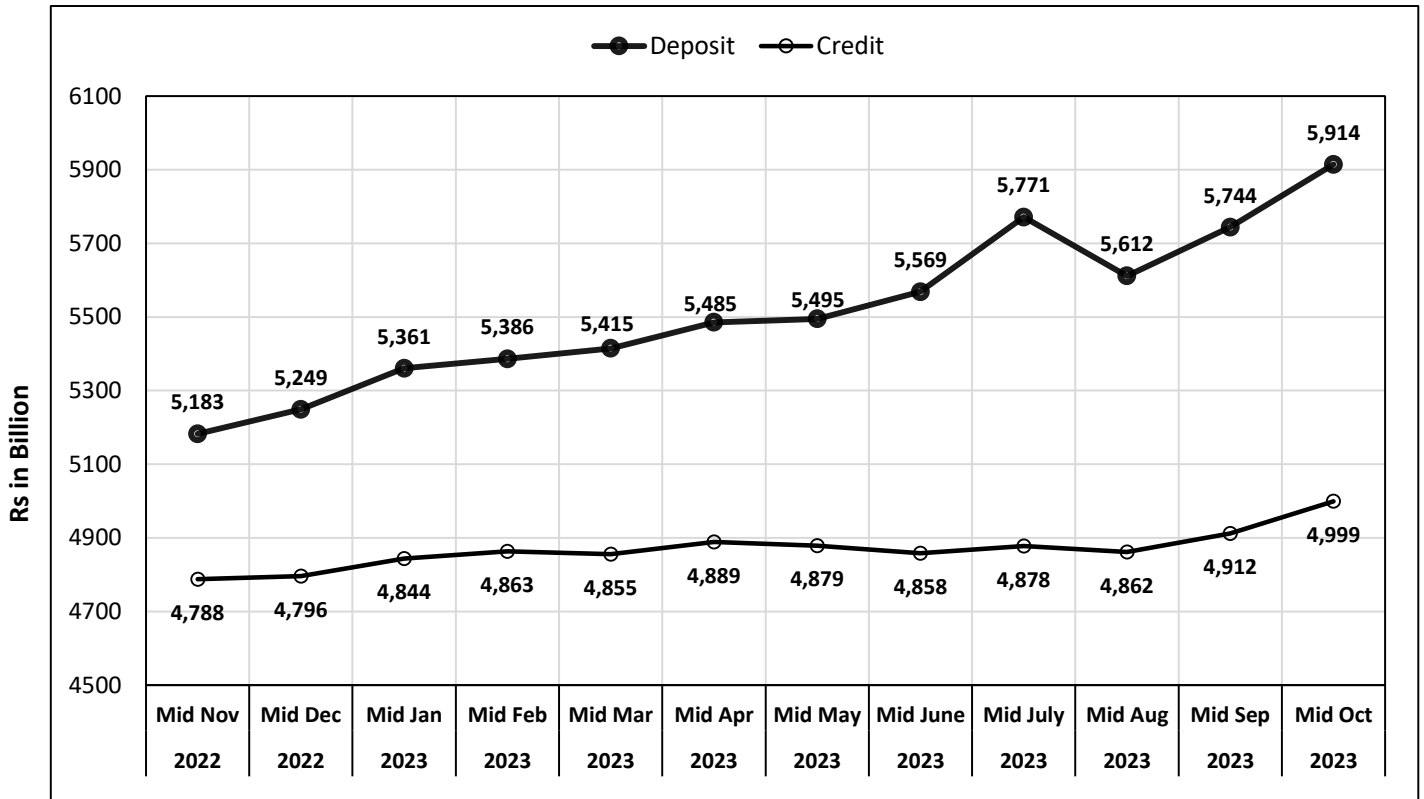


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Asoj
(Mid-Oct, 2023)

Contents

	Page
1. Explanatory Notes	1
2. Major Financial Indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial Banks	15
b. Development Banks	17
c. Finance Companies	19
7. Profit & Loss Account	
a. Commercial Banks	20
b. Development Banks	23
c. Finance Companies	26
8. Sector- wise, product-wise and security-wise credit	
a. Commercial Banks	28
b. Development Banks	31
c. Finance Companies	33
9. Micro-Finance Financial Institutions	
a. Major Financial Indicators	34
b. Statement of Assets and Liabilities	34
c. Profit & Loss Account	34
9. Infrastructure Development Bank	
a. Statement of Assets and Liabilities	35
b. Profit & Loss Account	36
10. Districtwise Branch List	37
11. Interest Rate Structure of Commercial Banks	39
Annexure	
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 Asoj End, 2080 (Mid-Oct, 2023)

	Class "A"	Class "B"	Class "C"	Overall	
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	97.04	10.73	2.13	109.90
2	Total Credit/GDP	82.22	8.95	1.73	92.90
3	Total Credit/ Total Deposit	84.73	83.37	81.30	84.53
4	CD Ratio	81.67	82.76	80.03	81.74
5	Fixed Deposit/Total Deposit	58.49	68.39	72.89	59.74
6	Saving Deposit/Total Deposit	27.03	23.21	17.42	26.47
7	Current Deposit/Total Deposit	7.55	1.58	1.04	6.84
8	Call Deposit/Total Deposit	6.05	6.76	7.73	6.15
9	NPL/ Total Loan [^]	3.61	3.19	8.37	3.66
10	Total LLP /Total Loan	3.78	3.26	8.10	3.81
11	Deprived Sector Loan/Total Loan ^{\$^}	6.42	11.24	7.37	6.90
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.39	6.48	8.06	7.31
2	Investment in Gov. Securities/Total Deposit	18.50	17.66	19.24	18.44
3	Total Liquid Assets/Total Deposit	27.36	27.17	33.52	27.46
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.14	9.93	14.05	10.19
2	Total Capital/RWA	12.92	12.88	16.23	12.98
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,015	1,133	288	6,436
3	No. of Deposit Accounts	45,243,527	6,657,945	812,717	52,714,189
4	No. of Loan Accounts	1,524,060	288,341	42,065	1,854,466
5	No. of Branchless Banking Centers	1,279	17	-	1,296
6	No. of Branchless Banking Customers	319,781	49	-	319,830
7	No. of Mobile Banking Customers	19,201,179	2,917,501	165,942	22,284,622
8	No. of Internet Banking Customers	1,102,915	507,934	14,160	1,625,009
9	No. of ATMs	4,658	346	44	5,048
10	No. of Debit Cards	11,667,570	909,274	62,778	12,639,622
11	No. of Credit Cards	297,832	1,330	-	299,162
12	No. of Prepaid Cards	154,800	1,624	-	156,424

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	7.90
	(a) Saving	5.94
	(b) Fixed	10.26
	(c) Call	2.43
2	Wt. Avg Interest Rate on Credit	12.11

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

[^]Data as on Asoj end of FY2080/81 (2023/24)

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-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	558,525	618,798	683,127	755,999	750,210	10.79	10.40	-0.77
a. Paid-up Capital	365,820	407,789	425,052	425,120	429,982	11.47	4.23	1.14
b. Statutory Reserves	105,951	120,965	138,151	145,719	147,366	14.17	14.21	1.13
c. Retained Earning	12,331	10,267	(6,633)	31,725	20,117	-16.75	-164.61	-36.59
d. Others Reserves	74,422	79,777	126,558	153,434	152,745	7.20	58.64	-0.45
2 BORROWINGS	275,089	500,434	255,302	271,271	301,149	81.92	-48.98	11.01
a. NRB	118,779	259,218	2,022	1,933	17,737	118.24	-99.22	817.35
b. "A"Class Licensed Institution	28,829	40,170	18,993	34,163	47,777	39.34	-52.72	39.85
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	62,040	59,883	125.12	10.98	-3.48
d. Other Financial Ins.	1,267	6,027	6,467	8,290	7,905	375.72	7.30	-4.65
e. Bonds and Securities	100,435	136,986	163,416	164,845	167,846	36.39	19.29	1.82
3 DEPOSITS	4,740,066	5,159,175	5,771,238	5,743,757	5,914,347	8.84	11.86	2.97
a. Current	490,765	465,415	454,049	364,924	404,514	-5.17	-2.44	10.85
b. Savings	1,592,152	1,402,182	1,519,064	1,474,290	1,565,723	-11.93	8.34	6.20
c. Fixed	2,213,503	2,835,817	3,359,257	3,486,218	3,533,284	28.11	18.46	1.35
d. Call Deposits	396,693	391,068	390,785	370,751	363,954	-1.42	-0.07	-1.83
e. Others	46,953	64,694	48,082	47,574	46,872	37.78	-25.68	-1.48
4 Bills Payable	3,067	2,782	3,189	6,559	6,834	-9.30	14.61	4.19
5 Other Liabilities	418,432	424,126	502,666	547,940	536,074	1.36	18.52	-2.17
1. Loan Loss Provision	89,594	110,300	168,124	170,378	190,683	23.11	52.42	11.92
2. Interest Suspense a/c	20,035	19,628	28,910	43,553	32,485	-2.03	47.29	-25.41
3. Others	308,804	294,198	305,633	334,009	312,905	-4.73	3.89	-6.32
6 Reconciliation A/c	4,050	512	471	493	1,452	-87.36	-8.02	194.81
7 Profit & Loss A/c	69,757	79,497	75,002	17,269	19,287	13.96	-5.65	11.68
TOTAL	6,068,987	6,785,324	7,290,996	7,343,288	7,529,352	11.80	7.45	2.53
Assets								
1 LIQUID FUNDS	519,340	509,990	533,958	497,177	533,668	-1.80	4.70	7.34
a. Cash Balance	116,799	111,631	102,134	92,624	104,014	-4.43	-8.51	12.30
Nepalese Notes & Coins	99,422	108,250	99,262	89,402	99,891	8.88	-8.30	11.73
Foreign Currency	17,377	3,381	2,871	3,222	4,123	-80.55	-15.06	27.97
b. Bank Balance	334,152	302,877	362,361	332,173	328,467	-9.36	19.64	-1.12
1. In Nepal Rastra Bank	273,553	220,659	288,687	269,818	255,246	-19.34	30.83	-5.40
2. "A"Class Licensed Institution	17,905	28,862	23,870	16,985	18,318	61.19	-17.30	7.85
3. Other Financial Ins.	3,275	6,959	2,939	3,846	3,229	112.50	-57.76	-16.03
4. In Foreign banks	39,419	46,397	46,865	41,524	51,674	17.70	1.01	24.44
c. Money at Call	68,389	95,482	69,463	72,380	101,186	39.62	-27.25	39.80
2 INVESTMENTS	732,619	911,435	1,049,633	1,026,116	1,092,830	24.41	15.16	6.50
a. Govt. Securities	721,612	909,783	1,029,807	1,023,759	1,090,411	26.08	13.19	6.51
b Others	11,007	1,651	19,827	2,358	2,418	-85.00	1100.56	2.57
3 SHARE & OTHER INVESTMENT	214,313	186,550	251,757	249,381	262,356	-12.95	34.95	5.20
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	4,911,535	4,998,657	12.91	3.48	1.77
4.1 LOANS & ADVANCES	4,170,584	4,709,050	4,873,807	4,907,180	4,993,929	12.91	3.50	1.77
a. Private Sector	4,014,771	4,493,912	4,687,782	4,724,111	4,793,646	11.93	4.31	1.47
b. Financial Institutions	152,818	212,907	183,328	177,341	193,441	39.32	-13.89	9.08
c. Government Organizations	2,995	2,231	2,697	5,728	6,842	-25.51	20.86	19.44
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,354	4,728	11.28	-19.76	8.58
5 LOANS AGT. COLLECTED BILLS	412	951	797	582	612	130.70	-16.19	5.23
6 FIXED ASSETS	82,989	95,030	136,783	136,815	139,811	14.51	43.94	2.19
7 OTHER ASSETS	331,101	353,788	417,472	497,688	471,845	6.85	18.00	-5.19
a. Accrued Interests	171,036	199,589	244,588	322,638	293,181	16.69	22.55	-9.13
b. Others	160,065	154,198	172,884	175,051	178,664	-3.66	12.12	2.06
8 Expenses not Written off	342	219	364	347	338	-36.12	66.61	-2.54
9 Non Banking Assets	7,693	10,521	18,689	19,278	21,384	36.76	77.62	10.93
10 Reconciliation Account	5,154	3,241	2,304	3,890	1,627	-37.12	-28.90	-58.19
11 Profit & Loss A/c	407	63	1,831	480	6,224	-84.64	2827.18	1198.09
TOTAL	6,068,987	6,785,324	7,290,996	7,343,288	7,529,352	11.80	7.45	2.53

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	500,573	553,626	611,312	676,679	672,826	10.60	10.42	-0.57
a. Paid-up Capital	320,629	356,095	369,857	369,857	374,575	11.06	3.86	1.28
b. Statutory Reserves	96,910	110,434	126,035	133,673	134,636	13.96	14.13	0.72
c. Retained Earning	15,897	14,956	(1,180)	31,870	23,386	-5.92	-107.89	-26.62
d. Others Reserves	67,137	72,140	116,599	141,279	140,229	7.45	61.63	-0.74
2 BORROWINGS	261,004	462,083	243,416	261,777	285,722	77.04	-47.32	9.15
a. NRB	109,436	229,157	1,674	1,585	16,588	109.40	-99.27	946.61
b. "A"Class Licensed Institution	26,034	38,482	16,193	33,748	42,632	47.81	-57.92	26.33
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	62,040	59,883	125.12	10.98	-3.48
d. Other Financial Ins.	1,267	5,862	6,164	8,012	7,232	362.68	5.15	-9.73
e. Bonds and Securities	98,488	130,549	154,982	156,393	159,385	32.55	18.72	1.91
3 DEPOSITS	4,204,913	4,545,157	5,086,244	5,062,210	5,221,843	8.09	11.90	3.15
a. Current	475,545	453,605	441,571	356,281	394,198	-4.61	-2.65	10.64
b. Savings	1,426,355	1,261,715	1,366,476	1,326,667	1,411,642	-11.54	8.30	6.41
c. Fixed	1,919,565	2,436,953	2,898,148	3,011,352	3,054,496	26.95	18.93	1.43
d. Call Deposits	338,330	329,895	333,864	321,668	316,035	-2.49	1.20	-1.75
e. Others	45,117	62,988	46,186	46,241	45,472	39.61	-26.68	-1.66
4 Bills Payable	3,003	2,740	3,163	6,527	6,808	-8.75	15.45	4.30
5 Other Liabilities	383,438	384,228	453,119	492,364	482,905	0.21	17.93	-1.92
1. Loan Loss Provision	77,889	95,409	147,603	149,044	167,397	22.49	54.71	12.31
2. Interest Suspense a/c	11,631	10,334	18,049	29,818	20,355	-11.15	74.67	-31.74
3. Others	293,919	278,486	287,467	313,502	295,153	-5.25	3.22	-5.85
6 Reconciliation A/c	3,962	516	470	503	1,457	-86.98	-8.96	189.97
7 Profit & Loss A/c	63,462	72,201	68,213	15,985	18,085	13.77	-5.52	13.14
TOTAL	5,420,355	6,020,551	6,465,937	6,516,044	6,689,646	11.07	7.40	2.66
Assets								
1 LIQUID FUNDS	447,432	420,838	450,799	430,818	462,363	-5.94	7.12	7.32
a. Cash Balance	107,227	102,537	92,853	84,287	94,750	-4.37	-9.44	12.41
Nepalese Notes & Coins	89,926	99,279	90,215	81,321	91,192	10.40	-9.13	12.14
Foreign Currency	17,301	3,258	2,638	2,966	3,559	-81.17	-19.01	19.98
b. Bank Balance	304,444	268,141	324,727	295,279	291,038	-11.92	21.10	-1.44
1. In Nepal Rastra Bank	256,583	203,810	263,539	241,972	227,138	-20.57	29.31	-6.13
2. "A"Class Licensed Institution	8,327	17,786	14,124	11,637	12,161	113.58	-20.59	4.50
3. Other Financial Ins.	119	149	201	148	67	25.05	34.61	-55.06
4. In Foreign banks	39,414	46,395	46,864	41,522	51,672	17.71	1.01	24.45
c. Money at Call	35,761	50,160	33,219	51,252	76,574	40.27	-33.78	49.41
2 INVESTMENTS	655,204	820,456	937,730	903,836	968,696	25.22	14.29	7.18
a. Govt. Securities	644,196	818,804	918,942	901,518	966,278	27.10	12.23	7.18
b. Others	11,007	1,651	18,788	2,318	2,418	-85.00	1037.69	4.34
3 SHARE & OTHER INVESTMENT	202,553	175,230	238,878	236,055	250,419	-13.49	36.32	6.09
4 (Including Bills Purchased)	3,719,600	4,182,299	4,312,591	4,347,992	4,423,719	12.44	3.12	1.74
4.1 LOANS & ADVANCES	3,715,568	4,177,812	4,308,990	4,343,638	4,418,991	12.44	3.14	1.73
a. Private Sector	3,579,832	4,025,452	4,149,539	4,184,367	4,246,649	12.45	3.08	1.49
b. Financial Institutions	132,741	150,129	156,762	153,554	165,510	13.10	4.42	7.79
c. Government Organizations	2,995	2,231	2,690	5,718	6,831	-25.51	20.53	19.47
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,354	4,728	11.28	-19.76	8.58
5 LOANS AGT. COLLECTED BILLS	412	951	797	582	612	130.70	-16.19	5.23
6 FIXED ASSETS	75,298	85,850	124,602	124,351	127,453	14.01	45.14	2.49
7 OTHER ASSETS	307,472	322,804	381,570	452,467	431,054	4.99	18.20	-4.73
a. Accrued Interests	155,810	177,208	218,341	288,941	261,815	13.73	23.21	-9.39
b. Others	151,662	145,596	163,228	163,525	169,239	-4.00	12.11	3.49
8 Expenses not Written off	241	219	363	345	336	-9.50	66.11	-2.54
9 Non Banking Assets	6,736	8,665	15,306	15,711	17,724	28.63	76.65	12.82
10 Reconciliation Account	5,074	3,240	2,301	3,888	1,622	-36.14	-29.00	-58.29
11 Profit & Loss A/c	332	-	1,001	-	5,647	-100.00	0.00	0.00
TOTAL	5,420,355	6,020,551	6,465,937	6,516,044	6,689,646	11.07	7.40	2.66

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	41,688	47,312	52,784	59,713	58,006	13.49	11.57	-2.86
a. Paid-up Capital	32,232	36,994	40,207	40,207	40,207	14.77	8.69	0.00
b. Statutory Reserves	6,135	7,072	8,341	8,249	8,933	15.28	17.94	8.30
c. Retained Earning	505	(282)	(355)	5,241	2,097	-155.77	25.97	-59.99
d. Others Reserves	2,816	3,528	4,592	6,016	6,769	25.27	30.15	12.52
2 BORROWINGS	9,690	26,259	9,340	8,108	13,611	170.98	-64.43	67.88
a. NRB	7,590	20,104	300	300	1,100	164.87	-98.51	266.67
b. "A"Class Licensed Institution	1,100	500	1,250	25	4,325	-54.55	150.00	17200.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	278	673	0.00	83.75	141.59
e. Bonds and Securities	1,000	5,490	7,486	7,504	7,513	448.95	36.38	0.12
3 DEPOSITS	445,827	509,490	571,573	568,999	577,675	14.28	12.19	1.52
a. Current	13,929	9,932	11,059	7,817	9,117	-28.70	11.35	16.62
b. Savings	139,864	120,613	132,843	128,539	134,082	-13.76	10.14	4.31
c. Fixed	243,409	327,121	380,584	391,502	395,085	34.39	16.34	0.92
d. Call Deposits	48,417	51,614	46,811	40,861	39,042	6.60	-9.31	-4.45
e. Others	207	211	275	280	350	1.50	30.45	24.90
4 Bills Payable	41	42	23	31	25	1.53	-44.16	-20.18
5 Other Liabilities	19,406	23,291	30,451	34,281	32,467	20.02	30.74	-5.29
1. Loan Loss Provision	6,431	9,405	13,887	14,182	15,723	46.24	47.66	10.86
2. Interest Suspense a/c	1,138	1,129	1,931	3,904	2,621	-0.72	70.95	-32.86
3. Others	11,837	12,757	14,633	16,195	14,123	7.77	14.71	-12.79
6 Reconciliation A/c	76	0	0	0	0	-99.99	1477.29	-49.97
7 Profit & Loss A/c	5,224	6,340	5,715	1,165	1,070	21.35	-9.85	-8.17
TOTAL	521,953	612,733	669,886	672,296	682,854	17.39	9.33	1.57
Assets								
1 LIQUID FUNDS	55,300	69,497	64,562	49,714	54,899	25.67	-7.10	10.43
a. Cash Balance	8,134	7,505	7,574	6,929	7,795	-7.73	0.92	12.50
Nepalese Notes & Coins	8,059	7,383	7,341	6,673	7,230	-8.39	-0.56	8.36
Foreign Currency	76	123	233	256	564	62.05	89.75	120.44
b. Bank Balance	22,731	24,830	28,785	28,894	29,637	9.23	15.93	2.57
1. In Nepal Rastra Bank	13,432	13,435	20,033	23,074	23,174	0.02	49.11	0.43
2. "A"Class Licensed Institution	7,619	6,642	7,521	3,749	4,853	-12.83	13.25	29.46
3. Other Financial Ins.	1,676	4,752	1,228	2,069	1,608	183.58	-74.15	-22.27
4. In Foreign banks	5	2	2	2	2	-64.18	0.00	0.00
c. Money at Call	24,435	37,162	28,203	13,891	17,466	52.08	-24.11	25.74
2 INVESTMENTS	56,879	68,793	91,763	101,706	102,045	20.95	33.39	0.33
a. Govt. Securities	56,879	68,793	90,725	101,666	102,045	20.95	31.88	0.37
b. Others	-	-	1,038	40	-	0.00	0.00	-100.00
3 SHARE & OTHER INVESTMENT	8,062	8,446	8,504	9,086	8,056	4.77	0.69	-11.34
4 (Including Bills Purchased)	383,480	444,934	471,886	471,401	481,581	16.03	6.06	2.16
4.1 LOANS & ADVANCES	383,480	444,934	471,886	471,401	481,581	16.03	6.06	2.16
a. Private Sector	369,145	386,815	451,918	452,316	458,974	4.79	16.83	1.47
b. Financial Institutions	14,335	58,120	19,964	19,082	22,604	305.44	-65.65	18.45
c. Government Organizations	-	-	3	3	3	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	5,673	6,410	8,845	8,950	8,829	13.00	38.00	-1.36
7 OTHER ASSETS	11,972	13,338	21,777	28,790	24,765	11.41	63.27	-13.98
a. Accrued Interests	6,166	7,075	14,549	20,315	18,319	14.75	105.63	-9.82
b. Others	5,806	6,263	7,228	8,475	6,446	7.87	15.42	-23.94
8 Expenses not Written off	0	-	-	-	-	-100.00	0.00	0.00
9 Non Banking Assets	489	1,258	2,269	2,395	2,394	157.16	80.40	-0.03
10 Reconciliation Account	78	0	0	2	2	-99.41	0.00	0.00
11 Profit & Loss A/c	21	56	279	253	284	172.42	397.68	12.32
TOTAL	521,953	612,733	669,886	672,296	682,854	17.39	9.33	1.57

