627.98	5,238.75
	b. Financial Institutions	571.55	940.25	500.91
	c. Government Organizations	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>464.50</b>	<b>293.02</b>	<b>268.32</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>694.61</b>	<b>1,014.12</b>	<b>392.73</b>
	a. Accrued Interest:	298.16	341.98	154.54
	Financial Institutions	210.73	92.38	56.11
	Government Enterprises	86.52	48.07	26.36
	Private Sector	0.90	201.53	72.06
	b. Staff Loans / Adv.	133.60	303.12	103.66
	c. Sundry Debtors	57.92	330.92	8.50
	d. Cash In Transit	-	-	-
	e. Others	204.94	38.11	126.04
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>4.27</b>	<b>25.91</b>	<b>83.14</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>3.39</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>TOTAL ASSETS</b>	<b>21,625.23</b>	<b>17,637.70</b>	<b>8,951.95</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,502.62</b>	<b>1,754.72</b>	<b>2,711.75</b>	<b>2,524.74</b>	<b>666.11</b>	<b>2,144.82</b>	<b>1,156.72</b>
1.1 On Deposit Liabilities	1,469.41	1,692.62	2,660.04	2,375.07	627.77	2,052.05	1,086.41
1.1.1 Saving Account	349.66	624.73	535.96	418.11	175.15	343.28	241.15
1.1.2 Fixed Account	1,092.07	1,032.52	2,044.36	1,902.40	425.88	1,663.08	820.70
1.1.2.1 Up to 3 months Fixed Account	78.89	-	613.31	31.88	-	-	32.89
1.1.2.2 3 to 6 months Fixed Account	121.09	-	306.65	-	34.01	-	26.21
1.1.2.3 6 months to 1 year Fixed Account	567.57	-	551.98	-	171.20	1,663.08	71.94
1.1.2.4 Above 1 year Fixed Account	324.52	1,032.52	572.42	1,870.51	220.66	-	689.65
1.1.3 Call Deposit	27.69	35.36	79.72	54.57	26.74	45.69	24.57
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	33.20	62.10	51.72	149.67	38.35	92.77	70.31
<b>2. Commission Expense</b>	<b>7.72</b>	<b>32.37</b>	<b>64.20</b>	<b>34.46</b>	<b>9.28</b>	<b>-</b>	<b>7.11</b>
<b>3. Staff Expense</b>	<b>302.50</b>	<b>317.84</b>	<b>271.02</b>	<b>212.46</b>	<b>91.14</b>	<b>186.39</b>	<b>125.05</b>
<b>4. Office Operating Expenses</b>	<b>132.73</b>	<b>104.60</b>	<b>148.99</b>	<b>184.53</b>	<b>55.74</b>	<b>165.16</b>	<b>84.17</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>(24.52)</b>	<b>(139.13)</b>	<b>-</b>	<b>-</b>	<b>250.32</b>	<b>(188.23)</b>	<b>182.92</b>
7.1 Loan loss Provision	(24.52)	(139.13)	-	-	250.32	(188.23)	176.97
7.1.1 General Loan loss Provision	(24.52)	-	-	-	63.83	-	18.44
7.1.1.1 Pass Loan Loss Provision	(24.52)	-	-	-	-	-	18.44
7.1.1.2 Watch List Provision	-	-	-	-	63.83	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	186.49	-	158.52
7.1.3 Additional Loan Loss Provision	-	(139.13)	-	-	-	(188.23)	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	5.95
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.29</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>23.84</b>	<b>33.61</b>	<b>119.92</b>	<b>119.26</b>	<b>40.92</b>	<b>102.09</b>	<b>25.48</b>
<b>10. Provision for Income Tax</b>	<b>92.55</b>	<b>191.59</b>	<b>323.79</b>	<b>325.40</b>	<b>110.49</b>	<b>287.64</b>	<b>68.80</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>360.42</b>	<b>447.03</b>	<b>755.52</b>	<b>747.98</b>	<b>257.82</b>	<b>631.20</b>	<b>160.54</b>
<b>Total Expenses</b>	<b>2,397.85</b>	<b>2,742.64</b>	<b>4,395.19</b>	<b>4,148.84</b>	<b>1,482.16</b>	<b>3,329.07</b>	<b>1,810.80</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,219.53</b>	<b>2,520.01</b>	<b>3,988.08</b>	<b>3,923.89</b>	<b>1,135.78</b>	<b>3,247.35</b>	<b>1,632.93</b>
1.1 On Loans and Advances	1,880.27	2,090.75	3,477.19	3,512.01	846.47	2,950.73	1,317.72
1.2 On Investment	160.67	423.04	386.04	302.72	175.09	202.39	235.71
1.2.1 Government Bonds	160.67	219.20	373.40	302.72	171.60	202.39	234.16
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	12.64	-	-	-	1.55
1.2.4 Debenture & Bonds	-	203.84	-	-	3.49	-	-
1.3 On Agency Balance	0.41	0.01	-	93.27	0.99	-	1.07
1.4 On Call Deposit	-	6.20	92.64	-	45.57	-	-
1.5 On Others	178.18	-	32.22	15.88	67.66	94.22	78.42
<b>2. Commission and Discount</b>	<b>151.28</b>	<b>15.91</b>	<b>317.82</b>	<b>132.90</b>	<b>162.21</b>	<b>88.35</b>	<b>110.58</b>
2.1 Bills Purchase and Discount	-	-	-	0.00	3.33	0.21	0.11
2.2 Commission	151.28	13.29	108.32	132.90	135.41	58.98	46.75
2.3 Others	-	2.62	209.50	-	23.48	29.15	63.72
<b>3. Exchange Flactuation Income</b>	<b>5.81</b>	<b>(6.83)</b>	<b>48.37</b>	<b>39.46</b>	<b>50.19</b>	<b>26.32</b>	<b>15.68</b>
3.1 Due to Change in Exchange Rate	-	(3.02)	9.07	0.12	(2.20)	-	2.46
3.2 Due to Foreign Currency Transaction	5.81	(3.81)	39.29	39.34	52.39	26.32	13.22
<b>4. Other Operating Income</b>	<b>21.23</b>	<b>188.66</b>	<b>9.59</b>	<b>41.22</b>	<b>6.86</b>	<b>15.29</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>0.00</b>	<b>0.81</b>	<b>-</b>	<b>11.33</b>	<b>-</b>	<b>(1.93)</b>	<b>0.16</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>19.34</b>	<b>9.70</b>	<b>-</b>	<b>126.83</b>	<b>-</b>	<b>51.44</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>4.75</b>	<b>21.64</b>	<b>0.04</b>	<b>0.29</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(46.31)</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>2,397.85</b>	<b>2,742.64</b>	<b>4,395.19</b>	<b>4,148.84</b>	<b>1,482.16</b>	<b>3,329.07</b>	<b>1,810.80</b>

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,328.20</b>	<b>2,405.89</b>	<b>1,153.29</b>	<b>2,559.48</b>	<b>2,247.20</b>	<b>1,728.21</b>	<b>1,506.36</b>
1.1 On Deposit Liabilities	1,274.28	2,289.66	1,065.95	2,404.40	2,139.51	1,507.01	1,373.50
1.1.1 Saving Account	276.49	652.40	216.29	359.40	401.26	277.49	270.43
1.1.2 Fixed Account	977.18	1,596.69	830.83	1,998.88	1,700.18	1,189.74	1,096.73
1.1.2.1 Up to 3 months Fixed Account	222.02	-	0.00	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	210.68	0.16	-	-	91.60	448.08	-
1.1.2.3 6 months to 1 year Fixed Account	220.35	1.70	30.60	-	1,372.05	482.96	1,096.38
1.1.2.4 Above 1 year Fixed Account	324.12	1,594.82	800.23	1,998.88	236.53	258.70	0.35
1.1.3 Call Deposit	20.62	40.57	18.83	46.12	38.06	39.78	6.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	53.92	116.24	87.34	155.08	107.69	221.19	132.86
<b>2. Commission Expense</b>	<b>8.97</b>	<b>-</b>	<b>3.78</b>	<b>0.90</b>	<b>0.00</b>	<b>-</b>	<b>0.80</b>
<b>3. Staff Expense</b>	<b>127.07</b>	<b>244.54</b>	<b>159.07</b>	<b>331.48</b>	<b>302.32</b>	<b>175.14</b>	<b>294.85</b>
<b>4. Office Operating Expenses</b>	<b>83.27</b>	<b>262.41</b>	<b>66.90</b>	<b>150.37</b>	<b>183.17</b>	<b>146.89</b>	<b>155.57</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>0.34</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.32</b>
5.1 Due to Change in Exchange Rates	-	0.34	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.32
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.11</b>	<b>(8.73)</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.51</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	-	7.51	-
7.1.1 General Loan loss Provision	-	-	-	-	-	7.51	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	7.51	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>0.84</b>	<b>-</b>	<b>-</b>	<b>0.10</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>58.36</b>	<b>61.05</b>	<b>29.95</b>	<b>97.08</b>	<b>65.94</b>	<b>47.56</b>	<b>25.51</b>
<b>10. Provision for Income Tax</b>	<b>157.58</b>	<b>164.83</b>	<b>80.86</b>	<b>296.61</b>	<b>178.03</b>	<b>128.40</b>	<b>153.05</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>367.69</b>	<b>384.60</b>	<b>188.66</b>	<b>577.10</b>	<b>415.40</b>	<b>299.60</b>	<b>331.61</b>
<b>Total Expenses</b>	<b>2,131.14</b>	<b>3,523.66</b>	<b>1,683.34</b>	<b>4,013.01</b>	<b>3,392.06</b>	<b>2,535.52</b>	<b>2,459.34</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,952.41</b>	<b>3,294.03</b>	<b>1,573.69</b>	<b>3,749.55</b>	<b>3,219.96</b>	<b>2,370.89</b>	<b>2,269.86</b>
1.1 On Loans and Advances	1,670.98	3,044.40	1,376.29	3,449.87	2,981.37	1,984.90	1,955.41
1.2 On Investment	274.78	232.95	141.40	111.55	180.12	345.74	273.62
1.2.1 Government Bonds	242.85	230.72	21.94	111.55	179.01	337.50	273.62
1.2.2 Foreign Bonds	31.93	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	2.23	119.46	-	1.11	8.25	0.00
1.3 On Agency Balance	-	0.39	-	-	1.83	3.24	-
1.4 On Call Deposit	-	16.28	-	-	39.17	11.82	-
1.5 On Others	6.65	-	56.00	188.13	17.48	25.19	40.82
<b>2. Commission and Discount</b>	<b>156.67</b>	<b>150.60</b>	<b>86.56</b>	<b>224.72</b>	<b>133.39</b>	<b>132.62</b>	<b>64.89</b>
2.1 Bills Purchase and Discount	-	0.25	-	-	23.31	6.55	-
2.2 Commission	156.67	150.35	82.13	222.82	83.28	12.55	47.82
2.3 Others	-	-	4.44	1.90	26.80	113.51	17.07
<b>3. Exchange Flactuation Income</b>	<b>22.13</b>	<b>7.09</b>	<b>20.61</b>	<b>37.35</b>	<b>11.24</b>	<b>25.30</b>	<b>0.54</b>
3.1 Due to Change in Exchange Rate	3.55	-	3.77	13.72	(473.35)	6.37	-
3.2 Due to Foreign Currency Transaction	18.57	7.09	16.84	23.63	484.60	18.94	0.54
<b>4. Other Operating Income</b>	<b>0.00</b>	<b>71.96</b>	<b>2.48</b>	<b>1.09</b>	<b>26.49</b>	<b>6.69</b>	<b>71.42</b>
<b>5. Non Operating Income</b>	<b>(0.06)</b>	<b>-</b>	<b>-</b>	<b>0.29</b>	<b>0.97</b>	<b>-</b>	<b>20.75</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31.89</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>2,131.14</b>	<b>3,523.66</b>	<b>1,683.34</b>	<b>4,013.01</b>	<b>3,392.06</b>	<b>2,535.52</b>	<b>2,459.34</b>

