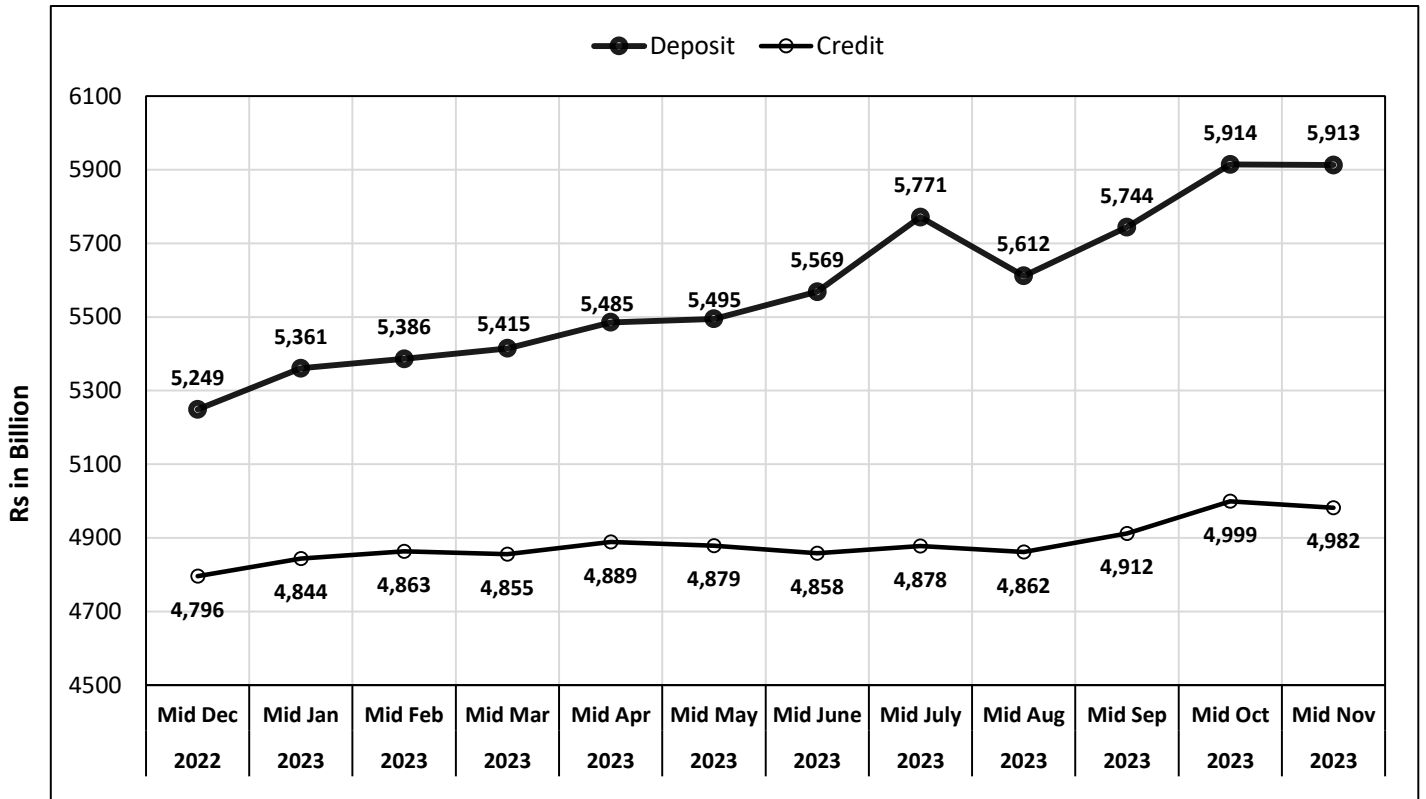


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



**NEPAL RASTRA BANK**

Banks & Financial Institutions Regulation Department

2080 Kartik  
(Mid-Nov, 2023)

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

## Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

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

- 5 All the amount in this report are in million of rupees.
- 6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.

## Major Financial Indicators

as on Kartik End, 2080 (Mid-Nov, 2023)

	Class "A"	Class "B"	Class "C"	Overall	
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	97.12	10.63	2.12	109.88
2	Total Credit/GDP	81.87	8.96	1.75	92.58
3	Total Credit/ Total Deposit	84.29	84.30	82.40	84.25
4	CD Ratio	81.18	83.48	80.53	81.38
5	Fixed Deposit/Total Deposit	58.68	67.12	71.79	59.75
6	Saving Deposit/Total Deposit	27.52	24.92	18.55	27.10
7	Current Deposit/Total Deposit	6.97	1.32	0.83	6.31
8	Call Deposit/Total Deposit	5.96	6.58	7.89	6.06
9	NPL/ Total Loan <sup>^</sup>	3.61	3.19	8.37	3.66
10	Total LLP /Total Loan	3.80	3.35	8.17	3.84
11	Deprived Sector Loan/Total Loan <sup>\$^</sup>	6.42	11.24	7.37	6.90
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	7.81	6.48	7.12	7.66
2	Investment in Gov. Securities/Total Deposit	18.46	16.97	19.60	18.34
3	Total Liquid Assets/Total Deposit	27.57	25.97	32.15	27.50
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	10.11	9.76	13.76	10.15
2	Total Capital/RWA	12.92	12.69	15.85	12.95
<b>D. Financial Access</b>					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,008	1,133	288	6,429
3	No. of Deposit Accounts	45,398,207	6,684,471	818,353	52,901,031
4	No. of Loan Accounts	1,514,176	290,426	42,162	1,846,764
5	No. of Branchless Banking Centers	1,251	17	-	1,268
6	No. of Branchless Banking Customers	309,209	1,440	-	310,649
7	No. of Mobile Banking Customers	19,318,416	3,018,258	168,409	22,505,083
8	No. of Internet Banking Customers	1,232,173	512,706	14,314	1,759,193
9	No. of ATMs	4,667	348	44	5,059
10	No. of Debit Cards	11,688,938	920,908	63,714	12,673,560
11	No. of Credit Cards	299,815	1,421	-	301,236
12	No. of Prepaid Cards	157,129	1,644	-	158,773
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>				<b>7.76</b>
	(a) Saving				5.58
	(b) Fixed				10.25
	(c) Call				2.36
2	<b>Wt. Avg Interest Rate on Credit</b>				<b>11.96</b>

Note:

Bank balance includes money at call

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

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

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

<sup>^</sup>Data as on 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-Oct	Mid-Nov	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	558,525	618,798	683,127	750,210	751,842	10.79	10.40	0.22
a. Paid-up Capital	365,820	407,789	425,052	429,982	432,190	11.47	4.23	0.51
b. Statutory Reserves	105,951	120,965	138,151	147,366	148,411	14.17	14.21	0.71
c. Retained Earning	12,331	10,267	(6,633)	20,117	12,952	-16.75	-164.61	-35.62
d. Others Reserves	74,422	79,777	126,558	152,745	158,289	7.20	58.64	3.63
<b>2 BORROWINGS</b>	275,089	500,434	255,302	301,149	290,417	81.92	-48.98	-3.56
a. NRB	118,779	259,218	2,022	17,737	2,845	118.24	-99.22	-83.96
b. "A"Class Licensed Institution	28,829	40,170	18,993	47,777	46,958	39.34	-52.72	-1.72
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	59,883	61,294	125.12	10.98	2.36
d. Other Financial Ins.	1,267	6,027	6,467	7,905	11,932	375.72	7.30	50.94
e. Bonds and Securities	100,435	136,986	163,416	167,846	167,389	36.39	19.29	-0.27
<b>3 DEPOSITS</b>	4,740,066	5,159,175	5,771,238	5,914,347	5,912,794	8.84	11.86	-0.03
a. Current	490,765	465,415	454,049	404,514	372,935	-5.17	-2.44	-7.81
b. Savings	1,592,152	1,402,182	1,519,064	1,565,723	1,602,281	-11.93	8.34	2.33
c. Fixed	2,213,503	2,835,817	3,359,257	3,533,284	3,532,778	28.11	18.46	-0.01
d. Call Deposits	396,693	391,068	390,785	363,954	358,112	-1.42	-0.07	-1.61
e. Others	46,953	64,694	48,082	46,872	46,688	37.78	-25.68	-0.39
<b>4 Bills Payable</b>	3,067	2,782	3,189	6,834	9,566	-9.30	14.61	39.98
<b>5 Other Liabilities</b>	418,432	424,126	502,666	536,074	561,927	1.36	18.52	4.82
1. Loan Loss Provision	89,594	110,300	168,124	190,683	191,142	23.11	52.42	0.24
2. Interest Suspense a/c	20,035	19,628	28,910	32,485	31,820	-2.03	47.29	-2.05
3. Others	308,804	294,198	305,633	312,905	338,965	-4.73	3.89	8.33
<b>6 Reconciliation A/c</b>	4,050	512	471	1,452	542	-87.36	-8.02	-62.66
<b>7 Profit &amp; Loss A/c</b>	69,757	79,497	75,002	19,287	22,177	13.96	-5.65	14.98
<b>TOTAL</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>7,529,352</b>	<b>7,549,265</b>	<b>11.80</b>	<b>7.45</b>	<b>0.26</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	519,340	509,990	533,958	533,668	541,672	-1.80	4.70	1.50
a. Cash Balance	116,799	111,631	102,134	104,014	78,989	-4.43	-8.51	-24.06
Nepalese Notes & Coins	99,422	108,250	99,262	99,891	74,223	8.88	-8.30	-25.70
Foreign Currency	17,377	3,381	2,871	4,123	4,766	-80.55	-15.06	15.58
b. Bank Balance	334,152	302,877	362,361	328,467	374,217	-9.36	19.64	13.93
1. In Nepal Rastra Bank	273,553	220,659	288,687	255,246	309,006	-19.34	30.83	21.06
2. "A"Class Licensed Institution	17,905	28,862	23,870	18,318	23,022	61.19	-17.30	25.68
3. Other Financial Ins.	3,275	6,959	2,939	3,229	2,691	112.50	-57.76	-16.67
4. In Foreign banks	39,419	46,397	46,865	51,674	39,498	17.70	1.01	-23.56
c. Money at Call	68,389	95,482	69,463	101,186	88,466	39.62	-27.25	-12.57
<b>2 INVESTMENTS</b>	732,619	911,435	1,049,633	1,092,830	1,086,868	24.41	15.16	-0.55
a. Govt. Securities	721,612	909,783	1,029,807	1,090,411	1,084,409	26.08	13.19	-0.55
b Others	11,007	1,651	19,827	2,418	2,459	-85.00	1100.56	1.67
<b>3 SHARE &amp; OTHER INVESTMENT</b>	214,313	186,550	251,757	262,356	259,230	-12.95	34.95	-1.19
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	4,998,657	4,981,152	12.91	3.48	-0.35
<b>4.1 LOANS &amp; ADVANCES</b>	4,170,584	4,709,050	4,873,807	4,993,929	4,976,477	12.91	3.50	-0.35
a. Private Sector	4,014,771	4,493,912	4,687,782	4,793,646	4,782,750	11.93	4.31	-0.23
b. Financial Institutions	152,818	212,907	183,328	193,441	187,590	39.32	-13.89	-3.02
c. Government Organizations	2,995	2,231	2,697	6,842	6,137	-25.51	20.86	-10.30
<b>4.2 BILLS PURCHASED</b>	4,032	4,487	3,600	4,728	4,675	11.28	-19.76	-1.13
<b>5 LOANS AGT. COLLECTED BILLS</b>	412	951	797	612	633	130.70	-16.19	3.41
<b>6 FIXED ASSETS</b>	82,989	95,030	136,783	139,811	140,046	14.51	43.94	0.17
<b>7 OTHER ASSETS</b>	331,101	353,788	417,472	471,845	514,191	6.85	18.00	8.97
a. Accrued Interests	171,036	199,589	244,588	293,181	324,427	16.69	22.55	10.66
b. Others	160,065	154,198	172,884	178,664	189,764	-3.66	12.12	6.21
<b>8 Expenses not Written off</b>	342	219	364	338	334	-36.12	66.61	-1.08
<b>9 Non Banking Assets</b>	7,693	10,521	18,689	21,384	21,916	36.76	77.62	2.49
<b>10 Reconciliation Account</b>	5,154	3,241	2,304	1,627	1,554	-37.12	-28.90	-4.46
<b>11 Profit &amp; Loss A/c</b>	407	63	1,831	6,224	1,669	-84.64	2827.18	-73.19
<b>TOTAL</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>7,529,352</b>	<b>7,549,265</b>	<b>11.80</b>	<b>7.45</b>	<b>0.26</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	500,573	553,626	611,312	672,826	673,680	10.60	10.42	0.13
a. Paid-up Capital	320,629	356,095	369,857	374,575	376,766	11.06	3.86	0.58
b. Statutory Reserves	96,910	110,434	126,035	134,636	135,665	13.96	14.13	0.76
c. Retained Earning	15,897	14,956	(1,180)	23,386	15,666	-5.92	-107.89	-33.01
d. Others Reserves	67,137	72,140	116,599	140,229	145,584	7.45	61.63	3.82
<b>2 BORROWINGS</b>	261,004	462,083	243,416	285,722	275,939	77.04	-47.32	-3.42
a. NRB	109,436	229,157	1,674	16,588	2,496	109.40	-99.27	-84.95
b. "A"Class Licensed Institution	26,034	38,482	16,193	42,632	45,323	47.81	-57.92	6.31
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	59,883	61,294	125.12	10.98	2.36
d. Other Financial Ins.	1,267	5,862	6,164	7,232	7,907	362.68	5.15	9.33
e. Bonds and Securities	98,488	130,549	154,982	159,385	158,919	32.55	18.72	-0.29
<b>3 DEPOSITS</b>	4,204,913	4,545,157	5,086,244	5,221,843	5,226,556	8.09	11.90	0.09
a. Current	475,545	453,605	441,571	394,198	364,450	-4.61	-2.65	-7.55
b. Savings	1,426,355	1,261,715	1,366,476	1,411,642	1,438,541	-11.54	8.30	1.91
c. Fixed	1,919,565	2,436,953	2,898,148	3,054,496	3,066,873	26.95	18.93	0.41
d. Call Deposits	338,330	329,895	333,864	316,035	311,485	-2.49	1.20	-1.44
e. Others	45,117	62,988	46,186	45,472	45,208	39.61	-26.68	-0.58
<b>4 Bills Payable</b>	3,003	2,740	3,163	6,808	9,470	-8.75	15.45	39.11
<b>5 Other Liabilities</b>	383,438	384,228	453,119	482,905	504,628	0.21	17.93	4.50
1. Loan Loss Provision	77,889	95,409	147,603	167,397	167,296	22.49	54.71	-0.06
2. Interest Suspense a/c	11,631	10,334	18,049	20,355	18,496	-11.15	74.67	-9.13
3. Others	293,919	278,486	287,467	295,153	318,835	-5.25	3.22	8.02
<b>6 Reconciliation A/c</b>	3,962	516	470	1,457	541	-86.98	-8.96	-62.90
<b>7 Profit &amp; Loss A/c</b>	63,462	72,201	68,213	18,085	20,562	13.77	-5.52	13.70
<b>TOTAL</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>6,689,646</b>	<b>6,711,377</b>	<b>11.07</b>	<b>7.40</b>	<b>0.32</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	447,432	420,838	450,799	462,363	475,849	-5.94	7.12	2.92
a. Cash Balance	107,227	102,537	92,853	94,750	71,838	-4.37	-9.44	-24.18
Nepalese Notes & Coins	89,926	99,279	90,215	91,192	67,674	10.40	-9.13	-25.79
Foreign Currency	17,301	3,258	2,638	3,559	4,164	-81.17	-19.01	17.01
b. Bank Balance	304,444	268,141	324,727	291,038	336,173	-11.92	21.10	15.51
1. In Nepal Rastra Bank	256,583	203,810	263,539	227,138	279,770	-20.57	29.31	23.17
2. "A"Class Licensed Institution	8,327	17,786	14,124	12,161	16,774	113.58	-20.59	37.93
3. Other Financial Ins.	119	149	201	67	132	25.05	34.61	98.86
4. In Foreign banks	39,414	46,395	46,864	51,672	39,496	17.71	1.01	-23.56
c. Money at Call	35,761	50,160	33,219	76,574	67,839	40.27	-33.78	-11.41
<b>2 INVESTMENTS</b>	655,204	820,456	937,730	968,696	967,391	25.22	14.29	-0.13
a. Govt. Securities	644,196	818,804	918,942	966,278	964,972	27.10	12.23	-0.14
b. Others	11,007	1,651	18,788	2,418	2,419	-85.00	1037.69	0.01
<b>3 SHARE &amp; OTHER INVESTMENT</b>	202,553	175,230	238,878	250,419	246,094	-13.49	36.32	-1.73
<b>4 (Including Bills Purchased)</b>	3,719,600	4,182,299	4,312,591	4,423,719	4,404,805	12.44	3.12	-0.43
<b>4.1 LOANS &amp; ADVANCES</b>	3,715,568	4,177,812	4,308,990	4,418,991	4,400,130	12.44	3.14	-0.43
a. Private Sector	3,579,832	4,025,452	4,149,539	4,246,649	4,233,574	12.45	3.08	-0.31
b. Financial Institutions	132,741	150,129	156,762	165,510	160,429	13.10	4.42	-3.07
c. Government Organizations	2,995	2,231	2,690	6,831	6,126	-25.51	20.53	-10.32
<b>4.2 BILLS PURCHASED</b>	4,032	4,487	3,600	4,728	4,675	11.28	-19.76	-1.13
<b>5 LOANS AGT. COLLECTED BILLS</b>	412	951	797	612	633	130.70	-16.19	3.41
<b>6 FIXED ASSETS</b>	75,298	85,850	124,602	127,453	127,538	14.01	45.14	0.07
<b>7 OTHER ASSETS</b>	307,472	322,804	381,570	431,054	468,086	4.99	18.20	8.59
a. Accrued Interests	155,810	177,208	218,341	261,815	289,192	13.73	23.21	10.46
b. Others	151,662	145,596	163,228	169,239	178,895	-4.00	12.11	5.71
<b>8 Expenses not Written off</b>	241	219	363	336	333	-9.50	66.11	-1.07
<b>9 Non Banking Assets</b>	6,736	8,665	15,306	17,724	18,218	28.63	76.65	2.79
<b>10 Reconciliation Account</b>	5,074	3,240	2,301	1,622	1,541	-36.14	-29.00	-4.99
<b>11 Profit &amp; Loss A/c</b>	332	-	1,001	5,647	888	-100.00	0.00	-84.27
<b>TOTAL</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>6,689,646</b>	<b>6,711,377</b>	<b>11.07</b>	<b>7.40</b>	<b>0.32</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	41,688	47,312	52,784	58,006	58,741	13.49	11.57	1.27
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	8,933	8,943	15.28	17.94	0.11
c. Retained Earning	505	(282)	(355)	2,097	2,697	-155.77	25.97	28.63
d. Others Reserves	2,816	3,528	4,592	6,769	6,894	25.27	30.15	1.85
<b>2 BORROWINGS</b>	9,690	26,259	9,340	13,611	13,072	170.98	-64.43	-3.96
a. NRB	7,590	20,104	300	1,100	300	164.87	-98.51	-72.73
b. "A"Class Licensed Institution	1,100	500	1,250	4,325	1,225	-54.55	150.00	-71.68
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	673	4,025	0.00	83.75	498.44
e. Bonds and Securities	1,000	5,490	7,486	7,513	7,523	448.95	36.38	0.12
<b>3 DEPOSITS</b>	445,827	509,490	571,573	577,675	572,201	14.28	12.19	-0.95
a. Current	13,929	9,932	11,059	9,117	7,540	-28.70	11.35	-17.29
b. Savings	139,864	120,613	132,843	134,082	142,588	-13.76	10.14	6.34
c. Fixed	243,409	327,121	380,584	395,085	384,043	34.39	16.34	-2.79
d. Call Deposits	48,417	51,614	46,811	39,042	37,629	6.60	-9.31	-3.62
e. Others	207	211	275	350	400	1.50	30.45	14.43
<b>4 Bills Payable</b>	41	42	23	25	25	1.53	-44.16	2.52
<b>5 Other Liabilities</b>	19,406	23,291	30,451	32,467	35,864	20.02	30.74	10.46
1. Loan Loss Provision	6,431	9,405	13,887	15,723	16,164	46.24	47.66	2.81
2. Interest Suspense a/c	1,138	1,129	1,931	2,621	3,661	-0.72	70.95	39.69
3. Others	11,837	12,757	14,633	14,123	16,039	7.77	14.71	13.56
<b>6 Reconciliation A/c</b>	76	0	0	0	0	-99.99	1477.29	-0.02
<b>7 Profit &amp; Loss A/c</b>	5,224	6,340	5,715	1,070	1,458	21.35	-9.85	36.29
<b>TOTAL</b>	<b>521,953</b>	<b>612,733</b>	<b>669,886</b>	<b>682,854</b>	<b>681,362</b>	<b>17.39</b>	<b>9.33</b>	<b>-0.22</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	55,300	69,497	64,562	54,899	51,504	25.67	-7.10	-6.18
a. Cash Balance	8,134	7,505	7,574	7,795	6,103	-7.73	0.92	-21.70
Nepalese Notes & Coins	8,059	7,383	7,341	7,230	5,501	-8.39	-0.56	-23.91
Foreign Currency	76	123	233	564	602	62.05	89.75	6.58
b. Bank Balance	22,731	24,830	28,785	29,637	30,973	9.23	15.93	4.51
1. In Nepal Rastra Bank	13,432	13,435	20,033	23,174	24,331	0.02	49.11	4.99
2. "A"Class Licensed Institution	7,619	6,642	7,521	4,853	5,124	-12.83	13.25	5.58
3. Other Financial Ins.	1,676	4,752	1,228	1,608	1,517	183.58	-74.15	-5.68
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	17,466	14,427	52.08	-24.11	-17.40
<b>2 INVESTMENTS</b>	56,879	68,793	91,763	102,045	97,128	20.95	33.39	-4.82
a. Govt. Securities	56,879	68,793	90,725	102,045	97,088	20.95	31.88	-4.86
b. Others	-	-	1,038	-	40	0.00	0.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	8,062	8,446	8,504	8,056	8,827	4.77	0.69	9.57
<b>4 (Including Bills Purchased)</b>	383,480	444,934	471,886	481,581	482,381	16.03	6.06	0.17
<b>4.1 LOANS &amp; ADVANCES</b>	383,480	444,934	471,886	481,581	482,381	16.03	6.06	0.17
a. Private Sector	369,145	386,815	451,918	458,974	460,467	4.79	16.83	0.33
b. Financial Institutions	14,335	58,120	19,964	22,604	21,911	305.44	-65.65	-3.07
c. Government Organizations	-	-	3	3	3	0.00	0.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	5,673	6,410	8,845	8,829	8,970	13.00	38.00	1.60
<b>7 OTHER ASSETS</b>	11,972	13,338	21,777	24,765	29,797	11.41	63.27	20.32
a. Accrued Interests	6,166	7,075	14,549	18,319	21,571	14.75	105.63	17.75
b. Others	5,806	6,263	7,228	6,446	8,226	7.87	15.42	27.61
<b>8 Expenses not Written off</b>	0	-	-	-	-	-100.00	0.00	0.00
<b>9 Non Banking Assets</b>	489	1,258	2,269	2,394	2,385	157.16	80.40	-0.36
<b>10 Reconciliation Account</b>	78	0	0	2	5	-99.41	0.00	184.51
<b>11 Profit &amp; Loss A/c</b>	21	56	279	284	364	172.42	397.68	28.35
<b>TOTAL</b>	<b>521,953</b>	<b>612,733</b>	<b>669,886</b>	<b>682,854</b>	<b>681,362</b>	<b>17.39</b>	<b>9.33</b>	<b>-0.22</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	16,264	17,861	19,031	19,378	19,421	9.82	6.55	0.22
a. Paid-up Capital	12,959	14,700	14,988	15,200	15,216	13.44	1.96	0.11
b. Statutory Reserves	2,907	3,459	3,775	3,797	3,803	19.01	9.13	0.18
c. Retained Earning	(4,071)	(4,408)	(5,098)	(5,366)	(5,411)	8.29	15.66	0.84
d. Others Reserves	4,469	4,110	5,367	5,747	5,811	-8.05	30.59	1.12
<b>2 BORROWINGS</b>	4,395	12,092	2,546	1,816	1,406	175.15	-78.94	-22.58
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	820	410	-29.93	30.49	-50.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	947	947	948	947	947	0.05	0.06	0.00
<b>3 DEPOSITS</b>	89,326	104,528	113,422	114,828	114,036	17.02	8.51	-0.69
a. Current	1,290	1,878	1,419	1,199	945	45.55	-24.42	-21.20
b. Savings	25,932	19,854	19,745	19,999	21,152	-23.44	-0.55	5.76
c. Fixed	50,529	71,743	80,525	83,703	81,862	41.98	12.24	-2.20
d. Call Deposits	9,945	9,558	10,110	8,877	8,998	-3.89	5.77	1.36
e. Others	1,629	1,496	1,622	1,050	1,080	-8.20	8.47	2.81
<b>4 Bills Payable</b>	23	0	2	1	70	-98.23	380.57	6498.54
<b>5 Other Liabilities</b>	15,588	16,607	19,097	20,702	21,435	6.53	14.99	3.54
1. Loan Loss Provision	5,274	5,486	6,634	7,564	7,682	4.03	20.91	1.56
2. Interest Suspense a/c	7,267	8,165	8,930	9,509	9,663	12.36	9.36	1.62
3. Others	3,048	2,955	3,533	3,629	4,091	-3.04	19.56	12.74
<b>6 Reconciliation A/c</b>	12	(4)	1	(5)	2	-134.24	-125.45	-134.38
<b>7 Profit &amp; Loss A/c</b>	1,071	957	1,073	132	156	-10.71	12.19	18.26
<b>TOTAL</b>	<b>126,679</b>	<b>152,040</b>	<b>155,172</b>	<b>156,852</b>	<b>156,526</b>	<b>20.02</b>	<b>2.06</b>	<b>-0.21</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,607	19,655	18,596	16,406	14,319	18.35	-5.39	-12.72
a. Cash Balance	1,438	1,588	1,706	1,469	1,048	10.48	7.42	-28.70
Nepalese Notes & Coins	1,438	1,588	1,706	1,469	1,047	10.48	7.42	-28.69
Foreign Currency	0	0	0	0	0	-41.58	115.37	-54.33
b. Bank Balance	6,977	9,906	8,849	7,791	7,071	41.99	-10.68	-9.24
1. In Nepal Rastra Bank	3,538	3,414	5,115	4,933	4,905	-3.50	49.79	-0.57
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,304	1,125	126.38	-49.85	-13.75
3. Other Financial Ins.	1,480	2,058	1,510	1,554	1,042	39.05	-26.60	-32.99
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,193	8,160	8,041	7,145	6,200	-0.40	-1.46	-13.23
<b>2 INVESTMENTS</b>	20,536	22,186	20,140	22,089	22,348	8.03	-9.22	1.18
a. Govt. Securities	20,536	22,186	20,140	22,089	22,348	8.03	-9.22	1.18
b. Others	-	-	-	-	-	0.00	0.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	3,698	2,875	4,375	3,881	4,308	-22.26	52.20	11.02
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	71,536	86,303	92,931	93,357	93,966	20.64	7.68	0.65
<b>4.1 LOANS &amp; ADVANCES</b>	71,536	86,303	92,931	93,357	93,966	20.64	7.68	0.65
a. Private Sector	65,795	81,645	86,325	88,023	88,709	24.09	5.73	0.78
b. Financial Institutions	5,742	4,658	6,602	5,327	5,250	-18.87	41.72	-1.44
c. Government Organizations	-	-	4	7	7	0.00	0.00	-0.08
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	2,019	2,771	3,336	3,529	3,539	37.25	20.41	0.27
<b>7 OTHER ASSETS</b>	11,657	17,646	14,125	16,026	16,308	51.37	-19.95	1.76
a. Accrued Interests	9,061	15,306	11,697	13,047	13,664	68.93	-23.58	4.73
b. Others	2,597	2,340	2,428	2,979	2,644	-9.90	3.76	-11.24
<b>8 Expenses not Written off</b>	100	-	1	1	1	-100.00	0.00	-4.16
<b>9 Non Banking Assets</b>	468	599	1,114	1,267	1,312	27.99	85.87	3.60
<b>10 Reconciliation Account</b>	2	(0)	3	3	8	-111.62	-1452.60	158.83
<b>11 Profit &amp; Loss A/c</b>	55	6	551	293	416	-88.25	8461.23	42.12
<b>TOTAL</b>	<b>126,679</b>	<b>152,040</b>	<b>155,172</b>	<b>156,852</b>	<b>156,526</b>	<b>20.02</b>	<b>2.06</b>	<b>-0.21</b>