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change			
	2021	2022	2023	2023	2023	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	16,264	17,861	19,031	19,607	19,378	9.82	6.55	-1.17	
a. Paid-up Capital	12,959	14,700	14,988	15,056	15,200	13.44	1.96	0.96	
b. Statutory Reserves	2,907	3,459	3,775	3,798	3,797	19.01	9.13	-0.03	
c. Retained Earning	(4,071)	(4,408)	(5,098)	(5,385)	(5,366)	8.29	15.66	-0.37	
d. Others Reserves	4,469	4,110	5,367	6,139	5,747	-8.05	30.59	-6.39	
2 BORROWINGS	4,395	12,092	2,546	1,386	1,816	175.15	-78.94	31.02	
a. NRB	1,753	9,957	49	49	49	468.05	-99.51	0.00	
b. "A"Class Licensed Institution	1,695	1,188	1,550	390	820	-29.93	30.49	110.26	
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00	
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00	
e. Bonds and Securities	947	947	948	947	947	0.05	0.06	0.00	
3 DEPOSITS	89,326	104,528	113,422	112,549	114,828	17.02	8.51	2.03	
a. Current	1,290	1,878	1,419	825	1,199	45.55	-24.42	45.32	
b. Savings	25,932	19,854	19,745	19,084	19,999	-23.44	-0.55	4.79	
c. Fixed	50,529	71,743	80,525	83,365	83,703	41.98	12.24	0.41	
d. Call Deposits	9,945	9,558	10,110	8,222	8,877	-3.89	5.77	7.97	
e. Others	1,629	1,496	1,622	1,053	1,050	-8.20	8.47	-0.27	
4 Bills Payable	23	0	2	1	1	-98.23	380.57	45.03	
5 Other Liabilities	15,588	16,607	19,097	21,295	20,702	6.53	14.99	-2.79	
1. Loan Loss Provision	5,274	5,486	6,634	7,151	7,564	4.03	20.91	5.77	
2. Interest Suspense a/c	7,267	8,165	8,930	9,831	9,509	12.36	9.36	-3.28	
3. Others	3,048	2,955	3,533	4,312	3,629	-3.04	19.56	-15.85	
6 Reconciliation A/c	12	(4)	1	(10)	(5)	-134.24	-125.45	-51.05	
7 Profit & Loss A/c	1,071	957	1,073	120	132	-10.71	12.19	10.15	
TOTAL	126,679	152,040	155,172	154,948	156,852	20.02	2.06	1.23	
Assets									
1 LIQUID FUNDS	16,607	19,655	18,596	16,645	16,406	18.35	-5.39	-1.44	
a. Cash Balance	1,438	1,588	1,706	1,408	1,469	10.48	7.42	4.33	
Nepalese Notes & Coins	1,438	1,588	1,706	1,408	1,469	10.48	7.42	4.32	
Foreign Currency	0	0	0	0	0	-41.58	115.37	65.66	
b. Bank Balance	6,977	9,906	8,849	8,000	7,791	41.99	-10.68	-2.61	
1. In Nepal Rastra Bank	3,538	3,414	5,115	4,772	4,933	-3.50	49.79	3.37	
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,600	1,304	126.38	-49.85	-18.48	
3. Other Financial Ins.	1,480	2,058	1,510	1,628	1,554	39.05	-26.60	-4.56	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,193	8,160	8,041	7,237	7,145	-0.40	-1.46	-1.27	
2 INVESTMENTS	20,536	22,186	20,140	20,575	22,089	8.03	-9.22	7.36	
a. Govt. Securities	20,536	22,186	20,140	20,575	22,089	8.03	-9.22	7.36	
b. Others	-	-	-	-	-	0.00	0.00	0.00	
3 SHARE & OTHER INVESTMENT	3,698	2,875	4,375	4,240	3,881	-22.26	52.20	-8.47	
4 LOANS & ADVANCES	71,536	86,303	92,931	92,141	93,357	20.64	7.68	1.32	
(Including Bills Purchased)	71,536	86,303	92,931	92,141	93,357	20.64	7.68	1.32	
4.1 LOANS & ADVANCES	71,536	86,303	92,931	92,141	93,357	20.64	7.68	1.32	
a. Private Sector	65,795	81,645	86,325	87,429	88,023	24.09	5.73	0.68	
b. Financial Institutions	5,742	4,658	6,602	4,705	5,327	-18.87	41.72	13.21	
c. Government Organizations	-	-	4	7	7	0.00	0.00	-0.06	
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00	
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00	
6 FIXED ASSETS	2,019	2,771	3,336	3,514	3,529	37.25	20.41	0.45	
7 OTHER ASSETS	11,657	17,646	14,125	16,432	16,026	51.37	-19.95	-2.47	
a. Accrued Interests	9,061	15,306	11,697	13,382	13,047	68.93	-23.58	-2.50	
b. Others	2,597	2,340	2,428	3,050	2,979	-9.90	3.76	-2.33	
8 Expenses not Written off	100	-	1	1	1	-100.00	0.00	-2.80	
9 Non Banking Assets	468	599	1,114	1,172	1,267	27.99	85.87	8.04	
10 Reconciliation Account	2	(0)	3	0	3	-111.62	-1452.60	1693.12	
11 Profit & Loss A/c	55	6	551	227	293	-88.25	8461.23	29.24	
TOTAL	126,679	152,040	155,172	154,948	156,852	20.02	2.06	1.23	

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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	224,341	330,008	429,253	83,290	123,385	47.10	30.07	48.14
1.1 Deposit Liabilities	215,183	305,976	402,421	79,077	117,327	42.19	31.52	48.37
1.1.1 Saving A/c	43,601	76,032	88,065	15,566	23,083	74.38	15.83	48.30
1.1.2 Fixed A/c	166,935	223,748	305,845	61,945	91,907	34.03	36.69	48.37
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	3,562	5,282	67.27	92.36	48.30
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	6,873	10,120	71.84	20.83	47.26
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	22,409	33,255	43.83	7.73	48.40
1.1.2.4 Above 1 Year	72,595	81,297	138,814	29,101	43,250	11.99	70.75	48.62
1.1.3 Call Deposit	4,443	6,111	8,461	1,561	2,330	37.55	38.45	49.20
1.1.4 Certificate of Deposits	204	85	51	5	7	-58.37	-39.75	45.92
1.2 Others	9,158	24,032	26,832	4,213	6,057	162.41	11.65	43.77
2 Commission/Fee Expense	1,735	3,121	4,228	523	855	79.87	35.49	63.36
3 Employees Expenses	48,174	53,727	55,126	9,638	15,386	11.53	2.60	59.64
4 Office Operating Expenses	33,544	38,326	38,127	6,003	9,687	14.26	-0.52	61.37
5 Exchange Fluctuation Loss	1	105	-	1	3	7277.31	-100.00	237.03
5.1 Due to Change in Exchange Rates	1	34	-	1	3	2639.35	-100.00	255.70
5.2 Due to Foreign Currency Transactions	0	71	-	0	-	36644.30	-100.00	-100.00
6 Non-Operatiing Expenses	89	369	499	74	48	313.83	35.07	-35.39
7. Provision for Risk	39,014	25,497	65,952	900	31,103	-34.65	158.67	3354.74
7.1 Loan loss Provision	38,874	25,367	65,818	886	31,034	-34.74	159.46	3401.31
7.1.1 General Loan loss Provision	25,113	12,849	17,473	322	12,639	-48.83	35.98	3825.13
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	150	6,678	-58.22	18.37	4344.97
7.1.1.2 Watch List Provision	3,878	3,976	6,969	172	5,962	2.54	75.28	3370.53
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	502	17,544	-10.06	277.53	3395.10
7.1.3 Additional Loan Loss Provision	321	430	2,711	62	851	34.16	529.86	1263.77
7.2. Provision for Non-Banking Assets	48	13	89	5	37	-72.47	563.44	626.80
7.3. Provision for Loss on Investment	3	98	16	9	17	2840.70	-83.24	97.91
7.4. Provision for Loss of Other Assets	88	19	29	-	14	-78.72	54.71	0.00
8 Loan Written Off	814	1,607	2,823	203	852	97.46	75.65	319.91
9 Provision for Staff Bonus	9,238	11,766	10,407	2,854	2,378	27.35	-11.55	-16.70
10 Provision for Income Tax	30,913	34,273	32,840	7,649	6,671	10.87	-4.18	-12.78
11 Others	248	7	79	7	7	-97.24	1053.58	0.91
12 Net Profit	71,306	83,438	77,771	18,144	14,864	17.01	-6.79	-18.08
TOTAL EXPENSES	459,417	582,244	717,106	129,286	205,238	26.74	23.16	58.75
Income								
1. Interest Income	372,972	509,366	641,877	119,780	178,877	36.57	26.01	49.34
1.1. On Loans and Advance	342,440	464,186	572,265	105,481	157,190	35.55	23.28	49.02
1.2. On Investment	25,974	38,306	57,477	11,077	16,999	47.48	50.05	53.46
1.2.1 Government Bonds	23,335	35,010	53,207	10,120	15,570	50.03	51.98	53.85
1.2.2 Foreign Bonds	215	341	228	74	111	59.06	-33.10	50.79
1.2.3 NRB Bonds	589	343	558	126	180	-41.74	62.57	42.81
1.2.4 Deventure & Bonds	1,835	2,612	3,484	757	1,138	42.30	33.39	50.27
1.3 Agency Balance	169	174	1,430	226	341	3.00	721.79	51.36
1.4 On Call Deposit	1,193	1,460	2,428	533	908	22.31	66.34	70.48
1.5 Others	3,196	5,239	8,276	2,463	3,438	63.95	57.97	39.58
2. Comission & Discount	24,942	27,259	29,086	5,529	8,826	9.29	6.70	59.62
2.1 Bills Purchase & Discount	228	310	206	66	89	35.78	-33.51	34.93
2.2 Comission	20,920	22,861	22,065	4,414	7,038	9.28	-3.49	59.45
2.3 Others	3,794	4,088	6,815	1,049	1,698	7.75	66.72	61.90
3 Income From Exchange Fluctuation	10,913	8,121	5,553	920	1,567	-25.58	-31.62	70.20
3.1 Due to Change in Exchange Rate	1,343	1,029	829	(365)	207	-23.41	-19.43	-156.70
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	1,286	1,360	-25.89	-33.39	5.76
4 Other Operating Income	16,789	12,504	11,095	1,545	2,791	-25.52	-11.27	80.65
5 Non Operating Income	8,176	3,584	1,971	201	650	-56.17	-45.00	223.97
6 Provision Written Back	24,835	20,530	27,558	861	11,820	-17.33	34.23	1272.08
7 Recovery from Written off Loan	760	669	245	41	53	-12.00	-63.34	29.29
8 Income from Extra Ordinary Expenses	12	156	(1,060)	-	9	1252.34	-780.06	0.00
9 Net Loss	19	56	780	410	646	197.60	1290.13	57.85
TOTAL INCOME	459,417	582,244	717,106	129,286	205,238	26.74	23.16	58.75

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	194,409	284,750	364,419	72,044	106,746	46.47	27.98	48.17
1.1 Deposit Liabilities	185,438	262,357	339,229	67,985	100,921	41.48	29.30	48.45
1.1.1 Saving A/c	37,545	67,417	77,696	13,887	20,588	79.56	15.25	48.25
1.1.2 Fixed A/c	143,928	189,890	254,527	52,772	78,351	31.93	34.04	48.47
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	2,204	3,294	28.09	100.87	49.49
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	5,434	8,164	80.19	16.08	50.24
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	18,864	27,884	41.06	4.89	47.81
1.1.2.4 Above 1 Year	66,414	75,530	125,810	26,271	39,009	13.73	66.57	48.49
1.1.3 Call Deposit	3,760	4,966	6,963	1,321	1,975	32.07	40.23	49.52
1.1.4 Certificate of Deposits	204	85	43	5	7	-58.37	-49.64	45.92
1.2 Others	8,971	22,393	25,190	4,059	5,825	149.62	12.49	43.50
2 Commission/Fee Expense	1,693	3,057	4,099	509	832	80.52	34.08	63.34
3 Employees Expenses	42,824	47,172	47,816	8,536	13,486	10.15	1.37	57.98
4 Office Operating Expenses	29,235	33,086	32,261	5,192	8,373	13.17	-2.49	61.27
5 Exchange Fluctuation Loss	0	104	-	-	0	283053.30	-100.00	0.00
5.1 Due to Change in Exchange Rates	0	33	-	-	0	89470.89	-100.00	0.00
5.2 Due to Foreign Currency Transactions	-	71	-	-	-	0.00	-100.00	0.00
6 Non-Operatiing Expenses	78	312	462	58	27	301.60	48.10	-53.27
7. Provision for Risk	32,424	21,637	57,437	376	27,072	-33.27	165.46	7095.74
7.1 Loan loss Provision	32,326	21,538	57,424	367	27,055	-33.37	166.62	7263.07
7.1.1 General Loan loss Provision	21,420	11,093	15,606	135	11,168	-48.21	40.69	8148.23
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	46	6,593	-58.82	27.84	14296.78
7.1.1.2 Watch List Provision	2,904	3,468	5,858	90	4,575	19.42	68.93	5005.92
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	268	15,130	-6.65	291.76	5538.96
7.1.3 Additional Loan Loss Provision	174	427	2,569	(36)	757	145.12	502.06	-2185.92
7.2. Provision for Non-Banking Assets	7	-	0	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	3	95	13	9	17	3082.32	-85.91	97.91
7.4. Provision for Loss of Other Assets	88	3	0	-	-	-96.10	-99.34	0.00
8 Loan Written Off	708	1,489	2,602	182	820	110.40	74.70	351.89
9 Provision for Staff Bonus	8,146	10,673	9,462	2,646	2,194	31.01	-11.34	-17.07
10 Provision for Income Tax	27,592	30,803	29,784	7,010	6,072	11.63	-3.31	-13.38
11 Others	248	7	72	7	7	-97.29	969.68	4.04
12 Net Profit	63,374	74,801	70,037	16,649	13,472	18.03	-6.37	-19.08
TOTAL EXPENSES	400,732	507,892	618,452	113,208	179,101	26.74	21.77	58.21
Income								
1. Interest Income	326,157	442,405	551,682	104,843	156,201	35.64	24.70	48.99
1.1. On Loans and Advance	298,351	402,230	490,121	91,694	136,774	34.82	21.85	49.16
1.2. On Investment	23,895	34,586	51,290	10,193	15,224	44.74	48.30	49.36
1.2.1 Government Bonds	21,509	31,700	47,873	9,407	14,049	47.38	51.02	49.35
1.2.2 Foreign Bonds	215	341	228	74	111	59.06	-33.10	50.79
1.2.3 NRB Bonds	398	1	2	15	15	-99.74	118.89	0.00
1.2.4 Deventure & Bonds	1,774	2,544	3,187	698	1,050	43.42	25.26	50.36
1.3 Agency Balance	169	171	1,430	226	341	1.01	738.02	51.36
1.4 On Call Deposit	691	673	1,367	499	742	-2.59	103.20	48.78
1.5 Others	3,051	4,745	7,475	2,231	3,120	55.53	57.53	39.81
2. Comission & Discount	23,473	25,927	27,763	5,289	8,452	10.46	7.08	59.81
2.1 Bills Purchase & Discount	228	310	206	66	89	35.78	-33.51	34.93
2.2 Comission	20,103	21,943	21,250	4,281	6,846	9.15	-3.16	59.92
2.3 Others	3,142	3,674	6,307	942	1,517	16.95	71.64	61.04
3 Income From Exchange Fluctuation	10,900	8,083	5,468	913	1,552	-25.84	-32.36	69.96
3.1 Due to Change in Exchange Rate	1,344	1,028	817	(363)	210	-23.51	-20.55	-157.88
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	1,276	1,342	-26.17	-34.08	5.14
4 Other Operating Income	12,990	10,325	9,218	1,254	2,225	-20.52	-10.71	77.53
5 Non Operating Income	5,901	3,087	1,760	161	506	-47.69	-42.99	213.32
6 Provision Written Back	20,596	17,299	23,391	709	10,114	-16.01	35.22	1326.68
7 Recovery from Written off Loan	706	611	231	38	50	-13.46	-62.25	28.91
8 Income from Extra Ordinary Expenses	8	156	(1,060)	-	-	1736.57	-780.38	0.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	400,732	507,892	618,452	113,208	179,101	26.74	21.77	58.21

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	24,027	37,191	53,217	9,205	13,655	54.79	43.09	48.34
1.1 Deposit Liabilities	23,915	35,908	52,034	9,072	13,451	50.15	44.91	48.27
1.1.1 Saving A/c	4,871	7,117	8,737	1,396	2,079	46.12	22.77	48.89
1.1.2 Fixed A/c	18,531	27,825	42,073	7,481	11,086	50.15	51.21	48.19
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	1,279	1,876	182.42	89.95	46.69
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	1,290	1,727	46.20	43.05	33.92
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	2,886	4,453	61.06	19.71	54.31
1.1.2.4 Above 1 Year	4,527	3,944	9,226	2,026	3,030	-12.87	133.90	49.52
1.1.3 Call Deposit	513	967	1,215	196	287	88.34	25.67	46.56
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	133	204	1042.25	-7.75	53.52
2 Commission/Fee Expense	42	63	120	13	21	51.43	90.31	64.90
3 Employees Expenses	4,341	5,225	5,838	888	1,524	20.37	11.72	71.73
4 Office Operating Expenses	3,441	4,096	4,617	639	1,036	19.05	12.72	62.11
5 Exchange Fluctuation Loss	1	1	-	1	3	-51.89	-100.00	191.75
5.1 Due to Change in Exchange Rates	1	1	-	1	3	-44.06	-100.00	207.91
5.2 Due to Foreign Currency Transactions	0	-	-	0	-	-100.00	0.00	-100.00
6 Non-Operatiing Expenses	11	30	31	16	16	166.94	4.23	0.27
7. Provision for Risk	5,678	3,329	7,125	331	3,217	-41.38	114.07	870.99
7.1 Loan loss Provision	5,636	3,301	7,064	330	3,203	-41.44	114.01	869.17
7.1.1 General Loan loss Provision	3,312	1,459	1,606	64	1,117	-55.97	10.08	1657.73
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	34	(23)	-58.36	-42.00	-167.72
7.1.1.2 Watch List Provision	845	431	1,010	29	1,140	-48.99	134.31	3792.18
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	200	2,086	-20.46	190.81	943.23
7.1.3 Additional Loan Loss Provision	10	2	106	67	-	-82.35	5763.24	-100.00
7.2. Provision for Non-Banking Assets	42	10	31	1	-	-76.01	206.87	-100.00
7.3. Provision for Loss on Investment	0	2	3	-	-	628.62	22.60	0.00
7.4. Provision for Loss of Other Assets	-	15	28	-	14	0.00	81.97	0.00
8 Loan Written Off	14	36	150	21	25	150.56	313.66	16.00
9 Provision for Staff Bonus	828	987	844	188	151	19.22	-14.54	-19.41
10 Provision for Income Tax	2,486	3,010	2,604	577	523	21.09	-13.51	-9.43
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,935	6,970	6,191	1,351	1,183	17.44	-11.18	-12.44
TOTAL EXPENSES	46,806	60,939	80,737	13,231	21,354	30.20	32.49	61.40
Income								
1. Interest Income	38,436	55,444	74,528	12,410	18,848	44.25	34.42	51.89
1.1. On Loans and Advance	36,443	51,703	68,237	11,477	16,974	41.87	31.98	47.89
1.2. On Investment	1,525	2,732	4,790	695	1,465	79.15	75.32	110.64
1.2.1 Government Bonds	1,399	2,485	4,352	603	1,341	77.57	75.15	122.49
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	92	123	101.96	76.65	33.41
1.2.4 Deventure & Bonds	4	1	2	0	1	-77.28	195.12	47.62
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	20	111	74.16	28.13	451.01
1.5 Others	119	403	725	217	298	238.16	79.68	37.63
2. Comission & Discount	1,273	1,051	1,030	196	297	-17.45	-1.99	51.24
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	104	140	8.33	-20.36	35.05
2.3 Others	596	317	446	93	157	-46.75	40.46	69.34
3 Income From Exchange Fluctuation	13	38	85	7	15	201.05	125.53	99.64
3.1 Due to Change in Exchange Rate	(1)	1	12	(2)	(3)	-276.30	1204.94	53.65
3.2 Due to Foreign Currency Trans.	13	37	73	9	18	181.46	97.78	89.80
4 Other Operating Income	2,257	1,684	1,601	257	485	-25.40	-4.90	88.87
5 Non Operating Income	1,556	219	114	24	77	-85.95	-48.03	222.45
6 Provision Written Back	3,211	2,407	3,135	130	1,353	-25.06	30.26	938.23
7 Recovery from Written off Loan	49	41	9	0	1	-16.21	-78.37	307.63
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	11	56	235	206	278	419.56	318.72	34.79
TOTAL INCOME	46,806	60,939	80,737	13,231	21,354	30.20	32.49	61.40

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	5,905	8,067	11,618	2,041	2,984	36.60	44.02	46.22
1.1 Deposit Liabilities	5,830	7,710	11,159	2,019	2,955	32.24	44.72	46.36
1.1.1 Saving A/c	1,185	1,498	1,631	282	417	26.43	8.85	47.60
1.1.2 Fixed A/c	4,476	6,033	9,245	1,692	2,470	34.79	53.24	46.02
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	79	111	97.88	30.29	41.01
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	149	229	22.89	30.63	53.80
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	659	918	48.59	29.56	39.19
1.1.2.4 Above 1 Year	1,654	1,823	3,778	804	1,211	10.23	107.21	50.68
1.1.3 Call Deposit	170	179	283	45	68	5.49	58.07	51.22
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	22	29	376.45	28.87	33.62
2 Commission/Fee Expense	-	1	9	1	2	0.00	1093.33	54.82
3 Employees Expenses	1,009	1,329	1,472	214	376	31.82	10.73	75.53
4 Office Operating Expenses	868	1,143	1,249	172	278	31.75	9.22	61.76
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	0	27	5	0	5	10983.72	-80.63	2793.96
7. Provision for Risk	911	532	1,389	193	815	-41.62	161.23	322.48
7.1 Loan loss Provision	911	528	1,330	188	777	-42.01	151.78	312.30
7.1.1 General Loan loss Provision	381	298	261	123	354	-21.72	-12.48	187.94
7.1.1.1 Pass Loan Loss Provision	252	221	160	70	108	-12.28	-27.62	53.60
7.1.1.2 Watch List Provision	129	77	101	53	247	-40.13	30.76	366.22
7.1.2 Special Loan Loss Provision	394	228	1,033	34	328	-42.01	352.33	874.41
7.1.3 Additional Loan Loss Provision	137	2	36	32	94	-98.56	1737.49	197.30
7.2. Provision for Non-Banking Assets	-	3	58	4	37	0.00	1617.87	765.06
7.3. Provision for Loss on Investment	-	0	-	-	-	0.00	-100.00	0.00
7.4. Provision for Loss of Other Assets	-	-	1	-	-	0.00	0.00	0.00
8 Loan Written Off	92	81	71	-	7	-11.01	-13.02	0.00
9 Provision for Staff Bonus	264	106	101	21	32	-59.94	-4.38	55.13
10 Provision for Income Tax	834	460	452	62	76	-44.84	-1.75	23.74
11 Others	-	0	7	0	0	0.00	5969.78	-59.33
12 Net Profit	1,996	1,666	1,543	144	209	-16.56	-7.40	44.91
TOTAL EXPENSES	11,879	13,413	17,917	2,848	4,784	12.91	33.58	67.96
Income								
1. Interest Income	8,379	11,517	15,666	2,527	3,827	37.44	36.03	51.48
1.1. On Loans and Advance	7,645	10,253	13,907	2,309	3,442	34.11	35.64	49.06
1.2. On Investment	554	988	1,397	188	310	78.49	41.42	64.53
1.2.1 Government Bonds	427	826	983	111	180	93.47	19.00	62.92
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	19	42	38.34	25.54	120.07
1.2.4 Deventure & Bonds	58	67	295	58	87	15.64	341.43	49.24
1.3 Agency Balance	-	3	-	-	-	0.00	-100.00	0.00
1.4 On Call Deposit	155	181	285	14	54	16.89	57.26	303.31
1.5 Others	25	91	76	16	21	256.77	-15.94	33.22
2. Comission & Discount	196	281	293	44	76	42.85	4.51	74.59
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	30	53	31.50	24.94	76.54
2.3 Others	56	96	63	14	24	71.21	-34.69	70.44
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	1,542	496	276	34	80	-67.84	-44.38	132.96
5 Non Operating Income	719	278	98	15	67	-61.29	-64.92	338.17
6 Provision Written Back	1,027	825	1,033	22	353	-19.70	25.20	1488.73
7 Recovery from Written off Loan	4	16	6	2	2	264.86	-66.19	14.60
8 Income from Extra Ordinary Expenses	3	-	1	-	9	-100.00	0.00	0.00
9 Net Loss	8	-	545	204	369	-100.00	0.00	81.17
TOTAL INCOME	11,879	13,413	17,917	2,848	4,784	12.91	33.58	67.96