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahaaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,110.28</b>	<b>1,275.55</b>	<b>1,564.78</b>	<b>1,714.38</b>	<b>2,004.33</b>	<b>1,368.70</b>	<b>418.46</b>
1.1 On Deposit Liabilities	2,977.08	1,219.94	1,459.73	1,497.03	1,917.98	1,244.42	418.46
1.1.1 Saving Account	593.89	220.98	171.68	305.30	379.23	217.91	67.74
1.1.2 Fixed Account	2,332.00	977.92	1,265.62	1,159.91	1,505.56	1,006.90	342.21
1.1.2.1 Up to 3 months Fixed Account	-	119.39	-	16.49	-	-	-
1.1.2.2 3 to 6 months Fixed Account	540.75	112.06	673.31	120.55	-	-	38.27
1.1.2.3 6 months to 1 year Fixed Account	800.34	671.00	363.37	447.78	-	1,006.90	171.19
1.1.2.4 Above 1 year Fixed Account	990.91	75.47	228.95	575.09	1,505.56	-	132.76
1.1.3 Call Deposit	51.19	21.03	22.43	29.19	33.20	19.61	8.51
1.1.4 Certificate of Deposit	-	-	-	2.63	-	-	-
1.2 On Borrowing	133.20	55.62	105.06	217.35	86.34	124.28	-
<b>2. Commission Expense</b>	<b>27.70</b>	<b>13.48</b>	<b>-</b>	<b>14.34</b>	<b>-</b>	<b>-</b>	<b>0.63</b>
<b>3. Staff Expense</b>	<b>281.64</b>	<b>122.83</b>	<b>93.74</b>	<b>156.60</b>	<b>271.56</b>	<b>110.84</b>	<b>38.35</b>
<b>4. Office Operating Expenses</b>	<b>187.07</b>	<b>84.48</b>	<b>19.15</b>	<b>93.64</b>	<b>196.81</b>	<b>109.09</b>	<b>30.13</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>22.36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17.95</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>(8.04)</b>	<b>-</b>	<b>(35.48)</b>	<b>-</b>	<b>-</b>	<b>3.13</b>	<b>(16.90)</b>
7.1 Loan loss Provision	(8.04)	-	(35.48)	-	-	3.13	(16.90)
7.1.1 General Loan loss Provision	-	-	35.60	-	-	3.13	(18.23)
7.1.1.1 Pass Loan Loss Provision	-	-	45.38	-	-	3.13	26.50
7.1.1.2 Watch List Provision	-	-	(9.79)	-	-	-	(44.74)
7.1.2 Special Loan Loss Provision	(8.04)	-	(71.08)	-	-	-	1.33
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12.96</b>	<b>28.53</b>	<b>2.52</b>
<b>9. Provision for Staff Bonus</b>	<b>157.52</b>	<b>39.30</b>	<b>67.43</b>	<b>60.82</b>	<b>47.60</b>	<b>40.00</b>	<b>12.47</b>
<b>10. Provision for Income Tax</b>	<b>425.31</b>	<b>106.12</b>	<b>182.07</b>	<b>164.21</b>	<b>128.51</b>	<b>107.99</b>	<b>33.68</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>992.39</b>	<b>247.62</b>	<b>424.83</b>	<b>383.15</b>	<b>299.85</b>	<b>251.97</b>	<b>78.58</b>
<b>Total Expenses</b>	<b>5,196.23</b>	<b>1,889.39</b>	<b>2,316.52</b>	<b>2,587.14</b>	<b>2,961.61</b>	<b>2,038.20</b>	<b>597.92</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>4,854.43</b>	<b>1,781.97</b>	<b>2,129.35</b>	<b>2,416.26</b>	<b>2,642.85</b>	<b>1,884.52</b>	<b>582.81</b>
1.1 On Loans and Advances	4,230.24	1,580.01	1,882.46	2,156.60	2,324.26	1,605.04	490.52
1.2 On Investment	586.38	144.49	158.40	220.68	289.85	273.06	21.97
1.2.1 Government Bonds	586.38	144.12	150.47	209.50	289.85	269.00	21.97
1.2.2 Foreign Bonds	-	-	-	3.02	-	3.68	-
1.2.3 NRB Bonds	-	0.36	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	7.92	8.16	-	0.38	-
1.3 On Agency Balance	-	2.80	0.58	-	5.05	-	-
1.4 On Call Deposit	-	0.47	-	1.03	4.12	-	4.04
1.5 On Others	37.82	54.21	87.91	37.94	19.56	6.41	66.28
<b>2. Commission and Discount</b>	<b>290.43</b>	<b>110.76</b>	<b>120.97</b>	<b>146.66</b>	<b>182.83</b>	<b>26.21</b>	<b>11.01</b>
2.1 Bills Purchase and Discount	-	2.71	-	-	0.54	-	-
2.2 Commission	290.43	102.66	120.75	146.66	181.57	26.21	0.56
2.3 Others	-	5.39	0.21	-	0.72	-	10.45
<b>3. Exchange Flactuation Income</b>	<b>48.47</b>	<b>4.42</b>	<b>14.73</b>	<b>19.86</b>	<b>(0.07)</b>	<b>38.27</b>	<b>0.70</b>
3.1 Due to Change in Exchange Rate	0.34	-	0.07	3.97	-	3.07	-
3.2 Due to Foreign Currency Transaction	48.12	4.42	14.67	15.88	(0.07)	35.20	0.70
<b>4. Other Operating Income</b>	<b>2.90</b>	<b>(9.74)</b>	<b>51.48</b>	<b>4.36</b>	<b>102.73</b>	<b>60.89</b>	<b>3.40</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>1.37</b>	<b>0.00</b>	<b>-</b>	<b>33.26</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28.31</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>0.60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>5,196.23</b>	<b>1,889.39</b>	<b>2,316.52</b>	<b>2,587.14</b>	<b>2,961.61</b>	<b>2,038.20</b>	<b>597.92</b>



BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4.36</b>	<b>37.12</b>	<b>430.14</b>	<b>101.75</b>	<b>54.70</b>	<b>961.29</b>	<b>646.51</b>
1.1 On Deposit Liabilities	4.36	37.12	424.52	101.75	54.68	948.55	638.79
1.1.1 Saving Account	0.45	7.52	60.59	23.35	8.90	142.12	91.09
1.1.2 Fixed Account	3.43	26.40	356.60	73.58	45.04	789.10	533.97
1.1.2.1 Up to 3 months Fixed Account	0.31	-	49.56	-	1.80	160.14	79.22
1.1.2.2 3 to 6 months Fixed Account	0.24	-	182.79	25.43	2.25	91.41	60.42
1.1.2.3 6 months to 1 year Fixed Account	1.76	-	55.15	0.65	15.76	402.75	314.80
1.1.2.4 Above 1 year Fixed Account	1.11	26.40	69.09	47.50	25.22	134.80	79.53
1.1.3 Call Deposit	0.48	3.20	7.33	4.82	0.74	17.33	13.72
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	5.63	-	0.02	12.74	7.72
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>2.04</b>	<b>1.00</b>	<b>-</b>	<b>-</b>	<b>0.11</b>
<b>3. Staff Expense</b>	<b>1.51</b>	<b>4.31</b>	<b>44.55</b>	<b>11.85</b>	<b>5.12</b>	<b>85.69</b>	<b>66.93</b>
<b>4. Office Operating Expenses</b>	<b>0.90</b>	<b>3.91</b>	<b>24.87</b>	<b>9.00</b>	<b>3.55</b>	<b>57.48</b>	<b>48.61</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>0.36</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.36	-
5.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.10</b>	<b>-</b>	<b>-</b>	<b>2.39</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>248.30</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	248.30	-	-	-
7.1.1 General Loan loss Provision	-	-	-	65.17	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	65.17	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	183.14	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>0.97</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>8.97</b>	<b>-</b>	<b>-</b>	<b>26.67</b>	<b>12.59</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>24.22</b>	<b>-</b>	<b>-</b>	<b>72.02</b>	<b>34.00</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>45.65</b>	<b>56.52</b>	<b>-</b>	<b>-</b>	<b>168.04</b>	<b>79.33</b>
<b>Total Expenses</b>	<b>6.78</b>	<b>90.99</b>	<b>592.40</b>	<b>371.91</b>	<b>63.38</b>	<b>1,373.94</b>	<b>888.07</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2.85</b>	<b>61.08</b>	<b>580.44</b>	<b>119.43</b>	<b>59.46</b>	<b>1,317.40</b>	<b>862.88</b>
1.1 On Loans and Advances	2.85	60.60	519.57	106.02	59.43	1,186.76	853.31
1.2 On Investment	-	-	49.59	13.41	-	125.98	-
1.2.1 Government Bonds	-	-	49.59	13.41	-	78.62	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	47.14	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.23	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.48	-	-	0.00	0.01	0.00
1.5 On Others	-	-	11.28	-	0.03	4.66	9.57
<b>2. Commission and Discount</b>	<b>0.00</b>	<b>0.69</b>	<b>11.64</b>	<b>3.35</b>	<b>0.02</b>	<b>1.67</b>	<b>11.09</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.00	0.69	1.53	0.33	0.02	1.38	9.16
2.3 Others	-	-	10.11	3.02	0.00	0.30	1.93
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>0.26</b>	<b>-</b>	<b>-</b>	<b>0.66</b>	<b>1.02</b>
3.1 Due to Change in Exchange Rate	-	-	0.26	-	-	-	(0.18)
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	0.66	1.21
<b>4. Other Operating Income</b>	<b>0.09</b>	<b>-</b>	<b>0.05</b>	<b>-</b>	<b>1.02</b>	<b>51.34</b>	<b>13.04</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.87</b>	<b>0.05</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>29.22</b>	<b>-</b>	<b>74.72</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>3.83</b>	<b>-</b>	<b>-</b>	<b>174.41</b>	<b>2.88</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>6.78</b>	<b>90.99</b>	<b>592.40</b>	<b>371.91</b>	<b>63.38</b>	<b>1,373.94</b>	<b>888.07</b>

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>446.21</b>	<b>8.55</b>	<b>520.24</b>	<b>445.91</b>	<b>429.91</b>	<b>33.44</b>	<b>6.11</b>
1.1 On Deposit Liabilities	438.32	8.55	504.10	445.91	429.91	33.44	6.11
1.1.1 Saving Account	59.25	0.81	66.75	84.58	47.89	6.74	2.90
1.1.2 Fixed Account	369.74	6.84	423.68	356.05	373.15	24.83	2.97
1.1.2.1 Up to 3 months Fixed Account	42.69	-	39.33	-	269.84	-	0.46
1.1.2.2 3 to 6 months Fixed Account	71.68	-	56.39	46.73	-	5.56	0.46
1.1.2.3 6 months to 1 year Fixed Account	136.08	3.63	128.76	221.27	35.87	12.46	1.28
1.1.2.4 Above 1 year Fixed Account	119.29	3.21	199.20	88.05	67.45	6.81	0.77
1.1.3 Call Deposit	9.32	0.89	13.67	5.28	8.87	1.87	0.24
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	7.89	-	16.13	-	-	-	-
<b>2. Commission Expense</b>	<b>3.57</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>41.99</b>	<b>1.11</b>	<b>45.26</b>	<b>46.01</b>	<b>26.35</b>	<b>6.12</b>	<b>3.58</b>
<b>4. Office Operating Expenses</b>	<b>35.67</b>	<b>0.67</b>	<b>45.38</b>	<b>30.77</b>	<b>15.96</b>	<b>4.49</b>	<b>0.68</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>13.74</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>(0.32)</b>	<b>25.06</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	(0.32)	25.06	-	-	-	-
7.1.1 General Loan loss Provision	-	(0.10)	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	(0.04)	-	-	-	-	-
7.1.1.2 Watch List Provision	-	(0.06)	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	(0.22)	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	25.06	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>12.91</b>	<b>3.56</b>	<b>9.06</b>	<b>-</b>	<b>12.56</b>	<b>4.54</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>34.85</b>	<b>9.61</b>	<b>24.47</b>	<b>30.82</b>	<b>33.92</b>	<b>12.25</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>81.33</b>	<b>22.43</b>	<b>57.09</b>	<b>71.92</b>	<b>79.15</b>	<b>28.59</b>	<b>3.94</b>
<b>Total Expenses</b>	<b>656.52</b>	<b>45.62</b>	<b>740.30</b>	<b>625.42</b>	<b>597.86</b>	<b>89.46</b>	<b>14.30</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>612.38</b>	<b>45.45</b>	<b>722.53</b>	<b>604.69</b>	<b>580.43</b>	<b>49.20</b>	<b>13.85</b>
1.1 On Loans and Advances	571.69	45.45	677.73	563.17	574.46	48.58	13.85
1.2 On Investment	40.61	-	28.97	30.50	4.45	0.15	-
1.2.1 Government Bonds	40.61	-	28.97	30.50	1.27	0.15	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	3.18	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.07	-	3.26	-	-	-	0.00
1.5 On Others	-	-	12.57	11.03	1.52	0.46	-
<b>2. Commission and Discount</b>	<b>42.33</b>	<b>0.00</b>	<b>1.10</b>	<b>2.55</b>	<b>0.58</b>	<b>0.34</b>	<b>0.07</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	42.33	0.00	1.10	2.55	0.58	0.34	0.07
2.3 Others	-	0.00	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>0.16</b>	<b>-</b>	<b>1.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.15	-	(1.17)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.01	-	2.86	-	-	-	-
<b>4. Other Operating Income</b>	<b>1.66</b>	<b>0.17</b>	<b>14.76</b>	<b>17.81</b>	<b>15.14</b>	<b>1.41</b>	<b>0.39</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>0.22</b>	<b>0.37</b>	<b>1.70</b>	<b>0.60</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>37.92</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>656.52</b>	<b>45.62</b>	<b>740.30</b>	<b>625.42</b>	<b>597.86</b>	<b>89.46</b>	<b>14.30</b>