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

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	224,341	330,008	429,253	123,385	163,433	47.10	30.07	32.46
1.1 Deposit Liabilities	215,183	305,976	402,421	117,327	155,397	42.19	31.52	32.45
1.1.1 Saving A/c	43,601	76,032	88,065	23,083	30,474	74.38	15.83	32.02
1.1.2 Fixed A/c	166,935	223,748	305,845	91,907	121,872	34.03	36.69	32.60
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	5,282	7,024	67.27	92.36	32.99
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	10,120	13,434	71.84	20.83	32.74
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	33,255	43,296	43.83	7.73	30.19
1.1.2.4 Above 1 Year	72,595	81,297	138,814	43,250	58,118	11.99	70.75	34.38
1.1.3 Call Deposit	4,443	6,111	8,461	2,330	3,041	37.55	38.45	30.54
1.1.4 Certificate of Deposits	204	85	51	7	10	-58.37	-39.75	31.71
1.2 Others	9,158	24,032	26,832	6,057	8,037	162.41	11.65	32.67
<b>2 Commission/Fee Expense</b>	1,735	3,121	4,228	855	1,146	79.87	35.49	34.04
<b>3 Employees Expenses</b>	48,174	53,727	55,126	15,386	20,223	11.53	2.60	31.44
<b>4 Office Operating Expenses</b>	33,544	38,326	38,127	9,687	12,908	14.26	-0.52	33.25
<b>5 Exchange Fluctuation Loss</b>	1	105	-	3	2	7277.31	-100.00	-49.01
5.1 Due to Change in Exchange Rates	1	34	-	3	2	2639.35	-100.00	-49.01
5.2 Due to Foreign Currency Transactions	0	71	-	-	-	36644.30	-100.00	0.00
<b>6 Non-Operatiing Expenses</b>	89	369	499	48	103	313.83	35.07	113.57
<b>7. Provision for Risk</b>	39,014	25,497	65,952	31,103	31,628	-34.65	158.67	1.69
7.1 Loan loss Provision	38,874	25,367	65,818	31,034	31,458	-34.74	159.46	1.37
7.1.1 General Loan loss Provision	25,113	12,849	17,473	12,639	12,650	-48.83	35.98	0.09
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	6,678	6,563	-58.22	18.37	-1.71
7.1.1.2 Watch List Provision	3,878	3,976	6,969	5,962	6,087	2.54	75.28	2.10
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	17,544	18,029	-10.06	277.53	2.76
7.1.3 Additional Loan Loss Provision	321	430	2,711	851	779	34.16	529.86	-8.46
7.2. Provision for Non-Banking Assets	48	13	89	37	151	-72.47	563.44	301.56
7.3. Provision for Loss on Investment	3	98	16	17	20	2840.70	-83.24	13.09
7.4. Provision for Loss of Other Assets	88	19	29	14	-	-78.72	54.71	-100.00
<b>8 Loan Written Off</b>	814	1,607	2,823	852	899	97.46	75.65	5.54
<b>9 Provision for Staff Bonus</b>	9,238	11,766	10,407	2,378	3,423	27.35	-11.55	43.95
<b>10 Provision for Income Tax</b>	30,913	34,273	32,840	6,671	9,607	10.87	-4.18	44.02
<b>11 Others</b>	248	7	79	7	7	-97.24	1053.58	0.00
<b>12 Net Profit</b>	71,306	83,438	77,771	14,864	22,623	17.01	-6.79	52.20
<b>TOTAL EXPENSES</b>	<b>459,417</b>	<b>582,244</b>	<b>717,106</b>	<b>205,238</b>	<b>266,002</b>	<b>26.74</b>	<b>23.16</b>	<b>29.61</b>
<b>Income</b>								
<b>1. Interest Income</b>	372,972	509,366	641,877	178,877	235,919	36.57	26.01	31.89
1.1. On Loans and Advance	342,440	464,186	572,265	157,190	207,347	35.55	23.28	31.91
1.2. On Investment	25,974	38,306	57,477	16,999	22,488	47.48	50.05	32.29
1.2.1 Government Bonds	23,335	35,010	53,207	15,570	20,596	50.03	51.98	32.28
1.2.2 Foreign Bonds	215	341	228	111	151	59.06	-33.10	36.03
1.2.3 NRB Bonds	589	343	558	180	226	-41.74	62.57	25.58
1.2.4 Deventure & Bonds	1,835	2,612	3,484	1,138	1,515	42.30	33.39	33.16
1.3 Agency Balance	169	174	1,430	341	451	3.00	721.79	32.13
1.4 On Call Deposit	1,193	1,460	2,428	908	1,189	22.31	66.34	30.94
1.5 Others	3,196	5,239	8,276	3,438	4,443	63.95	57.97	29.23
<b>2. Comission &amp; Discount</b>	24,942	27,259	29,086	8,826	10,752	9.29	6.70	21.82
2.1 Bills Purchase & Discount	228	310	206	89	116	35.78	-33.51	29.21
2.2 Comission	20,920	22,861	22,065	7,038	8,522	9.28	-3.49	21.08
2.3 Others	3,794	4,088	6,815	1,698	2,114	7.75	66.72	24.49
<b>3 Income From Exchange Fluctuation</b>	10,913	8,121	5,553	1,567	2,009	-25.58	-31.62	28.24
3.1 Due to Change in Exchange Rate	1,343	1,029	829	207	224	-23.41	-19.43	8.41
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	1,360	1,785	-25.89	-33.39	31.26
<b>4 Other Operating Income</b>	16,789	12,504	11,095	2,791	3,442	-25.52	-11.27	23.35
<b>5 Non Operating Income</b>	8,176	3,584	1,971	650	768	-56.17	-45.00	18.14
<b>6 Provision Written Back</b>	24,835	20,530	27,558	11,820	12,215	-17.33	34.23	3.34
<b>7 Recovery from Written off Loan</b>	760	669	245	53	57	-12.00	-63.34	8.44
<b>8 Income from Extra Ordinary Expenses</b>	12	156	(1,060)	9	9	1252.34	-780.06	0.00
<b>9 Net Loss</b>	19	56	780	646	831	197.60	1290.13	28.57
<b>TOTAL INCOME</b>	<b>459,417</b>	<b>582,244</b>	<b>717,106</b>	<b>205,238</b>	<b>266,002</b>	<b>26.74</b>	<b>23.16</b>	<b>29.61</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2021	2022	2023	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	194,409	284,750	364,419	106,746	141,476	46.47	27.98	32.54
1.1 Deposit Liabilities	185,438	262,357	339,229	100,921	133,754	41.48	29.30	32.53
1.1.1 Saving A/c	37,545	67,417	77,696	20,588	27,209	79.56	15.25	32.16
1.1.2 Fixed A/c	143,928	189,890	254,527	78,351	103,951	31.93	34.04	32.67
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	3,294	4,413	28.09	100.87	33.97
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	8,164	10,850	80.19	16.08	32.90
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	27,884	36,728	41.06	4.89	31.72
1.1.2.4 Above 1 Year	66,414	75,530	125,810	39,009	51,960	13.73	66.57	33.20
1.1.3 Call Deposit	3,760	4,966	6,963	1,975	2,585	32.07	40.23	30.89
1.1.4 Certificate of Deposits	204	85	43	7	10	-58.37	-49.64	31.71
1.2 Others	8,971	22,393	25,190	5,825	7,722	149.62	12.49	32.57
<b>2 Commission/Fee Expense</b>	1,693	3,057	4,099	832	1,118	80.52	34.08	34.40
<b>3 Employees Expenses</b>	42,824	47,172	47,816	13,486	17,729	10.15	1.37	31.46
<b>4 Office Operating Expenses</b>	29,235	33,086	32,261	8,373	11,134	13.17	-2.49	32.98
<b>5 Exchange Fluctuation Loss</b>	0	104	-	0	-	283053.30	-100.00	-100.00
5.1 Due to Change in Exchange Rates	0	33	-	0	-	89470.89	-100.00	-100.00
5.2 Due to Foreign Currency Transactions	-	71	-	-	-	0.00	-100.00	0.00
<b>6 Non-Operatiing Expenses</b>	78	312	462	27	80	301.60	48.10	195.77
<b>7. Provision for Risk</b>	32,424	21,637	57,437	27,072	27,126	-33.27	165.46	0.20
7.1 Loan loss Provision	32,326	21,538	57,424	27,055	27,106	-33.37	166.62	0.19
7.1.1 General Loan loss Provision	21,420	11,093	15,606	11,168	11,115	-48.21	40.69	-0.47
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	6,593	6,465	-58.82	27.84	-1.94
7.1.1.2 Watch List Provision	2,904	3,468	5,858	4,575	4,651	19.42	68.93	1.65
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	15,130	15,293	-6.65	291.76	1.08
7.1.3 Additional Loan Loss Provision	174	427	2,569	757	698	145.12	502.06	-7.80
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	17	20	3082.32	-85.91	13.09
7.4. Provision for Loss of Other Assets	88	3	0	-	-	-96.10	-99.34	0.00
<b>8 Loan Written Off</b>	708	1,489	2,602	820	838	110.40	74.70	2.19
<b>9 Provision for Staff Bonus</b>	8,146	10,673	9,462	2,194	3,172	31.01	-11.34	44.56
<b>10 Provision for Income Tax</b>	27,592	30,803	29,784	6,072	8,815	11.63	-3.31	45.19
<b>11 Others</b>	248	7	72	7	7	-97.29	969.68	0.00
<b>12 Net Profit</b>	63,374	74,801	70,037	13,472	20,732	18.03	-6.37	53.89
<b>TOTAL EXPENSES</b>	<b>400,732</b>	<b>507,892</b>	<b>618,452</b>	<b>179,101</b>	<b>232,227</b>	<b>26.74</b>	<b>21.77</b>	<b>29.66</b>
<b>Income</b>								
<b>1. Interest Income</b>	326,157	442,405	551,682	156,201	206,240	35.64	24.70	32.03
1.1. On Loans and Advance	298,351	402,230	490,121	136,774	180,457	34.82	21.85	31.94
1.2. On Investment	23,895	34,586	51,290	15,224	20,285	44.74	48.30	33.24
1.2.1 Government Bonds	21,509	31,700	47,873	14,049	18,724	47.38	51.02	33.28
1.2.2 Foreign Bonds	215	341	228	111	151	59.06	-33.10	36.03
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	1,050	1,395	43.42	25.26	32.88
1.3 Agency Balance	169	171	1,430	341	451	1.01	738.02	32.13
1.4 On Call Deposit	691	673	1,367	742	999	-2.59	103.20	34.64
1.5 Others	3,051	4,745	7,475	3,120	4,048	55.53	57.53	29.76
<b>2. Comission &amp; Discount</b>	23,473	25,927	27,763	8,452	10,309	10.46	7.08	21.96
2.1 Bills Purchase & Discount	228	310	206	89	116	35.78	-33.51	29.21
2.2 Comission	20,103	21,943	21,250	6,846	8,289	9.15	-3.16	21.08
2.3 Others	3,142	3,674	6,307	1,517	1,904	16.95	71.64	25.52
<b>3 Income From Exchange Fluctuation</b>	10,900	8,083	5,468	1,552	1,984	-25.84	-32.36	27.83
3.1 Due to Change in Exchange Rate	1,344	1,028	817	210	226	-23.51	-20.55	7.59
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	1,342	1,758	-26.17	-34.08	31.00
<b>4 Other Operating Income</b>	12,990	10,325	9,218	2,225	2,766	-20.52	-10.71	24.31
<b>5 Non Operating Income</b>	5,901	3,087	1,760	506	604	-47.69	-42.99	19.52
<b>6 Provision Written Back</b>	20,596	17,299	23,391	10,114	10,270	-16.01	35.22	1.54
<b>7 Recovery from Written off Loan</b>	706	611	231	50	54	-13.46	-62.25	8.96
<b>8 Income from Extra Ordinary Expenses</b>	8	156	(1,060)	-	-	1736.57	-780.38	0.00
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>400,732</b>	<b>507,892</b>	<b>618,452</b>	<b>179,101</b>	<b>232,227</b>	<b>26.74</b>	<b>21.77</b>	<b>29.66</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2021	2022	2023	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	24,027	37,191	53,217	13,655	18,007	54.79	43.09	31.87
1.1 Deposit Liabilities	23,915	35,908	52,034	13,451	17,729	50.15	44.91	31.80
1.1.1 Saving A/c	4,871	7,117	8,737	2,079	2,714	46.12	22.77	30.56
1.1.2 Fixed A/c	18,531	27,825	42,073	11,086	14,651	50.15	51.21	32.16
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	1,876	2,455	182.42	89.95	30.81
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	1,727	2,268	46.20	43.05	31.33
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	4,453	5,289	61.06	19.71	18.79
1.1.2.4 Above 1 Year	4,527	3,944	9,226	3,030	4,639	-12.87	133.90	53.10
1.1.3 Call Deposit	513	967	1,215	287	364	88.34	25.67	27.14
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	204	278	1042.25	-7.75	36.39
<b>2 Commission/Fee Expense</b>	42	63	120	21	25	51.43	90.31	16.31
<b>3 Employees Expenses</b>	4,341	5,225	5,838	1,524	2,006	20.37	11.72	31.59
<b>4 Office Operating Expenses</b>	3,441	4,096	4,617	1,036	1,409	19.05	12.72	36.04
<b>5 Exchange Fluctuation Loss</b>	1	1	-	3	2	-51.89	-100.00	-41.09
5.1 Due to Change in Exchange Rates	1	1	-	3	2	-44.06	-100.00	-41.09