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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	273,901	336,187	369,627	365,072	370,367	22.74	9.95	1.45
Fishery Related	8,956	13,234	15,012	15,700	15,780	47.76	13.44	0.51
Mining Related	8,685	8,789	11,789	10,160	10,693	1.20	34.13	5.25
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	806,059	821,149	6.89	6.63	1.87
Construction	414,030	190,196	203,379	206,162	214,604	-54.06	6.93	4.09
Electricity, Gas and Water	207,797	246,839	307,457	314,236	322,442	18.79	24.56	2.61
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	71,075	70,076	15.84	-3.00	-1.41
Transport, Communication and Public Utilities	97,505	100,909	98,130	97,173	98,452	3.49	-2.75	1.32
Wholesaler & Retailer	837,582	947,619	983,500	988,511	1,008,506	13.14	3.79	2.02
Finance, Insurance and Real Estate	337,170	375,243	365,559	356,447	370,145	11.29	-2.58	3.84
Tourism Service**	183,908	200,494	211,160	215,526	218,773	9.02	5.32	1.51
Other Services	177,036	192,913	196,597	198,218	200,183	8.97	1.91	0.99
Consumption Loans	233,767	867,483	926,138	940,705	953,553	271.09	6.76	1.37
Local Government	1,539	1,125	1,127	1,221	1,221	-26.88	0.12	0.00
Others	641,727	421,635	337,541	324,199	326,788	-34.30	-19.94	0.80
TOTAL	4,172,747	4,709,039	4,879,851	4,910,463	5,002,731	12.85	3.63	1.88
Productwise								
Term Loan	932,079	1,196,841	1,579,614	1,654,807	1,709,363	28.41	31.98	3.30
Overdraft	634,300	718,773	230,782	141,234	139,895	13.32	-67.89	-0.95
Cash Credit Loan	-	-	516,456	575,292	595,322	-	-	3.48
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	82,907	85,185	-61.86	-6.19	2.75
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	876,205	863,504	15.20	-13.20	-1.45
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	365,201	374,897	13.26	3.23	2.66
Real Estate Loan	183,538	228,255	249,588	241,056	240,985	24.36	9.35	-0.03
Margin Nature Loan	106,282	80,508	76,535	77,688	81,018	-24.25	-4.93	4.29
Hire Purchase Loan	160,657	157,162	159,216	131,633	129,680	-2.18	1.31	-1.48
Deprived Sector Loan	293,414	335,623	308,356	314,828	322,390	14.39	-8.12	2.40
Bills Purchased	4,403	3,130	4,271	4,044	5,097	-28.92	36.46	26.03
Other Product	473,944	558,470	452,502	445,567	455,397	17.83	-18.97	2.21
Total	4,172,747	4,709,039	4,879,851	4,910,463	5,002,731	12.85	3.63	1.88
Collateral wise								
Gold and Silver	43,111	52,782	55,533	52,453	52,596	22.43	5.21	0.27
Government Securities	678	783	3,239	3,212	3,210	15.48	313.70	-0.06
Non Governmental Securities	87,213	61,272	58,566	63,116	66,417	-29.74	-4.42	5.23
Fixed Deposit Receipts	29,313	64,221	58,120	51,422	54,381	119.08	-9.50	5.75
Own	29,081	64,006	57,887	51,187	54,169	120.09	-9.56	5.83
Other Licences Institutions	232	215	233	236	212	-7.34	8.61	-10.09
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,345,458	4,421,166	12.84	4.82	1.74
Fixed Assets	3,118,968	3,538,076	3,749,324	3,752,267	3,819,014	13.44	5.97	1.78
Current Assets	528,641	578,047	565,372	593,191	602,152	9.35	-2.19	1.51
Against security of Bill	47,628	19,623	37,183	37,221	37,579	-58.80	89.48	0.96
Domestic Bills	556	880	771	592	703	58.24	-12.36	18.77
Foreign Bills	47,072	18,744	36,412	36,629	36,876	-60.18	94.26	0.67
Against Guarantee	181,603	195,088	195,038	181,845	192,874	7.43	-0.03	6.06
Government Guarantee	2,597	2,307	3,129	3,718	4,001	-11.17	35.67	7.62
Institutional Guarantee	135,679	136,841	127,020	120,778	133,519	0.86	-7.18	10.55
Personal Guarantee	26,424	37,037	41,125	36,729	35,415	40.16	11.04	-3.58
Collective Guarantee	8,130	7,418	7,239	7,193	6,421	-8.76	-2.41	-10.74
International Rated Foreign Bank's Guarantee	1,783	1,509	455	401	419	-15.36	-69.84	4.41
Other Guarantee	6,990	9,977	16,069	13,026	13,100	42.74	61.06	0.57
Credit Card	2,152	3,521	4,528	5,093	5,091	63.61	28.59	-0.05
Others	133,439	195,625	152,948	170,643	169,418	46.60	-21.82	-0.72
Total	4,172,747	4,709,039	4,879,851	4,910,463	5,002,731	12.85	3.63	1.88

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-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	242,235	299,987	330,086	325,021	328,308	23.84	10.03	1.01
Fishery Related	7,816	11,666	13,237	13,898	13,976	49.25	13.47	0.56
Mining Related	8,258	8,386	11,383	9,769	10,384	1.55	35.73	6.30
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	772,620	787,364	6.34	6.55	1.91
Construction	355,404	154,723	167,502	171,431	179,478	-56.47	8.26	4.69
Electricity, Gas and Water	202,483	239,756	298,869	305,700	313,505	18.41	24.66	2.55
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	68,705	67,734	16.94	-2.97	-1.41
Transport, Communication and Public Utilities	78,828	82,970	83,643	83,003	84,595	5.25	0.81	1.92
Wholesaler & Retailer	763,650	866,464	896,414	900,108	919,026	13.46	3.46	2.10
Finance, Insurance and Real Estate	287,621	315,353	306,730	297,748	306,447	9.64	-2.73	2.92
Tourism Service**	164,941	175,638	182,269	186,099	188,519	6.49	3.78	1.30
Other Services	163,684	177,350	178,117	179,708	181,432	8.35	0.43	0.96
Consumption Loans	205,358	757,464	768,478	796,944	808,537	268.85	1.45	1.45
Local Government	1,492	1,081	1,082	1,176	1,176	-27.54	0.03	0.00
Others	513,833	311,215	260,185	235,781	236,743	-39.43	-16.40	0.41
TOTAL	3,716,941	4,175,443	4,315,377	4,347,712	4,427,224	12.34	3.35	1.83
Productwise								
Term Loan	800,512	1,048,407	1,388,965	1,459,233	1,507,696	30.97	32.48	3.32
Overdraft	548,651	619,856	164,141	92,864	92,543	12.98	-73.52	-0.35
Cash Credit Loan	-	-	493,597	536,209	553,366	-	-	3.20
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	82,774	85,073	-61.88	-6.28	2.78
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	847,855	836,699	15.57	-14.19	-1.32
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	293,676	302,112	12.10	0.08	2.87
Real Estate Loan	159,139	199,641	217,964	209,412	208,295	25.45	9.18	-0.53
Margin Nature Loan	90,921	64,819	58,679	60,701	63,332	-28.71	-9.47	4.34
Hire Purchase Loan	134,893	131,340	138,262	111,129	109,583	-2.63	5.27	-1.39
Deprived Sector Loan	239,728	279,646	262,365	268,737	273,238	16.65	-6.18	1.68
Bills Purchased	4,403	3,130	4,271	4,044	5,097	-28.92	36.46	26.03
Other Product	427,751	481,430	385,119	381,079	390,189	12.55	-20.01	2.39
Total	3,716,941	4,175,443	4,315,377	4,347,712	4,427,224	12.34	3.35	1.83
Collateral wise								
Gold and Silver	38,492	47,816	50,575	47,609	47,774	24.23	5.77	0.35
Government Securities	670	722	3,200	3,172	3,170	7.70	343.23	-0.06
Non Governmental Securities	73,593	47,841	43,198	48,907	51,593	-34.99	-9.71	5.49
Fixed Deposit Receipts	24,777	49,275	47,972	43,113	45,541	98.87	-2.64	5.63
Own	24,545	49,060	47,738	42,878	45,329	99.88	-2.69	5.72
Other Licences Institutions	232	215	233	235	212	-7.34	8.61	-10.02
Collateral of Properties	3,269,848	3,673,792	3,833,402	3,863,573	3,929,445	12.35	4.34	1.70
Fixed Assets	2,741,246	3,095,794	3,268,070	3,270,422	3,327,332	12.93	5.56	1.74
Current Assets	528,603	577,997	565,333	593,151	602,113	9.34	-2.19	1.51
Against security of Bill	47,626	19,623	37,183	37,221	37,579	-58.80	89.48	0.96
Domestic Bills	555	880	771	592	703	58.60	-12.36	18.77
Foreign Bills	47,072	18,744	36,412	36,629	36,876	-60.18	94.26	0.67
Against Guarantee	130,550	142,452	147,130	134,260	143,396	9.12	3.28	6.80
Government Guarantee	2,523	2,237	3,065	3,650	3,937	-11.32	36.99	7.87
Institutional Guarantee	105,184	106,032	97,518	91,931	101,153	0.81	-8.03	10.03
Personal Guarantee	12,905	21,700	27,919	23,174	22,968	68.15	28.66	-0.89
Collective Guarantee	1,299	1,103	2,186	2,182	1,897	-15.14	98.29	-13.06
International Rated Foreign Bank's Guarantee	1,783	1,509	455	401	419	-15.36	-69.84	4.41
Other Guarantee	6,855	9,870	15,986	12,922	13,022	43.98	61.96	0.77
Credit Card	2,152	3,521	4,524	5,088	5,086	63.61	28.48	-0.05
Others	129,231	190,401	148,194	164,768	163,640	47.33	-22.17	-0.68
Total	3,716,941	4,175,443	4,315,377	4,347,712	4,427,224	12.34	3.35	1.83

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-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	26,987	29,913	32,930	33,452	35,375	10.84	10.09	5.75
Fishery Related	1,008	1,341	1,523	1,550	1,550	32.98	13.56	0.01
Mining Related	364	302	321	317	248	-16.93	6.26	-21.86
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	29,523	29,911	20.83	11.03	1.31
Construction	49,017	31,622	32,104	30,651	31,091	-35.49	1.52	1.44
Electricity, Gas and Water	5,116	6,488	7,578	7,515	7,880	26.83	16.80	4.87
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,755	1,728	-18.23	1.11	-1.54
Transport, Communication and Public Utilities	15,054	13,921	11,060	10,841	10,560	-7.53	-20.55	-2.60
Wholesaler & Retailer	61,627	68,458	73,242	74,598	75,655	11.09	6.99	1.42
Finance, Insurance and Real Estate	39,227	47,742	46,985	47,132	51,556	21.71	-1.58	9.38
Tourism Service**	15,863	20,443	24,215	24,624	25,380	28.87	18.45	3.07
Other Services	11,586	13,088	15,561	15,844	15,943	12.97	18.89	0.63
Consumption Loans	23,284	81,687	128,117	115,491	116,553	250.82	56.84	0.92
Local Government	11	8	9	9	9	-25.26	12.13	-0.04
Others	110,457	98,812	66,870	77,468	78,472	-10.54	-32.33	1.30
TOTAL	383,430	441,783	471,382	470,769	481,911	15.22	6.70	2.37
Productwise								
Term Loan	115,573	130,209	167,740	172,657	178,179	12.66	28.82	3.20
Overdraft	78,746	87,233	59,343	43,784	43,019	10.78	-31.97	-1.75
Cash Credit Loan	-	-	19,124	32,264	35,342	-	-	9.54
Trust Receipt Loan/Import Loan	10	43	-	-	-	310.67	-100.00	0.00
Short Term Working Capital/Demand Loan	17,949	17,812	24,487	22,218	20,277	-0.76	37.47	-8.73
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	59,551	60,565	18.15	18.35	1.70
Real Estate Loan	17,446	18,717	21,884	22,066	23,200	7.28	16.92	5.14
Margin Nature Loan	12,528	11,773	14,165	13,637	14,207	-6.02	20.31	4.18
Hire Purchase Loan	21,804	21,814	17,352	16,988	16,596	0.04	-20.45	-2.31
Deprived Sector Loan	47,111	49,167	40,153	40,210	42,443	4.36	-18.33	5.55
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	47,393	48,081	81.41	-12.11	1.45
Total	383,430	441,783	471,382	470,769	481,911	15.22	6.70	2.37
Collateral wise								
Gold and Silver	3,721	3,982	3,931	3,807	3,777	7.01	-1.28	-0.78
Government Securities	3	6	7	7	7	110.93	13.94	0.09
Non Governmental Securities	11,972	10,741	12,465	11,670	12,182	-10.28	16.05	4.39
Fixed Deposit Receipts	3,688	12,219	8,314	6,735	7,350	231.36	-31.96	9.12
Own	3,688	12,219	8,314	6,735	7,350	231.36	-31.96	9.13
Other Licences Institutions	-	-	-	0	-	0.00	0.00	-100.00
Collateral of Properties	319,268	367,503	403,350	404,100	412,959	15.11	9.75	2.19
Fixed Assets	319,252	367,493	403,343	404,091	412,949	15.11	9.76	2.19
Current Assets	16	9	7	9	9	-40.20	-27.60	4.49
Against security of Bill	1	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	1	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	43,691	45,678	41,526	41,465	42,763	4.55	-9.09	3.13
Government Guarantee	34	29	25	28	24	-13.23	-16.22	-14.75
Institutional Guarantee	24,143	25,284	24,532	24,209	27,140	4.73	-2.97	12.11
Personal Guarantee	12,644	13,999	11,873	12,151	11,036	10.71	-15.18	-9.18
Collective Guarantee	6,831	6,314	5,052	5,011	4,523	-7.56	-19.99	-9.73
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	66	40	29.44	-13.88	-39.32
Credit Card	-	-	4	5	5	0.00	0.00	-5.72
Others	1,086	1,654	1,785	2,979	2,868	52.27	7.93	-3.73
Total	383,430	441,783	471,382	470,769	481,911	15.22	6.70	2.37

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-Sept	Mid-Oct	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,679	6,287	6,611	6,599	6,684	34.37	5.15	1.28
Fishery Related	132	227	253	253	255	72.67	11.19	0.67
Mining Related	64	101	85	73	62	59.21	-15.66	-16.22
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,915	3,873	26.16	-7.65	-1.07
Construction	9,609	3,851	3,774	4,081	4,034	-59.92	-2.02	-1.14
Electricity, Gas and Water	198	595	1,009	1,021	1,057	200.62	69.75	3.53
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	614	614	27.53	-14.88	-0.06
Transport, Communication and Public Utilities	3,623	4,018	3,427	3,329	3,297	10.90	-14.70	-0.95
Wholesaler & Retailer	12,305	12,697	13,844	13,805	13,825	3.18	9.04	0.15
Finance, Insurance and Real Estate	10,322	12,149	11,844	11,566	12,142	17.70	-2.51	4.98
Tourism Service**	3,104	4,413	4,676	4,802	4,873	42.15	5.96	1.46
Other Services	1,766	2,475	2,919	2,666	2,808	40.12	17.96	5.31
Consumption Loans	5,125	28,332	29,543	28,270	28,463	452.83	4.27	0.68
Local Government	36	36	36	36	36	0.00	0.00	-0.03
Others	17,438	11,608	10,486	10,951	11,574	-33.43	-9.67	5.69
TOTAL	72,376	91,813	93,091	91,982	93,597	26.85	1.39	1.76
Productwise								
Term Loan	15,994	18,225	22,909	22,917	23,487	13.95	25.70	2.49
Overdraft	6,903	11,684	7,297	4,587	4,332	69.26	-37.55	-5.55
Cash Credit Loan	-	-	3,735	6,819	6,614	-	-	(3.00)
Trust Receipt Loan/Import Loan	-	-	112	133	112	0.00	0.00	-15.73
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,132	6,527	10.03	-0.37	6.45
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	11,974	12,220	24.11	17.57	2.06
Real Estate Loan	6,953	9,897	9,740	9,579	9,490	42.33	-1.58	-0.93
Margin Nature Loan	2,833	3,915	3,691	3,350	3,478	38.23	-5.73	3.81
Hire Purchase Loan	3,960	4,007	3,602	3,516	3,501	1.19	-10.11	-0.43
Deprived Sector Loan	6,575	6,811	5,838	5,882	6,708	3.60	-14.29	14.05
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,094	17,127	36.80	-13.69	0.19
Total	72,376	91,813	93,091	91,982	93,597	26.85	1.39	1.76
Collateral wise								
Gold and Silver	898	983	1,027	1,036	1,045	9.41	4.48	0.81
Government Securities	5	55	32	32	32	1074.45	-41.41	-0.04
Non Governmental Securities	1,648	2,690	2,902	2,539	2,643	63.21	7.90	4.08
Fixed Deposit Receipts	849	2,727	1,835	1,573	1,490	221.27	-32.73	-5.28
Own	849	2,727	1,835	1,573	1,490	221.27	-32.73	-5.28
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	77,785	78,762	27.93	4.16	1.26
Fixed Assets	58,471	74,789	77,912	77,754	78,732	27.91	4.18	1.26
Current Assets	22	40	32	31	30	81.94	-19.99	-2.87
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	7,362	6,959	6,382	6,120	6,714	-5.47	-8.29	9.70
Government Guarantee	40	40	40	40	40	0.00	0.00	-0.03
Institutional Guarantee	6,352	5,525	4,971	4,638	5,225	-13.02	-10.03	12.66
Personal Guarantee	875	1,338	1,332	1,404	1,411	52.98	-0.42	0.48
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-2.39
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	38	38	-41.51	-29.99	-0.50
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	2,896	2,911	14.39	-16.84	0.50
Total	72,376	91,813	93,091	91,982	93,597	26.85	1.39	1.76