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>36.00</b>	<b>34.88</b>	<b>16.00</b>	<b>0.17</b>	<b>62.34</b>	<b>99.12</b>	<b>68.15</b>
1.1 On Deposit Liabilities	36.00	34.88	16.00	0.17	62.34	95.93	67.59
1.1.1 Saving Account	8.03	4.14	2.56	0.17	12.06	18.50	7.50
1.1.2 Fixed Account	26.13	29.89	12.71	-	45.78	75.68	59.15
1.1.2.1 Up to 3 months Fixed Account	-	5.44	-	-	7.36	13.93	-
1.1.2.2 3 to 6 months Fixed Account	10.58	5.35	-	-	8.35	6.06	1.56
1.1.2.3 6 months to 1 year Fixed Account	9.54	8.93	-	-	18.56	45.18	33.56
1.1.2.4 Above 1 year Fixed Account	6.02	10.17	12.71	-	11.50	10.52	24.03
1.1.3 Call Deposit	1.83	0.84	0.74	0.00	4.50	1.76	0.94
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	3.19	0.56
<b>2. Commission Expense</b>	-	-	<b>0.01</b>	-	-	-	-
<b>3. Staff Expense</b>	<b>7.08</b>	<b>4.12</b>	<b>3.96</b>	<b>0.63</b>	<b>9.43</b>	<b>8.12</b>	<b>4.47</b>
<b>4. Office Operating Expenses</b>	<b>5.56</b>	<b>4.95</b>	<b>3.56</b>	<b>2.38</b>	<b>5.88</b>	<b>6.73</b>	<b>2.67</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-	-
<b>7. Provision for Risk</b>	-	<b>6.11</b>	-	-	-	<b>31.68</b>	<b>1.04</b>
7.1 Loan loss Provision	-	6.11	-	-	-	31.68	1.04
7.1.1 General Loan loss Provision	-	-	-	-	-	-	1.04
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	1.04
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	6.11	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	31.68	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	<b>0.85</b>	-	-	<b>3.10</b>	-	<b>0.76</b>
<b>10. Provision for Income Tax</b>	-	<b>2.30</b>	-	-	<b>8.38</b>	<b>0.60</b>	<b>2.06</b>
<b>11. Others</b>	-	-	-	-	<b>0.36</b>	-	-
<b>12. Net Profit</b>	-	<b>5.36</b>	<b>(9.50)</b>	<b>2.98</b>	<b>19.55</b>	<b>1.21</b>	<b>4.81</b>
<b>Total Expenses</b>	<b>48.64</b>	<b>58.57</b>	<b>14.03</b>	<b>6.16</b>	<b>109.05</b>	<b>147.46</b>	<b>83.96</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>32.87</b>	<b>44.89</b>	<b>12.84</b>	-	<b>93.91</b>	<b>139.33</b>	<b>81.11</b>
1.1 On Loans and Advances	32.50	43.95	11.21	-	86.89	127.25	80.52
1.2 On Investment	0.37	0.23	1.10	-	3.89	11.87	0.59
1.2.1 Government Bonds	0.37	0.23	1.10	-	3.89	11.87	0.59
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	0.00	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.04	0.01	-	2.82	0.21	0.01
1.5 On Others	-	0.66	0.52	-	0.31	-	-
<b>2. Commission and Discount</b>	<b>0.37</b>	<b>0.03</b>	<b>1.19</b>	-	<b>0.01</b>	<b>6.12</b>	<b>0.01</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.37	0.03	0.07	-	0.01	6.12	0.01
2.3 Others	-	-	1.12	-	-	-	-
<b>3. Exchange Flactuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>1.09</b>	<b>1.36</b>	<b>0.00</b>	<b>0.00</b>	<b>3.25</b>	<b>1.96</b>	<b>2.62</b>
<b>5. Non Operating Income</b>	-	-	-	<b>6.16</b>	<b>0.07</b>	<b>0.05</b>	-
<b>6. Write Back from Provisions for loss</b>	-	<b>12.30</b>	-	-	<b>11.11</b>	-	<b>0.22</b>
<b>7. Recovery of written-off Loan</b>	-	-	-	-	<b>0.70</b>	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>14.31</b>	-	-	-	-	-	-
<b>Total Income</b>	<b>48.64</b>	<b>58.57</b>	<b>14.03</b>	<b>6.16</b>	<b>109.05</b>	<b>147.46</b>	<b>83.96</b>

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>40.13</b>	<b>39.21</b>	<b>33.75</b>	<b>109.25</b>	<b>59.21</b>	<b>14.83</b>	<b>14.13</b>
1.1 On Deposit Liabilities	40.13	39.21	33.75	109.25	59.21	14.83	14.05
1.1.1 Saving Account	6.95	6.07	6.23	11.19	9.75	1.94	2.30
1.1.2 Fixed Account	32.37	31.24	27.17	97.21	49.46	12.23	10.28
1.1.2.1 Up to 3 months Fixed Account	-	3.18	1.40	-	-	0.40	0.79
1.1.2.2 3 to 6 months Fixed Account	-	6.08	1.29	9.10	3.85	2.15	0.90
1.1.2.3 6 months to 1 year Fixed Account	32.37	11.55	16.54	12.88	30.59	4.05	3.63
1.1.2.4 Above 1 year Fixed Account	-	10.42	7.94	75.23	15.02	5.63	4.97
1.1.3 Call Deposit	0.80	1.90	0.35	0.85	-	0.66	1.47
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.08
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>6.75</b>	<b>7.30</b>	<b>1.22</b>	<b>10.23</b>	<b>6.63</b>	<b>1.64</b>	<b>6.06</b>
<b>4. Office Operating Expenses</b>	<b>4.51</b>	<b>7.02</b>	<b>1.50</b>	<b>6.18</b>	<b>6.57</b>	<b>0.89</b>	<b>4.61</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>4.33</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>73.96</b>
7.1 Loan loss Provision	-	-	-	-	-	-	73.96
7.1.1 General Loan loss Provision	-	-	-	-	-	-	72.35
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	13.09
7.1.1.2 Watch List Provision	-	-	-	-	-	-	59.26
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	1.61
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	4.33	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>1.17</b>	<b>2.90</b>	<b>0.69</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>3.16</b>	<b>(13.06)</b>	<b>2.76</b>	<b>-</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2.87</b>	<b>36.57</b>	<b>7.38</b>	<b>18.26</b>	<b>6.44</b>	<b>1.71</b>	<b>-</b>
<b>Total Expenses</b>	<b>54.25</b>	<b>94.43</b>	<b>48.18</b>	<b>133.76</b>	<b>82.29</b>	<b>19.07</b>	<b>98.76</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>52.75</b>	<b>92.59</b>	<b>47.73</b>	<b>129.85</b>	<b>81.15</b>	<b>18.48</b>	<b>21.24</b>
1.1 On Loans and Advances	47.76	86.69	47.73	125.79	75.20	18.31	19.21
1.2 On Investment	4.97	3.81	-	2.00	5.90	-	1.61
1.2.1 Government Bonds	4.97	-	-	2.00	-	-	1.61
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	3.81	-	-	5.90	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.03	1.89	0.00	-	0.05	0.01	0.41
1.5 On Others	-	0.20	-	2.07	-	0.16	-
<b>2. Commission and Discount</b>	<b>1.18</b>	<b>0.08</b>	<b>0.06</b>	<b>1.67</b>	<b>1.15</b>	<b>0.59</b>	<b>0.04</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.18	0.08	0.06	1.61	1.15	0.59	0.04
2.3 Others	-	-	-	0.07	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.32</b>	<b>1.70</b>	<b>0.37</b>	<b>0.21</b>	<b>-</b>	<b>-</b>	<b>0.16</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>77.32</b>
<b>Total Income</b>	<b>54.25</b>	<b>94.43</b>	<b>48.18</b>	<b>133.76</b>	<b>82.29</b>	<b>19.07</b>	<b>98.76</b>

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

<b>1. Interest Expense</b>	<b>0.11</b>	<b>63.80</b>	<b>177.45</b>	<b>127.88</b>	<b>63.73</b>
1.1 On Deposit Liabilities	0.11	63.80	175.41	123.63	61.88
1.1.1 Saving Account	0.02	7.07	22.78	13.21	12.13
1.1.2 Fixed Account	-	54.59	150.31	105.22	49.75
1.1.2.1 Up to 3 months Fixed Account	-	3.53	10.37	11.43	-
1.1.2.2 3 to 6 months Fixed Account	-	5.13	12.53	15.68	6.27
1.1.2.3 6 months to 1 year Fixed Account	-	22.33	67.71	44.35	7.84
1.1.2.4 Above 1 year Fixed Account	-	23.61	59.71	33.76	35.63
1.1.3 Call Deposit	0.09	2.14	2.32	5.19	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	2.04	4.25	1.86
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>0.41</b>	<b>7.02</b>	<b>12.18</b>	<b>12.08</b>	<b>7.75</b>
<b>4. Office Operating Expenses</b>	<b>0.12</b>	<b>3.16</b>	<b>8.40</b>	<b>9.09</b>	<b>8.89</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.08</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31.39</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	31.39	-
7.1.1 General Loan loss Provision	-	-	-	3.99	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	23.38	-
7.1.1.2 Watch List Provision	-	-	-	(19.39)	-
7.1.2 Special Loan Loss Provision	-	-	-	27.40	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>11.39</b>	<b>1.37</b>	<b>0.15</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>30.74</b>	<b>3.69</b>	<b>0.44</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>17.88</b>	<b>71.73</b>	<b>8.61</b>	<b>1.02</b>
<b>Total Expenses</b>	<b>0.64</b>	<b>91.86</b>	<b>311.99</b>	<b>194.10</b>	<b>81.98</b>