5.2 Due to Foreign Currency Transactions	0	-	-	-	-	-100.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	11	30	31	16	16	166.94	4.23	-0.02
<b>7. Provision for Risk</b>	5,678	3,329	7,125	3,217	3,580	-41.38	114.07	11.30
7.1 Loan loss Provision	5,636	3,301	7,064	3,203	3,575	-41.44	114.01	11.62
7.1.1 General Loan loss Provision	3,312	1,459	1,606	1,117	1,153	-55.97	10.08	3.27
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	(23)	21	-58.36	-42.00	-191.44
7.1.1.2 Watch List Provision	845	431	1,010	1,140	1,132	-48.99	134.31	-0.69
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	2,086	2,421	-20.46	190.81	16.09
7.1.3 Additional Loan Loss Provision	10	2	106	-	-	-82.35	5763.24	0.00
7.2. Provision for Non-Banking Assets	42	10	31	-	5	-76.01	206.87	0.00
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	-100.00
<b>8 Loan Written Off</b>	14	36	150	25	26	150.56	313.66	5.41
<b>9 Provision for Staff Bonus</b>	828	987	844	151	213	19.22	-14.54	40.86
<b>10 Provision for Income Tax</b>	2,486	3,010	2,604	523	710	21.09	-13.51	35.84
<b>11 Others</b>	-	-	-	-	-	0.00	0.00	0.00
<b>12 Net Profit</b>	5,935	6,970	6,191	1,183	1,629	17.44	-11.18	37.72
<b>TOTAL EXPENSES</b>	<b>46,806</b>	<b>60,939</b>	<b>80,737</b>	<b>21,354</b>	<b>27,624</b>	<b>30.20</b>	<b>32.49</b>	<b>29.36</b>
<b>Income</b>								
<b>1. Interest Income</b>	38,436	55,444	74,528	18,848	24,623	44.25	34.42	30.64
1.1. On Loans and Advance	36,443	51,703	68,237	16,974	22,337	41.87	31.98	31.59
1.2. On Investment	1,525	2,732	4,790	1,465	1,791	79.15	75.32	22.23
1.2.1 Government Bonds	1,399	2,485	4,352	1,341	1,631	77.57	75.15	21.57
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	123	159	101.96	76.65	29.42
1.2.4 Deventure & Bonds	4	1	2	1	1	-77.28	195.12	32.26
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	111	122	74.16	28.13	9.31
1.5 Others	119	403	725	298	373	238.16	79.68	25.32
<b>2. Comission &amp; Discount</b>	1,273	1,051	1,030	297	349	-17.45	-1.99	17.61
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	140	170	8.33	-20.36	21.27
2.3 Others	596	317	446	157	180	-46.75	40.46	14.34
<b>3 Income From Exchange Fluctuation</b>	13	38	85	15	25	201.05	125.53	70.88
3.1 Due to Change in Exchange Rate	(1)	1	12	(3)	(2)	-276.30	1204.94	-47.07
3.2 Due to Foreign Currency Trans.	13	37	73	18	27	181.46	97.78	50.43
<b>4 Other Operating Income</b>	2,257	1,684	1,601	485	584	-25.40	-4.90	20.24
<b>5 Non Operating Income</b>	1,556	219	114	77	83	-85.95	-48.03	8.00
<b>6 Provision Written Back</b>	3,211	2,407	3,135	1,353	1,594	-25.06	30.26	17.82
<b>7 Recovery from Written off Loan</b>	49	41	9	1	1	-16.21	-78.37	0.00
<b>8 Income from Extra Ordinary Expenses</b>	-	-	-	-	-	0.00	0.00	0.00
<b>9 Net Loss</b>	11	56	235	278	364	419.56	318.72	31.31
<b>TOTAL INCOME</b>	<b>46,806</b>	<b>60,939</b>	<b>80,737</b>	<b>21,354</b>	<b>27,624</b>	<b>30.20</b>	<b>32.49</b>	<b>29.36</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	5,905	8,067	11,618	2,984	3,950	36.60	44.02	32.37
1.1 Deposit Liabilities	5,830	7,710	11,159	2,955	3,913	32.24	44.72	32.43
1.1.1 Saving A/c	1,185	1,498	1,631	417	551	26.43	8.85	32.14
1.1.2 Fixed A/c	4,476	6,033	9,245	2,470	3,271	34.79	53.24	32.41
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	111	156	97.88	30.29	40.63
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	229	316	22.89	30.63	37.68
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	918	1,278	48.59	29.56	39.26
1.1.2.4 Above 1 Year	1,654	1,823	3,778	1,211	1,520	10.23	107.21	25.48
1.1.3 Call Deposit	170	179	283	68	92	5.49	58.07	34.72
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	29	37	376.45	28.87	26.65
<b>2 Commission/Fee Expense</b>	-	1	9	2	3	0.00	1093.33	78.72
<b>3 Employees Expenses</b>	1,009	1,329	1,472	376	489	31.82	10.73	30.04
<b>4 Office Operating Expenses</b>	868	1,143	1,249	278	365	31.75	9.22	31.03
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	0	27	5	5	6	10983.72	-80.63	35.02
<b>7. Provision for Risk</b>	911	532	1,389	815	922	-41.62	161.23	13.25
7.1 Loan loss Provision	911	528	1,330	777	777	-42.01	151.78	0.04
7.1.1 General Loan loss Provision	381	298	261	354	381	-21.72	-12.48	7.59
7.1.1.1 Pass Loan Loss Provision	252	221	160	108	77	-12.28	-27.62	-28.54
7.1.1.2 Watch List Provision	129	77	101	247	304	-40.13	30.76	23.39
7.1.2 Special Loan Loss Provision	394	228	1,033	328	315	-42.01	352.33	-4.16
7.1.3 Additional Loan Loss Provision	137	2	36	94	81	-98.56	1737.49	-13.72
7.2. Provision for Non-Banking Assets	-	3	58	37	145	0.00	1617.87	287.07
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
<b>8 Loan Written Off</b>	92	81	71	7	35	-11.01	-13.02	407.51
<b>9 Provision for Staff Bonus</b>	264	106	101	32	38	-59.94	-4.38	16.92
<b>10 Provision for Income Tax</b>	834	460	452	76	82	-44.84	-1.75	7.02
<b>11 Others</b>	-	0	7	0	0	0.00	5969.78	0.00
<b>12 Net Profit</b>	1,996	1,666	1,543	209	262	-16.56	-7.40	25.28
<b>TOTAL EXPENSES</b>	<b>11,879</b>	<b>13,413</b>	<b>17,917</b>	<b>4,784</b>	<b>6,151</b>	<b>12.91</b>	<b>33.58</b>	<b>28.59</b>
<b>Income</b>								
<b>1. Interest Income</b>	8,379	11,517	15,666	3,827	5,056	37.44	36.03	32.10
1.1. On Loans and Advance	7,645	10,253	13,907	3,442	4,553	34.11	35.64	32.28
1.2. On Investment	554	988	1,397	310	413	78.49	41.42	33.26
1.2.1 Government Bonds	427	826	983	180	242	93.47	19.00	34.01
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	42	52	38.34	25.54	23.25
1.2.4 Deventure & Bonds	58	67	295	87	119	15.64	341.43	36.57
1.3 Agency Balance	-	3	-	-	-	0.00	-100.00	0.00
1.4 On Call Deposit	155	181	285	54	68	16.89	57.26	24.70
1.5 Others	25	91	76	21	22	256.77	-15.94	6.10
<b>2. Comission &amp; Discount</b>	196	281	293	76	93	42.85	4.51	22.38
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	53	63	31.50	24.94	20.88
2.3 Others	56	96	63	24	30	71.21	-34.69	25.68
<b>3 Income From Exchange Fluctuation</b>	-	-	-	-	-	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
<b>4 Other Operating Income</b>	1,542	496	276	80	92	-67.84	-44.38	15.59
<b>5 Non Operating Income</b>	719	278	98	67	80	-61.29	-64.92	19.43
<b>6 Provision Written Back</b>	1,027	825	1,033	353	351	-19.70	25.20	-0.40
<b>7 Recovery from Written off Loan</b>	4	16	6	2	2	264.86	-66.19	0.00
<b>8 Income from Extra Ordinary Expenses</b>	3	-	1	9	9	-100.00	0.00	0.00
<b>9 Net Loss</b>	8	-	545	369	467	-100.00	0.00	26.51
<b>TOTAL INCOME</b>	<b>11,879</b>	<b>13,413</b>	<b>17,917</b>	<b>4,784</b>	<b>6,151</b>	<b>12.91</b>	<b>33.58</b>	<b>28.59</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	370,367	364,343	22.74	9.95	-1.63
Fishery Related	8,956	13,234	15,012	15,780	15,756	47.76	13.44	-0.16
Mining Related	8,685	8,789	11,789	10,693	11,119	1.20	34.13	3.98
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	821,149	827,696	6.89	6.63	0.80
Construction	414,030	190,196	203,379	214,604	216,203	-54.06	6.93	0.75
Electricity, Gas and Water	207,797	246,839	307,457	322,442	322,637	18.79	24.56	0.06
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	70,076	68,694	15.84	-3.00	-1.97
Transport, Communication and Public Utilities	97,505	100,909	98,130	98,452	96,710	3.49	-2.75	-1.77
Wholesaler & Retailer	837,582	947,619	983,500	1,008,506	995,381	13.14	3.79	-1.30
Finance, Insurance and Real Estate	337,170	375,243	365,559	370,145	363,216	11.29	-2.58	-1.87
Tourism Service**	183,908	200,494	211,160	218,773	221,381	9.02	5.32	1.19
Other Services	177,036	192,913	196,597	200,183	201,692	8.97	1.91	0.75
Consumption Loans	233,767	867,483	926,138	953,553	949,592	271.09	6.76	-0.42
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	326,788	326,099	-34.30	-19.94	-0.21
<b>TOTAL</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,002,731</b>	<b>4,981,738</b>	<b>12.85</b>	<b>3.63</b>	<b>-0.42</b>
<b>Productwise</b>								
Term Loan	932,079	1,196,841	1,579,614	1,709,363	1,717,726	28.41	31.98	0.49
Overdraft	634,300	718,773	230,782	139,895	138,520	13.32	-67.89	-0.98
Cash Credit Loan	-	-	516,456	595,322	588,126	-	-	(1.21)
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	85,185	87,115	-61.86	-6.19	2.26
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	863,504	852,756	15.20	-13.20	-1.24
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	374,897	376,586	13.26	3.23	0.45
Real Estate Loan	183,538	228,255	249,588	240,985	244,757	24.36	9.35	1.57
Margin Nature Loan	106,282	80,508	76,535	81,018	81,161	-24.25	-4.93	0.18
Hire Purchase Loan	160,657	157,162	159,216	129,680	128,805	-2.18	1.31	-0.67
Deprived Sector Loan	293,414	335,623	308,356	322,390	318,308	14.39	-8.12	-1.27
Bills Purchased	4,403	3,130	4,271	5,097	5,023	-28.92	36.46	-1.44
Other Product	473,944	558,470	452,502	455,397	442,855	17.83	-18.97	-2.75
<b>Total</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,002,731</b>	<b>4,981,738</b>	<b>12.85</b>	<b>3.63</b>	<b>-0.42</b>
<b>Collateral wise</b>								
Gold and Silver	43,111	52,782	55,533	52,596	51,398	22.43	5.21	-2.28
Government Securities	678	783	3,239	3,210	177	15.48	313.70	-94.48
Non Governmental Securities	87,213	61,272	58,566	66,417	67,218	-29.74	-4.42	1.21
Fixed Deposit Receipts	29,313	64,221	58,120	54,381	50,553	119.08	-9.50	-7.04
Own	29,081	64,006	57,887	54,169	50,335	120.09	-9.56	-7.08
Other Licences Institutions	232	215	233	212	219	-7.34	8.61	3.22
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,421,166	4,409,475	12.84	4.82	-0.26
Fixed Assets	3,118,968	3,538,076	3,749,324	3,819,014	3,805,500	13.44	5.97	-0.35
Current Assets	528,641	578,047	565,372	602,152	603,975	9.35	-2.19	0.30
Against security of Bill	47,628	19,623	37,183	37,579	36,026	-58.80	89.48	-4.13
Domestic Bills	556	880	771	703	665	58.24	-12.36	-5.36
Foreign Bills	47,072	18,744	36,412	36,876	35,360	-60.18	94.26	-4.11
Against Guarantee	181,603	195,088	195,038	192,874	188,644	7.43	-0.03	-2.19
Government Guarantee	2,597	2,307	3,129	4,001	4,307	-11.17	35.67	7.66
Institutional Guarantee	135,679	136,841	127,020	133,519	129,711	0.86	-7.18	-2.85
Personal Guarantee	26,424	37,037	41,125	35,415	35,001	40.16	11.04	-1.17
Collective Guarantee	8,130	7,418	7,239	6,421	6,219	-8.76	-2.41	-3.15
International Rated Foreign Bank's Guarantee	1,783	1,509	455	419	415	-15.36	-69.84	-1.08
Other Guarantee	6,990	9,977	16,069	13,100	12,991	42.74	61.06	-0.83
Credit Card	2,152	3,521	4,528	5,091	5,961	63.61	28.59	17.10
Others	133,439	195,625	152,948	169,418	172,286	46.60	-21.82	1.69
<b>Total</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,002,731</b>	<b>4,981,738</b>	<b>12.85</b>	<b>3.63</b>	<b>-0.42</b>