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	NBL	RBB	MAABIL	NIMB	SCBNL	FBL	MSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	36,769.19	54,849.75	57,588.00	57,605.93	20,104.37	34,670.15	17,966.21	25,145.06	29,212.98	16,079.99	36,800.90	37,017.84	24,989.32
	a. Paid-up Capital	14,694.02	15,637.38	27,057.00	34,128.59	9,429.45	21,656.62	10,120.63	10,698.09	14,917.57	11,621.36	26,225.86	21,670.24	14,089.98
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	7,975.89	11,753.90	14,424.32	10,791.29	5,928.26	6,629.23	3,835.37	6,164.49	5,478.02	2,690.50	6,147.32	5,981.80	4,409.20
	e. Share Premium	-	-	-	-	-	-	-	238.47	-	30.88	-	-	-
	f. Retained Earning	367.53	955.75	2,140.50	2,408.96	2,590.56	1,328.62	989.86	3,740.26	4.16	12.53	(848.31)	958.02	663.61
	g. Others Reserves Fund	13,731.76	26,502.73	13,966.17	10,277.09	2,156.10	5,055.69	3,020.36	4,303.74	8,813.23	1,724.71	5,187.21	8,407.78	5,826.53
2	BORROWINGS	3,514.50	7,060.00	6,207.11	18,341.24	3,200.00	10,585.46	11,196.92	7,153.41	24,602.26	15,646.50	13,096.00	12,437.83	32,456.73
	a. NRB	20.00	-	-	329.78	-	546.95	-	20.00	13,850.00	13.00	100.00	-	391.92
	b. Interbank Borrowing	-	4,500.00	-	50.46	800.00	-	-	865.80	-	7,050.00	-	-	13,150.00
	c. Foreign Banks and Fin. Ins.	-	-	-	11,961.00	-	1,997.25	1,332.00	2,664.00	-	3,300.00	3,996.00	4,437.83	7,252.25
	d. Other Financial Ins.	-	60.00	-	-	-	-	3,822.84	-	-	-	-	-	-
	e. Bonds and Securities	3,494.50	2,500.00	6,207.11	6,000.00	2,400.00	8,041.26	6,042.08	3,603.61	10,752.26	5,253.50	9,000.00	8,000.00	11,662.56
3	DEPOSITS	252,324.41	326,859.00	419,473.12	365,180.17	124,051.93	283,430.97	160,585.07	214,967.12	364,316.88	152,041.94	331,340.51	295,685.59	219,392.91
	a. Current	29,897.74	51,225.18	35,917.30	27,112.94	26,393.27	16,278.11	12,123.45	14,090.23	33,741.82	7,831.80	17,122.03	15,578.86	11,779.62
	Domestic	29,652.92	51,148.48	30,902.70	23,081.24	19,379.49	12,553.95	11,742.34	13,552.60	33,655.70	7,681.04	16,831.98	13,278.90	11,015.59
	Foreign	244.83	76.70	5,014.60	4,031.70	7,013.78	3,724.16	381.11	537.63	86.12	150.76	290.04	2,299.96	764.03
	b. Savings	81,651.44	140,902.75	105,142.21	91,502.16	35,948.25	57,353.64	43,726.96	56,824.72	91,819.60	46,491.48	69,576.66	79,922.89	61,935.29
	Domestic	81,634.64	140,864.89	102,068.53	90,038.97	32,756.62	56,080.38	43,461.74	56,699.68	91,750.32	46,366.52	69,324.01	79,218.59	61,775.40
	Foreign	16.80	37.86	3,073.69	1,463.19	3,191.64	1,273.27	265.22	125.04	69.27	124.96	252.65	704.30	159.90
	c. Fixed	125,105.92	117,702.28	243,340.56	210,638.35	45,880.30	191,404.79	93,508.33	126,231.26	221,205.43	86,453.09	221,675.63	181,471.86	125,547.57
	Domestic	124,764.30	117,673.17	241,715.11	209,784.67	44,744.96	181,627.06	93,499.50	125,769.06	220,570.65	82,536.78	216,684.76	177,919.96	124,129.46
	Foreign	341.61	29.11	1,625.45	853.68	1,135.34	9,777.72	8.83	462.20	634.78	3,916.31	4,990.87	3,551.91	1,418.12
	d. Call Deposits	13,761.68	15,802.01	30,947.11	30,900.52	14,088.14	14,877.78	9,366.37	15,499.75	17,314.31	9,670.54	20,545.70	14,964.41	18,495.08
	Domestic	13,759.92	14,793.90	28,797.51	28,165.71	4,286.29	12,574.64	4,476.64	14,565.30	17,231.73	9,366.58	20,270.07	14,488.03	17,657.31
	Foreign	1.76	1,008.11	2,149.61	2,734.81	9,801.84	2,303.15	4,889.73	934.45	82.59	303.96	184.64	476.38	837.78
	e. Others	1,907.63	1,226.78	4,125.93	5,026.19	1,741.97	3,516.65	1,859.95	2,321.16	235.72	1,595.03	2,511.48	3,747.56	1,635.34
	Domestic	1,465.07	1,226.78	4,105.64	3,998.55	1,495.58	2,926.77	1,357.73	2,320.56	228.03	1,586.57	2,511.48	3,679.63	1,635.05
	Foreign	442.56	-	20.29	1,027.65	246.39	589.87	502.22	0.60	7.70	8.46	-	67.93	0.30
4	Bills Payable	16.47	3,617.14	1,372.94	-	127.46	111.06	252.76	74.51	143.68	617.12	156.02	24.33	-
5	Other Liabilities	20,400.76	28,025.46	38,641.71	54,479.37	8,234.86	22,502.22	12,961.15	14,459.17	26,669.01	7,136.87	46,116.20	22,060.45	27,623.19
	1. Sundry Creditors	605.39	1,460.76	20,850.13	7,421.74	922.49	52.85	1,414.86	1,658.94	6,118.58	1,863.16	20,185.97	82.45	8,687.98
	2. Loan Loss Provision	7,690.35	9,061.49	12,806.96	15,787.35	2,229.54	11,077.69	4,192.03	3,602.93	6,450.28	3,716.32	16,087.87	10,367.35	6,403.51
	3. Interest Suspense a/c	-	8,373.05	-	2,357.90	63.09	551.80	1,376.92	-	-	168.57	4,172.32	-	-
	4. Others	12,105.02	9,130.16	4,984.62	28,912.38	5,019.74	10,819.89	5,977.34	9,197.29	14,100.15	1,388.82	5,670.04	11,610.65	12,531.69
6	Reconciliation A/c	-	(208.11)	-	0.00	-	31.80	0.51	0.04	-	-	-	-	-
7	Profit & Loss A/c	142.37	859.80	1,469.30	1,523.30	827.70	1,056.18	479.18	780.76	1,010.38	542.24	3,667.49	814.09	42.86
	TOTAL Liabilities	313,167.70	421,063.05	524,752.16	497,129.01	156,546.32	352,387.85	203,441.80	262,580.07	445,955.19	192,064.65	431,177.11	368,040.13	304,505.01
Assets														
1	LIQUID FUNDS	32,450.67	32,744.53	31,477.62	32,908.92	27,294.98	31,976.87	20,268.81	24,013.82	24,046.85	12,928.54	23,771.81	21,374.65	18,314.85
	a. Cash Balance	6,533.22	6,826.86	6,555.16	7,112.85	1,041.47	3,784.72	1,134.19	2,217.33	9,141.91	3,005.16	7,598.70	5,142.68	3,803.38
	Nepalese Notes & Coins	6,482.24	6,627.07	5,892.57	6,781.49	980.43	3,641.75	1,121.63	2,186.34	8,887.40	2,919.87	7,327.80	5,040.98	3,552.44
	Foreign Currency	50.98	199.79	662.59	331.36	61.04	142.97	12.56	30.99	254.51	85.28	270.90	101.70	250.94
	b. Bank Balance	13,767.45	20,159.44	19,672.47	20,546.07	6,288.82	23,292.14	8,425.42	11,146.49	14,904.95	9,923.38	16,173.11	15,431.97	14,511.47
	1. In Nepal Rastra Bank	12,533.00	17,832.65	16,402.57	13,358.36	4,490.77	17,623.00	6,693.98	7,961.27	13,238.25	6,404.25	14,475.80	11,498.91	10,202.96
	Domestic Currency	12,533.00	17,832.65	16,254.24	13,178.23	4,381.57	17,577.39	6,627.93	7,880.20	13,178.62	6,146.75	13,731.81	11,344.61	10,171.73
	Foreign Currency	-	-	148.32	180.13	109.21	45.61	66.04	81.07	59.62	257.51	743.99	154.30	31.24
	2. "A" Class Licensed Institution	124.14	1,109.37	176.70	2,228.94	68.75	-	331.41	333.27	246.99	560.46	135.96	537.17	496.05
	Domestic Currency	124.14	1,109.37	134.11	2,217.02	68.75	-	331.41	192.76	246.99	290.17	126.90	320.48	145.09
	Foreign Currency	-	-	42.58	11.92	-	-	-	140.52	-	270.29	9.06	216.69	350.95
	3. Other Financial Ins.	-	-	-	-	-	44.16	-	-	-	-	-	-	0.54
	4. In Foreign Banks	1,110.32	1,217.42	3,093.21	4,958.76	1,729.29	5,624.98	1,400.03	2,851.94	1,419.71	2,958.67	1,561.35	3,395.35	3,812.46
	c. Money at Call	12,150.00	5,758.22	5,250.00	5,250.00	19,964.69	4,900.00	10,709.20	10,650.00	-	-	-	800.00	-
	Domestic Currency	12,150.00	5,758.22	5,250.00	5,250.00	-	4,900.00	3,250.00	10,650.00	-	-	-	800.00	-
	Foreign Currency	-	-	-	-	19,964.69	-	7,459.20	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	51,414.07	63,926.49	65,782.99	57,019.96	25,991.32	35,251.12	42,986.08	44,427.83	72,738.17	24,697.75	46,716.72	43,255.82	50,364.83
	a. Govt. Securities	51,414.07	63,926.49	64,191.10	57,019.96	25,991.32	35,251.12	42,986.08	44,427.83	72,738.17	24,697.75	46,716.72	43,255.82	50,364.83
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	1,591.89	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	7,480.57	8,445.96	21,441.36	28,059.24	4,105.25	17,713.83	1,744.28	10,250.22	7,984.68	8,312.34	21,319.17	20,979.10	11,764.10
	a. Interbank Lending	-	-	-	-	1,250.00	-	-	-	-	-	5,307.31	-	-
	b. Non Residents	2,543.91	-	11,247.18	21,310.20	1,353.47	14,746.36	1,332.00	6,926.40	2				

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Liabilities														
1	CAPITAL FUND	34,139.11	58,975.32	20,014.15	28,351.73	28,365.74	34,800.46	19,379.43	6,466.48	89.25	540.42	4,483.86	1,767.97	1,447.73
	a. Paid-up Capital	18,884.39	35,771.06	14,200.97	19,402.58	18,366.71	23,542.49	12,460.12	4,171.32	262.47	502.83	3,267.59	1,249.69	1,015.00
	b. Calls in Advance	-	-	-	-	-	-	-	-	3.78	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	9,411.47	11,328.22	3,483.17	5,021.12	4,961.23	4,839.22	3,382.26	1,413.03	108.17	10.40	664.73	264.81	263.17
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	0.46	-	-	9.55
	f. Retained Earning	1,326.31	3,243.36	(634.27)	205.49	1,355.12	325.13	2,252.54	268.42	(312.93)	(7.63)	202.30	(12.06)	117.23
	g. Others Reserves Fund	4,516.94	8,632.68	2,964.27	3,722.55	3,682.68	6,093.62	1,284.52	613.71	17.66	34.35	349.24	255.97	52.32
2	BORROWINGS	24,560.78	17,316.37	6,566.37	17,265.90	29,809.90	10,606.22	14,098.24	1,000.00	-	-	1,946.57	-	-
	a. NRB	-	55.91	1,100.00	-	-	100.95	59.93	-	-	-	800.00	-	-
	b. Interbank Borrowing	2,066.10	-	-	5,450.00	4,200.00	2,000.00	2,500.00	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	4,660.25	-	2,664.00	13,457.64	-	2,131.20	-	-	-	-	-	-
	d. Other Financial Ins.	2,025.44	417.80	-	-	240.32	666.00	-	-	-	-	400.00	-	-
	e. Bonds and Securities	20,469.23	12,182.40	5,466.37	9,151.90	11,911.94	7,839.27	9,407.12	1,000.00	-	-	746.57	-	-
3	DEPOSITS	209,393.37	456,240.08	174,237.54	200,164.51	204,018.81	281,494.00	186,645.27	55,001.03	550.62	4,522.64	51,392.71	13,922.86	6,570.44
	a. Current	17,736.87	24,713.49	7,247.99	7,148.83	9,944.70	17,948.96	10,364.76	1,221.35	13.46	41.14	728.81	246.95	137.25
	Domestic	17,602.33	23,352.72	6,875.16	7,007.55	9,454.62	17,664.60	9,905.61	1,218.62	13.46	41.14	728.81	246.95	137.25
	Foreign	134.54	1,360.77	372.83	141.28	490.08	284.36	459.15	2.74	-	-	-	-	-
	b. Savings	52,805.38	131,248.86	43,976.69	32,040.62	59,615.72	81,675.59	47,481.50	14,089.30	85.42	1,397.70	11,636.54	4,632.81	1,639.94
	Domestic	52,803.87	130,785.42	43,791.73	32,004.57	59,418.94	81,588.48	46,250.54	14,086.94	85.42	1,397.70	11,636.54	4,632.81	1,639.94
	Foreign	1.51	463.44	184.95	36.05	196.77	87.11	1,230.96	2.35	-	-	-	-	-
	c. Fixed	132,323.44	273,429.52	113,291.40	147,176.66	117,756.10	162,235.26	118,118.26	36,334.52	320.73	2,587.40	35,664.48	7,618.54	4,517.34
	Domestic	132,323.44	271,035.43	109,682.24	142,844.25	116,222.56	160,021.91	115,743.65	36,334.52	320.73	2,587.40	35,664.48	7,618.54	4,517.34
	Foreign	-	2,394.09	3,609.16	4,332.41	1,533.55	2,213.35	2,374.61	-	-	-	-	-	-
	d. Call Deposits	5,916.56	23,141.64	8,764.50	11,627.93	13,956.96	17,104.26	9,380.85	3,334.30	129.64	496.10	3,337.84	1,419.65	274.62
	Domestic	5,916.56	22,892.32	8,683.47	11,574.23	13,533.87	16,956.14	8,623.69	3,334.30	129.64	496.10	3,337.84	1,419.65	274.62
	Foreign	-	249.32	81.03	53.70	423.10	148.12	757.16	-	-	-	-	-	-
	e. Others	611.11	3,706.58	956.96	2,170.47	2,745.33	2,529.94	1,299.90	21.56	1.38	0.30	25.05	4.91	1.29
	Domestic	611.11	3,541.10	956.96	1,978.22	2,489.71	2,529.94	1,298.66	21.56	1.38	0.30	25.05	4.91	1.29
	Foreign	-	165.48	-	192.25	255.62	-	1.24	-	-	-	-	-	-
4	Bills Payable	-	41.40	148.44	64.17	30.37	9.97	-	3.03	-	-	5.19	-	-
5	Other Liabilities	39,817.26	31,375.42	10,989.23	17,340.95	23,274.37	21,457.56	9,339.66	4,115.31	239.27	178.80	2,510.10	913.53	186.84
	1. Sundry Creditors	9,004.22	1,969.98	11.97	108.20	53.94	4,367.01	220.61	89.16	24.60	31.20	49.35	9.62	-
	2. Loan Loss Provision	8,445.47	15,889.50	5,199.84	7,615.30	6,638.46	10,257.06	3,877.26	1,747.75	69.21	108.13	1,631.59	684.54	119.61
	3. Interest Suspense a/c	975.16	-	-	411.92	-	1,904.30	-	941.59	24.47	-	-	-	-
	4. Others	21,392.41	13,515.94	5,777.42	9,205.53	16,581.97	4,929.18	5,241.79	1,336.81	121.00	39.47	829.16	219.37	67.23
6	Reconciliation A/c	1,627.81	-	-	-	-	5.29	-	-	-	-	-	-	-
7	Profit & Loss A/c	615.63	1,225.75	402.46	1,151.52	963.21	-	512.09	95.38	-	40.86	46.59	-	23.95
	TOTAL Liabilities	310,153.96	565,174.35	212,358.18	264,338.79	286,462.40	348,373.49	229,974.68	66,681.23	879.15	5,282.71	60,385.02	16,604.36	8,228.96
Assets														
1	LIQUID FUNDS	13,189.19	30,618.61	15,671.51	14,150.65	17,685.17	20,302.75	17,172.14	4,003.83	127.02	1,492.74	3,583.34	2,665.07	707.99
	a. Cash Balance	4,020.56	6,766.25	4,661.72	2,717.04	4,599.70	5,766.44	2,321.05	628.57	18.46	67.03	522.70	350.74	65.04
	Nepalese Notes & Coins	3,972.17	6,594.83	4,436.66	2,672.26	4,370.44	5,580.09	2,123.15	606.69	18.46	67.03	522.00	350.74	65.04
	Foreign Currency	48.39	171.42	225.06	44.78	229.26	186.35	197.90	21.88	-	-	0.70	-	-
	b. Bank Balance	9,168.62	23,852.36	10,248.28	11,433.61	12,704.81	14,536.31	14,851.09	1,950.41	27.73	194.15	2,266.65	1,095.31	327.34
	1. In Nepal Rastra Bank	8,716.13	17,489.62	7,529.75	7,554.47	9,868.01	11,160.00	12,104.53	1,950.41	27.73	194.15	2,124.33	289.03	305.66
	Domestic Currency	8,700.87	17,408.36	7,480.89	7,508.86	8,483.26	11,102.94	6,059.55	1,950.40	27.73	194.15	2,113.94	289.03	305.66
	Foreign Currency	15.26	81.26	48.86	45.61	1,384.75	57.06	6,044.98	0.00	-	-	10.39	-	-
	2. "A" Class Licensed Institution	359.82	1,228.33	339.79	2,613.52	544.59	633.07	92.64	-	-	-	140.62	806.28	21.62
	Domestic Currency	310.29	730.58	162.73	264.77	544.59	571.89	88.55	-	-	-	124.78	806.28	21.62
	Foreign Currency	49.52	497.75	177.06	2,348.75	-	61.18	4.09	-	-	-	15.84	-	-
	3. Other Financial Ins.	-	-	-	-	1.04	20.79	-	-	-	-	-	-	0.05
	4. In Foreign Banks	92.68	5,134.41	2,378.74	1,265.62	2,291.17	2,722.45	2,653.92	-	-	-	1.71	-	-
	c. Money at Call	-	-	761.51	-	380.65	-	-	1,424.85	80.83	1,231.56	794.00	1,219.02	315.62
	Domestic Currency	-	-	-	-	-	-	-	1,353.00	80.83	1,231.56	794.00	1,218.99	315.62
	Foreign Currency	-	-	761.51	-	380.65	-	-	71.85	-	-	-	0.04	-
2	INVESTMENT IN SECURITIES	50,457.66	100,452.28	28,821.09	45,062.80	31,668.28	46,363.12	41,298.02	13,917.84	4.00	-	8,488.16	1,758.82	2,807.68
	a. Govt. Securities	50,457.66	100,452.28	28,821.09	45,062.80	31,668.28	46,263.12	40,571.59	13,917.84	4.00	-	8,488.16	1,758.82	2,807.68
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	100.00	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	726.43	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	14,620.09	22,763.59	6,249.98	11,045.65	9,973.04	12,233.32	3,932.97	905.54	36.16	-	729.69	214.31	24.40
	a. Interbank Lending	4,697.80	8,564.90	-	-	932.40	-	21.58	-	-	-	-	-	-
	b. Non Residents	-	7,997.74	4,282.82	7,778.88	4,452.60	3,488.51	1,121.30	-	-	-	-	-	-
	c. Others	9,922.29	6,200.96	1,967.15	3,266.77	4,588.04	8,744.82	2,790.09	905.54	36.16	-	729.69	214.31	24.40
4	LOANS & ADVANCES (Including Bills Purchased)	188,823.07	375,914.50	145,989.06	176,106.26	200,343.19	240,000.51	154,501.44	43,752.08	499.50	3,526.45	44,278.87	10,769.03	4,408.98
	4.1 LOANS & ADVANCES	188,823.07	375,914.50	145,989.06	174,922.17	200,327.94	239,762.28	154,501.44	43,752.08	499.50	3,526.45	44,278.87	10,769.03	4,408.98
	a. Private Sector	184,673.65	360,025.47	143,523.79	164,819.38	193,311.69	225,428.56	149,652.16	39,619.12	499.50	3,526.45	40,755.34	10,541.99	4,074.90
	b. Financial Institutions	4,149.42	14,677.84	2,465.27	10,102.78	7,016.25	13,							

S.N.	BFI Name	Mukti	Gairima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	9,624.79	7,720.51	4,829.06	744.51	6,036.10	6,176.11	5,951.92	618.49	367.37	575.00	566.68	1,009.86
	a. Paid-up Capital	6,420.90	5,187.69	3,281.16	525.00	4,395.79	4,283.88	3,382.82	557.46	350.00	834.34	519.00	727.55
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,227.19	1,211.74	753.42	70.84	853.20	991.12	934.52	46.98	8.95	64.65	46.08	238.57
	e. Share Premium	-	4.42	-	23.92	-	-	-	-	-	-	0.00	51.04
	f. Retained Earning	404.46	557.27	25.63	35.20	227.89	477.28	589.84	(112.07)	0.19	(365.69)	1.59	(229.94)
	g. Others Reserves Fund	1,572.24	759.39	768.85	89.54	559.22	423.83	1,044.74	126.12	8.24	41.70	(0.00)	174.28
2	BORROWINGS	1,480.05	2,606.72	995.16	-	4,200.00	316.67	1,027.50	13.33	-	-	25.00	-
	a. NRB	-	-	-	-	-	300.00	-	-	-	-	-	-
	b. Interbank Borrowing	-	1,600.00	-	-	2,700.00	-	-	-	-	-	25.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	230.05	12.50	-	-	-	16.67	-	13.33	-	-	-	-
	e. Bonds and Securities	1,250.00	994.22	995.16	-	1,500.00	-	1,027.50	-	-	-	-	-
3	DEPOSITS	116,772.77	80,481.86	56,829.48	1,156.59	64,201.99	58,591.56	53,024.21	4,659.92	875.58	5,046.67	4,074.17	2,065.09
	a. Current	1,599.31	1,140.67	647.30	228.09	1,109.52	683.69	855.22	224.74	52.32	132.43	54.46	107.94
	Domestic	1,599.30	1,140.67	562.30	228.09	1,109.19	683.69	855.22	224.74	52.32	132.43	54.46	107.94
	Foreign	0.01	-	85.00	-	0.33	-	0.01	-	-	-	-	-
	b. Savings	26,270.04	18,799.55	11,819.40	155.74	12,999.14	17,667.49	8,915.10	1,258.89	388.68	1,650.47	675.82	410.89
	Domestic	26,268.25	18,799.55	11,819.40	155.74	12,997.14	17,667.49	8,915.10	1,258.89	388.68	1,650.47	675.82	410.89
	Foreign	1.78	-	-	-	2.00	-	0.01	-	-	-	-	-
	c. Fixed	81,914.58	54,776.14	40,213.87	689.39	44,518.39	37,543.08	39,874.45	2,557.50	316.84	2,659.51	2,977.83	1,273.43
	Domestic	81,914.58	54,776.14	40,213.87	689.39	44,491.76	37,543.08	39,874.45	2,557.50	316.84	2,659.51	2,977.83	1,273.43
	Foreign	-	-	-	-	26.63	-	-	-	-	-	-	-
	d. Call Deposits	6,912.77	5,654.97	4,148.91	81.94	5,500.12	2,687.04	3,358.73	618.57	117.74	603.16	366.06	272.84
	Domestic	6,912.77	5,654.97	4,148.91	81.94	5,500.12	2,687.04	3,358.73	618.57	117.74	603.16	366.06	272.84
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	76.07	110.54	-	1.44	74.81	10.27	20.70	0.23	-	1.10	-	-
	Domestic	76.07	110.54	-	1.44	74.81	10.27	20.70	0.23	-	1.10	-	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	12.48	2.40	-	-	-	-	1.75	-	-	-	-	-
5	Other Liabilities	5,119.69	3,431.01	3,237.90	153.00	3,617.64	2,211.16	4,906.81	242.15	103.01	1,029.38	271.42	803.27
	1. Sundry Creditors	-	2.44	625.75	12.72	26.26	127.99	115.65	5.29	1.44	26.91	8.14	46.28
	2. Loan Loss Provision	1,893.76	1,994.88	1,823.32	61.67	1,966.32	1,132.96	1,656.18	127.71	37.07	538.74	129.48	193.95
	3. Interest Suspense a/c	-	-	72.27	-	-	320.95	1,064.50	-	-	159.41	37.83	392.54
	4. Others	3,225.92	1,433.70	788.83	6.35	1,625.05	629.26	2,070.48	109.16	64.50	304.32	95.96	170.50
6	Reconciliation A/c	-	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	228.81	201.55	-	3.93	50.80	191.65	173.28	1.93	-	-	11.17	-
	TOTAL Liabilities	133,238.58	94,444.05	65,891.60	2,058.03	78,106.53	67,487.16	65,085.47	5,535.83	1,345.96	6,651.05	4,948.43	3,878.22
Assets													
1	LIQUID FUNDS	8,214.47	6,854.60	5,149.05	568.53	8,119.19	6,085.94	4,784.31	712.56	391.98	800.34	637.68	454.34
	a. Cash Balance	1,437.56	888.81	686.84	6.06	1,425.65	742.61	624.05	92.58	40.97	130.20	66.98	24.07
	Nepalese Notes & Coins	1,361.29	705.21	666.35	6.06	1,165.40	742.61	622.78	92.58	40.97	130.20	66.98	24.07
	Foreign Currency	76.27	183.60	20.48	-	260.24	-	1.27	-	-	-	-	-
	b. Bank Balance	4,660.51	3,557.65	4,462.22	562.47	2,835.10	2,469.40	4,160.25	213.31	52.32	231.81	570.70	99.67
	1. In Nepal Rastra Bank	4,657.08	3,557.65	2,279.04	55.56	2,789.82	2,461.85	1,972.26	108.30	-	231.49	169.88	99.67
	Domestic Currency	4,640.02	3,557.65	2,278.81	55.56	2,785.18	2,461.85	1,972.26	108.30	-	231.49	169.88	99.67
	Foreign Currency	17.05	-	0.22	-	4.64	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	3.44	-	1,542.62	241.50	45.28	7.47	1,772.67	105.01	44.71	0.32	121.53	-
	Domestic Currency	-	-	1,533.99	241.50	44.93	6.51	1,761.47	105.01	44.71	0.32	121.53	-
	Foreign Currency	3.44	-	8.63	-	0.35	0.96	11.19	-	-	-	-	-
	3. Other Financial Ins.	-	-	640.56	265.41	-	0.09	415.32	-	7.61	-	279.30	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	2,116.41	2,408.13	-	-	3,858.44	2,873.93	-	406.68	298.68	438.33	-	330.59
	Domestic Currency	2,116.41	2,285.85	-	-	3,825.82	2,873.93	-	406.68	298.68	438.33	-	330.59
	Foreign Currency	-	122.28	-	-	32.62	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	20,177.70	16,039.74	9,938.54	-	9,792.96	9,923.55	7,802.09	246.29	-	689.63	457.61	794.27
	a. Govt. Securities	20,177.70	16,039.74	9,938.54	-	9,792.96	9,923.55	7,802.09	246.29	-	689.63	457.61	794.27
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	791.85	687.83	724.33	-	1,360.47	773.36	1,692.98	69.01	-	25.46	21.04	136.06
	a. Interbank Lending	-	-	-	-	-	400.00	-	-	-	-	-	70.00
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	791.85	687.83	724.33	-	1,360.47	373.36	1,692.98	69.01	-	25.46	21.04	66.06
4	LOANS & ADVANCES (Including Bills Purchased)	97,973.27	67,725.18	46,493.92	1,150.22	54,423.95	47,787.51	46,188.87	3,974.10	709.20	4,398.21	3,521.74	1,702.39
	4.1 LOANS & ADVANCES	97,973.27	67,725.18	46,493.92	1,150.22	54,423.95	47,787.51	46,188.87	3,974.10	709.20	4,398.21	3,521.74	1,702.39
	a. Private Sector	95,071.93	63,344.54	46,493.92	1,150.22	51,283.81	46,180.55	43,970.57	3,974.10	709.20	4,255.92	3,521.74	1,495.20
	b. Financial Institutions	2,901.34	4,380.64	-	-	3,140.14	1,606.96	2,218.30	-	-	142.28	-	207.19
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	1,215.09	667.53	1,140.66	100.95	1,319.83	636.68	1,177.60	221.16	33.77	161.22	34.14	195.59
7	OTHER ASSETS	4,619.56	2,281.91	2,110.66	130.16	2,929.15	2,189.80	3,229.50	259.68	203.91	454.48	276.23	509.19
	a. Accrued Interest:	2,144.99	976.82	842.33	84.91	1,209.03	715.57	1,202.75	79.76	25.10	163.67	55.73	392.54
	Financial Institutions	862.46	4.98	-	33.17	-	-	701.68	-	2.36	0.40	-	392.53
	Government Enterprises	448.58	-	108.79	-	98.32	151.69	123.78	1.9				