**Income**

<b>1. Interest Income</b>	<b>-</b>	<b>90.58</b>	<b>304.62</b>	<b>187.33</b>	<b>79.45</b>
1.1 On Loans and Advances	-	81.61	281.80	166.37	70.37
1.2 On Investment	-	7.76	20.20	21.26	8.50
1.2.1 Government Bonds	-	-	20.20	-	8.50
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	7.76	-	21.26	-
1.3 On Agency Balance	-	-	-	-	-
1.4 On Call Deposit	-	1.21	0.04	-	0.58
1.5 On Others	-	-	2.58	(0.30)	-
<b>2. Commission and Discount</b>	<b>-</b>	<b>0.06</b>	<b>7.37</b>	<b>6.77</b>	<b>0.17</b>
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.05	7.37	0.01	0.17
2.3 Others	-	0.01	-	6.76	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.00</b>	<b>1.22</b>	<b>-</b>	<b>-</b>	<b>1.04</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.32</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>0.64</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>0.64</b>	<b>91.86</b>	<b>311.99</b>	<b>194.10</b>	<b>81.98</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
<b>Sector Wise</b>								
Agricultural and Forest Related	7,762.31	16,841.04	20,280.99	17,164.31	8,921.04	16,115.00	8,805.99	11,544.62
Fishery Related	727.01	1,078.31	693.66	519.25	-	389.06	62.55	167.27
Mining Related	4,265.15	-	360.31	1,041.51	-	-	238.01	3.40
Agriculture, Forestry, Beverage & Non Food Production Related*	37,990.84	30,607.26	62,023.40	78,000.58	14,527.08	78,036.61	37,198.72	28,870.71
Construction	1,600.30	3,333.54	19,258.22	6,515.98	7,524.91	1,740.67	1,786.02	1,793.54
Electricity, Gas and Water	12,142.94	18,860.87	22,082.55	26,799.84	6,703.61	13,950.47	8,495.65	12,026.10
Metal Products, Mach. & Ele. Eqp.	4,195.29	2,374.09	3,945.86	1,875.64	2,763.68	11,089.10	2,237.58	1,663.69
Tras., Com. and Public Utilities	2,066.49	2,059.74	2,852.73	3,077.35	1,657.63	5,442.81	251.25	1,929.85
Wholesaler & Retailer	34,784.95	52,485.54	78,715.24	64,734.02	24,247.42	47,836.65	26,602.00	40,956.64
Finance, Insurance and Real Estate	7,069.72	23,591.77	10,630.02	27,682.87	4,658.28	20,440.65	6,574.93	13,335.38
Tourism Service**	8,801.23	12,065.62	9,637.16	23,666.13	1,403.05	11,261.55	6,450.48	3,525.17
Other Services	6,841.49	7,691.45	14,943.76	21,821.71	1,932.44	7,932.10	1,842.37	5,353.67
Consumption Loans	55,067.89	68,528.35	58,612.61	39,971.33	15,338.54	16,765.77	15,079.34	34,368.40
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	2,661.80	1,355.44	40,080.86	5,360.14	1.77	15,162.44	8,723.48	10,939.27
<b>TOTAL sectorwise</b>	<b>185,977.42</b>	<b>240,873.02</b>	<b>344,117.37</b>	<b>318,614.10</b>	<b>89,818.24</b>	<b>246,434.84</b>	<b>124,348.34</b>	<b>166,477.70</b>

**Product Wise**

Term Loan	45,613.31	58,305.33	96,853.01	110,703.57	11,605.02	92,805.65	33,213.37	50,743.67
Overdraft	-	13,915.45	6,398.13	3,549.71	225.57	5,647.90	141.33	3,125.82
Cash Credit Loan	30,644.09	2,335.74	11,223.74	32,999.64	6,665.27	24,564.04	22,829.34	37,079.85
Trust Receipt Loan/Import Loan	2,452.07	989.90	8,990.21	12,696.19	4,465.87	8,792.69	3,998.87	4,765.32
Short Term Working Capital/Demand Loan	28,684.56	37,323.45	99,162.64	90,600.76	28,067.44	60,381.18	20,233.89	15,961.07
Residential Personal Home Loan (Up to Rs. 20 million)#	8,394.82	21,854.90	22,707.17	8,881.06	9,000.11	6,102.91	2,122.64	23,323.91
Real Estate Loan	11,729.73	16,939.90	21,616.39	26,194.20	7,778.42	14,738.70	4,711.76	6,035.06
Margin Nature Loan	4,097.60	4,086.76	9,683.03	3,107.07	-	2,725.66	24.00	1,106.71
Hire Purchase Loan	2,288.11	4,864.17	8,268.42	5,947.68	3,713.68	7,598.81	2,220.58	3,834.89
Deprived Sector Loan	12,394.56	20,281.09	16,118.53	15,541.46	4,906.94	13,743.33	7,198.37	8,448.35
Bills Purchased	2.59	8.52	8.51	324.27	498.43	12.64	0.08	-
Other Product	39,675.97	59,967.81	43,087.60	8,068.50	12,891.51	9,321.32	27,654.11	12,053.03
<b>Total Product wise Loan</b>	<b>185,977.42</b>	<b>240,873.02</b>	<b>344,117.37</b>	<b>318,614.10</b>	<b>89,818.24</b>	<b>246,434.84</b>	<b>124,348.34</b>	<b>166,477.70</b>

**Collateral Wise**

Gold and Silver	18,981.02	19,447.49	366.58	1,930.32	-	-	-	-
Government Securities	61.11	4.02	2.97	-	3,000.00	-	-	68.00
Non Governmental Securities	680.22	4,082.87	9,564.88	3,107.52	-	2,725.66	24.00	1,106.52
Fixed Deposit Receipts	1,170.75	1,273.75	2,820.65	1,953.64	5,729.09	1,432.02	1,303.12	2,537.38
Own	1,170.75	1,273.75	2,697.55	1,953.64	5,724.82	1,432.02	1,303.12	2,537.38
Other Licences Institutions	-	-	123.10	-	4.28	-	-	-
Collateral of Properties	154,515.31	190,754.01	266,527.58	294,845.13	72,167.99	231,454.58	101,933.62	149,092.14
Fixed Assets	136,547.72	190,492.25	187,509.68	283,656.13	58,955.69	225,974.34	49,227.93	86,090.04
Current Assets	17,967.58	261.76	79,017.90	11,188.99	13,212.30	5,480.25	52,705.68	63,002.10
Against security of Bill	681.69	5.90	2,053.50	465.93	-	12.64	3,998.87	3,133.63
Domestic Bills	174.74	-	8.25	-	-	-	-	11.70
Foreign Bills	506.95	5.90	2,045.25	465.93	-	12.64	3,998.87	3,121.94
Against Guarantee	6,960.47	25,255.10	7,502.48	7,343.74	1,228.81	10,616.91	6,888.88	8,685.93
Government Guarantee	18.29	216.60	955.95	383.43	138.81	-	156.08	198.98
Institutional Guarantee	5,828.83	11,317.94	5,015.47	4,306.75	1,090.00	-	6,367.35	8,063.48
Personal Guarantee	762.15	13,676.34	1,526.32	1,333.70	-	-	-	423.46
Collective Guarantee	5.27	44.22	4.75	1,319.53	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	34.40	365.45	-
Other Guarantee	345.93	-	-	0.34	-	10,582.51	-	-
Credit Card	-	10.37	852.08	206.08	408.44	193.02	-	0.82
Others	2,926.87	39.51	54,426.64	8,761.74	7,283.92	-	10,199.86	1,853.28
<b>Total</b>	<b>185,977.42</b>	<b>240,873.02</b>	<b>344,117.37</b>	<b>318,614.10</b>	<b>89,818.24</b>	<b>246,434.84</b>	<b>124,348.34</b>	<b>166,477.70</b>

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
<b>Sector Wise</b>								
Agricultural and Forest Related	28,718.99	5,570.45	16,267.51	15,681.28	17,267.28	57,515.74	21,153.76	13,478.60
Fishery Related	2,699.75	262.89	891.29	1,032.23	679.05	714.76	854.83	350.93
Mining Related	-	227.13	2,046.44	78.35	621.52	311.14	346.52	302.21
Agriculture, Forestry, Beverage & Non Food Production Related*	10,709.53	25,236.77	57,007.03	34,646.39	29,532.60	11,888.47	78,377.22	21,124.01
Construction	4,117.58	5,267.19	18,635.96	31,438.10	5,082.55	9,962.46	6,765.65	8,471.53
Electricity, Gas and Water	3,959.65	9,481.72	26,860.94	20,113.34	13,494.72	4,541.30	28,339.13	11,300.54
Metal Products, Mach. & Ele. Eqp.	827.27	1,148.80	9,854.73	7,170.58	2,546.12	484.21	3,927.41	433.64
Tras., Com. and Public Utilities	1,561.96	2,049.41	13,479.27	6,608.75	3,831.10	2,639.90	9,373.33	3,591.51
Wholesaler & Retailer	62,323.95	28,113.78	42,009.97	51,629.80	45,757.68	33,882.98	87,127.66	29,281.32
Finance, Insurance and Real Estate	13,293.48	6,493.66	18,315.93	17,612.87	11,199.49	6,124.73	31,168.88	8,836.65
Tourism Service**	6,448.10	4,986.28	14,342.88	9,640.97	7,473.38	4,555.14	16,008.75	2,889.41
Other Services	4,101.33	6,456.51	12,724.94	10,333.15	8,050.19	4,403.01	15,739.51	6,753.30
Consumption Loans	92,761.42	12,336.06	58,765.73	47,625.26	32,053.03	25,727.85	73,444.42	32,609.69
Local Government	-	-	-	231.20	150.72	-	-	-
Others	37,118.64	22,206.95	89.51	1,103.17	12,912.11	18,807.61	78.08	3,674.06
<b>TOTAL sectorwise</b>	<b>268,641.64</b>	<b>129,837.59</b>	<b>291,292.13</b>	<b>254,945.43</b>	<b>190,651.55</b>	<b>181,559.30</b>	<b>372,705.15</b>	<b>143,097.38</b>

**Product Wise**

Term Loan	79,957.90	53,966.14	133,119.79	75,753.48	80,668.74	17,197.19	143,369.75	50,383.91
Overdraft	1,622.00	375.47	10,356.50	6,315.81	3,212.04	9,926.08	10,575.38	7,131.98
Cash Credit Loan	38,648.79	22,215.57	46,167.86	26,692.60	23,545.49	-	66,141.83	8,513.68
Trust Receipt Loan/Import Loan	272.64	1,454.99	2,685.87	5,030.57	4,123.86	123.24	7,770.72	1,125.83
Short Term Working Capital/Demand Loan	52,943.60	24,933.94	44,037.48	40,598.75	37,596.60	105,756.72	54,189.69	13,219.41
Residential Personal Home Loan (Up to Rs. 20 million)#	45,576.78	6,645.67	10,860.82	22,267.31	9,034.43	8,852.42	28,875.48	9,687.58
Real Estate Loan	20,481.73	1,482.49	1,466.15	8,695.85	5,466.77	1,692.53	15,071.70	3,693.99
Margin Nature Loan	1,015.94	539.28	3,884.27	3,699.07	4,000.75	1,131.36	6,289.03	3,587.38
Hire Purchase Loan	5,609.58	5,340.13	8,011.47	4,751.13	4,788.30	2,805.36	13,632.43	4,505.91
Deprived Sector Loan	12,420.29	6,521.37	13,921.85	16,705.56	10,202.96	31,159.35	19,018.04	15,573.42
Bills Purchased	-	13.87	8.02	1,344.84	161.64	-	-	-
Other Product	10,092.40	6,348.67	16,772.06	43,090.46	7,849.96	2,915.05	7,771.10	25,674.30
<b>Total Product wise Loan</b>	<b>268,641.64</b>	<b>129,837.59</b>	<b>291,292.13</b>	<b>254,945.43</b>	<b>190,651.55</b>	<b>181,559.30</b>	<b>372,705.15</b>	<b>143,097.38</b>

**Collateral Wise**

Gold and Silver	90.56	10.53	11.62	437.66	9.76	41.77	0.10	491.39
Government Securities	-	-	55.52	1.70	4.05	-	-	1.85
Non Governmental Securities	1,015.94	539.28	3,901.78	1,485.34	4,014.14	-	-	176.91
Fixed Deposit Receipts	2,222.42	1,043.24	2,485.80	3,181.92	2,059.68	1,295.09	5,885.59	405.16
Own	2,222.42	1,043.24	2,423.25	3,181.92	2,058.88	1,295.09	5,885.59	405.16
Other Licences Institutions	-	-	62.55	-	0.80	-	-	-
Collateral of Properties	247,680.57	106,458.87	275,634.95	235,980.78	174,898.36	180,222.44	328,648.06	109,956.53
Fixed Assets	242,762.36	75,217.10	266,831.38	196,034.64	98,854.03	180,222.44	235,303.21	74,310.32
Current Assets	4,918.21	31,241.77	8,803.57	39,946.15	76,044.34	-	93,344.86	35,646.21
Against security of Bill	-	13.87	65.29	1,086.84	3,153.36	-	18,539.95	2,033.19
Domestic Bills	-	13.87	-	-	13.08	-	-	55.74
Foreign Bills	-	-	65.29	1,086.84	3,140.28	-	18,539.95	1,977.44
Against Guarantee	11,333.26	956.15	7,652.26	2,684.75	5,470.72	-	7,158.18	9,774.50
Government Guarantee	0.18	-	237.17	136.67	150.58	-	326.69	6.15
Institutional Guarantee	9,441.38	-	7,031.51	2,371.74	5,068.93	-	-	322.22
Personal Guarantee	-	956.15	336.15	81.82	248.58	-	523.13	9,417.05
Collective Guarantee	-	-	44.70	-	-	-	-	14.73
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1,891.71	-	2.73	94.53	2.64	-	6,308.37	14.35
Credit Card	300.19	331.03	561.90	330.21	541.92	-	-	106.88
Others	5,998.70	20,484.62	923.01	9,756.23	499.55	-	12,473.26	20,150.96
<b>Total</b>	<b>268,641.64</b>	<b>129,837.59</b>	<b>291,292.13</b>	<b>254,945.43</b>	<b>190,651.55</b>	<b>181,559.30</b>	<b>372,705.15</b>	<b>143,097.38</b>