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

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

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

## Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	328,308	322,451	23.84	10.03	-1.78
Fishery Related	7,816	11,666	13,237	13,976	13,957	49.25	13.47	-0.14
Mining Related	8,258	8,386	11,383	10,384	10,811	1.55	35.73	4.11
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	787,364	793,338	6.34	6.55	0.76
Construction	355,404	154,723	167,502	179,478	181,176	-56.47	8.26	0.95
Electricity, Gas and Water	202,483	239,756	298,869	313,505	313,850	18.41	24.66	0.11
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	67,734	66,292	16.94	-2.97	-2.13
Transport, Communication and Public Utilities	78,828	82,970	83,643	84,595	83,453	5.25	0.81	-1.35
Wholesaler & Retailer	763,650	866,464	896,414	919,026	905,985	13.46	3.46	-1.42
Finance, Insurance and Real Estate	287,621	315,353	306,730	306,447	300,187	9.64	-2.73	-2.04
Tourism Service**	164,941	175,638	182,269	188,519	190,673	6.49	3.78	1.14
Other Services	163,684	177,350	178,117	181,432	182,602	8.35	0.43	0.64
Consumption Loans	205,358	757,464	768,478	808,537	804,628	268.85	1.45	-0.48
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	236,743	236,270	-39.43	-16.40	-0.20
<b>TOTAL</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,427,224</b>	<b>4,406,849</b>	<b>12.34</b>	<b>3.35</b>	<b>-0.46</b>
<b>Productwise</b>								
Term Loan	800,512	1,048,407	1,388,965	1,507,696	1,513,438	30.97	32.48	0.38
Overdraft	548,651	619,856	164,141	92,543	91,695	12.98	-73.52	-0.92
Cash Credit Loan	-	-	493,597	553,366	546,537	-	-	(1.23)
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	85,073	87,003	-61.88	-6.28	2.27
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	836,699	826,452	15.57	-14.19	-1.22
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	302,112	303,327	12.10	0.08	0.40
Real Estate Loan	159,139	199,641	217,964	208,295	211,894	25.45	9.18	1.73
Margin Nature Loan	90,921	64,819	58,679	63,332	63,600	-28.71	-9.47	0.42
Hire Purchase Loan	134,893	131,340	138,262	109,583	108,885	-2.63	5.27	-0.64
Deprived Sector Loan	239,728	279,646	262,365	273,238	270,351	16.65	-6.18	-1.06
Bills Purchased	4,403	3,130	4,271	5,097	5,023	-28.92	36.46	-1.44
Other Product	427,751	481,430	385,119	390,189	378,645	12.55	-20.01	-2.96
<b>Total</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,427,224</b>	<b>4,406,849</b>	<b>12.34</b>	<b>3.35</b>	<b>-0.46</b>
<b>Collateral wise</b>								
Gold and Silver	38,492	47,816	50,575	47,774	46,675	24.23	5.77	-2.30
Government Securities	670	722	3,200	3,170	136	7.70	343.23	-95.72
Non Governmental Securities	73,593	47,841	43,198	51,593	52,481	-34.99	-9.71	1.72
Fixed Deposit Receipts	24,777	49,275	47,972	45,541	42,335	98.87	-2.64	-7.04
Own	24,545	49,060	47,738	45,329	42,116	99.88	-2.69	-7.09
Other Licences Institutions	232	215	233	212	219	-7.34	8.61	3.22
Collateral of Properties	3,269,848	3,673,792	3,833,402	3,929,445	3,919,176	12.35	4.34	-0.26
Fixed Assets	2,741,246	3,095,794	3,268,070	3,327,332	3,315,240	12.93	5.56	-0.36
Current Assets	528,603	577,997	565,333	602,113	603,936	9.34	-2.19	0.30
Against security of Bill	47,626	19,623	37,183	37,579	36,026	-58.80	89.48	-4.13
Domestic Bills	555	880	771	703	665	58.60	-12.36	-5.36
Foreign Bills	47,072	18,744	36,412	36,876	35,360	-60.18	94.26	-4.11
Against Guarantee	130,550	142,452	147,130	143,396	140,427	9.12	3.28	-2.07
Government Guarantee	2,523	2,237	3,065	3,937	4,244	-11.32	36.99	7.79
Institutional Guarantee	105,184	106,032	97,518	101,153	98,290	0.81	-8.03	-2.83
Personal Guarantee	12,905	21,700	27,919	22,968	22,696	68.15	28.66	-1.18
Collective Guarantee	1,299	1,103	2,186	1,897	1,868	-15.14	98.29	-1.52
International Rated Foreign Bank's Guarantee	1,783	1,509	455	419	415	-15.36	-69.84	-1.08
Other Guarantee	6,855	9,870	15,986	13,022	12,914	43.98	61.96	-0.83
Credit Card	2,152	3,521	4,524	5,086	5,955	63.61	28.48	17.10
Others	129,231	190,401	148,194	163,640	163,638	47.33	-22.17	0.00
<b>Total</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,427,224</b>	<b>4,406,849</b>	<b>12.34</b>	<b>3.35</b>	<b>-0.46</b>

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

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

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

## Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	35,375	35,206	10.84	10.09	-0.48
Fishery Related	1,008	1,341	1,523	1,550	1,545	32.98	13.56	-0.30
Mining Related	364	302	321	248	246	-16.93	6.26	-0.62
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	29,911	30,431	20.83	11.03	1.74
Construction	49,017	31,622	32,104	31,091	30,862	-35.49	1.52	-0.74
Electricity, Gas and Water	5,116	6,488	7,578	7,880	7,859	26.83	16.80	-0.27
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,728	1,730	-18.23	1.11	0.11
Transport, Communication and Public Utilities	15,054	13,921	11,060	10,560	10,492	-7.53	-20.55	-0.64
Wholesaler & Retailer	61,627	68,458	73,242	75,655	75,689	11.09	6.99	0.05
Finance, Insurance and Real Estate	39,227	47,742	46,985	51,556	50,926	21.71	-1.58	-1.22
Tourism Service**	15,863	20,443	24,215	25,380	25,742	28.87	18.45	1.42
Other Services	11,586	13,088	15,561	15,943	16,062	12.97	18.89	0.75
Consumption Loans	23,284	81,687	128,117	116,553	116,404	250.82	56.84	-0.13
Local Government	11	8	9	9	9	-25.26	12.13	-0.04
Others	110,457	98,812	66,870	78,472	78,463	-10.54	-32.33	-0.01
<b>TOTAL</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>481,911</b>	<b>481,668</b>	<b>15.22</b>	<b>6.70</b>	<b>-0.05</b>
<b>Productwise</b>								
Term Loan	115,573	130,209	167,740	178,179	180,547	12.66	28.82	1.33
Overdraft	78,746	87,233	59,343	43,019	42,552	10.78	-31.97	-1.09
Cash Credit Loan	-	-	19,124	35,342	35,031	-	-	(0.88)
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	20,277	19,917	-0.76	37.47	-1.78
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	60,565	61,018	18.15	18.35	0.75
Real Estate Loan	17,446	18,717	21,884	23,200	23,276	7.28	16.92	0.33
Margin Nature Loan	12,528	11,773	14,165	14,207	14,091	-6.02	20.31	-0.82
Hire Purchase Loan	21,804	21,814	17,352	16,596	16,482	0.04	-20.45	-0.69
Deprived Sector Loan	47,111	49,167	40,153	42,443	41,522	4.36	-18.33	-2.17
Bills Purchased	-	-	-	-	0	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	48,081	47,232	81.41	-12.11	-1.77
<b>Total</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>481,911</b>	<b>481,668</b>	<b>15.22</b>	<b>6.70</b>	<b>-0.05</b>
<b>Collateral wise</b>								
Gold and Silver	3,721	3,982	3,931	3,777	3,696	7.01	-1.28	-2.14
Government Securities	3	6	7	7	9	110.93	13.94	31.63
Non Governmental Securities	11,972	10,741	12,465	12,182	12,082	-10.28	16.05	-0.82
Fixed Deposit Receipts	3,688	12,219	8,314	7,350	6,936	231.36	-31.96	-5.63
Own	3,688	12,219	8,314	7,350	6,936	231.36	-31.96	-5.63
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	319,268	367,503	403,350	412,959	414,539	15.11	9.75	0.38
Fixed Assets	319,252	367,493	403,343	412,949	414,529	15.11	9.76	0.38
Current Assets	16	9	7	9	9	-40.20	-27.60	-1.19
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	42,763	41,526	4.55	-9.09	-2.89
Government Guarantee	34	29	25	24	24	-13.23	-16.22	-0.21
Institutional Guarantee	24,143	25,284	24,532	27,140	26,217	4.73	-2.97	-3.40
Personal Guarantee	12,644	13,999	11,873	11,036	10,895	10.71	-15.18	-1.27
Collective Guarantee	6,831	6,314	5,052	4,523	4,350	-7.56	-19.99	-3.83
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	40	39	29.44	-13.88	-1.61
Credit Card	-	-	4	5	6	0.00	0.00	20.65
Others	1,086	1,654	1,785	2,868	2,873	52.27	7.93	0.18
<b>Total</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>481,911</b>	<b>481,668</b>	<b>15.22</b>	<b>6.70</b>	<b>-0.05</b>

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

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

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

## Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	6,684	6,686	34.37	5.15	0.03
Fishery Related	132	227	253	255	254	72.67	11.19	-0.39
Mining Related	64	101	85	62	61	59.21	-15.66	-0.04
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,873	3,926	26.16	-7.65	1.37
Construction	9,609	3,851	3,774	4,034	4,165	-59.92	-2.02	3.23
Electricity, Gas and Water	198	595	1,009	1,057	927	200.62	69.75	-12.29
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	614	672	27.53	-14.88	9.40
Transport, Communication and Public Utilities	3,623	4,018	3,427	3,297	2,765	10.90	-14.70	-16.13
Wholesaler & Retailer	12,305	12,697	13,844	13,825	13,706	3.18	9.04	-0.86
Finance, Insurance and Real Estate	10,322	12,149	11,844	12,142	12,102	17.70	-2.51	-0.33
Tourism Service**	3,104	4,413	4,676	4,873	4,967	42.15	5.96	1.93
Other Services	1,766	2,475	2,919	2,808	3,027	40.12	17.96	7.82
Consumption Loans	5,125	28,332	29,543	28,463	28,561	452.83	4.27	0.34
Local Government	36	36	36	36	36	0.00	0.00	0.00
Others	17,438	11,608	10,486	11,574	11,365	-33.43	-9.67	-1.80
<b>TOTAL</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>93,597</b>	<b>93,221</b>	<b>26.85</b>	<b>1.39</b>	<b>-0.40</b>
<b>Productwise</b>								
Term Loan	15,994	18,225	22,909	23,487	23,741	13.95	25.70	1.08
Overdraft	6,903	11,684	7,297	4,332	4,274	69.26	-37.55	-1.35
Cash Credit Loan	-	-	3,735	6,614	6,559	-	-	(0.84)
Trust Receipt Loan/Import Loan	-	-	112	112	112	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,527	6,387	10.03	-0.37	-2.16
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,220	12,241	24.11	17.57	0.17
Real Estate Loan	6,953	9,897	9,740	9,490	9,586	42.33	-1.58	1.01
Margin Nature Loan	2,833	3,915	3,691	3,478	3,469	38.23	-5.73	-0.26
Hire Purchase Loan	3,960	4,007	3,602	3,501	3,438	1.19	-10.11	-1.79
Deprived Sector Loan	6,575	6,811	5,838	6,708	6,435	3.60	-14.29	-4.07
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,127	16,979	36.80	-13.69	-0.86
<b>Total</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>93,597</b>	<b>93,221</b>	<b>26.85</b>	<b>1.39</b>	<b>-0.40</b>
<b>Collateral wise</b>								
Gold and Silver	898	983	1,027	1,045	1,026	9.41	4.48	-1.74
Government Securities	5	55	32	32	32	1074.45	-41.41	-0.02
Non Governmental Securities	1,648	2,690	2,902	2,643	2,655	63.21	7.90	0.46
Fixed Deposit Receipts	849	2,727	1,835	1,490	1,282	221.27	-32.73	-13.98
Own	849	2,727	1,835	1,490	1,282	221.27	-32.73	-13.98
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	78,762	75,761	27.93	4.16	-3.81
Fixed Assets	58,471	74,789	77,912	78,732	75,731	27.91	4.18	-3.81
Current Assets	22	40	32	30	30	81.94	-19.99	-1.45
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	6,714	6,690	-5.47	-8.29	-0.35
Government Guarantee	40	40	40	40	40	0.00	0.00	0.00
Institutional Guarantee	6,352	5,525	4,971	5,225	5,203	-13.02	-10.03	-0.42
Personal Guarantee	875	1,338	1,332	1,411	1,409	52.98	-0.42	-0.11
Collective Guarantee	0	1	0	0	0	129.51	-70.60	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	38	38	-41.51	-29.99	-0.39
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	2,911	5,775	14.39	-16.84	98.41
<b>Total</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>93,597</b>	<b>93,221</b>	<b>26.85</b>	<b>1.39</b>	<b>-0.40</b>