S.N.	BFI Name	NSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GBMFL
Liabilities														
1	CAPITAL FUND	318.09	1,394.10	2,322.14	1,346.21	1,149.75	621.20	640.00	1,558.07	1,145.72	654.60	545.60	101.50	1,392.49
	a. Paid-up Capital	233.33	867.99	946.12	981.68	854.82	848.11	690.47	1,082.56	948.88	595.92	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	242.96	449.96	253.64	257.35	238.70	36.83	184.35	263.20	175.29	16.17	97.16	343.20	186.89
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	-	19.70	2.61	-
	f. Retained Earning	(1,986.36)	(432.02)	(126.59)	12.23	(262.18)	(337.05)	(349.17)	(122.18)	(29.37)	(2.33)	(422.73)	(1,179.37)	46.83
	g. Others Reserves Fund	1,825.68	485.76	1,246.50	94.95	303.47	73.31	114.35	334.50	50.48	44.84	32.56	0.00	146.60
2	BORROWINGS	-	-	248.01	240.00	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	240.00	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	248.01	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	480.57	8,228.20	11,873.83	7,189.55	4,533.02	5,138.69	3,669.59	12,399.12	6,806.80	1,522.16	1,616.18	274.15	8,073.13
	a. Current	-	98.99	17.72	29.43	51.09	270.05	17.09	124.19	76.14	112.57	17.52	-	43.61
	Domestic	-	98.99	17.72	29.43	51.09	270.05	17.09	91.96	76.14	112.57	17.52	-	43.61
	Foreign	-	-	-	-	-	-	-	32.23	-	-	-	-	-
	b. Savings	31.93	1,975.71	1,789.12	971.45	1,004.84	932.93	840.37	2,296.31	1,081.95	305.96	356.73	21.98	1,107.20
	Domestic	31.93	1,975.71	1,789.12	971.45	1,004.84	932.93	840.37	2,296.31	1,081.95	305.96	356.73	21.98	1,107.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,791.09	9,484.41	5,904.22	3,282.79	3,332.30	2,674.84	9,371.51	5,120.61	920.80	1,045.06	-	6,056.77
	Domestic	-	4,791.09	9,484.41	5,904.22	3,282.79	3,332.30	2,674.84	9,371.51	5,120.61	920.80	1,045.06	-	6,056.77
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	213.16	1,362.41	581.09	284.46	194.30	600.79	137.29	607.11	-	182.84	196.86	-	851.33
	Domestic	213.16	1,362.41	581.09	284.46	194.30	600.79	137.29	607.11	-	182.84	196.86	-	851.33
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	235.48	-	1.48	-	-	2.62	-	-	528.09	-	-	252.16	14.22
	Domestic	235.48	-	1.48	-	-	2.62	-	-	528.09	-	-	252.16	14.22
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.02	-	0.20	-	-	-	-	-
5	Other Liabilities	7,577.97	1,271.03	880.25	235.09	369.91	540.74	1,024.82	602.79	423.09	18.46	219.17	3,868.03	476.79
	1. Sundry Creditors	149.41	3.53	382.58	2.08	9.64	13.94	14.94	3.75	17.16	-	6.06	101.38	16.84
	2. Loan Loss Provision	2,212.13	668.17	392.00	140.57	158.79	339.01	600.32	412.18	260.26	-	92.42	797.26	225.87
	3. Interest Suspense a/c	5,139.06	243.07	-	5.15	-	52.51	325.64	12.24	-	-	27.45	2,914.13	99.89
	4. Others	77.37	356.26	105.68	87.29	201.49	135.28	83.92	174.62	145.67	18.46	93.24	55.26	134.20
6	Reconciliation A/c	0.05	-	-	-	-	(4.89)	-	-	-	-	-	-	-
7	Profit & Loss A/c	2.45	52.91	-	-	-	-	0.44	5.19	-	6.58	-	-	-
	TOTAL Liabilities	8,379.13	10,946.24	15,324.24	9,010.85	6,052.68	6,295.76	5,334.85	14,565.37	8,375.61	2,201.81	2,380.95	4,243.69	9,942.41
Assets														
1	LIQUID FUNDS	317.66	1,646.36	947.72	587.05	507.39	896.24	1,545.68	2,362.26	1,203.76	587.35	273.95	318.69	1,016.53
	a. Cash Balance	0.00	233.01	150.83	53.37	38.95	87.80	33.45	147.80	96.28	26.36	38.13	0.32	60.22
	Nepalese Notes & Coins	0.00	233.01	150.83	53.37	38.95	87.80	33.45	147.80	96.28	26.36	38.13	0.32	60.17
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.05
	b. Bank Balance	1.68	352.48	535.11	311.12	468.44	240.49	149.17	500.21	1,107.47	88.87	235.81	318.37	377.25
	1. In Nepal Rastra Bank	0.07	352.48	535.11	311.12	187.10	230.25	148.16	481.37	300.95	88.87	84.28	9.07	369.66
	Domestic Currency	0.07	352.48	535.11	311.12	187.10	230.25	148.16	481.37	300.95	88.87	84.28	9.07	369.66
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.61	-	-	-	68.52	10.21	1.00	18.84	328.18	-	87.51	303.93	7.56
	Domestic Currency	1.61	-	-	-	68.52	10.21	1.00	18.84	328.18	-	87.51	303.93	7.56
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.01	-	-	-	212.83	0.03	0.01	-	478.34	-	64.03	5.37	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	315.98	1,060.87	261.78	222.56	-	567.96	1,363.06	1,714.26	-	472.12	-	-	579.06
	Domestic Currency	315.98	1,060.87	261.78	222.56	-	567.96	1,363.06	1,714.26	-	472.12	-	-	579.06
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	600.00	2,501.68	2,198.50	916.76	665.00	-	1,572.55	1,326.60	66.96	252.53	-	1,769.19
	a. Govt. Securities	1.00	600.00	2,501.68	2,198.50	916.76	665.00	-	1,572.55	1,326.60	66.96	252.53	-	1,769.19
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	135.58	314.40	911.33	158.90	225.74	147.96	44.03	140.64	294.41	160.40	86.16	0.03	437.25
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	135.58	314.40	911.33	158.90	225.74	147.96	44.03	140.64	294.41	160.40	86.16	0.03	437.25
4	LOANS & ADVANCES (Including Bills Purchased)	2,244.98	6,944.37	9,210.07	5,760.98	3,608.83	3,968.16	3,176.39	9,577.32	5,099.96	1,167.29	1,432.92	797.26	6,006.42
	4.1 LOANS & ADVANCES	2,244.98	6,944.37	9,210.07	5,760.98	3,608.83	3,968.16	3,176.39	9,577.32	5,099.96	1,167.29	1,432.92	797.26	6,006.42
	a. Private Sector	2,244.98	6,192.25	8,910.07	5,476.23	3,579.81	3,676.03	3,126.53	8,833.13	4,937.65	1,167.29	1,428.73	797.26	5,621.71
	b. Financial Institutions	-	752.12	300.00	284.75	25.00	292.12	49.86	744.20	162.31	-	4.19	-	381.74
	c. Government Organizations	-	-	-	-	4.02	-	-	-	-	-	-	-	2.96
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	19.92	230.94	517.64	109.99	245.28	151.37	52.33	185.20	264.15	170.14	100.51	78.82	154.53
7	OTHER ASSETS	5,659.99	776.62	1,141.20	179.83	310.75	286.33	515.45	666.04	144.23	41.12	144.29	2,965.79	503.21
	a													

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,884.26	2,137.43	1,156.79
	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	332.56	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	199.70	7.74	(152.85)
	g. Others Reserves Fund	175.81	445.58	32.52
2	BORROWINGS	199.45	830.00	298.53
	a. NRB	-	-	48.53
	b. Interbank Borrowing	-	330.00	250.00
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.45	500.00	-
3	DEPOSITS	18,614.87	15,394.69	6,948.67
	a. Current	202.52	-	30.35
	Domestic	202.52	-	30.35
	Foreign	-	-	-
	b. Savings	3,703.92	1,862.98	1,304.49
	Domestic	3,703.92	1,862.98	1,304.49
	Foreign	-	-	-
	c. Fixed	13,851.96	11,700.35	4,892.88
	Domestic	13,851.96	11,700.35	4,892.88
	Foreign	-	-	-
	d. Call Deposits	840.19	1,831.37	720.95
	Domestic	840.19	1,831.32	720.95
	Foreign	-	0.05	-
	e. Others	16.29	-	-
	Domestic	16.29	-	-
	Foreign	-	-	-
4	Bills Payable	0.83	-	-
5	Other Liabilities	668.51	1,180.87	540.87
	1. Sundry Creditors	197.34	108.91	21.56
	2. Loan Loss Provision	349.62	459.10	262.16
	3. Interest Suspense a/c	-	203.01	94.42
	4. Others	121.54	409.85	162.74
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	9.38	-	55.05
	TOTAL Liabilities	21,377.30	19,542.99	8,999.90
Assets				
1	LIQUID FUNDS	1,879.10	1,224.56	637.33
	a. Cash Balance	280.65	117.62	80.35
	Nepalese Notes & Coins	280.44	117.62	80.35
	Foreign Currency	0.21	-	-
	b. Bank Balance	1,598.45	1,106.94	299.74
	1. In Nepal Rastra Bank	830.33	604.86	299.74
	Domestic Currency	830.33	604.86	299.74
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	388.26	88.32	-
	Domestic Currency	388.26	88.32	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	379.86	413.76	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	257.24
	Domestic Currency	-	-	257.24
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	4,175.74	3,462.57	1,785.39
	a. Govt. Securities	4,175.74	3,462.57	1,785.39
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	352.32	143.83	191.81
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	352.32	143.83	191.81
4	LOANS & ADVANCES (Including Bills Purchased)	13,838.01	13,236.19	5,585.48
	4.1 LOANS & ADVANCES	13,838.01	13,236.19	5,585.48
	a. Private Sector	13,331.50	12,029.82	5,174.91
	b. Financial Institutions	506.52	1,206.37	410.57
	c. Government Organizations	-	-	-
	4.2 BILL PURCHASED	-	-	-
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
6	FIXED ASSETS	464.93	324.63	263.28
7	OTHER ASSETS	662.92	1,125.30	393.79
	a. Accrued Interest:	255.74	433.96	145.91
	Financial Institutions	197.82	103.13	53.55
	Government Enterprises	49.47	88.39	29.09
	Private Sector	8.46	242.44	63.27
	b. Staff Loans / Adv.	138.55	310.03	113.98
	c. Sundry Debtors	61.75	333.76	9.39
	d. Cash In Transit	-	-	-
	e. Others	206.88	47.55	124.51
8	Expenses not Written off	-	-	-
9	Non Banking Assets	4.27	25.91	138.48
10	Reconciliation Account	-	-	3.24
11	Profit & Loss A/c	-	-	1.10
	TOTAL ASSETS	21,377.30	19,542.99	8,999.90

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	4,497.65	5,073.32	7,957.90	7,341.82	1,924.75	6,254.35	3,348.50
1.1 On Deposit Liabilities	4,397.80	4,954.37	7,802.53	6,913.31	1,814.14	5,987.46	3,126.59
1.1.1 Saving Account	1,104.29	1,828.80	1,565.25	1,235.35	516.72	1,015.60	664.93
1.1.2 Fixed Account	3,208.10	3,021.75	6,008.34	5,514.07	1,207.90	4,837.55	2,391.92
1.1.2.1 Up to 3 months Fixed Account	246.84	-	1,802.50	93.53	-	-	95.86
1.1.2.2 3 to 6 months Fixed Account	353.96	-	901.25	-	109.16	-	76.39
1.1.2.3 6 months to 1 year Fixed Account	1,643.76	-	1,622.25	-	443.05	4,837.55	209.67
1.1.2.4 Above 1 year Fixed Account	963.55	3,021.75	1,682.33	5,420.54	655.69	-	2,010.00
1.1.3 Call Deposit	85.41	103.83	228.95	163.89	89.52	134.31	69.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	99.85	118.95	155.36	428.51	110.60	266.88	221.90
2. Commission Expense	18.75	104.72	211.82	112.40	34.67	-	23.47
3. Staff Expense	890.44	962.43	1,157.95	719.00	266.46	619.03	387.62
4. Office Operating Expenses	307.88	427.17	479.09	600.43	166.77	520.27	270.23
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.10	-	0.03	-	-
7. Provision for Risk	1,551.48	1,813.16	1,428.93	5,066.64	205.25	756.62	1,068.39
7.1 Loan loss Provision	1,551.48	1,813.16	1,428.93	5,066.64	205.25	756.62	1,056.57
7.1.1 General Loan loss Provision	1,551.48	851.78	472.13	1,771.66	74.56	-	206.71
7.1.1.1 Pass Loan Loss Provision	1,551.48	699.58	472.13	736.22	-	-	-
7.1.1.2 Watch List Provision	-	152.20	-	1,035.44	74.56	-	206.71
7.1.2 Special Loan Loss Provision	-	961.38	956.80	3,294.98	130.69	-	849.86
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	756.62	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	11.82
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	423.82	8.39	46.96	-
9. Provision for Staff Bonus	5.47	64.65	238.68	242.40	131.38	167.65	76.06
10. Provision for Income Tax	(38.45)	368.49	678.86	659.33	354.73	452.65	205.36
11. Others	-	6.72	-	-	-	-	-
12. Net Profit	142.37	859.80	1,469.30	1,522.30	827.70	1,056.18	479.18
Total Expenses	7,375.59	9,680.47	13,622.64	16,688.14	3,920.12	9,873.70	5,858.81
Income							
1. Interest Income	6,715.43	7,601.76	12,127.84	11,502.86	3,312.26	9,432.27	4,743.16
1.1 On Loans and Advances	5,828.34	6,444.28	10,708.64	10,312.33	2,459.99	8,589.90	3,820.75
1.2 On Investment	417.87	1,124.64	1,111.16	885.99	493.29	576.72	689.08
1.2.1 Government Bonds	417.87	520.33	1,098.52	885.99	483.11	576.72	687.52
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	12.64	-	-	-	1.55
1.2.4 Debenture & Bonds	-	604.31	-	-	10.18	-	-
1.3 On Agency Balance	10.88	2.10	-	273.74	3.63	-	2.32
1.4 On Call Deposit	-	30.74	207.21	-	233.64	-	-
1.5 On Others	458.33	-	100.82	30.80	121.71	265.65	231.02
2. Commission and Discount	336.40	52.55	972.11	415.26	239.51	301.39	302.63
2.1 Bills Purchase and Discount	-	-	-	0.01	7.79	0.22	0.33
2.2 Commission	336.40	43.10	305.64	415.25	153.94	217.81	126.48
2.3 Others	-	9.45	666.47	-	77.78	83.37	175.83
3. Exchange Flactuation Income	12.63	4.35	149.77	139.48	160.98	94.13	49.25
3.1 Due to Change in Exchange Rate	-	(5.26)	20.81	24.90	22.80	-	30.98
3.2 Due to Foreign Currency Transaction	12.63	9.61	128.96	114.58	138.17	94.13	18.27
4. Other Operating Income	101.42	428.53	31.18	160.45	20.43	43.67	(0.02)
5. Non Operating Income	0.02	2.79	2.43	44.13	-	2.23	4.08
6. Write Back from Provisions for loss	209.69	1,571.90	317.27	4,425.97	184.98	-	759.71
7. Recovery of written-off Loan	-	18.59	22.05	-	1.96	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,375.59	9,680.47	13,622.64	16,688.14	3,920.12	9,873.70	5,858.81

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	3,947.40	7,422.02	3,280.36	7,561.86	6,464.78	4,926.56	4,454.28
1.1 On Deposit Liabilities	3,777.70	7,125.49	3,015.60	7,153.60	6,162.61	4,310.96	4,138.12
1.1.1 Saving Account	831.91	1,912.74	623.48	1,057.45	1,155.01	797.83	773.84
1.1.2 Fixed Account	2,887.11	5,093.24	2,337.63	5,966.16	4,899.33	3,403.33	3,342.31
1.1.2.1 Up to 3 months Fixed Account	655.98	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	622.45	0.48	-	-	257.50	1,281.78	-
1.1.2.3 6 months to 1 year Fixed Account	651.04	4.98	82.06	-	3,951.60	1,381.54	3,341.30
1.1.2.4 Above 1 year Fixed Account	957.63	5,087.79	2,255.57	5,966.16	690.23	740.02	1.02
1.1.3 Call Deposit	58.68	119.52	54.49	129.99	108.27	109.79	21.97
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	169.70	296.53	264.76	408.26	302.16	615.60	316.17
2. Commission Expense	32.80	-	39.68	-	0.69	-	2.75
3. Staff Expense	438.25	660.00	655.95	812.98	749.70	592.06	875.39
4. Office Operating Expenses	297.62	571.36	264.46	495.13	587.17	479.05	401.64
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.02	0.86	-	2.11	0.71
7. Provision for Risk	429.50	904.44	148.61	3,406.93	2,420.40	1,433.56	2,190.86
7.1 Loan loss Provision	429.50	904.44	148.61	3,406.93	2,420.40	1,433.56	2,190.86
7.1.1 General Loan loss Provision	429.50	338.23	-	1,526.83	353.15	1,433.56	171.63
7.1.1.1 Pass Loan Loss Provision	429.50	185.46	-	581.78	-	1,433.56	(175.72)
7.1.1.2 Watch List Provision	-	152.77	-	945.05	353.15	-	347.34
7.1.2 Special Loan Loss Provision	-	566.21	148.61	1,880.09	2,067.25	-	2,019.23
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	132.55	9.05	-	-	7.57	-
9. Provision for Staff Bonus	123.93	157.29	86.07	48.70	16.36	7.83	-
10. Provision for Income Tax	334.61	405.21	232.39	174.38	44.16	27.57	(15.11)
11. Others	-	-	-	-	0.14	-	-
12. Net Profit	780.76	1,010.38	542.24	263.94	103.04	42.86	(888.07)
Total Expenses	6,384.87	11,263.25	5,259.82	12,764.76	10,386.44	7,519.16	7,022.45
Income							
1. Interest Income	5,838.93	10,037.14	4,692.59	10,603.84	9,330.88	6,913.10	6,635.18
1.1 On Loans and Advances	5,012.05	9,140.80	4,144.89	9,684.25	8,030.06	5,810.81	5,689.17
1.2 On Investment	815.00	838.45	403.68	347.18	787.30	1,001.57	813.79
1.2.1 Government Bonds	722.59	831.97	59.17	347.18	774.06	978.67	813.67
1.2.2 Foreign Bonds	92.41	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	6.47	344.50	-	13.24	22.90	0.12
1.3 On Agency Balance	-	2.36	-	-	8.14	7.88	-
1.4 On Call Deposit	-	55.53	-	-	174.12	25.48	-
1.5 On Others	11.88	-	144.03	572.40	331.26	67.36	132.23
2. Commission and Discount	437.66	799.14	342.22	647.32	424.33	447.35	159.77
2.1 Bills Purchase and Discount	-	0.72	-	-	37.02	18.29	-
2.2 Commission	437.66	798.43	317.29	640.53	334.05	47.76	145.02
2.3 Others	-	-	24.92	6.79	53.26	381.30	14.75
3. Exchange Flactuation Income	88.01	42.48	68.13	135.43	77.93	68.97	19.79
3.1 Due to Change in Exchange Rate	11.01	-	5.60	32.16	45.94	5.83	-
3.2 Due to Foreign Currency Transaction	77.00	42.48	62.53	103.28	31.99	63.13	19.79
4. Other Operating Income	20.40	124.36	19.38	151.87	118.19	89.41	155.86
5. Non Operating Income	(0.13)	-	1.19	2.51	161.24	-	21.06
6. Write Back from Provisions for loss	-	260.14	136.32	1,223.79	273.88	-	30.78
7. Recovery of written-off Loan	-	-	-	-	-	0.33	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	6,384.87	11,263.25	5,259.82	12,764.76	10,386.44	7,519.16	7,022.45