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Kamali	Shangrila
<b>Sector Wise</b>								
Agricultural and Forest Related	13,167.81	13,540.55	9,001.47	8,422.70	1,564.36	107.96	510.61	2,099.16
Fishery Related	801.40	387.85	373.81	835.54	87.03	11.44	-	44.84
Mining Related	191.80	1,506.74	383.81	41.91	2.74	-	-	7.08
Agriculture, Forestry, Beverage & Non Food Production Related*	17,493.88	32,548.78	43,598.81	27,023.00	1,381.31	0.58	624.31	2,622.79
Construction	9,845.03	4,375.45	10,695.66	7,622.68	6,189.65	73.03	75.43	1,730.21
Electricity, Gas and Water	11,749.61	19,668.67	17,592.84	15,398.91	385.71	-	-	1,269.47
Metal Products, Mach. & Ele. Eqp.	3,004.72	4,282.20	3,286.16	2,296.63	123.66	2.70	-	213.02
Tras., Com. and Public Utilities	2,899.48	4,388.00	9,609.13	4,291.37	746.20	15.40	94.63	1,449.03
Wholesaler & Retailer	22,758.57	46,145.49	40,129.32	25,484.31	8,124.77	73.61	808.73	6,451.66
Finance, Insurance and Real Estate	24,729.06	11,852.06	21,556.57	8,070.07	5,243.49	-	260.00	4,862.14
Tourism Service**	14,213.55	6,698.56	15,958.05	4,907.73	744.62	25.48	-	1,798.09
Other Services	6,408.60	5,670.93	23,456.63	5,930.56	487.39	1.90	570.83	1,743.89
Consumption Loans	21,477.39	35,107.26	38,586.91	13,835.90	16,018.74	123.88	94.71	13,271.05
Local Government	-	-	-	-	-	-	-	3.34
Others	17,582.42	7,766.28	5,758.73	26,129.88	284.89	94.69	-	4,164.59
<b>TOTAL sectorwise</b>	<b>166,323.31</b>	<b>193,938.81</b>	<b>239,987.89</b>	<b>150,291.18</b>	<b>41,384.56</b>	<b>530.67</b>	<b>3,039.24</b>	<b>41,730.36</b>

**Product Wise**

Term Loan	47,340.80	72,917.42	97,110.49	72,896.58	14,057.02	278.29	724.17	14,800.24
Overdraft	9,249.85	7,019.52	2,275.66	755.48	3,151.21	82.11	1,103.50	2,431.94
Cash Credit Loan	30,795.34	44,228.47	32,220.87	26,176.16	5,523.25	-	-	5,636.49
Trust Receipt Loan/Import Loan	869.15	2,303.92	1,845.57	2,413.96	-	-	-	-
Short Term Working Capital/Demand Loan	12,932.26	24,621.10	39,540.93	15,249.82	21.55	34.17	-	1,029.32
Residential Personal Home Loan (Up to Rs. 20 million)#	7,642.09	14,804.20	15,070.92	6,947.64	5,625.53	39.14	75.43	6,437.54
Real Estate Loan	15,252.83	4,629.03	14,292.42	6,501.87	818.31	28.04	260.00	2,533.19
Margin Nature Loan	3,388.44	1,243.30	4,010.20	1,282.27	1,948.28	6.04	-	913.73
Hire Purchase Loan	5,875.51	5,668.35	7,023.11	4,983.75	1,456.56	31.71	94.63	2,821.92
Deprived Sector Loan	10,208.47	10,078.72	12,406.80	7,659.81	3,709.41	28.16	155.13	4,008.37
Bills Purchased	860.44	9.06	-	587.05	-	-	-	-
Other Product	21,908.13	6,415.72	14,190.92	4,836.80	5,073.44	3.01	626.39	1,117.62
<b>Total Product wise Loan</b>	<b>166,323.31</b>	<b>193,938.81</b>	<b>239,987.89</b>	<b>150,291.18</b>	<b>41,384.56</b>	<b>530.67</b>	<b>3,039.24</b>	<b>41,730.36</b>

**Collateral Wise**

Gold and Silver	6,528.95	2.04	11.69	1.98	226.53	-	-	135.68
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	3,461.41	1,243.30	4,002.10	-	1,948.28	-	-	913.73
Fixed Deposit Receipts	1,414.94	1,375.62	1,916.68	2,113.25	923.22	3.03	94.71	463.96
Own	1,414.94	1,375.62	1,886.06	2,113.25	923.22	3.03	94.71	463.96
Other Licences Institutions	-	-	30.62	-	-	-	-	-
Collateral of Properties	142,999.19	187,952.75	221,444.14	142,274.26	34,276.95	454.08	2,944.53	35,967.95
Fixed Assets	140,697.46	176,896.73	200,066.63	123,752.10	34,276.61	454.08	2,944.53	35,967.95
Current Assets	2,301.73	11,056.02	21,377.51	18,522.16	0.34	-	-	-
Against security of Bill	-	-	783.48	357.46	-	-	-	-
Domestic Bills	-	-	17.91	357.46	-	-	-	-
Foreign Bills	-	-	765.57	-	-	-	-	-
Against Guarantee	9,003.76	632.78	8,140.67	24.18	3,984.33	-	-	4,249.04
Government Guarantee	155.01	87.07	188.88	-	-	-	-	-
Institutional Guarantee	8,800.94	378.42	7,181.17	-	3,716.21	-	-	2,274.75
Personal Guarantee	46.91	139.88	711.31	24.18	263.83	-	-	1,567.90
Collective Guarantee	-	13.81	56.45	-	1.91	-	-	406.39
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	0.89	13.59	0.36	-	2.38	-	-	-
Credit Card	175.25	173.55	1.58	86.46	-	-	-	-
Others	2,739.82	2,558.77	3,687.55	5,433.59	25.24	73.56	-	-
<b>Total</b>	<b>166,323.31</b>	<b>193,938.81</b>	<b>239,987.89</b>	<b>150,291.18</b>	<b>41,384.56</b>	<b>530.67</b>	<b>3,039.24</b>	<b>41,730.36</b>



BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
<b>Sector Wise</b>								
Agricultural and Forest Related	418.70	313.03	6,435.87	3,428.41	3,067.41	78.35	4,722.40	2,689.97
Fishery Related	15.63	2.75	145.57	292.17	145.32	43.59	155.98	414.86
Mining Related	-	-	15.70	157.82	-	-	47.29	77.64
Agriculture, Forestry, Beverage & Non Food Production Related*	677.19	271.25	4,649.06	3,425.55	1,825.22	140.57	5,861.49	5,854.86
Construction	111.71	226.43	683.45	12,520.02	527.46	168.43	2,050.76	3,354.98
Electricity, Gas and Water	0.03	-	438.91	331.99	182.06	-	1,501.15	-
Metal Products, Mach. & Ele. Eqp.	-	19.68	178.90	324.28	95.11	45.47	514.41	151.41
Tras., Com. and Public Utilities	237.42	251.17	1,692.05	2,222.20	1,449.88	32.07	690.03	1,061.84
Wholesaler & Retailer	3,152.25	565.49	14,779.97	8,504.90	8,390.88	181.56	5,625.33	9,960.80
Finance, Insurance and Real Estate	791.00	389.69	11,420.46	5,232.46	3,774.79	-	3,742.45	4,090.24
Tourism Service**	325.48	40.49	3,989.37	3,337.10	1,536.27	16.23	2,780.99	7,760.29
Other Services	623.51	33.77	2,417.39	1,585.18	1,694.00	27.47	1,065.03	3,073.09
Consumption Loans	4,484.52	1,726.12	24,978.30	3,502.22	14,049.42	249.15	12,456.76	6,255.85
Local Government	-	-	-	0.03	-	-	5.81	-
Others	3.94	686.28	26,070.23	20,361.48	9,701.13	176.87	12,612.63	1,565.42
<b>TOTAL sectorwise</b>	<b>10,841.38</b>	<b>4,526.15</b>	<b>97,895.25</b>	<b>65,225.81</b>	<b>46,438.94</b>	<b>1,159.75</b>	<b>53,832.52</b>	<b>46,311.24</b>

**Product Wise**

Term Loan	3,147.54	784.53	41,704.15	20,341.52	23,852.96	299.17	22,194.24	14,537.92
Overdraft	482.17	-	5,063.01	11,209.63	4,338.11	64.44	12,485.34	1,119.73
Cash Credit Loan	-	-	-	-	5,365.79	251.98	-	5,777.47
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,907.48	416.66	10,828.50	222.07	504.20	127.85	410.31	5,618.46
Residential Personal Home Loan (Up to Rs. 20 million)#	1,573.82	915.95	14,016.41	11,358.34	2,597.55	198.68	5,550.98	2,898.82
Real Estate Loan	537.02	54.85	6,911.11	2,910.47	1,120.47	-	971.19	2,096.15
Margin Nature Loan	442.74	53.00	2,638.40	1,380.62	1,295.80	-	1,591.51	1,431.75
Hire Purchase Loan	491.62	312.34	2,685.39	3,177.77	1,674.13	36.53	1,559.40	1,129.29
Deprived Sector Loan	577.15	805.57	8,696.53	4,840.50	4,309.90	53.48	3,292.93	3,441.09
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	681.84	1,183.25	5,351.74	9,784.89	1,380.04	127.64	5,776.62	8,260.54
<b>Total Product wise Loan</b>	<b>10,841.38</b>	<b>4,526.15</b>	<b>97,895.25</b>	<b>65,225.81</b>	<b>46,438.94</b>	<b>1,159.75</b>	<b>53,832.52</b>	<b>46,311.24</b>

**Collateral Wise**

Gold and Silver	97.41	-	646.49	983.86	829.97	-	476.31	-
Government Securities	-	-	-	-	-	-	7.20	-
Non Governmental Securities	442.74	53.00	2,647.30	979.05	1,295.80	-	1,592.37	-
Fixed Deposit Receipts	173.16	78.17	1,505.02	907.05	549.71	115.17	1,019.85	583.43
Own	173.16	78.17	1,505.02	907.05	549.71	115.17	1,019.85	583.43
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	9,856.76	4,041.24	81,430.11	56,901.68	40,616.98	1,044.58	44,010.92	42,790.25
Fixed Assets	9,856.76	4,041.24	81,430.11	56,901.68	40,616.98	1,044.58	44,004.51	42,790.25
Current Assets	-	-	-	-	-	-	6.41	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	267.76	352.23	11,467.02	5,161.72	3,144.87	-	6,530.45	1,944.86
Government Guarantee	-	-	-	3.34	0.60	-	3.32	-
Institutional Guarantee	179.57	352.23	2,699.31	3,440.20	2,222.66	-	4,099.48	1,927.84
Personal Guarantee	88.19	-	4,729.20	1,329.15	897.25	-	2,342.13	15.96
Collective Guarantee	-	-	4,038.50	351.64	24.35	-	82.63	1.06
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	37.39	-	-	2.90	-
Credit Card	-	-	-	4.80	-	-	-	-
Others	3.55	1.50	199.31	287.67	1.62	-	195.41	992.70
<b>Total</b>	<b>10,841.38</b>	<b>4,526.15</b>	<b>97,895.25</b>	<b>65,225.81</b>	<b>46,438.94</b>	<b>1,159.75</b>	<b>53,832.52</b>	<b>46,311.24</b>