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

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

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











S.N.	BFI Name	CFC	Manju	Reliance
<b>Liabilities</b>				
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,883.30</b>	<b>2,185.07</b>	<b>1,156.79</b>
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	325.28	338.79	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	191.55	16.71	(152.85)
	g. Others Reserves Fund	183.00	478.01	32.52
<b>2</b>	<b>BORROWINGS</b>	<b>199.45</b>	<b>800.00</b>	<b>158.53</b>
	a. NRB	-	-	48.53
	b. Interbank Borrowing	-	300.00	110.00
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.45	500.00	-
<b>3</b>	<b>DEPOSITS</b>	<b>18,166.68</b>	<b>15,272.07</b>	<b>7,058.31</b>
	a. Current	124.83	-	49.69
	Domestic	124.83	-	49.69
	Foreign	-	-	-
	b. Savings	3,702.20	2,044.27	1,348.58
	Domestic	3,702.20	2,044.27	1,348.58
	Foreign	-	-	-
	c. Fixed	13,482.66	11,462.28	4,764.17
	Domestic	13,482.66	11,462.28	4,764.17
	Foreign	-	-	-
	d. Call Deposits	840.83	1,765.48	877.70
	Domestic	840.83	1,765.48	877.70
	Foreign	-	-	-
	e. Others	16.16	0.05	18.17
	Domestic	16.16	0.05	18.17
	Foreign	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>69.58</b>	<b>-</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>814.62</b>	<b>1,236.36</b>	<b>546.64</b>
	1. Sundry Creditors	216.00	116.45	16.56
	2. Loan Loss Provision	349.62	459.10	262.16
	3. Interest Suspense a/c	-	203.27	110.91
	4. Others	249.00	457.54	157.01
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>19.27</b>	<b>-</b>	<b>53.94</b>
	<b>TOTAL Liabilities</b>	<b>21,152.90</b>	<b>19,493.49</b>	<b>8,974.21</b>
<b>Assets</b>				
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1,419.27</b>	<b>849.51</b>	<b>553.62</b>
	a. Cash Balance	171.26	67.39	39.44
	Nepalese Notes & Coins	171.19	67.39	39.44
	Foreign Currency	0.08	-	-
	b. Bank Balance	1,248.01	782.12	275.77
	1. In Nepal Rastra Bank	847.65	586.70	275.77
	Domestic Currency	847.65	586.70	275.77
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	228.71	84.54	-
	Domestic Currency	228.71	84.54	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	171.64	110.88	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	238.41
	Domestic Currency	-	-	238.41
	Foreign Currency	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>4,161.54</b>	<b>3,462.57</b>	<b>1,785.39</b>
	a. Govt. Securities	4,161.54	3,462.57	1,785.39
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>352.32</b>	<b>167.40</b>	<b>191.81</b>
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	352.32	167.40	191.81
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>13,932.25</b>	<b>13,416.73</b>	<b>5,583.83</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>13,932.25</b>	<b>13,416.73</b>	<b>5,583.83</b>
	a. Private Sector	13,340.73	12,162.59	5,173.96
	b. Financial Institutions	591.52	1,254.15	409.88
	c. Government Organizations	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>465.18</b>	<b>328.27</b>	<b>268.12</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>818.07</b>	<b>1,243.11</b>	<b>433.67</b>
	a. Accrued Interest:	367.63	546.85	178.44
	Financial Institutions	301.74	121.84	64.21
	Government Enterprises	65.89	133.02	26.47
	Private Sector	-	291.99	87.76
	b. Staff Loans / Adv.	134.31	312.17	112.92
	c. Sundry Debtors	101.57	330.86	11.98
	d. Cash In Transit	-	-	-
	e. Others	214.55	53.24	130.33
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>4.27</b>	<b>25.91</b>	<b>142.23</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>8.40</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>7.13</b>
	<b>TOTAL ASSETS</b>	<b>21,152.90</b>	<b>19,493.49</b>	<b>8,974.21</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>5,892.56</b>	<b>6,725.84</b>	<b>10,570.26</b>	<b>9,796.78</b>	<b>2,478.32</b>	<b>8,360.99</b>	<b>4,420.46</b>
1.1 On Deposit Liabilities	5,761.98	6,582.38	10,366.73	9,239.52	2,345.00	8,010.98	4,115.86
1.1.1 Saving Account	1,416.62	2,457.91	2,017.41	1,653.41	646.31	1,380.39	872.11
1.1.2 Fixed Account	4,237.17	3,987.21	8,056.04	7,368.83	1,576.51	6,455.59	3,152.84
1.1.2.1 Up to 3 months Fixed Account	332.60	-	2,416.81	119.97	-	-	126.35
1.1.2.2 3 to 6 months Fixed Account	462.89	-	1,208.41	-	157.95	-	100.69
1.1.2.3 6 months to 1 year Fixed Account	2,159.69	-	2,175.13	-	551.76	6,455.59	276.37
1.1.2.4 Above 1 year Fixed Account	1,281.99	3,987.21	2,255.69	7,248.86	866.80	-	2,649.43
1.1.3 Call Deposit	108.19	137.25	293.28	217.28	122.18	175.00	90.91
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	130.59	143.46	203.53	557.25	133.32	350.01	304.59
<b>2. Commission Expense</b>	<b>19.24</b>	<b>140.71</b>	<b>288.39</b>	<b>159.40</b>	<b>37.16</b>	<b>-</b>	<b>30.87</b>
<b>3. Staff Expense</b>	<b>1,198.19</b>	<b>1,266.25</b>	<b>1,437.32</b>	<b>964.17</b>	<b>351.07</b>	<b>826.29</b>	<b>517.58</b>
<b>4. Office Operating Expenses</b>	<b>424.75</b>	<b>541.86</b>	<b>639.34</b>	<b>793.94</b>	<b>219.94</b>	<b>699.96</b>	<b>359.26</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.11</b>	<b>0.01</b>	<b>0.03</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1,396.83</b>	<b>1,823.51</b>	<b>1,428.93</b>	<b>5,084.96</b>	<b>417.61</b>	<b>687.26</b>	<b>1,209.77</b>
7.1 Loan loss Provision	1,396.83	1,823.51	1,428.93	5,084.96	417.61	687.26	1,195.68
7.1.1 General Loan loss Provision	1,396.83	851.78	472.13	1,789.98	189.04	-	206.55
7.1.1.1 Pass Loan Loss Provision	1,396.83	699.58	472.13	736.22	-	-	-
7.1.1.2 Watch List Provision	-	152.20	-	1,053.76	189.04	-	206.55
7.1.2 Special Loan Loss Provision	-	961.38	956.80	3,294.98	228.57	-	989.12
7.1.3 Additional Loan Loss Provision	-	10.35	-	-	-	687.26	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	14.10
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>423.82</b>	<b>9.03</b>	<b>46.57</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>38.95</b>	<b>90.73</b>	<b>349.85</b>	<b>297.10</b>	<b>155.87</b>	<b>239.15</b>	<b>96.13</b>
<b>10. Provision for Income Tax</b>	<b>71.86</b>	<b>517.18</b>	<b>979.02</b>	<b>807.00</b>	<b>420.85</b>	<b>645.69</b>	<b>259.54</b>
<b>11. Others</b>	<b>-</b>	<b>6.72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>668.16</b>	<b>1,206.74</b>	<b>2,169.66</b>	<b>1,866.88</b>	<b>981.98</b>	<b>1,506.62</b>	<b>605.60</b>
<b>Total Expenses</b>	<b>9,710.54</b>	<b>12,319.53</b>	<b>17,862.87</b>	<b>20,194.05</b>	<b>5,071.88</b>	<b>13,012.52</b>	<b>7,499.22</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>8,960.76</b>	<b>10,013.53</b>	<b>16,051.17</b>	<b>14,808.25</b>	<b>4,297.90</b>	<b>12,461.75</b>	<b>6,248.65</b>
1.1 On Loans and Advances	7,775.67	8,495.69	14,163.00	13,206.18	3,203.56	11,331.27	5,015.77
1.2 On Investment	554.66	1,470.62	1,465.76	1,188.90	621.15	753.45	939.58
1.2.1 Government Bonds	554.66	663.69	1,453.12	1,188.90	607.69	753.45	938.03
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	12.64	-	-	-	1.55
1.2.4 Debenture & Bonds	-	806.92	-	-	13.47	-	-
1.3 On Agency Balance	11.38	2.11	-	359.12	5.65	-	2.43
1.4 On Call Deposit	-	45.12	287.25	-	319.79	-	-
1.5 On Others	619.05	-	135.16	54.05	147.75	377.02	290.87
<b>2. Commission and Discount</b>	<b>396.38</b>	<b>64.19</b>	<b>1,222.47</b>	<b>530.38</b>	<b>307.13</b>	<b>362.05</b>	<b>388.25</b>
2.1 Bills Purchase and Discount	-	-	-	0.01	9.59	0.22	0.43
2.2 Commission	396.38	53.24	375.48	530.37	206.31	266.18	161.77
2.3 Others	-	10.95	846.99	-	91.23	95.65	226.05
<b>3. Exchange Flactuation Income</b>	<b>16.60</b>	<b>10.85</b>	<b>196.25</b>	<b>172.94</b>	<b>207.94</b>	<b>125.10</b>	<b>58.25</b>
3.1 Due to Change in Exchange Rate	-	(2.15)	27.66	24.15	27.52	-	14.98
3.2 Due to Foreign Currency Transaction	16.60	13.00	168.59	148.80	180.42	125.10	43.27
<b>4. Other Operating Income</b>	<b>127.10</b>	<b>519.43</b>	<b>51.19</b>	<b>205.78</b>	<b>27.14</b>	<b>60.64</b>	<b>5.01</b>
<b>5. Non Operating Income</b>	<b>0.02</b>	<b>3.14</b>	<b>2.43</b>	<b>50.63</b>	<b>-</b>	<b>2.98</b>	<b>4.29</b>
<b>6. Write Back from Provisions for loss</b>	<b>209.69</b>	<b>1,685.68</b>	<b>317.27</b>	<b>4,426.07</b>	<b>229.55</b>	<b>-</b>	<b>794.77</b>
7. Recovery of written-off Loan	-	22.72	22.11	-	2.22	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>9,710.54</b>	<b>12,319.53</b>	<b>17,862.87</b>	<b>20,194.05</b>	<b>5,071.88</b>	<b>13,012.52</b>	<b>7,499.22</b>