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahaaxmi
Expenses							
1. Interest Expense	9,399.36	3,743.28	4,632.07	4,742.89	5,715.16	4,057.44	1,278.33
1.1 On Deposit Liabilities	9,009.28	3,605.20	4,311.94	4,116.08	5,473.24	3,725.09	1,250.30
1.1.1 Saving Account	1,860.02	641.76	484.89	781.91	1,087.27	648.94	210.44
1.1.2 Fixed Account	7,001.45	2,906.83	3,764.29	3,245.06	4,297.47	3,017.25	1,014.98
1.1.2.1 Up to 3 months Fixed Account	-	363.41	-	36.11	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,864.85	346.18	2,030.57	319.37	-	-	119.59
1.1.2.3 6 months to 1 year Fixed Account	2,457.47	1,967.02	1,133.37	1,139.94	-	3,017.25	484.16
1.1.2.4 Above 1 year Fixed Account	2,679.12	230.22	600.36	1,749.65	4,297.47	-	411.22
1.1.3 Call Deposit	147.81	56.61	62.75	81.73	88.50	58.90	24.88
1.1.4 Certificate of Deposit	-	-	-	7.38	-	-	-
1.2 On Borrowing	390.08	138.08	320.14	626.82	241.92	332.35	28.03
2. Commission Expense	166.18	35.77	-	48.00	-	-	4.26
3. Staff Expense	1,227.19	397.72	375.06	529.00	816.41	353.18	159.83
4. Office Operating Expenses	703.94	295.57	233.08	329.96	607.29	334.64	68.94
5. Foreign Exchange Loss	-	-	-	-	-	0.40	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.40	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	22.18	-	-	-	-	-	-
7. Provision for Risk	1,781.77	565.77	216.65	516.79	336.05	830.19	128.70
7.1 Loan loss Provision	1,781.77	565.77	216.65	516.79	336.05	824.62	128.70
7.1.1 General Loan loss Provision	510.42	232.31	494.00	300.16	274.89	175.17	136.58
7.1.1.1 Pass Loan Loss Provision	615.35	-	63.59	-	-	-	(47.79)
7.1.1.2 Watch List Provision	(104.93)	232.31	430.41	300.16	274.89	175.17	184.36
7.1.2 Special Loan Loss Provision	1,271.35	333.46	(277.35)	216.63	61.16	649.45	(7.88)
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	5.57	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	144.04	47.82	3.17
9. Provision for Staff Bonus	197.71	63.88	182.78	152.89	155.28	74.97	15.14
10. Provision for Income Tax	553.68	172.48	493.46	412.80	363.29	191.81	40.88
11. Others	-	-	-	-	-	0.36	-
12. Net Profit	1,225.75	402.46	1,151.52	963.21	1,034.21	482.91	95.38
Total Expenses	15,277.77	5,676.95	7,284.63	7,695.54	9,171.74	6,373.73	1,794.62
Income							
1. Interest Income	14,200.95	5,189.67	6,630.73	6,967.41	8,153.81	5,571.58	1,719.55
1.1 On Loans and Advances	12,324.65	4,586.10	5,891.55	6,251.36	7,293.10	4,750.95	1,436.74
1.2 On Investment	1,719.21	421.39	572.03	627.37	775.88	802.71	82.83
1.2.1 Government Bonds	1,719.21	421.03	549.00	595.37	775.88	790.81	82.83
1.2.2 Foreign Bonds	-	-	-	8.09	-	10.80	-
1.2.3 NRB Bonds	-	0.36	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	23.02	23.91	-	1.11	-
1.3 On Agency Balance	-	8.56	1.52	-	20.24	-	-
1.4 On Call Deposit	-	2.48	-	3.70	9.33	-	11.33
1.5 On Others	157.09	171.14	165.64	84.99	55.26	17.91	188.65
2. Commission and Discount	896.27	315.69	438.24	558.65	298.68	67.22	49.61
2.1 Bills Purchase and Discount	-	9.90	-	-	15.15	-	-
2.2 Commission	896.27	292.08	433.95	558.65	278.26	67.22	1.29
2.3 Others	-	13.71	4.30	-	5.27	-	48.32
3. Exchange Flactuation Income	155.19	25.28	31.24	72.63	(16.84)	172.90	0.86
3.1 Due to Change in Exchange Rate	1.07	-	(1.79)	14.53	1.53	-	-
3.2 Due to Foreign Currency Transaction	154.12	25.28	33.02	58.11	(18.37)	172.90	0.86
4. Other Operating Income	22.32	(0.05)	149.12	60.23	304.23	224.37	19.93
5. Non Operating Income	-	3.68	35.29	-	175.02	50.17	-
6. Write Back from Provisions for loss	-	139.30	-	36.62	256.63	287.49	4.52
7. Recovery of written-off Loan	3.03	3.39	-	-	0.22	-	0.16
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	15,277.77	5,676.95	7,284.63	7,695.54	9,171.74	6,373.73	1,794.62

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
----------	----------	---------	-----------	-------	--------	-------	--------

Expenses

1. Interest Expense	11.95	106.97	1,245.93	297.65	159.39	2,819.11	1,907.93
1.1 On Deposit Liabilities	11.95	106.97	1,228.05	297.65	159.37	2,783.67	1,884.98
1.1.1 Saving Account	1.31	21.61	184.47	68.49	26.38	434.57	281.28
1.1.2 Fixed Account	9.40	77.87	1,022.67	217.02	130.91	2,299.14	1,560.92
1.1.2.1 Up to 3 months Fixed Account	0.82	-	153.14	-	5.24	483.10	244.12
1.1.2.2 3 to 6 months Fixed Account	0.51	-	500.24	75.65	6.55	258.38	174.67
1.1.2.3 6 months to 1 year Fixed Account	4.84	-	178.12	2.03	45.82	1,164.91	907.99
1.1.2.4 Above 1 year Fixed Account	3.23	77.87	191.17	139.34	73.31	392.75	234.14
1.1.3 Call Deposit	1.23	7.49	20.92	12.14	2.08	49.97	42.78
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	17.88	-	0.02	35.44	22.95
2. Commission Expense	-	-	4.75	2.63	-	-	3.61
3. Staff Expense	5.85	16.70	139.09	48.79	18.46	286.14	181.62
4. Office Operating Expenses	6.08	14.11	103.20	31.83	10.11	185.49	154.68
5. Foreign Exchange Loss	-	-	-	-	-	2.61	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	2.61	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.14	-	-	2.39	-
7. Provision for Risk	3.35	-	417.17	250.64	23.67	571.85	615.54
7.1 Loan loss Provision	3.35	-	417.17	250.64	23.67	571.85	615.54
7.1.1 General Loan loss Provision	1.82	-	193.07	36.81	3.71	246.76	216.93
7.1.1.1 Pass Loan Loss Provision	(1.58)	-	-	-	(9.08)	96.10	-
7.1.1.2 Watch List Provision	3.40	-	193.07	36.81	12.79	150.66	216.93
7.1.2 Special Loan Loss Provision	1.52	-	224.10	213.82	19.96	325.09	398.62
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.48	-	-	15.15	-
9. Provision for Staff Bonus	-	-	7.40	-	2.51	36.32	31.99
10. Provision for Income Tax	-	-	19.97	-	7.52	98.06	86.38
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	40.86	46.59	-	17.55	228.81	201.55
Total Expenses	27.22	178.64	1,985.71	631.54	239.20	4,245.94	3,183.32

Income

1. Interest Income	14.86	146.36	1,673.99	395.50	232.16	3,863.31	2,796.28
1.1 On Loans and Advances	14.86	145.85	1,494.66	349.19	167.45	3,491.59	2,512.90
1.2 On Investment	-	-	145.94	36.30	64.23	347.30	253.45
1.2.1 Government Bonds	-	-	145.94	36.30	64.23	228.49	253.45
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	118.20	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.61	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.51	7.01	10.02	0.42	10.71	10.74
1.5 On Others	-	-	26.38	-	0.06	13.71	19.19
2. Commission and Discount	0.03	2.48	63.73	44.97	0.29	8.88	36.09
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	2.48	7.09	1.88	0.19	7.99	28.10
2.3 Others	-	-	56.64	43.09	0.10	0.89	7.99
3. Exchange Flactuation Income	-	-	0.32	0.00	-	2.91	3.26
3.1 Due to Change in Exchange Rate	-	-	0.32	0.00	-	-	(1.13)
3.2 Due to Foreign Currency Transaction	-	-	0.01	-	-	2.91	4.39
4. Other Operating Income	0.18	-	3.74	-	3.88	152.14	85.56
5. Non Operating Income	-	-	-	0.12	2.88	8.44	0.14
6. Write Back from Provisions for loss	-	29.80	243.93	51.92	-	210.25	261.99
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	12.16	-	-	139.03	-	-	-
Total Income	27.22	178.64	1,985.71	631.54	239.20	4,245.94	3,183.32

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	1,322.31	24.55	1,530.72	1,319.17	1,309.65	97.84	17.43
1.1 On Deposit Liabilities	1,299.38	24.55	1,486.02	1,315.16	1,282.10	97.69	17.43
1.1.1 Saving Account	182.60	2.58	205.93	259.38	137.73	19.22	7.86
1.1.2 Fixed Account	1,089.38	19.78	1,242.34	1,039.30	1,116.83	72.93	8.83
1.1.2.1 Up to 3 months Fixed Account	94.15	-	122.01	-	756.02	-	1.30
1.1.2.2 3 to 6 months Fixed Account	207.71	-	169.00	146.26	-	16.67	1.38
1.1.2.3 6 months to 1 year Fixed Account	417.37	10.37	370.56	635.86	128.00	36.59	3.78
1.1.2.4 Above 1 year Fixed Account	370.14	9.41	580.76	257.18	232.81	19.68	2.36
1.1.3 Call Deposit	27.41	2.19	37.76	16.48	27.54	5.54	0.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	22.93	-	44.71	4.01	27.55	0.15	-
2. Commission Expense	6.03	-	-	-	-	0.02	-
3. Staff Expense	166.65	3.73	145.98	162.36	111.49	23.77	11.47
4. Office Operating Expenses	116.45	2.45	114.10	100.83	79.47	17.29	2.12
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	13.79	-	-	0.03	-
7. Provision for Risk	174.84	16.72	336.41	120.98	344.36	14.49	15.23
7.1 Loan loss Provision	174.84	16.72	336.41	120.98	344.36	0.47	15.23
7.1.1 General Loan loss Provision	106.20	2.36	114.52	4.29	32.75	0.47	3.44
7.1.1.1 Pass Loan Loss Provision	-	(1.81)	(82.45)	4.29	18.04	0.47	0.01
7.1.1.2 Watch List Provision	106.20	4.17	196.98	-	14.72	-	3.43
7.1.2 Special Loan Loss Provision	68.64	14.35	221.89	116.69	311.61	-	11.79
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	-	-	-	-	-	14.02	-
8. Loan Written Off	0.15	-	-	-	4.81	-	-
9. Provision for Staff Bonus	19.99	0.62	8.06	-	27.53	-	-
10. Provision for Income Tax	60.42	1.68	21.77	102.16	74.51	4.68	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	119.52	3.93	50.80	191.65	173.28	1.93	-
Total Expenses	1,986.38	53.69	2,221.65	1,997.16	2,125.11	160.05	46.25
Income							
1. Interest Income	1,813.22	53.15	2,104.72	1,830.56	1,741.55	153.62	34.99
1.1 On Loans and Advances	1,668.49	50.14	1,964.15	1,637.42	1,608.45	146.84	32.20
1.2 On Investment	134.41	-	108.36	163.46	112.65	2.76	-
1.2.1 Government Bonds	134.41	-	108.36	163.46	112.65	2.76	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	10.33	-	14.10	12.21	14.74	3.59	2.79
1.5 On Others	-	3.01	18.10	17.47	5.70	0.42	-
2. Commission and Discount	71.43	0.04	5.36	9.04	2.33	1.12	0.18
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	71.43	0.03	5.36	9.04	2.33	1.12	0.18
2.3 Others	-	0.01	-	-	-	-	-
3. Exchange Flactuation Income	0.11	-	7.41	-	-	-	-
3.1 Due to Change in Exchange Rate	0.09	-	(2.40)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.02	-	9.81	-	-	-	-
4. Other Operating Income	22.01	0.50	55.53	75.25	49.85	3.68	1.25
5. Non Operating Income	-	-	48.63	4.74	10.34	1.64	-
6. Write Back from Provisions for loss	79.60	-	-	77.07	321.04	-	2.73
7. Recovery of written-off Loan	-	-	-	0.50	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	7.10
Total Income	1,986.38	53.69	2,221.65	1,997.16	2,125.11	160.05	46.25

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
Expenses							
1. Interest Expense	104.32	101.79	32.14	0.50	185.39	325.75	198.64
1.1 On Deposit Liabilities	104.32	101.79	31.95	0.50	185.39	322.05	197.70
1.1.1 Saving Account	23.31	11.65	5.17	0.50	37.66	45.57	37.71
1.1.2 Fixed Account	76.13	87.52	25.37	-	135.65	271.61	154.47
1.1.2.1 Up to 3 months Fixed Account	-	16.56	-	-	22.70	5.31	-
1.1.2.2 3 to 6 months Fixed Account	31.14	19.17	-	-	21.70	6.25	12.36
1.1.2.3 6 months to 1 year Fixed Account	27.55	34.86	-	-	56.96	53.49	73.23
1.1.2.4 Above 1 year Fixed Account	17.44	16.95	25.37	-	34.29	206.56	68.88
1.1.3 Call Deposit	4.88	2.62	1.41	0.00	12.08	4.87	5.52
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.18	-	-	3.70	0.93
2. Commission Expense	-	-	0.04	-	-	-	-
3. Staff Expense	27.69	14.53	8.19	2.38	32.74	31.81	17.43
4. Office Operating Expenses	19.93	8.81	6.59	8.54	24.17	25.60	13.07
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	146.94	35.89	-	-	-	93.57	39.74
7.1 Loan loss Provision	146.94	35.89	-	-	-	93.57	39.74
7.1.1 General Loan loss Provision	6.83	10.28	-	-	-	-	37.43
7.1.1.1 Pass Loan Loss Provision	-	0.61	-	-	-	-	1.67
7.1.1.2 Watch List Provision	6.83	9.68	-	-	-	-	35.76
7.1.2 Special Loan Loss Provision	140.12	25.61	-	-	-	-	2.31
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	93.57	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	2.90	-	-
9. Provision for Staff Bonus	-	1.77	-	-	9.85	-	0.05
10. Provision for Income Tax	-	4.79	-	-	35.73	-	0.12
11. Others	-	-	-	-	0.15	-	-
12. Net Profit	-	11.17	-	2.45	52.91	-	0.29
Total Expenses	298.89	178.74	46.95	13.87	343.85	476.73	269.33
Income							
1. Interest Income	128.15	146.38	23.74	0.12	279.09	397.66	255.53
1.1 On Loans and Advances	123.03	130.24	19.97	-	259.50	362.32	230.12
1.2 On Investment	5.01	8.23	1.21	-	12.31	33.08	24.46
1.2.1 Government Bonds	5.01	3.46	1.21	-	12.31	33.08	24.46
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	4.77	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.10	2.64	0.03	0.12	6.97	2.25	0.95
1.5 On Others	-	5.27	2.54	-	0.31	-	-
2. Commission and Discount	1.37	0.17	1.10	-	0.19	10.15	0.08
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.37	0.17	0.14	-	0.19	10.15	0.08
2.3 Others	-	-	0.96	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	6.60	5.26	0.00	0.04	11.22	6.40	7.26
5. Non Operating Income	-	-	-	13.71	32.80	0.21	0.73
6. Write Back from Provisions for loss	43.54	26.93	-	-	18.51	-	5.72
7. Recovery of written-off Loan	-	-	-	-	2.03	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	119.22	-	22.11	-	-	62.32	-
Total Income	298.89	178.74	46.95	13.87	343.85	476.73	269.33

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	119.80	116.00	97.74	319.15	172.81	37.35	40.92
1.1 On Deposit Liabilities	119.80	116.00	97.74	319.15	172.81	37.35	40.54
1.1.1 Saving Account	19.89	17.31	17.87	34.62	26.64	5.46	7.49
1.1.2 Fixed Account	97.93	93.56	78.90	281.86	146.17	30.23	29.90
1.1.2.1 Up to 3 months Fixed Account	-	11.49	4.54	-	-	1.52	2.47
1.1.2.2 3 to 6 months Fixed Account	-	17.12	3.74	27.77	11.35	5.88	2.56
1.1.2.3 6 months to 1 year Fixed Account	97.93	33.86	47.83	37.71	90.06	11.57	9.77
1.1.2.4 Above 1 year Fixed Account	-	31.09	22.79	216.37	44.75	11.26	15.10
1.1.3 Call Deposit	1.98	5.13	0.97	2.67	-	1.66	3.14
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.38
2. Commission Expense	-	-	-	-	-	0.04	-
3. Staff Expense	20.21	28.27	4.83	39.36	24.65	6.90	18.39
4. Office Operating Expenses	18.35	23.95	6.55	20.41	17.63	3.66	14.21
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.19	-	-	-	-	-
7. Provision for Risk	52.93	37.48	72.47	152.33	53.36	6.95	0.50
7.1 Loan loss Provision	52.93	-	72.47	152.33	53.36	6.95	0.50
7.1.1 General Loan loss Provision	10.67	-	66.83	76.75	(14.49)	1.58	0.50
7.1.1.1 Pass Loan Loss Provision	0.39	-	-	-	(3.84)	0.28	0.50
7.1.1.2 Watch List Provision	10.28	-	66.83	76.75	(10.65)	1.31	-
7.1.2 Special Loan Loss Provision	42.26	-	5.64	74.95	67.85	5.37	-
7.1.3 Additional Loan Loss Provision	-	-	-	0.63	-	-	-
7.2. Provision for Non-Banking Assets	-	37.48	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	3.95	-	-	-	-	-
9. Provision for Staff Bonus	-	-	0.07	-	-	-	-
10. Provision for Income Tax	-	-	0.19	(25.60)	-	2.82	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	0.44	-	-	6.58	-
Total Expenses	211.28	209.83	182.28	505.65	268.45	64.30	74.02
Income							
1. Interest Income	151.13	128.78	148.82	403.83	236.55	57.81	60.41
1.1 On Loans and Advances	134.59	111.65	139.61	366.62	215.22	53.76	55.43
1.2 On Investment	14.63	11.00	-	20.48	17.70	-	3.82
1.2.1 Government Bonds	14.63	-	-	6.73	-	-	3.82
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	11.00	-	13.75	17.70	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.76	5.40	9.21	9.74	3.63	2.77	1.15
1.5 On Others	0.15	0.74	-	6.98	-	1.28	-
2. Commission and Discount	4.79	0.26	0.18	5.88	4.02	1.91	0.13
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	4.79	0.26	0.18	5.62	4.02	1.91	0.13
2.3 Others	-	-	-	0.26	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	15.12	11.01	1.22	3.51	1.70	-	9.11
5. Non Operating Income	-	8.53	2.94	-	-	-	-
6. Write Back from Provisions for loss	11.72	-	28.82	36.26	-	4.59	-
7. Recovery of written-off Loan	-	0.06	0.31	-	-	-	-
8. Income from Extra Ordinary transactions	8.71	-	-	-	-	-	-
9. Net Loss	19.82	61.19	-	56.17	26.18	-	4.37
Total Income	211.28	209.83	182.28	505.65	268.45	64.30	74.02

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
----------	-----------	-------	------	-------	----------

Expenses

1. Interest Expense	60.70	199.85	509.25	382.71	185.40
1.1 On Deposit Liabilities	60.70	199.85	503.20	370.13	180.11
1.1.1 Saving Account	0.05	22.00	66.10	38.21	34.42
1.1.2 Fixed Account	60.44	170.81	430.07	317.38	145.70
1.1.2.1 Up to 3 months Fixed Account	-	11.16	18.00	34.02	-
1.1.2.2 3 to 6 months Fixed Account	-	14.41	46.10	46.56	13.64
1.1.2.3 6 months to 1 year Fixed Account	-	70.56	191.47	127.44	16.00
1.1.2.4 Above 1 year Fixed Account	60.44	74.68	174.49	109.36	116.06
1.1.3 Call Deposit	0.21	7.04	7.04	14.55	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	6.05	12.58	5.29
2. Commission Expense	-	-	1.69	-	-
3. Staff Expense	1.53	25.62	35.67	48.17	29.63
4. Office Operating Expenses	0.58	16.19	28.06	27.67	23.02
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	0.40	4.04	-	-
7. Provision for Risk	-	165.63	74.98	9.45	55.13
7.1 Loan loss Provision	-	165.63	74.98	9.45	55.13
7.1.1 General Loan loss Provision	-	110.96	11.09	31.34	21.72
7.1.1.1 Pass Loan Loss Provision	-	110.96	-	(2.14)	-
7.1.1.2 Watch List Provision	-	-	11.09	33.48	21.72
7.1.2 Special Loan Loss Provision	-	54.67	63.89	(21.89)	33.41
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	-	1.49	13.19	7.71
10. Provision for Income Tax	-	-	4.02	35.96	23.12
11. Others	-	-	-	-	-
12. Net Profit	-	-	9.38	82.78	53.94
Total Expenses	62.82	407.69	668.58	599.93	377.95

Income

1. Interest Income	-	249.60	626.12	572.22	235.90
1.1 On Loans and Advances	-	221.87	555.80	505.77	209.80
1.2 On Investment	-	23.60	59.63	63.59	24.43
1.2.1 Government Bonds	-	-	59.63	-	24.43
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	23.60	-	63.59	-
1.3 On Agency Balance	-	-	-	-	-
1.4 On Call Deposit	-	4.13	4.67	-	1.67
1.5 On Others	-	-	6.02	2.85	-
2. Commission and Discount	-	0.21	24.33	22.55	0.53
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.16	24.33	0.02	0.53
2.3 Others	-	0.06	-	22.54	-
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	0.00	5.52	1.64	-	6.23
5. Non Operating Income	0.06	1.13	-	5.15	2.12
6. Write Back from Provisions for loss	-	97.25	16.50	-	133.17
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	62.76	53.98	-	-	-
Total Income	62.82	407.69	668.58	599.93	377.95

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,640.66	17,845.04	21,043.40	16,647.68	8,948.72	15,534.27	8,717.19	12,932.15
Fishery Related	777.94	1,094.07	694.37	537.93	-	388.04	58.96	162.67
Mining Related	2,072.48	-	365.06	1,018.25	-	-	237.52	2.50
Agriculture, Forestry, Beverage & Non Food Production Related*	41,551.19	31,672.80	65,643.75	80,562.42	15,702.52	80,019.11	37,566.39	33,324.42
Construction	2,808.86	3,716.29	20,934.51	6,545.01	7,697.71	1,785.51	1,795.64	1,877.06
Electricity, Gas and Water	12,182.02	19,279.64	22,718.80	26,747.85	7,554.41	13,771.55	8,299.80	12,265.12
Metal Products, Mach. & Ele. Eqp.	3,942.20	2,653.56	3,992.04	1,823.20	3,109.37	9,814.10	2,390.60	1,858.69
Tras., Com. and Public Utilities	1,557.13	2,261.55	2,936.05	2,989.51	2,286.86	4,904.54	252.92	1,468.42
Wholesaler & Retailer	36,277.95	58,076.81	83,915.96	64,713.99	24,682.69	49,029.20	27,044.55	43,523.58
Finance, Insurance and Real Estate	7,002.36	22,998.57	12,069.34	29,594.20	4,657.67	20,212.02	6,247.07	12,935.32
Tourism Service**	8,001.88	12,952.51	10,269.63	24,021.45	1,310.17	11,235.19	6,690.33	3,348.46
Other Services	6,365.18	7,849.62	15,201.77	21,791.78	1,949.43	7,770.47	1,823.17	5,367.29
Consumption Loans	56,085.18	69,983.14	60,965.42	38,882.03	15,102.52	16,615.15	15,106.68	34,518.94
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	2,417.99	1,827.06	41,444.72	5,150.75	67.87	14,670.87	8,729.91	10,637.77
TOTAL sectorwise	188,683.03	252,210.66	362,194.82	321,409.48	93,208.73	246,021.97	124,960.74	174,222.36

Product Wise

Term Loan	45,136.03	57,954.68	108,884.85	109,767.60	11,786.23	96,746.22	37,756.96	55,881.88
Overdraft	-	5,941.56	6,011.35	3,119.21	262.10	5,366.10	180.06	3,295.21
Cash Credit Loan	31,726.31	5,401.97	8,645.85	32,546.82	6,494.50	28,044.64	21,350.25	38,933.05
Trust Receipt Loan/Import Loan	1,997.34	892.88	11,107.91	14,311.38	5,083.04	9,586.27	3,719.76	5,786.26
Short Term Working Capital/Demand Loan	29,033.71	52,862.53	99,639.13	94,959.46	30,484.24	54,047.07	18,079.06	15,193.31
Residential Personal Home Loan (Up to Rs. 20 million)#	8,777.59	22,262.25	23,305.70	8,869.64	8,844.43	5,805.61	2,182.18	23,309.25
Real Estate Loan	12,005.51	11,221.65	21,940.79	24,058.73	7,918.09	14,583.24	4,734.23	6,053.00
Margin Nature Loan	4,454.12	4,290.40	10,807.15	2,569.59	-	2,512.04	23.94	1,318.71
Hire Purchase Loan	2,198.87	4,856.15	8,503.42	5,723.61	3,452.76	7,230.27	2,116.85	3,667.92
Deprived Sector Loan	12,924.80	22,442.70	17,507.51	17,237.81	4,887.70	12,823.71	6,971.64	8,642.46
Bills Purchased	2.59	8.52	16.81	231.11	786.64	-	0.08	-
Other Product	40,426.16	64,075.37	45,824.37	8,014.52	13,208.99	9,276.80	27,845.71	12,141.32
Total Product wise Loan	188,683.03	252,210.66	362,194.82	321,409.48	93,208.73	246,021.97	124,960.74	174,222.36