BFI Name	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFc
<b>Sector Wise</b>								
Agricultural and Forest Related	5,692.24	228.57	307.68	773.81	442.18	99.30	0.09	641.96
Fishery Related	149.06	-	2.44	7.50	2.00	14.98	-	13.02
Mining Related	9.94	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	1,799.47	205.22	47.58	136.87	38.06	1.96	60.00	241.84
Construction	1,306.16	132.82	5.59	342.47	609.06	45.42	16.83	83.51
Electricity, Gas and Water	3,596.59	-	-	2.06	-	6.83	-	-
Metal Products, Mach. & Ele. Eqp.	67.08	0.69	8.66	-	2.61	43.93	3.45	-
Tras., Com. and Public Utilities	649.40	204.34	0.70	75.30	156.03	57.44	-	114.61
Wholesaler & Retailer	4,374.08	639.97	81.74	1,021.13	386.66	270.13	33.33	838.95
Finance, Insurance and Real Estate	5,748.66	516.55	9.07	317.09	74.11	87.34	40.31	1,209.90
Tourism Service**	1,625.78	133.52	34.18	76.59	85.85	30.25	27.50	197.09
Other Services	2,084.35	61.22	2.20	193.64	59.65	-	-	273.07
Consumption Loans	16,917.12	1,378.19	36.42	1,091.45	1,151.81	764.68	144.30	2,747.78
Local Government	-	-	-	-	-	-	33.18	-
Others	35.83	418.88	161.51	5.56	347.60	92.75	1,886.00	388.73
<b>TOTAL sectorwise</b>	<b>44,055.76</b>	<b>3,919.97</b>	<b>697.78</b>	<b>4,043.48</b>	<b>3,355.62</b>	<b>1,515.01</b>	<b>2,244.98</b>	<b>6,750.44</b>

**Product Wise**

Term Loan	8,588.59	790.11	240.22	1,984.16	1,545.37	731.46	124.27	1,149.32
Overdraft	3,915.35	41.61	62.88	190.40	414.92	101.70	-	728.48
Cash Credit Loan	6,091.07	248.16	72.42	564.16	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,902.07	370.54	-	68.41	-	-	147.82	543.23
Residential Personal Home Loan (Up to Rs. 20 million)#	6,075.63	598.87	-	186.37	604.24	255.47	16.83	562.00
Real Estate Loan	3,474.47	45.60	-	213.95	73.01	22.35	1,765.88	494.03
Margin Nature Loan	1,926.79	192.71	-	12.72	22.47	235.23	26.19	169.67
Hire Purchase Loan	1,280.57	207.88	2.76	59.22	149.79	52.96	121.66	189.53
Deprived Sector Loan	4,023.97	422.31	153.56	410.15	390.99	87.34	33.18	712.10
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	6,777.25	1,002.17	165.94	353.95	154.83	28.50	9.13	2,202.08
<b>Total Product wise Loan</b>	<b>44,055.76</b>	<b>3,919.97</b>	<b>697.78</b>	<b>4,043.48</b>	<b>3,355.62</b>	<b>1,515.01</b>	<b>2,244.98</b>	<b>6,750.44</b>

**Collateral Wise**

Gold and Silver	183.83	90.55	25.86	169.62	40.28	-	-	640.69
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,924.80	152.71	-	12.72	-	-	26.19	169.67
Fixed Deposit Receipts	824.61	50.75	4.87	44.24	68.59	29.18	0.05	84.82
Own	824.61	50.75	4.87	44.24	68.59	29.18	0.05	84.82
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	39,241.80	2,769.29	663.48	3,682.77	3,151.42	1,162.15	397.29	5,017.51
Fixed Assets	39,241.80	2,769.29	663.48	3,682.77	3,151.42	1,162.15	397.29	5,017.51
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,857.13	430.93	0.98	134.14	72.85	88.44	83.27	837.76
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	1,561.55	430.93	-	77.74	1.10	87.34	-	708.89
Personal Guarantee	273.79	-	-	56.40	71.75	1.10	50.09	128.87
Collective Guarantee	4.60	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	23.59	425.73	2.59	-	22.47	235.23	1,738.17	-
<b>Total</b>	<b>44,055.76</b>	<b>3,919.97</b>	<b>697.78</b>	<b>4,043.48</b>	<b>3,355.62</b>	<b>1,515.01</b>	<b>2,244.98</b>	<b>6,750.44</b>

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Sector Wise</b>								
Agricultural and Forest Related	408.59	578.96	431.23	335.29	655.11	601.67	372.21	455.58
Fishery Related	12.15	43.61	4.89	22.62	-	26.81	9.90	8.49
Mining Related	15.20	-	12.95	-	-	-	20.19	-
Agriculture, Forestry, Beverage & Non Food Production Related*	419.49	334.15	125.67	235.84	197.55	403.09	201.28	29.70
Construction	564.95	1,099.67	482.39	275.19	-	51.22	310.48	10.68
Electricity, Gas and Water	316.37	130.00	36.00	5.65	-	-	-	15.52
Metal Products, Mach. & Ele. Eqp.	191.75	41.89	23.20	16.33	-	-	59.95	25.60
Tras., Com. and Public Utilities	968.25	83.72	94.71	53.64	-	579.38	254.96	1.98
Wholesaler & Retailer	957.65	486.25	264.01	573.36	1,268.51	2,294.08	629.67	257.08
Finance, Insurance and Real Estate	1,192.88	609.11	380.09	555.64	149.14	1,488.23	327.82	58.53
Tourism Service**	788.87	234.29	104.59	59.38	92.04	664.93	66.05	16.13
Other Services	618.30	650.42	46.46	93.89	-	84.30	67.02	18.96
Consumption Loans	2,201.04	528.05	1,283.27	1,398.13	37.54	3,398.27	1,471.69	264.68
Local Government	-	-	-	-	-	-	-	-
Others	780.74	951.78	334.08	34.30	649.47	3.74	1,271.69	29.53
<b>TOTAL sectorwise</b>	<b>9,436.22</b>	<b>5,771.89</b>	<b>3,623.54</b>	<b>3,659.26</b>	<b>3,049.35</b>	<b>9,595.70</b>	<b>5,062.91</b>	<b>1,192.47</b>

**Product Wise**

Term Loan	2,494.95	1,312.54	161.11	277.00	54.56	3,905.10	1,155.49	268.65
Overdraft	-	235.87	275.77	-	441.14	166.23	184.18	385.41
Cash Credit Loan	-	-	-	-	1,410.49	1,582.16	216.68	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,963.45	244.96	117.20	171.04	-	588.50	805.25	79.81
Residential Personal Home Loan (Up to Rs. 20 million)#	781.25	895.79	641.58	239.67	10.84	941.44	684.24	41.47
Real Estate Loan	1,044.57	708.94	333.94	437.58	148.77	814.73	208.61	29.76
Margin Nature Loan	304.28	432.72	216.39	165.84	-	191.26	6.08	-
Hire Purchase Loan	823.87	54.32	174.54	129.87	0.36	791.63	264.45	15.11
Deprived Sector Loan	371.72	378.04	199.09	238.33	109.96	376.43	243.22	77.97
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,652.14	1,508.72	1,503.92	1,999.95	873.24	238.23	1,294.72	294.28
<b>Total Product wise Loan</b>	<b>9,436.22</b>	<b>5,771.89</b>	<b>3,623.54</b>	<b>3,659.26</b>	<b>3,049.35</b>	<b>9,595.70</b>	<b>5,062.91</b>	<b>1,192.47</b>

**Collateral Wise**

Gold and Silver	408.50	-	-	-	-	-	-	-
Government Securities	8.55	-	-	-	-	-	-	-
Non Governmental Securities	466.00	432.72	219.88	165.39	-	191.26	6.08	-
Fixed Deposit Receipts	289.00	92.24	112.09	43.10	22.91	78.13	65.70	10.93
Own	289.00	92.24	112.09	43.10	22.91	78.13	65.70	10.93
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,788.64	4,942.13	3,089.39	3,243.59	3,026.44	8,547.93	4,821.32	1,181.55
Fixed Assets	7,788.31	4,942.13	3,089.39	3,212.37	3,026.44	8,547.93	4,821.32	1,181.55
Current Assets	0.33	-	0.00	31.21	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	382.29	304.80	202.15	204.31	-	778.39	169.81	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	301.95	304.80	28.48	119.15	-	673.50	169.27	-
Personal Guarantee	80.34	-	167.99	85.16	-	104.89	0.34	-
Collective Guarantee	-	-	-	-	-	-	0.20	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.67	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	93.25	-	0.03	2.87	-	-	-	-
<b>Total</b>	<b>9,436.22</b>	<b>5,771.89</b>	<b>3,623.54</b>	<b>3,659.26</b>	<b>3,049.35</b>	<b>9,595.70</b>	<b>5,062.91</b>	<b>1,192.47</b>

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>						
Agricultural and Forest Related	204.79	63.14	236.22	480.78	774.05	263.77
Fishery Related	-	-	5.78	63.24	11.63	17.00
Mining Related	-	-	0.95	24.14	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	90.36	202.49	165.54	581.74	308.83	347.55
Construction	235.79	-	85.71	261.20	187.93	364.58
Electricity, Gas and Water	-	-	204.46	205.62	72.50	27.50
Metal Products, Mach. & Ele. Equip.	43.68	-	7.99	-	116.67	33.41
Tras., Com. and Public Utilities	163.86	2.94	21.71	476.21	320.58	179.30
Wholesaler & Retailer	159.07	68.51	684.15	2,368.09	1,872.17	886.66
Finance, Insurance and Real Estate	44.18	-	695.41	1,870.66	2,059.64	753.77
Tourism Service**	27.89	37.24	260.45	1,324.85	333.55	428.27
Other Services	20.89	-	37.63	700.34	218.14	76.79
Consumption Loans	497.19	1.55	1,775.01	4,819.46	5,192.53	1,974.40
Local Government	2.60	-	-	-	-	-
Others	0.54	421.39	1,836.17	780.33	1,100.00	386.67
<b>TOTAL sectorwise</b>	<b>1,490.83</b>	<b>797.26</b>	<b>6,017.18</b>	<b>13,956.67</b>	<b>12,568.23</b>	<b>5,739.66</b>

**Product Wise**

Term Loan	457.14	375.34	704.49	5,686.59	2,537.45	1,678.92
Overdraft	148.24	-	218.70	1,012.83	449.96	177.90
Cash Credit Loan	139.03	-	-	2,571.16	-	713.99
Trust Receipt Loan/Import Loan	-	112.07	-	-	-	-
Short Term Working Capital/Demand Loan	0.54	-	584.29	68.85	1,053.81	394.23
Residential Personal Home Loan (Up to Rs. 20 million)#	179.35	-	1,264.70	1,513.75	3,250.25	681.55
Real Estate Loan	136.99	291.75	394.28	1,291.47	1,176.45	300.82
Margin Nature Loan	93.63	-	330.41	352.77	709.61	420.64
Hire Purchase Loan	161.73	2.27	57.78	374.41	160.30	164.46
Deprived Sector Loan	174.18	-	434.12	766.66	878.51	598.56
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,028.43	318.17	2,351.90	608.60
<b>Total Product wise Loan</b>	<b>1,490.83</b>	<b>797.26</b>	<b>6,017.18</b>	<b>13,956.67</b>	<b>12,568.23</b>	<b>5,739.66</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	23.43	-	-
Non Governmental Securities	93.63	-	-	352.77	709.61	-
Fixed Deposit Receipts	39.30	-	125.35	202.34	208.33	113.27
Own	39.30	-	125.35	202.34	208.33	113.27
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,186.15	797.26	5,188.70	12,775.14	10,147.41	4,579.92
Fixed Assets	1,186.15	797.26	5,188.70	12,775.14	10,147.41	4,579.92
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	171.75	-	372.41	595.07	1,498.58	515.33
Government Guarantee	2.60	-	-	-	-	-
Institutional Guarantee	15.34	-	371.10	543.26	940.25	486.26
Personal Guarantee	144.31	-	1.31	51.81	558.32	1.57
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	9.49	-	-	-	-	27.50
Credit Card	-	-	-	-	-	-
Others	-	-	330.72	7.92	4.30	531.14
<b>Total</b>	<b>1,490.83</b>	<b>797.26</b>	<b>6,017.18</b>	<b>13,956.67</b>	<b>12,568.23</b>	<b>5,739.66</b>

## Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% change			
	2020	2021	2022	2023	2023	2/1	3/2	4/3	
	1	2	3	4	5				
<b>1 CAPITAL FUND</b>	33,424	39,092	50,334	59,480	64,747	16.96	28.76	18.17	
a. Paid-up Capital	21,495	24,740	30,093	34,388	34,443	15.09	21.64	14.27	
b. Statutory Reserves	4,814	5,803	9,012	11,190	11,394	20.55	55.31	24.16	
c. Retained Earning	2,790	3,434	5,520	6,645	11,358	23.08	60.72	20.38	
d. Others Reserves	4,324	5,115	5,709	7,258	7,552	18.29	11.60	27.14	
<b>2 BORROWINGS</b>	142,095	207,349	233,582	214,238	209,240	45.92	12.65	-8.28	
a. NRB	8	8,220	22,655	7,944	8,115	100236.37	175.59	-64.94	
b. Others	142,086	199,129	210,926	206,294	201,125	40.15	5.92	-2.20	
<b>3 DEPOSITS</b>	106,150	130,425	159,023	167,093	165,540	22.87	21.93	5.07	
<b>4 BILLS PAYABLE</b>	41	11	38	27	21	-73.99	252.05	-27.61	
<b>5 OTHER LIABILITIES</b>	29,558	37,483	42,123	46,185	51,248	26.81	12.38	9.64	
a. Loan Loss Provision	7,631	10,760	11,708	18,383	19,534	41.01	8.81	57.01	
b. Interest Suspense a/c	4,003	4,176	4,727	6,921	8,392	4.32	13.20	46.42	
c. Others	17,924	22,547	25,688	20,881	23,322	25.79	13.93	-18.72	
<b>6 RECONCILIATION A/c</b>	8,482	19,298	22,174	15,568	18,458	127.52	14.90	-29.79	
<b>7 PROFIT &amp; LOSS A/c</b>	5,419	11,839	12,378	5,191	204	118.45	4.55	-58.06	
<b>Total</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>507,782</b>	<b>509,459</b>	<b>37.00</b>	<b>16.65</b>	<b>-2.28</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	30,382	28,288	20,320	26,963	26,480	-6.89	-28.17	32.70	
a. Cash Balance	379	521	371	494	349	37.33	-28.73	33.06	
b. Bank Balance	16,872	17,507	10,770	17,249	17,649	3.76	-38.48	60.16	
c. Money at Call	13,130	10,260	9,178	9,220	8,482	-21.86	-10.55	0.46	
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	468	559	762	1,060	1,089	19.63	36.16	39.23	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	9,732	14,153	5,334	8,282	8,469	45.43	-62.31	55.27	
<b>4 LOANS &amp; ADVANCES</b>	262,732	365,554	449,686	432,237	427,506	39.14	23.01	-3.88	
Institutional	39,721	54,128	90,239	72,928	70,476	36.27	66.71	-19.18	
Individual	223,012	311,426	359,447	359,310	357,030	39.65	15.42	-0.04	
<b>5 FIXED ASSETS</b>	2,223	2,565	3,073	3,258	3,416	15.42	19.79	6.01	
<b>6 OTHER ASSETS</b>	11,063	15,031	18,137	20,078	22,399	35.86	20.66	10.70	
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	7	3	39	2	-34.99	-54.15	1068.57	
<b>8 NON BANKING ASSETS</b>	1	1	1	1	1	0.00	0.00	0.00	
<b>9 RECONCILIATION A/c</b>	8,469	19,325	22,176	14,809	18,598	128.18	14.75	-33.22	
<b>10 PROFIT &amp; LOSS A/c</b>	88	13	160	1,054	1,499	-85.79	1178.33	558.67	
<b>Total</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>507,782</b>	<b>509,459</b>	<b>37.00</b>	<b>16.65</b>	<b>-2.28</b>	
<b>Profit &amp; Loss A/c</b>									
<b>Expenses</b>									
<b>1 INTEREST EXPENSES</b>	21,965	18,279	30,522	36,966	3,196	-16.78	66.98	21.11	
<b>2 COMMISSION/FEE EXPENSES</b>	38	16	20	45	2	-57.81	23.62	124.12	
<b>3 EMPLOYEE EXPENSES</b>	8,757	9,379	11,857	12,689	1,015	7.09	26.43	7.02	
<b>4 OFFICE OPERATING EXPENSES</b>	2,907	3,353	4,358	4,651	318	15.32	29.98	6.72	
<b>5 NON OPERATING EXPENSES</b>	140	36	20	14	0	-74.52	-45.12	-27.38	
<b>6 PROVISION FOR RISK</b>	6,648	17,303	5,527	25,658	1,917	160.26	-68.06	364.22	
<b>7 LOAN WRITTEN OFF</b>	5	31	35	123	1	485.19	12.30	252.87	
<b>8 EXTRAORDINARY EXPENSES</b>	18	9	18	0	-	-49.22	98.29	-99.36	
<b>9 PROVISION FOR STAFF BONUS</b>	836	1,848	1,955	779	30	121.03	5.81	-60.14	
<b>10 PROVISION FOR INCOME TAX</b>	2,353	5,069	5,462	2,486	85	115.41	7.76	-54.49	
<b>11 NET PROFIT</b>	5,394	11,829	12,376	4,783	(18)	119.31	4.63	-61.35	
<b>TOTAL EXPENSES</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>87,444</b>	<b>6,546</b>	<b>36.87</b>	<b>7.44</b>	<b>21.20</b>	
<b>Income</b>									
<b>1. INTEREST INCOME</b>	41,259	45,304	59,985	61,707	4,171	9.80	32.40	2.87	
<b>2. COMMISSION &amp; DISCOUNT</b>	718	1,420	1,442	618	40	97.74	1.60	-57.16	
<b>3 OTHER OPERATING INCOME</b>	3,726	5,025	5,495	3,971	279	34.86	9.34	-27.73	
<b>4 NON OPERATING INCOME</b>	153	270	446	158	10	76.96	65.02	-64.70	
<b>5 PROVISION FOR WRITTEN BACK</b>	3,134	15,072	4,555	21,200	757	380.95	-69.78	365.46	
<b>6 RECOVERY FOR WRITE BACK</b>	2	9	6	4	1	292.16	-29.10	-29.94	
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	18	48	63	113	12	166.79	30.87	77.81	
<b>8 NET LOSS</b>	52	3	158	646	1,277	-94.57	5531.04	307.55	
<b>TOTAL INCOME</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>88,416</b>	<b>6,546</b>	<b>36.87</b>	<b>7.44</b>	<b>22.54</b>	
<b>Miscellaneous Information</b>									
<b>No. of Total Staffs</b>	19,017	20,872	23,303	22,493	22,317	9.75	11.65	-3.48	
<b>No. of Total Branches</b>	4,057	4,685	5,135	5,133	5,133	15.48	9.61	-0.04	
<b>No. of Total Centers</b>	310,895	362,982	428,783	445,666	447,296	16.75	18.13	3.94	
<b>No. of Total Groups</b>	1,039,696	1,183,364	1,351,729	1,390,718	1,393,625	13.82	14.23	2.88	
<b>No. of Total Passive Groups</b>	9,398	34,163	16,159	19,043	19,512	263.51	-52.70	17.85	
<b>No. of Total Members</b>	4,686,659	5,191,363	5,859,530	6,016,101	6,003,280	10.77	12.87	2.67	
<b>No. of Total Passive Members</b>	195,311	329,895	438,040	528,082	537,422	68.91	32.78	20.56	
<b>No. of Total Borrowers</b>	2,783,222	2,992,068	3,303,100	2,984,420	2,921,464	7.50	10.40	-9.65	
<b>No. of Total Overdue Borrowers</b>	1,001,407	764,663	382,353	587,163	782,265	-23.64	-50.00	53.57	
<b>No. of Total Saving Members</b>	4,679,987	5,193,582	5,888,077	6,039,507	6,032,671	10.97	13.37	2.57	
<b>Total Saving Amount (Rs million)</b>	106,150	130,472	159,023	167,027	165,538	22.91	21.88	5.03	

S.N.	Infrastructure Development Bank Name	INFRA
<b>Liabilities</b>		
<b>1</b>	<b>CAPITAL FUND</b>	23,885.33
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,051.38
	e. Share Premium	-
	f. Retained Earning	1,059.88
	g. Others Reserves Fund	174.06
<b>2</b>	<b>BORROWINGS</b>	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
<b>3</b>	<b>DEPOSITS</b>	910.48
	a. Current	209.09
	Domestic	209.09
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	700.00
	Domestic	700.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.39
	Domestic	1.39
	Foreign	-
<b>4</b>	<b>Bills Payable</b>	-
<b>5</b>	<b>Other Liabilities</b>	1,637.75
	1. Sundry Creditors	-
	2. Loan Loss Provision	433.65
	3. Interest Suspense a/c	-
	4. Others	1,204.10
<b>6</b>	<b>Reconciliation A/c</b>	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	147.54
	<b>TOTAL Liabilities</b>	<b>28,870.91</b>
<b>Assets</b>		
<b>1</b>	<b>LIQUID FUNDS</b>	113.73
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	113.70
	1. In Nepal Rastra Bank	87.60
	Domestic Currency	87.60
	Foreign Currency	-
	2. "A" Class Licensed Institution	26.09
	Domestic Currency	26.09
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	4,558.77
	a. Govt. Securities	4,558.77
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,510.00
	a. Interbank Lending	700.00
	b. Non Residents	-
	c. Others	1,810.00
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	20,258.30
<b>4.1</b>	<b>LOANS &amp; ADVANCES</b>	20,258.30
	a. Infrastructure Project	20,258.30
<b>4.2</b>	<b>BILL PURCHASED</b>	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
<b>6</b>	<b>FIXED ASSETS</b>	180.65
<b>7</b>	<b>OTHER ASSETS</b>	1,249.47
	a. Accrued Interest:	446.90
	Financial Institutions	-
	Government Enterprises	103.53
	Private Sector	343.37
	b. Staff Loans / Adv.	136.15
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	666.41
<b>8</b>	<b>Expenses not Written off</b>	-
<b>9</b>	<b>Non Banking Assets</b>	-
<b>10</b>	<b>Reconciliation Account</b>	-
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-
	<b>TOTAL ASSETS</b>	<b>28,870.91</b>

Infrastructure Development Bank Name	NIFRA
<b>Expenses</b>	
<b>1. Interest Expense</b>	<b>20.50</b>
1.1 On Deposit Liabilities	6.00
1.2 On Borrowing	14.50
<b>2. Commission Expense</b>	<b>0.00</b>
<b>3. Staff Expense</b>	<b>5.78</b>
<b>4. Office Operating Expenses</b>	<b>4.53</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
<b>6. Non Operating Expense</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>4.82</b>
7.1 Loan loss Provision	4.82
7.1.1 General Loan loss Provision	4.82
7.1.1.1 Pass Loan Loss Provision	4.82
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
<b>8. Loan Written Off</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>23.42</b>
<b>10. Provision for Income Tax</b>	<b>63.23</b>
<b>11. Others</b>	<b>-</b>
<b>12. Net Profit</b>	<b>147.54</b>
<b>Total Expenses</b>	<b>269.82</b>

<b>Income</b>	
<b>1. Interest Income</b>	<b>264.00</b>
1.1 On Loans and Advances	209.12
1.2 On Investment	33.62
1.2.1 Government Bonds	33.62
1.2.2 Foreign Bonds	-
1.2.3 NRB Bonds	-
1.2.4 Debenture & Bonds	-
1.3 On Agency Balance	-
1.4 On Call Deposit	-
1.5 On Others	21.26
<b>2. Commission and Discount</b>	<b>0.22</b>
2.1 Bills Purchase and Discount	-
2.2 Commission	0.22
2.3 Others	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
<b>4. Other Operating Income</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>0.06</b>
<b>6. Write Back from Provisions for loss</b>	<b>5.54</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>
<b>Total Income</b>	<b>269.82</b>