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>5,275.39</b>	<b>10,044.04</b>	<b>4,296.22</b>	<b>9,999.66</b>	<b>8,484.55</b>	<b>6,456.62</b>	<b>5,907.50</b>
1.1 On Deposit Liabilities	5,055.03	9,627.82	3,938.28	9,451.02	8,090.39	5,662.82	5,496.03
1.1.1 Saving Account	1,048.46	2,593.15	838.31	1,425.19	1,554.50	1,064.61	1,018.11
1.1.2 Fixed Account	3,930.35	6,879.75	3,027.93	7,847.99	6,393.39	4,453.59	4,450.52
1.1.2.1 Up to 3 months Fixed Account	893.02	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	847.38	0.55	-	-	336.24	1,677.33	-
1.1.2.3 6 months to 1 year Fixed Account	886.29	6.59	104.20	-	5,148.69	1,807.87	4,449.19
1.1.2.4 Above 1 year Fixed Account	1,303.67	6,872.61	2,923.73	7,847.99	908.47	968.39	1.34
1.1.3 Call Deposit	76.21	154.93	72.04	177.84	142.50	144.62	27.40
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	220.37	416.21	357.94	548.64	394.16	793.80	411.47
<b>2. Commission Expense</b>	<b>43.81</b>	<b>-</b>	<b>57.13</b>	<b>5.48</b>	<b>1.21</b>	<b>-</b>	<b>2.93</b>
<b>3. Staff Expense</b>	<b>555.88</b>	<b>884.61</b>	<b>682.54</b>	<b>1,341.62</b>	<b>1,015.09</b>	<b>787.00</b>	<b>1,142.31</b>
<b>4. Office Operating Expenses</b>	<b>404.76</b>	<b>828.20</b>	<b>391.26</b>	<b>628.34</b>	<b>776.28</b>	<b>639.88</b>	<b>479.86</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>44.48</b>	<b>1.56</b>	<b>-</b>	<b>2.11</b>	<b>9.24</b>
<b>7. Provision for Risk</b>	<b>429.50</b>	<b>837.18</b>	<b>148.61</b>	<b>3,406.93</b>	<b>2,420.40</b>	<b>1,434.81</b>	<b>2,190.86</b>
7.1 Loan loss Provision	429.50	837.18	148.61	3,406.93	2,420.40	1,434.81	2,190.86
7.1.1 General Loan loss Provision	429.50	304.48	-	1,526.83	353.15	1,434.81	171.63
7.1.1.1 Pass Loan Loss Provision	429.50	196.79	-	581.78	-	1,434.81	(175.72)
7.1.1.2 Watch List Provision	-	107.69	-	945.05	353.15	-	347.34
7.1.2 Special Loan Loss Provision	-	532.70	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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>129.28</b>	<b>9.05</b>	<b>-</b>	<b>-</b>	<b>7.57</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>171.46</b>	<b>218.68</b>	<b>106.59</b>	<b>150.15</b>	<b>81.90</b>	<b>54.02</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>462.95</b>	<b>590.42</b>	<b>287.79</b>	<b>463.30</b>	<b>221.14</b>	<b>152.28</b>	<b>(15.11)</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.14</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,080.21</b>	<b>1,377.66</b>	<b>671.52</b>	<b>888.09</b>	<b>515.99</b>	<b>333.86</b>	<b>(278.84)</b>
<b>Total Expenses</b>	<b>8,423.96</b>	<b>14,910.06</b>	<b>6,695.19</b>	<b>16,885.14</b>	<b>13,516.70</b>	<b>9,868.14</b>	<b>9,438.75</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>7,752.27</b>	<b>13,608.84</b>	<b>6,015.76</b>	<b>14,591.21</b>	<b>12,302.41</b>	<b>9,103.20</b>	<b>8,863.67</b>
1.1 On Loans and Advances	6,615.78	12,308.77	5,297.48	13,374.43	10,680.31	7,672.50	7,618.59
1.2 On Investment	1,102.23	1,229.15	526.84	470.84	1,035.03	1,306.67	1,079.97
1.2.1 Government Bonds	976.26	1,220.59	72.54	470.84	1,017.52	1,276.13	1,079.82
1.2.2 Foreign Bonds	125.96	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	8.56	454.30	-	17.52	30.54	0.14
1.3 On Agency Balance	-	3.05	-	-	8.14	12.55	-
1.4 On Call Deposit	-	67.87	-	-	227.37	33.38	-
1.5 On Others	34.26	-	191.45	745.94	351.55	78.10	165.12
<b>2. Commission and Discount</b>	<b>523.39</b>	<b>930.48</b>	<b>423.78</b>	<b>752.25</b>	<b>538.66</b>	<b>552.43</b>	<b>214.81</b>
2.1 Bills Purchase and Discount	-	0.98	-	-	52.77	24.60	0.00
2.2 Commission	523.39	929.49	390.39	744.07	419.99	56.79	188.32
2.3 Others	-	-	33.39	8.18	65.90	471.05	26.48
<b>3. Exchange Flactuation Income</b>	<b>128.03</b>	<b>48.04</b>	<b>92.49</b>	<b>158.01</b>	<b>95.98</b>	<b>89.45</b>	<b>20.63</b>
3.1 Due to Change in Exchange Rate	28.74	-	6.70	23.87	46.11	8.43	-
3.2 Due to Foreign Currency Transaction	99.29	48.04	85.79	134.14	49.87	81.01	20.63
<b>4. Other Operating Income</b>	<b>20.40</b>	<b>129.83</b>	<b>25.66</b>	<b>157.48</b>	<b>144.26</b>	<b>122.74</b>	<b>243.99</b>
<b>5. Non Operating Income</b>	<b>(0.13)</b>	<b>-</b>	<b>1.19</b>	<b>2.40</b>	<b>161.52</b>	<b>-</b>	<b>35.77</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>192.87</b>	<b>136.32</b>	<b>1,223.79</b>	<b>273.88</b>	<b>-</b>	<b>59.87</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.33</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>8,423.96</b>	<b>14,910.06</b>	<b>6,695.19</b>	<b>16,885.14</b>	<b>13,516.70</b>	<b>9,868.14</b>	<b>9,438.75</b>

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahaaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>12,472.70</b>	<b>4,959.43</b>	<b>6,171.09</b>	<b>6,374.74</b>	<b>7,456.65</b>	<b>5,332.51</b>	<b>1,686.82</b>
1.1 On Deposit Liabilities	11,949.56	4,766.31	5,728.66	5,537.52	7,133.02	4,895.54	1,649.48
1.1.1 Saving Account	2,443.44	840.56	643.01	1,072.59	1,398.73	824.50	275.60
1.1.2 Fixed Account	9,311.84	3,852.60	5,002.38	4,345.98	5,623.08	3,997.27	1,342.83
1.1.2.1 Up to 3 months Fixed Account	-	485.29	-	39.33	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,474.87	455.21	2,732.39	396.22	-	-	161.71
1.1.2.3 6 months to 1 year Fixed Account	3,164.65	2,601.09	1,538.42	1,405.07	-	3,997.27	630.23
1.1.2.4 Above 1 year Fixed Account	3,672.32	311.01	731.57	2,505.37	5,623.08	-	550.88
1.1.3 Call Deposit	194.28	73.15	83.28	109.23	111.21	73.77	31.05
1.1.4 Certificate of Deposit	-	-	-	9.71	-	-	-
1.2 On Borrowing	523.14	193.12	442.42	837.21	323.63	436.96	37.35
<b>2. Commission Expense</b>	<b>201.04</b>	<b>45.38</b>	<b>-</b>	<b>85.07</b>	<b>-</b>	<b>-</b>	<b>5.81</b>
<b>3. Staff Expense</b>	<b>1,491.74</b>	<b>525.04</b>	<b>478.44</b>	<b>697.37</b>	<b>1,092.92</b>	<b>473.31</b>	<b>170.41</b>
<b>4. Office Operating Expenses</b>	<b>957.54</b>	<b>399.79</b>	<b>302.10</b>	<b>428.98</b>	<b>773.27</b>	<b>444.76</b>	<b>125.38</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>22.38</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1,770.05</b>	<b>565.77</b>	<b>201.05</b>	<b>516.79</b>	<b>336.05</b>	<b>818.85</b>	<b>379.80</b>
7.1 Loan loss Provision	1,770.05	565.77	201.05	516.79	336.05	813.28	379.80
7.1.1 General Loan loss Provision	510.42	232.31	507.17	300.16	274.89	163.83	181.37
7.1.1.1 Pass Loan Loss Provision	615.35	-	77.60	-	-	-	(4.81)
7.1.1.2 Watch List Provision	(104.93)	232.31	429.57	300.16	274.89	163.83	186.19
7.1.2 Special Loan Loss Provision	1,259.63	333.46	(306.12)	216.63	61.16	649.45	198.42
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>165.00</b>	<b>47.82</b>	<b>3.17</b>
<b>9. Provision for Staff Bonus</b>	<b>312.19</b>	<b>92.45</b>	<b>243.56</b>	<b>196.60</b>	<b>157.46</b>	<b>118.79</b>	<b>27.24</b>
<b>10. Provision for Income Tax</b>	<b>862.77</b>	<b>249.61</b>	<b>657.58</b>	<b>530.81</b>	<b>359.23</b>	<b>291.27</b>	<b>73.54</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.36</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,946.96</b>	<b>582.42</b>	<b>1,534.46</b>	<b>1,238.56</b>	<b>1,057.90</b>	<b>777.83</b>	<b>171.59</b>
<b>Total Expenses</b>	<b>20,037.38</b>	<b>7,419.89</b>	<b>9,588.27</b>	<b>10,068.90</b>	<b>11,398.48</b>	<b>8,305.49</b>	<b>2,643.76</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>18,685.79</b>	<b>6,856.47</b>	<b>8,799.82</b>	<b>9,213.07</b>	<b>10,261.20</b>	<b>7,344.44</b>	<b>2,280.88</b>
1.1 On Loans and Advances	16,174.87	6,066.56	7,793.27	8,279.66	9,121.95	6,261.87	1,920.01
1.2 On Investment	2,283.96	556.86	805.39	813.21	1,022.02	1,058.51	115.88
1.2.1 Government Bonds	2,283.96	556.50	775.85	769.60	1,022.02	1,042.74	115.88
1.2.2 Foreign Bonds	-	-	-	11.14	-	14.30	-
1.2.3 NRB Bonds	-	0.36	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	29.55	32.48	-	1.47	-
1.3 On Agency Balance	-	10.56	2.26	-	33.80	-	-
1.4 On Call Deposit	-	3.01	-	4.50	11.00	-	14.02
1.5 On Others	226.96	219.47	198.90	115.70	72.43	24.06	230.97
<b>2. Commission and Discount</b>	<b>1,095.71</b>	<b>397.47</b>	<b>522.79</b>	<b>660.09</b>	<b>340.04</b>	<b>86.05</b>	<b>59.54</b>
2.1 Bills Purchase and Discount	-	11.24	-	-	15.70	-	-
2.2 Commission	1,095.71	369.35	516.67	660.09	318.79	86.05	1.61
2.3 Others	-	16.88	6.12	-	5.55	-	57.93
<b>3. Exchange Flactuation Income</b>	<b>207.40</b>	<b>29.51</b>	<b>45.95</b>	<b>95.85</b>	<b>(16.84)</b>	<b>201.12</b>	<b>0.87</b>
3.1 Due to Change in Exchange Rate	0.96	-	(2.61)	19.17	1.53	0.99	-
3.2 Due to Foreign Currency Transaction	206.44	29.51	48.56	76.68	(18.37)	200.13	0.87
<b>4. Other Operating Income</b>	<b>45.45</b>	<b>(11.59)</b>	<b>183.51</b>	<b>63.27</b>	<b>368.22</b>	<b>276.78</b>	<b>29.22</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>5.34</b>	<b>36.19</b>	<b>-</b>	<b>189.01</b>	<b>109.61</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>139.30</b>	<b>-</b>	<b>36.62</b>	<b>256.63</b>	<b>287.49</b>	<b>273.09</b>
<b>7. Recovery of written-off Loan</b>	<b>3.03</b>	<b>3.39</b>	<b>-</b>	<b>-</b>	<b>0.22</b>	<b>-</b>	<b>0.16</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>20,037.38</b>	<b>7,419.89</b>	<b>9,588.27</b>	<b>10,068.90</b>	<b>11,398.48</b>	<b>8,305.49</b>	<b>2,643.76</b>



BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>15.32</b>	<b>140.41</b>	<b>1,637.50</b>	<b>391.97</b>	<b>210.12</b>	<b>3,703.96</b>	<b>2,516.02</b>
1.1 On Deposit Liabilities	15.32	140.41	1,609.94	391.97	210.09	3,656.57	2,481.12
1.1.1 Saving Account	1.72	28.04	238.96	90.31	34.35	565.86	368.22
1.1.2 Fixed Account	12.05	102.80	1,342.40	286.55	173.06	3,029.86	2,058.50
1.1.2.1 Up to 3 months Fixed Account	1.08	-	206.48	-	6.92	637.86	328.84
1.1.2.2 3 to 6 months Fixed Account	0.58	-	640.21	99.55	8.65	337.45	229.77
1.1.2.3 6 months to 1 year Fixed Account	6.23	-	247.73	2.61	60.57	1,536.32	1,189.40
1.1.2.4 Above 1 year Fixed Account	4.15	102.80	247.99	184.39	96.91	518.24	310.49
1.1.3 Call Deposit	1.56	9.57	28.58	15.12	2.68	60.85	54.40
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	27.56	-	0.02	47.39	34.90
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>5.32</b>	<b>2.67</b>	<b>-</b>	<b>-</b>	<b>3.67</b>
<b>3. Staff Expense</b>	<b>7.40</b>	<b>21.87</b>	<b>185.83</b>	<b>61.43</b>	<b>22.98</b>	<b>380.07</b>	<b>299.22</b>
<b>4. Office Operating Expenses</b>	<b>7.09</b>	<b>17.72</b>	<b>141.19</b>	<b>42.29</b>	<b>13.33</b>	<b>242.54</b>	<b>192.46</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.54</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	1.54	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.14</b>	<b>-</b>	<b>-</b>	<b>2.39</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>3.35</b>	<b>-</b>	<b>417.17</b>	<b>369.98</b>	<b>23.67</b>	<b>571.85</b>	<b>615.54</b>
7.1 Loan loss Provision	3.35	-	417.17	369.98	23.67	571.85	615.54
7.1.1 General Loan loss Provision	1.82	-	193.07	31.36	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	31.36	12.79	150.66	216.93
7.1.2 Special Loan Loss Provision	1.52	-	224.10	338.62	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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>1.48</b>	<b>-</b>	<b>-</b>	<b>15.15</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>16.30</b>	<b>-</b>	<b>2.01</b>	<b>50.17</b>	<b>38.17</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>44.01</b>	<b>-</b>	<b>6.04</b>	<b>135.45</b>	<b>103.06</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>40.96</b>	<b>102.69</b>	<b>-</b>	<b>14.09</b>	<b>316.04</b>	<b>240.48</b>
<b>Total Expenses</b>	<b>33.15</b>	<b>220.96</b>	<b>2,551.61</b>	<b>868.34</b>	<b>292.23</b>	<b>5,419.15</b>	<b>4,008.63</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>16.85</b>	<b>187.84</b>	<b>2,228.27</b>	<b>585.91</b>	<b>283.76</b>	<b>5,001.07</b>	<b>3,598.76</b>
1.1 On Loans and Advances	16.85	186.67	1,994.14	530.77	218.93	4,527.90	3,312.90
1.2 On Investment	-	-	192.44	44.32	64.35	443.97	253.82
1.2.1 Government Bonds	-	-	192.44	44.32	64.35	302.19	253.82
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	140.96	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.81	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	1.17	8.34	10.82	0.42	10.34	11.02
1.5 On Others	-	-	33.34	-	0.06	18.86	21.02
<b>2. Commission and Discount</b>	<b>0.04</b>	<b>3.31</b>	<b>73.69</b>	<b>47.85</b>	<b>0.39</b>	<b>12.22</b>	<b>43.56</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.04	3.31	8.20	2.43	0.25	11.32	33.90
2.3 Others	-	-	65.49	45.42	0.14	0.90	9.66
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>0.34</b>	<b>0.00</b>	<b>-</b>	<b>5.17</b>	<b>5.87</b>
3.1 Due to Change in Exchange Rate	-	-	0.33	0.00	-	-	(0.69)
3.2 Due to Foreign Currency Transaction	-	-	0.01	-	-	5.17	6.56
<b>4. Other Operating Income</b>	<b>0.19</b>	<b>-</b>	<b>5.38</b>	<b>-</b>	<b>4.95</b>	<b>180.60</b>	<b>98.60</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.12</b>	<b>3.12</b>	<b>9.84</b>	<b>0.14</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>29.80</b>	<b>243.93</b>	<b>24.68</b>	<b>-</b>	<b>210.25</b>	<b>261.70</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>16.07</b>	<b>-</b>	<b>-</b>	<b>209.78</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>33.15</b>	<b>220.96</b>	<b>2,551.61</b>	<b>868.34</b>	<b>292.23</b>	<b>5,419.15</b>	<b>4,008.63</b>