Collateral Wise

Gold and Silver	18,803.28	19,058.92	324.12	1,845.13	-	-	-	-
Government Securities	48.36	5.02	2.97	14.72	3,000.00	-	-	26.77
Non Governmental Securities	1,075.03	4,347.27	10,747.85	2,572.11	-	2,512.04	23.94	1,318.51
Fixed Deposit Receipts	1,232.71	1,411.35	3,287.13	2,055.83	5,766.37	1,425.54	1,314.35	3,572.77
Own	1,232.71	1,411.35	3,173.52	2,055.83	5,762.10	1,425.54	1,314.35	3,572.77
Other Licences Institutions	-	-	113.61	-	4.28	-	-	-
Collateral of Properties	156,055.56	199,346.49	280,225.44	295,527.85	74,522.38	231,384.37	103,057.83	153,868.36
Fixed Assets	135,125.32	198,819.99	199,217.03	280,962.22	62,395.70	231,047.74	49,027.33	88,036.62
Current Assets	20,930.24	526.50	81,008.41	14,565.63	12,126.68	336.62	54,030.50	65,831.74
Against security of Bill	592.57	21.69	2,116.76	297.71	-	-	3,719.76	4,702.07
Domestic Bills	74.74	-	1.43	-	-	-	-	-
Foreign Bills	517.83	21.69	2,115.33	297.71	-	-	3,719.76	4,702.07
Against Guarantee	7,623.09	27,970.81	7,887.82	8,316.12	1,598.81	10,475.71	6,494.73	8,687.18
Government Guarantee	19.09	216.60	1,532.38	383.43	138.81	-	156.08	198.98
Institutional Guarantee	6,331.32	13,307.22	4,858.02	5,532.89	1,460.00	-	6,039.78	8,034.70
Personal Guarantee	903.71	14,415.76	1,493.74	1,313.13	-	-	-	453.49
Collective Guarantee	5.16	31.23	3.69	1,086.37	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	117.81	298.87	-
Other Guarantee	363.82	-	-	0.30	-	10,357.90	-	-
Credit Card	17.15	10.29	903.94	199.73	411.16	224.32	-	109.69
Others	3,235.29	38.82	56,698.79	10,580.29	7,910.01	-	10,350.13	1,937.02
Total	188,683.03	252,210.66	362,194.82	321,409.48	93,208.73	246,021.97	124,960.74	174,222.36

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	29,805.83	5,393.03	16,114.52	14,981.55	15,512.65	59,223.02	20,636.15	13,526.83
Fishery Related	3,066.74	261.53	881.19	1,001.00	726.12	747.33	882.27	362.18
Mining Related	-	185.40	2,046.61	74.58	627.16	356.07	337.07	912.85
Agriculture, Forestry, Beverage & Non Food Production Related*	11,267.92	27,029.16	57,441.72	36,333.54	31,260.15	13,710.29	78,783.17	20,604.68
Construction	14,207.95	6,302.83	18,115.30	29,209.39	5,001.01	10,129.45	6,789.21	9,242.58
Electricity, Gas and Water	4,047.42	10,447.73	28,538.95	20,273.93	14,131.87	4,799.51	27,961.88	11,852.27
Metal Products, Mach. & Ele. Eqp.	1,015.48	1,173.70	9,937.86	6,498.36	2,624.69	511.93	4,153.32	438.44
Tras., Com. and Public Utilities	1,487.63	2,048.58	13,708.93	6,847.21	3,759.70	2,956.27	8,888.67	3,438.82
Wholesaler & Retailer	69,631.91	28,308.53	42,145.83	52,673.85	47,786.45	35,115.81	88,343.93	29,899.05
Finance, Insurance and Real Estate	13,408.60	6,816.86	20,148.44	20,747.00	12,018.17	6,109.51	31,355.20	8,779.88
Tourism Service**	6,799.93	4,981.64	14,482.92	9,688.04	7,410.69	4,747.47	15,471.77	2,867.91
Other Services	4,161.68	6,286.91	12,725.32	10,980.69	8,151.90	4,549.00	17,211.09	7,073.10
Consumption Loans	107,869.09	12,444.56	58,946.54	46,549.28	32,673.21	25,719.58	75,087.53	33,783.08
Local Government	-	-	-	231.20	150.72	-	-	-
Others	36,633.54	20,711.55	118.05	1,028.30	12,533.95	20,147.83	13.23	3,207.40
TOTAL sectorwise	303,403.72	132,392.01	295,352.20	257,117.93	194,368.44	188,823.07	375,914.50	145,989.06

Product Wise

Term Loan	82,676.45	65,380.44	140,174.13	77,962.98	87,398.33	20,804.75	147,108.68	53,066.64
Overdraft	1,595.17	351.72	10,034.88	6,206.12	3,367.82	10,651.45	10,350.30	6,909.27
Cash Credit Loan	51,360.15	22,142.06	46,208.03	25,231.76	25,168.43	-	66,768.67	8,262.74
Trust Receipt Loan/Import Loan	310.99	2,371.75	3,703.77	5,048.45	4,361.44	100.35	8,243.59	1,244.17
Short Term Working Capital/Demand Loan	46,101.67	15,471.73	41,333.07	41,075.24	33,916.41	108,779.14	51,584.23	12,778.65
Residential Personal Home Loan (Up to Rs. 20 million)#	58,051.45	6,626.93	11,255.53	20,723.74	9,577.11	9,001.55	29,072.03	9,706.20
Real Estate Loan	30,018.20	1,577.43	1,472.97	10,154.99	4,086.84	1,715.75	15,054.74	4,120.52
Margin Nature Loan	4,587.65	507.81	3,767.23	3,334.04	4,005.26	1,179.28	6,235.16	3,808.92
Hire Purchase Loan	5,272.46	5,076.81	7,714.95	4,555.89	4,713.58	2,858.77	13,898.73	4,469.23
Deprived Sector Loan	13,266.60	6,789.60	14,946.16	17,595.04	9,908.17	30,756.97	18,805.32	15,485.47
Bills Purchased	-	10.28	-	2,033.28	99.88	-	-	-
Other Product	10,162.93	6,085.45	14,741.45	43,196.41	7,765.16	2,975.06	8,793.05	26,137.26
Total Product wise Loan	303,403.72	132,392.01	295,352.20	257,117.93	194,368.44	188,823.07	375,914.50	145,989.06

Collateral Wise

Gold and Silver	97.95	10.45	8.31	432.82	9.80	35.62	(0.08)	734.28
Government Securities	-	-	52.71	1.70	4.05	-	-	14.17
Non Governmental Securities	4,589.58	507.81	3,794.06	3,334.04	4,008.44	-	-	3,858.77
Fixed Deposit Receipts	2,493.02	968.80	2,540.54	2,897.37	2,076.90	1,277.36	4,132.37	1,555.37
Own	2,493.02	968.80	2,480.78	2,897.37	2,076.10	1,277.36	4,132.37	1,547.03
Other Licences Institutions	-	-	59.76	-	0.80	-	-	8.34
Collateral of Properties	278,027.19	108,895.26	279,226.17	236,833.57	177,727.72	187,510.09	332,724.09	122,457.81
Fixed Assets	273,476.69	75,739.23	270,073.09	196,540.31	99,789.85	187,510.09	232,667.52	89,020.44
Current Assets	4,550.50	33,156.03	9,153.08	40,293.27	77,937.88	-	100,056.57	33,437.37
Against security of Bill	-	10.28	110.72	1,784.58	3,359.46	-	17,469.49	1,997.49
Domestic Bills	-	10.28	42.68	-	9.66	-	-	42.01
Foreign Bills	-	-	68.04	1,784.58	3,349.81	-	17,469.49	1,955.48
Against Guarantee	11,797.87	5,687.03	8,937.81	9,232.39	5,816.47	-	573.10	2,750.09
Government Guarantee	0.18	-	237.20	136.67	152.06	-	326.69	5.20
Institutional Guarantee	9,669.92	4,849.96	8,355.32	8,923.10	5,412.32	-	-	290.34
Personal Guarantee	-	837.07	298.97	78.10	249.57	-	246.41	1,782.06
Collective Guarantee	-	-	43.88	-	-	-	-	661.31
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2,127.78	-	2.45	94.53	2.53	-	-	11.18
Credit Card	319.05	339.50	586.02	350.08	597.16	-	423.13	104.04
Others	6,079.06	15,972.89	95.87	2,251.38	768.44	-	20,592.40	12,517.04
Total	303,403.72	132,392.01	295,352.20	257,117.93	194,368.44	188,823.07	375,914.50	145,989.06

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	12,882.35	13,634.71	8,876.02	8,412.53	1,533.25	107.24	509.61	2,130.93
Fishery Related	664.21	415.58	401.52	852.00	86.96	6.29	-	48.97
Mining Related	185.37	1,536.81	387.16	38.93	3.11	-	-	7.00
Agriculture, Forestry, Beverage & Non Food Production Related*	20,109.53	32,818.87	43,445.82	28,516.71	1,366.76	0.55	624.30	2,587.36
Construction	10,203.57	4,555.01	10,997.71	7,563.84	6,356.75	71.72	71.35	1,779.19
Electricity, Gas and Water	14,054.33	20,702.17	17,582.25	16,293.31	385.47	-	-	1,429.92
Metal Products, Mach. & Ele. Eqp.	1,787.56	4,512.15	3,281.22	2,215.16	125.86	2.70	-	224.26
Tras., Com. and Public Utilities	2,885.36	5,645.06	10,059.14	4,212.38	741.53	14.76	90.93	1,345.36
Wholesaler & Retailer	23,800.23	47,999.66	40,350.95	25,705.06	8,868.03	63.40	801.63	6,474.56
Finance, Insurance and Real Estate	26,646.36	12,656.05	22,898.41	9,146.21	5,862.48	-	260.00	6,183.90
Tourism Service**	15,559.43	7,239.89	16,212.36	5,227.72	730.76	25.42	-	1,834.12
Other Services	6,497.82	6,078.20	23,583.82	6,014.26	487.13	1.89	546.90	1,785.57
Consumption Loans	22,479.63	35,192.54	36,539.58	13,993.08	16,901.07	120.48	85.90	14,411.49
Local Government	-	-	-	-	-	-	-	3.34
Others	18,350.49	7,356.49	5,384.55	26,310.26	296.12	85.06	-	4,032.92
TOTAL sectorwise	176,106.26	200,343.19	240,000.51	154,501.44	43,745.27	499.50	2,990.62	44,278.87

Product Wise

Term Loan	50,169.05	76,680.01	103,127.50	79,232.93	15,098.06	269.86	714.95	15,707.23
Overdraft	9,352.44	6,733.03	2,122.10	693.25	3,171.65	79.98	380.83	2,372.76
Cash Credit Loan	31,361.74	44,143.20	31,385.48	28,190.46	5,857.62	-	-	5,705.03
Trust Receipt Loan/Import Loan	762.51	2,383.45	2,412.44	1,645.61	-	-	-	-
Short Term Working Capital/Demand Loan	14,249.09	27,274.91	38,699.20	11,136.92	22.27	28.60	710.97	1,082.40
Residential Personal Home Loan (Up to Rs. 20 million)#	7,804.24	14,996.53	14,717.15	7,222.74	5,742.75	37.87	71.35	6,858.25
Real Estate Loan	16,078.27	4,743.81	10,236.11	6,520.15	816.53	22.22	260.00	2,619.72
Margin Nature Loan	4,036.55	1,090.48	3,582.89	1,221.09	2,068.61	-	-	952.34
Hire Purchase Loan	5,909.43	5,612.85	6,899.16	4,851.07	1,435.30	30.21	90.93	2,722.42
Deprived Sector Loan	11,044.65	10,103.73	12,832.49	8,265.88	4,387.51	28.61	156.52	5,143.10
Bills Purchased	1,184.09	15.25	-	708.08	-	-	-	-
Other Product	24,154.20	6,565.95	13,985.99	4,813.24	5,144.97	2.17	605.07	1,115.63
Total Product wise Loan	176,106.26	200,343.19	240,000.51	154,501.44	43,745.27	499.50	2,990.62	44,278.87

Collateral Wise

Gold and Silver	6,397.99	1.97	11.43	1.86	228.80	-	-	139.14
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	4,104.55	1,090.48	3,708.19	-	2,068.61	-	-	952.34
Fixed Deposit Receipts	1,596.57	1,412.64	2,368.75	2,155.29	1,029.19	2.17	85.90	465.31
Own	1,596.57	1,412.64	2,343.63	2,155.29	1,029.19	2.17	85.90	465.31
Other Licences Institutions	-	-	25.12	-	-	-	-	-
Collateral of Properties	151,026.84	194,150.02	221,238.47	145,639.63	35,716.59	430.85	2,904.71	37,310.33
Fixed Assets	147,675.93	182,942.25	200,507.41	126,757.41	35,716.19	430.85	2,904.71	37,310.33
Current Assets	3,350.91	11,207.78	20,731.06	18,882.22	0.40	-	-	-
Against security of Bill	-	5.85	886.11	504.36	-	-	-	-
Domestic Bills	-	-	17.89	504.36	-	-	-	-
Foreign Bills	-	5.85	868.22	-	-	-	-	-
Against Guarantee	9,821.26	664.98	9,035.20	25.75	4,663.92	-	-	5,411.76
Government Guarantee	155.01	87.07	191.83	-	-	-	-	-
Institutional Guarantee	9,622.10	365.91	8,100.27	-	4,409.49	-	-	3,523.88
Personal Guarantee	43.30	138.53	688.33	25.75	250.21	-	-	1,508.72
Collective Guarantee	-	13.64	51.92	-	1.91	-	-	379.15
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	0.84	59.84	0.35	-	2.31	-	-	-
Credit Card	189.71	213.15	1.58	85.98	-	-	-	-
Others	2,969.34	2,804.10	2,750.78	6,088.57	38.16	66.49	-	-
Total	176,106.26	200,343.19	240,000.51	154,501.44	43,745.27	499.50	2,990.62	44,278.87

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	1,056.10	296.87	8,222.34	3,418.52	2,994.69	71.07	4,736.82	2,675.08
Fishery Related	16.00	2.57	150.11	305.54	154.22	43.56	156.96	416.94
Mining Related	-	-	15.70	86.40	-	-	47.40	78.46
Agriculture, Forestry, Beverage & Non Food Production Related*	645.83	257.07	4,612.34	3,497.78	1,835.92	146.35	5,825.91	6,189.22
Construction	76.54	227.29	627.37	13,094.51	650.50	167.70	2,215.54	3,366.71
Electricity, Gas and Water	0.05	-	512.60	345.96	219.90	-	1,308.61	-
Metal Products, Mach. & Ele. Eqp.	-	18.65	195.82	291.27	92.87	48.79	506.80	139.49
Tras., Com. and Public Utilities	245.62	237.41	1,611.20	2,100.18	1,394.06	29.81	682.65	1,023.70
Wholesaler & Retailer	3,221.39	567.82	16,015.73	8,519.27	8,150.74	176.29	5,638.85	10,455.25
Finance, Insurance and Real Estate	706.42	398.69	11,683.82	6,792.85	3,767.58	-	4,216.93	4,025.22
Tourism Service**	345.54	35.53	4,098.83	3,487.92	1,564.08	16.12	2,774.05	8,258.22
Other Services	653.81	16.51	2,362.59	1,597.75	1,777.48	27.40	1,056.56	3,067.06
Consumption Loans	3,798.30	1,662.85	21,495.16	3,861.18	13,802.85	242.58	12,346.76	6,507.51
Local Government	-	-	-	0.03	-	-	5.80	-
Others	3.43	687.74	27,355.31	20,277.53	10,089.03	180.55	12,904.31	1,584.64
TOTAL sectorwise	10,769.03	4,408.98	98,958.91	67,676.66	46,493.92	1,150.22	54,423.95	47,787.51

Product Wise

Term Loan	3,203.96	783.47	43,563.36	21,287.07	24,287.13	293.83	22,706.97	16,108.09
Overdraft	463.61	-	4,586.43	10,635.96	4,180.32	62.77	11,632.32	1,021.16
Cash Credit Loan	2,709.06	-	-	219.81	5,223.10	249.05	-	7,954.57
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	190.88	402.89	10,696.74	-	434.07	135.85	423.34	3,294.70
Residential Personal Home Loan (Up to Rs. 20 million)#	1,573.66	892.84	14,020.82	11,806.07	2,711.22	197.88	5,747.88	2,954.70
Real Estate Loan	499.56	64.60	7,418.11	3,222.43	927.60	-	972.50	2,411.98
Margin Nature Loan	417.63	59.00	2,759.97	1,464.14	1,348.44	-	1,604.93	1,550.77
Hire Purchase Loan	491.13	301.33	2,608.44	3,028.31	1,580.44	33.46	1,493.29	1,098.64
Deprived Sector Loan	559.78	810.65	8,224.64	6,012.31	4,529.86	58.72	4,000.53	3,044.22
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	659.75	1,094.21	5,080.40	10,000.56	1,271.74	118.66	5,842.19	8,348.67
Total Product wise Loan	10,769.03	4,408.98	98,958.91	67,676.66	46,493.92	1,150.22	54,423.95	47,787.51

Collateral Wise

Gold and Silver	82.48	-	630.93	958.37	788.87	-	442.71	-
Government Securities	-	-	-	-	-	-	7.21	-
Non Governmental Securities	417.63	59.00	2,767.07	1,043.88	1,348.44	-	1,605.79	-
Fixed Deposit Receipts	177.48	77.94	1,337.56	913.39	482.58	107.55	1,066.56	557.93
Own	177.48	77.94	1,337.56	913.39	482.58	107.55	1,066.56	557.93
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	9,830.17	3,918.14	83,194.85	57,972.70	40,647.60	1,042.67	44,329.83	44,052.06
Fixed Assets	9,830.17	3,918.14	83,194.85	57,972.70	40,647.60	1,042.67	44,321.07	44,052.06
Current Assets	-	-	-	-	-	-	8.76	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	258.18	352.40	10,832.76	6,434.51	3,225.15	-	6,777.45	1,626.76
Government Guarantee	-	-	-	2.93	0.35	-	3.32	-
Institutional Guarantee	173.22	352.40	2,716.94	4,812.47	2,370.15	-	4,445.26	1,606.96
Personal Guarantee	84.96	-	4,406.22	1,262.16	830.74	-	2,244.56	18.74
Collective Guarantee	-	-	3,709.60	321.93	23.92	-	81.53	1.06
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	35.02	-	-	2.78	-
Credit Card	-	-	-	5.03	-	-	-	-
Others	3.10	1.50	195.74	348.77	1.28	-	194.39	1,550.77
Total	10,769.03	4,408.98	98,958.91	67,676.66	46,493.92	1,150.22	54,423.95	47,787.51

BFI Name	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,866.69	239.26	302.37	775.14	438.87	100.88	0.09	673.47
Fishery Related	149.78	-	2.43	7.55	2.00	14.95	-	15.26
Mining Related	9.86	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	1,892.66	197.39	44.67	149.85	37.43	1.95	60.00	232.55
Construction	1,283.49	137.37	5.40	339.35	620.29	45.13	16.83	69.84
Electricity, Gas and Water	3,675.57	-	-	2.06	-	6.82	-	-
Metal Products, Mach. & Ele. Eqp.	63.90	0.66	14.48	-	2.60	43.40	3.45	-
Tras., Com. and Public Utilities	621.23	192.68	0.65	73.36	154.46	69.46	-	113.19
Wholesaler & Retailer	4,433.51	675.66	76.08	1,074.96	441.54	274.33	33.33	912.65
Finance, Insurance and Real Estate	6,706.43	489.42	9.02	374.39	78.41	204.99	40.31	1,252.40
Tourism Service**	1,866.51	137.42	35.75	88.97	81.27	29.75	27.50	192.39
Other Services	2,141.66	60.05	2.17	299.05	59.65	-	-	274.04
Consumption Loans	17,442.56	1,424.81	39.70	1,142.92	1,266.77	750.82	144.30	2,822.52
Local Government	-	-	-	-	-	-	33.18	-
Others	35.05	419.38	176.50	5.68	338.44	159.91	1,886.00	386.06
TOTAL sectorwise	46,188.87	3,974.10	709.20	4,333.28	3,521.74	1,702.39	2,244.98	6,944.37

Product Wise

Term Loan	9,274.70	843.26	226.77	2,140.72	1,670.08	687.13	124.27	1,387.71
Overdraft	3,926.07	70.65	140.10	182.79	111.90	207.72	-	733.87
Cash Credit Loan	6,820.57	-	-	603.07	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,911.31	573.64	-	77.85	291.91	-	147.82	529.57
Residential Personal Home Loan (Up to Rs. 20 million)#	6,444.05	658.55	-	231.76	615.29	237.42	16.83	571.97
Real Estate Loan	3,650.29	31.96	-	204.87	77.74	8.00	1,765.88	493.28
Margin Nature Loan	1,759.86	187.29	-	11.76	22.60	247.12	26.19	170.27
Hire Purchase Loan	1,273.62	198.58	2.60	58.84	148.61	78.42	121.66	194.46
Deprived Sector Loan	4,060.71	425.52	154.97	474.22	371.47	204.99	33.18	754.83
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,067.69	984.65	184.75	347.42	212.14	31.59	9.13	2,108.41
Total Product wise Loan	46,188.87	3,974.10	709.20	4,333.28	3,521.74	1,702.39	2,244.98	6,944.37

Collateral Wise

Gold and Silver	184.75	83.49	25.92	167.97	43.86	-	-	605.94
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,759.86	147.29	-	11.76	-	-	26.19	170.27
Fixed Deposit Receipts	832.04	53.41	7.65	41.99	111.36	30.96	0.05	76.20
Own	832.04	53.41	7.65	41.99	111.36	30.96	0.05	76.20
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	40,933.16	2,824.70	675.63	3,912.06	3,262.47	1,219.37	397.29	5,214.68
Fixed Assets	40,933.16	2,824.70	675.63	3,912.06	3,262.47	1,219.37	397.29	5,214.68
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,463.80	435.59	-	199.50	81.45	222.97	83.27	877.28
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	2,148.30	435.59	-	144.68	0.67	204.99	-	752.12
Personal Guarantee	293.97	-	-	54.82	80.79	17.98	50.09	125.16
Collective Guarantee	4.34	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	15.26	429.62	-	-	22.60	229.09	1,738.17	-
Total	46,188.87	3,974.10	709.20	4,333.28	3,521.74	1,702.39	2,244.98	6,944.37