**Districtwise List of Banks and Financial Institutions Branches ( Saun, 2080)**

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	23	-	-	23	120,590	5,243
2	Koshi	Panchthar	27	3	2	32	172,400	5,388
3	Koshi	Ilam	39	9	1	49	279,534	5,705
4	Koshi	Jhapa	141	54	12	207	998,054	4,822
5	Koshi	Sankhuwasabha	31	-	-	31	158,041	5,098
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	19	3	-	22	88,731	4,033
8	Koshi	Dhankuta	26	8	1	35	150,599	4,303
9	Koshi	Morang	179	62	5	246	1,148,156	4,667
10	Koshi	Sunsari	135	39	13	187	926,962	4,957
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	19	6	-	25	175,298	7,012
13	Koshi	Okhaldhunga	24	4	-	28	139,552	4,984
14	Koshi	Udayapur	42	7	1	50	340,721	6,814
	<b>Total</b>		<b>757</b>	<b>195</b>	<b>36</b>	<b>988</b>	<b>4,961,412</b>	<b>5,022</b>
15	Madhesh	Saptari	55	7	2	64	706,255	11,035
16	Madhesh	Siraha	85	12	3	100	739,953	7,400
17	Madhesh	Dhanusa	85	8	13	106	867,747	8,186
18	Madhesh	Mahottari	65	7	10	82	706,994	8,622
19	Madhesh	Sarlahi	79	14	7	100	862,470	8,625
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	69	14	7	90	654,471	7,272
	<b>Total</b>		<b>577</b>	<b>84</b>	<b>51</b>	<b>712</b>	<b>6,114,600</b>	<b>8,588</b>
23	Bagmati	Dolakha	30	3	-	33	172,767	5,235
24	Bagmati	Ramechhap	23	2	-	25	170,302	6,812
25	Bagmati	Sindhuli	34	2	2	38	300,026	7,895
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	61	17	-	78	325,710	4,176
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	37	11	-	48	262,624	5,471
30	Bagmati	Kavrepalanchok	69	14	8	91	364,039	4,000
31	Bagmati	Kathmandu	921	147	50	1,118	2,041,587	1,826
32	Bagmati	Lalitpur	224	34	16	274	551,667	2,013
33	Bagmati	Bhaktapur	122	19	5	146	432,132	2,960
34	Bagmati	Makwanpur	57	14	8	79	466,073	5,900
35	Bagmati	Chitawan	165	53	18	236	719,859	3,050
	<b>Total</b>		<b>1,811</b>	<b>332</b>	<b>109</b>	<b>2,252</b>	<b>6,116,866</b>	<b>2,716</b>
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	205	78	19	302	600,051	1,987
40	Gandaki	Tanahu	77	23	1	101	321,153	3,180
41	Gandaki	Syangja	41	24	2	67	253,024	3,776
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	47	9	1	57	249,211	4,372
44	Gandaki	Parbat	24	10	-	34	130,887	3,850
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	<b>Total</b>		<b>598</b>	<b>190</b>	<b>37</b>	<b>825</b>	<b>2,466,427</b>	<b>2,990</b>



47	Lumbini	Gulmi	37	15	-	52	246,494	4,740
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	225	77	28	330	1,121,957	3,400
50	Lumbini	Kapilbastu	83	18	6	107	682,961	6,383
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	20	13	-	33	232,019	7,031
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	92	39	3	134	674,993	5,037
56	Lumbini	Banke	81	29	7	117	603,194	5,156
57	Lumbini	Bardiya	44	26	-	70	459,900	6,570
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
	<b>Total</b>		<b>744</b>	<b>257</b>	<b>47</b>	<b>1,048</b>	<b>5,122,078</b>	<b>4,887</b>
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	53	10	1	64	415,126	6,486
62	Karnali	Dailekh	24	1	-	25	252,313	10,093
63	Karnali	Jajarkot	13	1	-	14	189,360	13,526
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	22	1	-	23	118,349	5,146
66	Karnali	Kalikot	16	-	-	16	145,292	9,081
67	Karnali	Mugu	8	-	-	8	64,549	8,069
68	Karnali	Humla	9	1	-	10	55,394	5,539
	<b>Total</b>		<b>205</b>	<b>21</b>	<b>3</b>	<b>229</b>	<b>1,688,412</b>	<b>7,373</b>
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	18	1	-	19	189,085	9,952
71	Sudur Paschim	Kailali	132	30	5	167	904,666	5,417
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	65	11	1	77	513,757	6,672
75	Sudur Paschim	Darchula	20	2	-	22	133,310	6,060
76	Sudur Paschim	Baitadi	20	2	-	22	242,157	11,007
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
	<b>Total</b>		<b>329</b>	<b>52</b>	<b>6</b>	<b>387</b>	<b>2,694,783</b>	<b>6,963</b>
	<b>Grand Total</b>		<b>5,021</b>	<b>1,131</b>	<b>289</b>	<b>6,441</b>	<b>29,164,578</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	20	17	17	57	1	112
No. of Branches <sup>^</sup>	5,021	1,131	289	5,133		11,574
Population per Branch <sup>*</sup> (Served by A, B and C class BFIs)						4,528
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFIs)						2,520

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	757	195	36	870	988	1,858
Madhesh	577	84	51	1,060	712	1,772
Bagmati	1,811	332	109	771	2,252	3,023
Gandaki	598	190	37	577	825	1,402
Lumbini	744	257	47	1,161	1,048	2,209
Karnali	205	21	3	235	229	464
Sudur Paschim	329	52	6	459	387	846
<b>Total</b>	<b>5,021</b>	<b>1,131</b>	<b>289</b>	<b>5,133</b>	<b>6,441</b>	<b>11,574</b>

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

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

§ E Refers to Infrastructure Development Bank

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

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	141,997.32
	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

Amnt 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

Amnt 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

Amnt 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

Amnt 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

Amnt 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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Amnt 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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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



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

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

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

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	4,074,940.67

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	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
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
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
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
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
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
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
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
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63

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)	
S.N.	Description	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
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
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
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
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
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
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
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
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
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
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
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
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
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
15	Local Government	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22	4.74	1,081.22	3.50	1,081.22	3.52	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
	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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.93	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35	5.84	1,259,241.27	5.81	1,353,684.43
2	Fixed:	11.06	2,713,140.66	10.99	2,715,032.45	10.88	2,773,731.56	10.76	2,777,652.59	10.27	2,807,185.02	10.13	2,857,985.93
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	11.30	632,008.38	11.14	637,967.50	10.93	639,004.54	10.71	621,381.66	9.99	577,833.72	9.69	538,327.21
2.4	6-12 months	11.09	859,472.89	11.08	906,053.55	10.94	1,012,396.62	10.83	1,003,037.52	10.33	1,030,140.08	10.18	989,139.54
2.5	1-2 yrs	10.94	519,385.52	10.90	547,608.72	10.81	444,756.96	10.73	461,409.90	10.45	490,763.95	10.25	576,221.44
2.6	2 yrs and above	10.89	702,273.87	10.80	623,402.68	10.78	677,573.44	10.71	691,823.52	10.31	708,447.26	10.28	754,297.75
3	Call	2.62	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49	2.34	306,228.84
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.39	2,497.27	2.89	1,962.74	2.87	1,858.69	2.70	1,970.97	2.71	1,904.39	2.72	2,019.56
6	Non interest bearing deposits	-	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09
6.1	Current	-	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74
6.2	Margin	-	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12
6.3	Other	-	2,813.36	-	662.95	-	553.89	-	580.00	-	449.48	-	682.23
	Aggregate	8.41	4,632,756.35	8.37	4,661,325.83	8.26	4,722,871.09	8.08	4,730,881.24	7.99	4,798,146.91	7.86	4,975,236.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	67,563.42
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69
11	Finance, Insurance and Real Estate	13.18	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39	12.33	285,674.09
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57	13.10	253,875.44
	Aggregate	13.03	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51	12.53	4,273,360.88	12.30	4,046,550.26

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28
6	Residential Personal Home Loan (Up to Rs. 15 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	57,814.23	14.16	57,536.38	13.82	57,536.38	13.55	54,698.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26

**Weighted Average Interest Rate Structure of Commercial Banks**

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	5.31	1,325,517.52
2	Fixed:	9.98	2,914,338.64
2.1	up to 1 month	-	-
2.2	1-3 months	-	-
2.3	3-6 months	9.50	538,720.87
2.4	6-12 months	9.95	961,436.27
2.5	1-2 yrs	10.17	622,777.84
2.6	2 yrs and above	10.20	791,403.66
3	Call	2.34	293,534.43
4	Certificate of Deposits	-	-
5	Other	2.72	2,006.31
6	Non interest bearing deposits	-	289,346.28
6.1	Current	-	248,611.14
6.2	Margin	-	39,838.34
6.3	Other	-	896.80
	Aggregate	8.00	4,824,743.18

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.26	326,949.68
2	Fishery Related	9.79	13,521.43
3	Mining Related	12.22	11,882.50
4	Agriculture, Forestry & Beverage Production Related	12.07	235,894.77
5	Non Food Production Related	12.17	507,206.86
6	Construction	11.88	165,581.52
7	Electricity, Gas and Water	11.24	301,426.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.57	68,468.68
9	Transport, Communication and Public Utilities	12.57	77,683.32
10	Wholesaler & Retailer	11.99	884,037.28
11	Finance, Insurance and Real Estate	11.96	293,261.17
12	Hotel or Restaurant	12.10	179,123.11
13	Other Services	11.93	178,122.27
14	Consumption Loans	12.44	787,996.26
15	Local Government	3.50	1,176.10
16	Others	11.71	237,490.23
	Aggregate	12.24	4,269,821.78

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	12.13	1,409,236.04
2	Overdraft	12.04	101,819.68
3	Cash Credit Loan	12.63	533,565.11
4	Trust Receipt Loan/Import Loan	12.57	63,117.03
5	Short Term Working Capital/Demand Loan	11.02	845,495.11
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.97	288,652.83
7	Real Estate Loan	12.47	208,471.53
8	Margin Nature Loan	12.97	58,902.12
9	Hire Purchase Loan	12.27	111,731.38
10	Deprived Sector Loan	9.71	264,509.26
11	Bills Purchased	12.42	3,818.74
12	Other Product	10.98	380,502.96
	Aggregate	12.24	4,269,821.78

## Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
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 Sunrise 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	NMB Bank Ltd.	NMB
19	Prabhu Bank Ltd.	Prabhu	20	Sanima Bank Ltd.	Sanima
<b>B. Development Banks</b>					
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			
<b>C. Finance Companies</b>					
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	Samridhhi Finance Company Limited	Samridhhi
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 Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek
5	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan
7	Nerude Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	Sworojgar
9	First Microfinance Laghubitta Bittiya Sanstha Limited	First	10	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
11	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire	12	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana
13	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila	14	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi
15	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF	16	Himalayan Laghubitta Bittiya Sanstha Limited	HimalayanMF
17	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF	18	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF
19	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.	ForwardMF	20	Global IME Laghubitta Bittiya Sanstha Limited	GIMEMF
21	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF	22	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF
23	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF	24	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF
25	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF	26	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF
27	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF	28	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF
29	NADEP Laghubitta Bittiya Sanstha Limited	NADEP	30	Support Laghubitta Bittiya Sanstha Limited	Support
31	Arambha Chautari Laghubitta Bittiya Sanstha Limited	AChautari	32	Asha Laghubitta Bittiya Sanstha Ltd	Asha
33	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans	34	Ganapati Laghubitta Bittiya Sanstha Ltd	Ganapati
35	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity	36	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
37	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko	38	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
39	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	40	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana
41	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	42	Mahila Laghubitta Bittiya Sanstha Limited	Mahila
43	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique	44	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa
45	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	46	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
47	BPW Laghubitta Bittiya Sanstha Limited	BPW	48	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
49	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	50	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
51	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	52	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
53	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	54	Kisan Laghubitta Bittiya Sanstha Limited	Kisan(NRN)
55	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan	56	Super Laghubitta Bittiya Sanstha Limited	Super
57	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan			

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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