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	402.07	586.43	437.79	353.21	651.25	582.39	354.07	459.62
Fishery Related	12.63	43.04	4.23	22.44	-	26.76	9.88	8.19
Mining Related	15.20	-	1.50	-	-	-	20.21	-
Agriculture, Forestry, Beverage & Non Food Production Related*	408.71	329.59	153.94	261.02	197.69	410.25	186.42	30.75
Construction	504.26	1,111.63	455.41	336.74	-	51.79	302.54	10.68
Electricity, Gas and Water	319.88	130.00	36.00	5.62	-	-	-	16.51
Metal Products, Mach. & Ele. Eqp.	195.47	42.00	30.66	18.30	-	-	47.09	25.64
Tras., Com. and Public Utilities	934.65	85.11	82.54	49.43	-	571.36	247.21	1.95
Wholesaler & Retailer	957.81	495.13	229.75	585.64	1,307.35	2,298.91	606.82	233.60
Finance, Insurance and Real Estate	1,158.06	635.70	382.14	738.48	198.63	1,555.95	321.14	60.77
Tourism Service**	777.32	231.89	118.80	62.91	92.03	678.23	63.50	15.35
Other Services	641.46	582.83	38.07	94.45	-	83.06	62.63	22.83
Consumption Loans	2,189.50	528.00	1,317.10	1,405.94	45.11	3,315.10	1,445.56	275.69
Local Government	-	-	-	-	-	-	-	-
Others	1,138.14	959.63	320.90	33.96	612.89	3.50	1,272.56	32.06
TOTAL sectorwise	9,655.15	5,760.98	3,608.83	3,968.16	3,104.96	9,577.32	4,939.64	1,193.63

Product Wise

Term Loan	2,618.93	1,104.21	151.44	336.95	68.34	3,660.58	1,157.16	286.96
Overdraft	-	247.72	281.20	-	410.12	163.75	179.73	353.77
Cash Credit Loan	-	-	-	-	1,435.70	1,482.10	218.51	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,981.76	354.41	130.20	160.55	-	451.37	761.02	71.51
Residential Personal Home Loan (Up to Rs. 20 million)#	784.17	934.65	646.71	273.19	10.51	928.49	668.26	40.55
Real Estate Loan	975.46	729.12	323.57	447.34	148.77	811.76	192.52	34.65
Margin Nature Loan	292.65	423.46	232.41	158.80	-	144.28	6.01	-
Hire Purchase Loan	806.29	62.03	163.94	141.28	0.36	773.32	252.56	14.86
Deprived Sector Loan	510.02	412.03	188.70	404.15	152.50	935.20	250.83	81.47
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,685.87	1,493.36	1,490.66	2,045.91	878.66	226.47	1,253.03	309.86
Total Product wise Loan	9,655.15	5,760.98	3,608.83	3,968.16	3,104.96	9,577.32	4,939.64	1,193.63

Collateral Wise

Gold and Silver	438.68	-	-	-	-	-	-	-
Government Securities	8.55	-	-	-	-	-	-	-
Non Governmental Securities	419.13	423.46	235.33	158.36	-	144.28	6.01	-
Fixed Deposit Receipts	291.86	90.80	90.13	53.14	30.88	62.82	84.04	18.48
Own	291.86	90.80	90.13	53.14	30.88	62.82	84.04	18.48
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	8,011.04	4,961.97	3,086.29	3,378.22	3,074.08	8,516.36	4,684.56	1,175.16
Fixed Assets	8,010.71	4,961.97	3,086.29	3,348.37	3,074.08	8,516.36	4,684.56	1,175.16
Current Assets	0.33	-	-	29.85	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	391.86	284.75	197.05	375.66	-	853.86	165.03	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	301.95	284.75	27.49	292.12	-	744.20	164.36	-
Personal Guarantee	89.91	-	163.91	83.54	-	109.67	0.48	-
Collective Guarantee	-	-	-	-	-	-	0.19	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.64	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	94.04	-	0.03	2.78	-	-	-	-
Total	9,655.15	5,760.98	3,608.83	3,968.16	3,104.96	9,577.32	4,939.64	1,193.63

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	201.20	63.14	237.88	478.03	804.49	298.18
Fishery Related	-	-	5.77	63.03	11.38	17.00
Mining Related	-	-	0.94	23.67	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	70.85	202.49	163.54	546.40	308.01	309.29
Construction	239.30	-	73.45	292.88	187.69	335.99
Electricity, Gas and Water	-	-	220.66	221.79	72.46	27.47
Metal Products, Mach. & Ele. Equip.	43.73	-	11.94	16.93	115.06	20.27
Tras., Com. and Public Utilities	160.38	2.94	19.76	474.77	308.28	176.24
Wholesaler & Retailer	170.98	68.51	661.36	2,154.62	1,957.74	876.72
Finance, Insurance and Real Estate	28.80	-	763.43	1,781.46	2,343.96	675.97
Tourism Service**	30.61	37.24	259.81	1,514.82	307.87	432.61
Other Services	20.49	-	35.00	684.66	191.15	76.96
Consumption Loans	463.54	1.55	1,720.18	4,737.93	5,334.62	1,965.88
Local Government	2.59	-	-	-	-	-
Others	0.45	421.39	1,832.70	847.03	1,293.47	372.91
TOTAL sectorwise	1,432.92	797.26	6,006.42	13,838.01	13,236.19	5,585.48

Product Wise

Term Loan	465.31	375.34	701.33	5,847.28	2,708.36	1,805.46
Overdraft	136.08	-	-	1,005.80	519.83	92.68
Cash Credit Loan	118.19	-	-	2,438.88	275.50	645.25
Trust Receipt Loan/Import Loan	-	112.07	-	-	-	-
Short Term Working Capital/Demand Loan	0.45	-	578.76	53.65	927.04	379.39
Residential Personal Home Loan (Up to Rs. 20 million)#	183.68	-	1,262.03	1,505.10	3,491.60	664.86
Real Estate Loan	136.60	291.75	383.18	1,267.57	1,170.80	310.03
Margin Nature Loan	75.64	-	300.95	383.36	600.63	416.16
Hire Purchase Loan	158.15	2.27	60.62	360.30	150.09	160.29
Deprived Sector Loan	158.81	-	435.56	686.80	992.00	506.91
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,283.99	289.27	2,400.35	604.47
Total Product wise Loan	1,432.92	797.26	6,006.42	13,838.01	13,236.19	5,585.48

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	23.44	-	-
Non Governmental Securities	75.64	-	-	383.36	600.63	-
Fixed Deposit Receipts	21.78	-	146.89	178.02	204.76	109.50
Own	21.78	-	146.89	178.02	204.76	109.50
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,185.24	797.26	5,174.94	12,717.96	10,641.92	4,526.13
Fixed Assets	1,185.24	797.26	5,174.94	12,717.96	10,641.92	4,526.13
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	150.26	-	376.82	528.08	1,784.98	422.24
Government Guarantee	2.59	-	-	-	-	-
Institutional Guarantee	-	-	375.54	478.27	1,206.37	393.21
Personal Guarantee	138.81	-	1.28	49.82	578.60	1.55
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	8.86	-	-	-	-	27.47
Credit Card	-	-	-	-	-	-
Others	-	-	307.77	7.14	3.90	527.61
Total	1,432.92	797.26	6,006.42	13,838.01	13,236.19	5,585.48

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% change		
		2021	2022	2023	2023	2023	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	39,092	50,334	59,480	64,462	64,498	28.76	18.17	0.06
	a. Paid-up Capital	24,740	30,093	34,388	34,443	34,445	21.64	14.27	0.01
	b. Statutory Reserves	5,803	9,012	11,190	11,349	11,343	55.31	24.16	-0.05
	c. Retained Earning	3,434	5,520	6,645	11,281	11,031	60.72	20.38	-2.21
	d. Others Reserves	5,115	5,709	7,258	7,389	7,678	11.60	27.14	3.91
2	BORROWINGS	207,349	233,582	214,238	210,518	219,270	12.65	-8.28	4.16
	a. NRB	8,220	22,655	7,944	6,837	5,101	175.59	-64.94	-25.40
	b. Others	199,129	210,926	206,294	203,681	214,169	5.92	-2.20	5.15
3	DEPOSITS	130,425	159,023	167,093	164,195	166,838	21.93	5.07	1.61
4	BILLS PAYABLE	11	38	27	23	43	252.05	-27.61	91.73
5	OTHER LIABILITIES	37,483	42,123	46,185	56,577	50,566	12.38	9.64	-10.62
	a. Loan Loss Provision	10,760	11,708	18,383	20,603	19,926	8.81	57.01	-3.28
	b. Interest Suspense a/c	4,176	4,727	6,921	9,560	9,173	13.20	46.42	-4.05
	c. Others	22,547	25,688	20,881	26,414	21,467	13.93	-18.72	-18.73
6	RECONCILIATION A/c	19,298	22,174	15,568	15,543	17,200	14.90	-29.79	10.66
7	PROFIT & LOSS A/c	11,839	12,378	5,191	376	1,214	4.55	-58.06	222.62
	Total	445,497	519,651	507,782	511,694	519,628	16.65	-2.28	1.55
Assets									
1	LIQUID FUNDS	28,288	20,320	26,963	27,441	29,177	-28.17	32.70	6.32
	a. Cash Balance	521	371	494	382	635	-28.73	33.06	66.07
	b. Bank Balance	17,507	10,770	17,249	16,994	18,849	-38.48	60.16	10.91
	c. Money at Call	10,260	9,178	9,220	10,064	9,693	-10.55	0.46	-3.70
2	INVESTMENT IN SECURITIES EXCEPT SHARES	559	762	1,060	1,097	1,199	36.16	39.23	9.24
3	SHARE & OTHER INVESTMENT	14,153	5,334	8,282	9,321	9,181	-62.31	55.27	-1.50
4	LOANS & ADVANCES	365,554	449,686	432,237	428,073	434,513	23.01	-3.88	1.50
	Institutional	54,128	90,239	72,928	69,195	68,200	66.71	-19.18	-1.44
	Individual	311,426	359,447	359,310	358,878	366,313	15.42	-0.04	2.07
5	FIXED ASSETS	2,565	3,073	3,258	3,405	3,437	19.79	6.01	0.94
6	OTHER ASSETS	15,031	18,137	20,078	23,867	23,432	20.66	10.70	-1.82
7	EXPENSES NOT WRITTEN OFF	7	3	39	2	3	-54.15	1068.57	38.07
8	NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9	RECONCILIATION A/c	19,325	22,176	14,809	16,010	17,144	14.75	-33.22	7.08
10	PROFIT & LOSS A/c	13	160	1,054	2,476	1,541	1178.33	558.67	-37.78
	Total	445,497	519,651	507,782	511,694	519,628	16.65	-2.28	1.55
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	18,279	30,522	36,966	6,334	9,320	66.98	21.11	47.14
2	COMMISSION/FEE EXPENSES	16	20	45	4	7	23.62	124.12	101.94
3	EMPLOYEE EXPENSES	9,379	11,857	12,689	1,973	3,414	26.43	7.02	73.03
4	OFFICE OPERATING EXPENSES	3,353	4,358	4,651	625	1,036	29.98	6.72	65.75
5	NON OPERATING EXPENSES	36	20	14	0	3	-45.12	-27.38	1298.70
6	PROVISION FOR RISK	17,303	5,527	25,658	3,642	5,780	-68.06	364.22	58.69
7	LOAN WRITTEN OFF	31	35	123	1	5	12.30	252.87	603.14
8	EXTRAORDINARY EXPENSES	9	18	0	-	3	98.29	-99.36	0.00
9	PROVISION FOR STAFF BONUS	1,848	1,955	779	59	154	5.81	-60.14	158.78
10	PROVISION FOR INCOME TAX	5,069	5,462	2,486	161	423	7.76	-54.49	163.04
11	NET PROFIT	11,829	12,376	4,783	(68)	718	4.63	-61.35	-1160.83
	TOTAL EXPENSES	67,152	72,151	87,444	12,732	20,863	7.44	21.20	63.87
Income									
1.	INTEREST INCOME	45,304	59,985	61,707	8,499	14,232	32.40	2.87	67.45
2.	COMMISSION & DISCOUNT	1,420	1,442	618	87	210	1.60	-57.16	141.69
3	OTHER OPERATING INCOME	5,025	5,495	3,971	614	1,156	9.34	-27.73	88.20
4	NON OPERATING INCOME	270	446	158	16	30	65.02	-64.70	81.29
5	PROVISION FOR WRITTEN BACK	15,072	4,555	21,200	1,458	4,144	-69.78	365.46	184.16
6	RECOVERY FOR WRITE BACK	9	6	4	1	2	-29.10	-29.94	36.07
7	INCOME FOR EXTRA ORDINARY EXPENSES	48	63	113	23	44	30.87	77.81	96.24
8	NET LOSS	3	158	646	2,032	1,045	5531.04	307.55	-48.57
	TOTAL INCOME	67,152	72,151	88,416	12,732	20,863	7.44	22.54	63.87
Miscellaneous Information									
	No. of Total Staffs	20,872	23,303	22,493	22,201	22,132	11.65	-3.48	-0.31
	No. of Total Branches	4,685	5,135	5,133	5,142	5,142	9.61	-0.04	0.00
	No. of Total Centers	362,982	428,783	445,666	447,820	449,864	18.13	3.94	0.46
	No. of Total Groups	1,183,364	1,351,729	1,390,718	1,398,976	1,404,128	14.23	2.88	0.37
	No. of Total Passive Groups	34,163	16,159	19,043	18,961	19,027	-52.70	17.85	0.35
	No. of Total Members	5,191,363	5,859,530	6,016,101	5,993,953	5,991,019	12.87	2.67	-0.05
	No. of Total Passive Members	329,895	438,040	528,082	552,898	543,872	32.78	20.56	-1.63
	No. of Total Borrowers	2,992,068	3,303,100	2,984,420	2,870,164	2,832,472	10.40	-9.65	-1.31
	No. of Total Overdue Borrowers	764,663	382,353	587,163	962,871	892,682	-50.00	53.57	-7.29
	No. of Total Saving Members	5,193,582	5,888,077	6,039,507	6,027,004	6,024,483	13.37	2.57	-0.04
	Total Saving Amount (Rs million)	130,472	159,023	167,027	164,212	166,839	21.88	5.03	1.60

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	23,782.73
	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	957.90
	g. Others Reserves Fund	173.45
2	BORROWINGS	2,489.81
	a. NRB	-
	b. Interbank Borrowing	200.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	823.39
	a. Current	122.00
	Domestic	122.00
	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	-
4	Bills Payable	-
5	Other Liabilities	1,945.25
	1. Sundry Creditors	-
	2. Loan Loss Provision	546.64
	3. Interest Suspense a/c	-
	4. Others	1,398.61
6	Reconciliation A/c	-
7	Profit & Loss A/c	413.90
	TOTAL Liabilities	29,455.09
Assets		
1	LIQUID FUNDS	294.10
	a. Cash Balance	3.81
	Nepalese Notes & Coins	3.81
	Foreign Currency	-
	b. Bank Balance	290.29
	1. In Nepal Rastra Bank	250.91
	Domestic Currency	250.91
	Foreign Currency	-
	2. "A" Class Licensed Institution	39.38
	Domestic Currency	39.38
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	4,476.34
	a. Govt. Securities	4,476.34
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	3,860.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,860.00
4	LOANS & ADVANCES (Including Bills Purchased)	19,480.61
4.1	LOANS & ADVANCES	19,480.61
	a. Infrastructure Project	19,480.61
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	181.16
7	OTHER ASSETS	1,162.89
	a. Accrued Interest:	364.90
	Financial Institutions	-
	Government Enterprises	115.72
	Private Sector	249.19
	b. Staff Loans / Adv.	135.08
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	662.90
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	29,455.09

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	59.32
1.1 On Deposit Liabilities	17.43
1.2 On Borrowing	41.89
2. Commission Expense	0.00
3. Staff Expense	23.93
4. Office Operating Expenses	15.79
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	-
7. Provision for Risk	262.01
7.1 Loan loss Provision	262.01
7.1.1 General Loan loss Provision	262.01
7.1.1.1 Pass Loan Loss Provision	262.01
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	-
8. Loan Written Off	-
9. Provision for Staff Bonus	65.70
10. Provision for Income Tax	177.39
11. Others	-
12. Net Profit	413.90
Total Expenses	1,018.04

Income	
1. Interest Income	760.87
1.1 On Loans and Advances	594.28
1.2 On Investment	92.05
1.2.1 Government Bonds	92.05
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	74.54
2. Commission and Discount	5.01
2.1 Bills Purchase and Discount	-
2.2 Commission	5.01
2.3 Others	-
3. Exchange Fluctuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.09
6. Write Back from Provisions for loss	252.07
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,018.04

Districtwise List of Banks and Financial Institutions Branches (Asoj, 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	142	54	12	208	998,054	4,798
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	136	39	13	188	926,962	4,931
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	43	7	1	51	340,721	6,681
	Total		760	195	36	991	4,961,412	5,006
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	86	8	13	107	867,747	8,110
18	Madhesh	Mahottari	64	7	10	81	706,994	8,728
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	80	13	6	99	763,137	7,708
22	Madhesh	Parsa	69	14	7	90	654,471	7,272
	Total		576	84	51	711	6,114,600	8,600
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	60	17	-	77	325,710	4,230
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	69	14	8	91	364,039	4,000
31	Bagmati	Kathmandu	924	148	49	1,121	2,041,587	1,821
32	Bagmati	Lalitpur	227	34	16	277	551,667	1,992
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	54	18	237	719,859	3,037
	Total		1,815	334	108	2,257	6,116,866	2,710
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	76	23	1	100	321,153	3,212
41	Gandaki	Syangja	41	24	2	67	253,024	3,776
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	46	9	1	56	249,211	4,450
44	Gandaki	Parbat	24	10	-	34	130,887	3,850
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	Total		596	190	37	823	2,466,427	2,997

47	Lumbini	Gulmi	37	15	-	52	246,494	4,740
48	Lumbini	Palpa	48	11	-	59	245,027	4,153
49	Lumbini	Rupandehi	223	77	28	328	1,121,957	3,421
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	89	39	3	131	674,993	5,153
56	Lumbini	Banke	80	29	7	116	603,194	5,200
57	Lumbini	Bardiya	44	26	-	70	459,900	6,570
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
	Total		739	257	47	1,043	5,122,078	4,911
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	25	5	1	31	238,515	7,694
61	Karnali	Surkhet	52	10	1	63	415,126	6,589
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
	Total		203	21	3	227	1,688,412	7,438
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	130	30	5	165	904,666	5,483
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	64	11	1	76	513,757	6,760
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
	Total		326	52	6	384	2,694,783	7,018
	Grand Total		5,015	1,133	288	6,436	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E ^{\$}	Total
No. of BFIs	20	17	17	57	1	112
No. of Branches [^]	5,015	1,133	288	5,142		11,578
Population per Branch [*] (Served by A, B and C class BFIs)						4,531
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,519

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	760	195	36	870	991	1,861
Madhesh	576	84	51	1,062	711	1,773
Bagmati	1,815	334	108	771	2,257	3,028
Gandaki	596	190	37	577	823	1,400
Lumbini	739	257	47	1,162	1,043	2,205
Karnali	203	21	3	237	227	464
Sudur Paschim	326	52	6	463	384	847
Total	5,015	1,133	288	5,142	6,436	11,578

* 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

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Amt in Mn of Rs

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

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

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

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

Amnt 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

Amnt 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)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.31	1,325,517.52	5.70	1,239,438.54	5.94	1,398,655.82
2	Fixed:	9.98	2,914,338.64	10.00	2,968,856.85	10.26	3,011,189.82
2.1	up to 1 month	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-
2.3	3-6 months	9.50	538,720.87	9.45	554,116.19	9.95	577,913.44
2.4	6-12 months	9.95	961,436.27	10.02	975,351.39	10.23	941,575.62
2.5	1-2 yrs	10.17	622,777.84	10.17	614,800.74	10.24	674,156.31
2.6	2 yrs and above	10.20	791,403.66	10.21	824,588.53	10.53	817,544.44
3	Call	2.34	293,534.43	2.34	294,389.50	2.43	288,614.85
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	2.72	2,006.31	2.66	1,927.06	2.78	1,772.05
6	Non interest bearing deposits	-	289,346.28	-	368,032.44	-	406,508.67
6.1	Current	-	248,611.14	-	327,012.47	-	366,366.21
6.2	Margin	-	39,838.34	-	39,716.67	-	39,114.58
6.3	Other	-	896.80	-	1,303.31	-	1,027.88
	Aggregate	8.00	4,824,743.18	8.06	4,872,644.39	7.90	5,106,741.21

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.26	326,949.68	11.40	324,006.44	11.44	326,839.22
2	Fishery Related	9.79	13,521.43	10.49	13,897.80	10.55	13,975.65
3	Mining Related	12.22	11,882.50	12.49	9,685.36	11.32	10,383.82
4	Agriculture, Forestry & Beverage Production Related	12.07	235,894.77	12.18	238,976.09	12.05	239,391.38
5	Non Food Production Related	12.17	507,206.86	12.46	518,381.82	11.80	531,979.94
6	Construction	11.88	165,581.52	12.55	171,430.98	12.44	179,898.49
7	Electricity, Gas and Water	11.24	301,426.60	11.42	303,560.14	11.29	311,342.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.57	68,468.68	12.60	67,737.63	12.42	66,789.28
9	Transport, Communication and Public Utilities	12.57	77,683.32	12.91	76,288.58	12.69	77,548.81
10	Wholesaler & Retailer	11.99	884,037.28	12.33	899,662.73	12.34	918,557.05
11	Finance, Insurance and Real Estate	11.96	293,261.17	12.15	297,748.14	11.45	307,499.54
12	Hotel or Restaurant	12.10	179,123.11	12.38	180,299.77	12.13	182,810.30
13	Other Services	11.93	178,122.27	12.16	179,442.69	11.69	181,181.56
14	Consumption Loans	12.44	787,996.26	12.79	796,879.83	12.21	794,534.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	11.71	237,490.23	12.84	235,759.48	12.89	249,137.33
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.13	1,409,236.04	12.36	1,443,931.33	11.55	1,474,123.68
2	Overdraft	12.04	101,819.68	13.84	92,864.19	13.65	92,543.15
3	Cash Credit Loan	12.63	533,565.11	12.36	536,208.65	12.31	553,366.10
4	Trust Receipt Loan/Import Loan	12.57	63,117.03	12.63	66,042.98	11.21	67,058.07
5	Short Term Working Capital/Demand Loan	11.02	845,495.11	12.55	847,215.38	12.43	854,213.42
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.97	288,652.83	12.07	293,675.59	12.38	302,111.87
7	Real Estate Loan	12.47	208,471.53	12.49	209,411.66	12.60	208,295.03
8	Margin Nature Loan	12.97	58,902.12	13.14	60,700.81	12.94	63,332.32
9	Hire Purchase Loan	12.27	111,731.38	12.65	111,128.69	12.61	109,582.79
10	Deprived Sector Loan	9.71	264,509.26	10.93	268,736.54	10.90	273,238.38
11	Bills Purchased	12.42	3,818.74	12.72	4,022.94	13.10	5,072.90
12	Other Product	10.98	380,502.96	12.33	380,994.83	12.51	390,107.56
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26

Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Mega Bank Ltd.	NIMB
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Everest Bank Ltd.	EBL
9	NIC Asia Bank Ltd.	NIC	10	Machhapuchhre Bank Ltd.	MBL
11	Kumari Bank Ltd.	Kumari	12	Laxmi 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. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Salapa Bikash Bank Ltd.	Salapa	16	Saptakoshi Development Bank Ltd.	Saptakoshi
17	Green Development Bank Ltd.	GreenDB			
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFC	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	Best Finance Ltd.	BestFC
7	Progressive Finance Co. Ltd.	Progressive	8	Janaki Finance Co. Ltd.	Janaki
9	Pokhara Finance Ltd.	Pokhara	10	Central Finance Ltd.	PFCL
11	Multipurpose Finance Co. Ltd	Multi	12	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
---	-----------------------------------	-------