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,748.93</b>	<b>32.70</b>	<b>2,019.19</b>	<b>1,742.64</b>	<b>1,737.81</b>	<b>128.36</b>	<b>21.88</b>
1.1 On Deposit Liabilities	1,718.57	32.70	1,961.07	1,738.63	1,700.23	128.21	21.88
1.1.1 Saving Account	237.21	3.39	269.96	340.25	178.49	25.21	9.63
1.1.2 Fixed Account	1,446.75	26.43	1,642.57	1,376.97	1,486.11	96.10	11.28
1.1.2.1 Up to 3 months Fixed Account	110.62	-	166.29	-	972.20	-	1.63
1.1.2.2 3 to 6 months Fixed Account	278.51	-	224.64	196.39	-	22.27	1.80
1.1.2.3 6 months to 1 year Fixed Account	560.22	13.92	486.32	236.12	185.16	47.84	4.82
1.1.2.4 Above 1 year Fixed Account	497.40	12.52	765.32	944.46	328.75	25.98	3.03
1.1.3 Call Deposit	34.62	2.87	48.55	21.41	35.62	6.91	0.98
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	30.36	-	58.12	4.01	37.58	0.15	-
<b>2. Commission Expense</b>	<b>7.29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>212.03</b>	<b>4.72</b>	<b>195.26</b>	<b>203.73</b>	<b>139.92</b>	<b>29.92</b>	<b>14.08</b>
<b>4. Office Operating Expenses</b>	<b>154.44</b>	<b>3.32</b>	<b>178.59</b>	<b>128.13</b>	<b>100.14</b>	<b>23.74</b>	<b>2.86</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>13.79</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>174.84</b>	<b>16.74</b>	<b>336.41</b>	<b>120.98</b>	<b>349.79</b>	<b>-</b>	<b>17.33</b>
7.1 Loan loss Provision	174.84	16.74	336.41	120.98	344.36	-	17.33
7.1.1 General Loan loss Provision	106.20	0.03	114.52	4.29	32.75	-	3.45
7.1.1.1 Pass Loan Loss Provision	-	0.08	(82.45)	4.29	18.04	-	0.01
7.1.1.2 Watch List Provision	106.20	(0.05)	196.98	-	14.72	-	3.43
7.1.2 Special Loan Loss Provision	68.64	16.71	221.89	116.69	311.61	-	13.88
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	5.43	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>0.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.15</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>28.18</b>	<b>1.14</b>	<b>17.78</b>	<b>-</b>	<b>28.76</b>	<b>1.39</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>82.52</b>	<b>3.08</b>	<b>48.01</b>	<b>127.38</b>	<b>77.82</b>	<b>3.74</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>171.07</b>	<b>7.18</b>	<b>112.03</b>	<b>250.52</b>	<b>181.01</b>	<b>8.73</b>	<b>-</b>
<b>Total Expenses</b>	<b>2,579.46</b>	<b>68.88</b>	<b>2,921.06</b>	<b>2,573.38</b>	<b>2,621.40</b>	<b>195.93</b>	<b>56.14</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,391.60</b>	<b>68.26</b>	<b>2,787.01</b>	<b>2,380.06</b>	<b>2,227.13</b>	<b>189.26</b>	<b>30.22</b>
1.1 On Loans and Advances	2,199.16	65.25	2,598.66	2,181.07	2,046.28	182.07	27.43
1.2 On Investment	167.38	-	152.81	166.75	159.65	3.12	-
1.2.1 Government Bonds	153.97	-	152.81	166.75	159.65	3.12	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	13.41	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	10.52	-	17.34	11.13	14.74	3.50	2.79
1.5 On Others	14.54	3.01	18.20	21.11	6.46	0.57	-
<b>2. Commission and Discount</b>	<b>83.93</b>	<b>0.05</b>	<b>6.85</b>	<b>11.22</b>	<b>3.41</b>	<b>1.36</b>	<b>0.18</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	83.93	0.03	6.85	11.22	3.41	1.36	0.18
2.3 Others	-	0.02	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>0.15</b>	<b>-</b>	<b>13.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.09	-	(1.39)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.06	-	14.40	-	-	-	-
<b>4. Other Operating Income</b>	<b>24.17</b>	<b>0.56</b>	<b>65.56</b>	<b>96.89</b>	<b>57.86</b>	<b>3.68</b>	<b>1.43</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>48.63</b>	<b>7.64</b>	<b>11.96</b>	<b>1.64</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>79.60</b>	<b>-</b>	<b>-</b>	<b>77.07</b>	<b>321.04</b>	<b>-</b>	<b>2.84</b>
7. Recovery of written-off Loan	-	-	-	0.50	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21.47</b>
<b>Total Income</b>	<b>2,579.46</b>	<b>68.88</b>	<b>2,921.06</b>	<b>2,573.38</b>	<b>2,621.40</b>	<b>195.93</b>	<b>56.14</b>

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>138.33</b>	<b>135.04</b>	<b>63.48</b>	<b>0.66</b>	<b>245.64</b>	<b>430.60</b>	<b>262.21</b>
1.1 On Deposit Liabilities	138.33	134.69	63.30	0.66	245.64	426.90	261.06
1.1.1 Saving Account	31.50	15.45	10.00	0.66	49.82	59.96	44.18
1.1.2 Fixed Account	100.66	115.75	50.24	-	179.60	360.66	209.06
1.1.2.1 Up to 3 months Fixed Account	-	22.73	-	-	30.67	18.32	-
1.1.2.2 3 to 6 months Fixed Account	41.26	25.19	-	-	28.61	16.74	16.37
1.1.2.3 6 months to 1 year Fixed Account	36.31	45.63	-	-	74.58	144.73	97.55
1.1.2.4 Above 1 year Fixed Account	23.09	22.20	50.24	-	45.74	180.86	95.14
1.1.3 Call Deposit	6.17	3.49	3.06	0.00	16.22	6.29	7.82
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.35	0.18	-	-	3.70	1.16
<b>2. Commission Expense</b>	-	-	-	-	-	-	-
<b>3. Staff Expense</b>	<b>38.63</b>	<b>18.18</b>	<b>19.26</b>	<b>2.99</b>	<b>43.11</b>	<b>36.57</b>	<b>22.01</b>
<b>4. Office Operating Expenses</b>	<b>23.99</b>	<b>12.04</b>	<b>16.26</b>	<b>9.51</b>	<b>29.70</b>	<b>34.82</b>	<b>16.13</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-	-
<b>7. Provision for Risk</b>	<b>146.94</b>	<b>35.89</b>	-	-	<b>3.83</b>	<b>81.27</b>	<b>40.69</b>
7.1 Loan loss Provision	146.94	35.89	-	-	3.83	81.27	40.69
7.1.1 General Loan loss Provision	6.83	10.29	-	-	17.49	-	38.38
7.1.1.1 Pass Loan Loss Provision	-	0.61	-	-	(4.90)	-	2.62
7.1.1.2 Watch List Provision	6.83	9.68	-	-	22.40	-	35.76
7.1.2 Special Loan Loss Provision	140.12	25.61	-	-	(13.66)	-	2.31
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	81.27	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	<b>30.81</b>	-	-
<b>9. Provision for Staff Bonus</b>	-	<b>2.05</b>	-	-	<b>8.31</b>	-	<b>0.48</b>
<b>10. Provision for Income Tax</b>	-	<b>5.53</b>	-	-	<b>22.81</b>	-	<b>1.29</b>
<b>11. Others</b>	-	-	-	-	<b>0.15</b>	-	-
<b>12. Net Profit</b>	-	<b>12.90</b>	-	<b>10.19</b>	<b>52.02</b>	-	<b>3.01</b>
<b>Total Expenses</b>	<b>347.89</b>	<b>221.64</b>	<b>99.01</b>	<b>23.35</b>	<b>436.38</b>	<b>583.26</b>	<b>345.82</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>177.33</b>	<b>188.33</b>	<b>73.20</b>	<b>2.47</b>	<b>384.50</b>	<b>524.39</b>	<b>327.27</b>
1.1 On Loans and Advances	156.71	172.16	55.12	-	356.88	479.13	301.27
1.2 On Investment	17.81	8.29	13.36	-	16.37	42.84	24.99
1.2.1 Government Bonds	17.81	3.53	13.36	-	16.37	42.84	24.99
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	2.81	2.61	1.94	2.47	10.93	2.42	1.01
1.5 On Others	-	5.27	2.78	-	0.31	-	-
<b>2. Commission and Discount</b>	<b>1.61</b>	<b>0.22</b>	<b>3.37</b>	-	<b>0.31</b>	<b>10.97</b>	<b>0.12</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.61	0.22	0.09	-	0.31	10.97	0.12
2.3 Others	-	-	3.28	-	-	-	-
<b>3. Exchange Flactuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>8.33</b>	<b>6.15</b>	-	<b>0.04</b>	<b>13.58</b>	<b>7.88</b>	<b>9.42</b>
<b>5. Non Operating Income</b>	-	-	-	<b>20.84</b>	<b>35.97</b>	<b>0.24</b>	<b>0.73</b>
<b>6. Write Back from Provisions for loss</b>	<b>43.54</b>	<b>26.93</b>	-	-	-	-	<b>8.28</b>
7. Recovery of written-off Loan	-	-	-	-	2.03	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>117.08</b>	-	<b>22.44</b>	-	-	<b>39.77</b>	-
<b>Total Income</b>	<b>347.89</b>	<b>221.64</b>	<b>99.01</b>	<b>23.35</b>	<b>436.38</b>	<b>583.26</b>	<b>345.82</b>

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>158.80</b>	<b>154.46</b>	<b>129.60</b>	<b>419.95</b>	<b>228.59</b>	<b>50.54</b>	<b>53.94</b>
1.1 On Deposit Liabilities	158.80	154.46	129.60	419.95	228.59	50.54	53.56
1.1.1 Saving Account	26.62	23.37	23.65	46.11	34.91	7.36	9.84
1.1.2 Fixed Account	129.76	124.34	104.70	370.24	193.68	41.01	39.81
1.1.2.1 Up to 3 months Fixed Account	-	16.68	6.34	-	-	2.33	3.51
1.1.2.2 3 to 6 months Fixed Account	-	21.53	4.90	37.54	15.27	7.00	3.37
1.1.2.3 6 months to 1 year Fixed Account	129.76	44.47	63.12	49.33	119.02	15.78	12.73
1.1.2.4 Above 1 year Fixed Account	-	41.66	30.33	283.38	59.39	15.90	20.19
1.1.3 Call Deposit	2.43	6.75	1.25	3.59	-	2.17	3.92
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.38
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.04</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>26.44</b>	<b>35.78</b>	<b>6.18</b>	<b>49.45</b>	<b>31.04</b>	<b>8.57</b>	<b>23.79</b>
<b>4. Office Operating Expenses</b>	<b>23.16</b>	<b>31.33</b>	<b>8.27</b>	<b>25.89</b>	<b>23.16</b>	<b>5.06</b>	<b>18.29</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>52.93</b>	<b>145.09</b>	<b>72.47</b>	<b>151.35</b>	<b>53.36</b>	<b>6.95</b>	<b>82.41</b>
7.1 Loan loss Provision	52.93	-	72.47	151.35	53.36	6.95	82.41
7.1.1 General Loan loss Provision	10.67	-	66.83	76.39	(14.49)	1.58	82.41
7.1.1.1 Pass Loan Loss Provision	0.39	-	-	-	(3.84)	0.28	82.41
7.1.1.2 Watch List Provision	10.28	-	66.83	76.39	(10.65)	1.31	-
7.1.2 Special Loan Loss Provision	42.26	-	5.64	74.96	67.85	5.37	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	145.09	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>3.95</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>1.21</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>3.26</b>	<b>(25.60)</b>	<b>-</b>	<b>2.82</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>7.60</b>	<b>-</b>	<b>-</b>	<b>8.72</b>	<b>-</b>
<b>Total Expenses</b>	<b>261.34</b>	<b>370.80</b>	<b>228.59</b>	<b>621.03</b>	<b>336.15</b>	<b>82.72</b>	<b>178.43</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>197.67</b>	<b>158.38</b>	<b>194.97</b>	<b>520.46</b>	<b>311.32</b>	<b>75.17</b>	<b>73.87</b>
1.1 On Loans and Advances	176.36	136.52	185.67	481.37	282.59	71.12	66.90
1.2 On Investment	19.36	14.51	-	20.56	24.03	-	5.53
1.2.1 Government Bonds	19.36	-	-	6.77	-	-	5.53
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	14.51	-	13.79	24.03	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.81	6.41	9.30	10.34	4.70	2.77	1.45
1.5 On Others	0.15	0.94	-	8.20	-	1.28	-
<b>2. Commission and Discount</b>	<b>6.13</b>	<b>0.32</b>	<b>0.21</b>	<b>6.90</b>	<b>4.74</b>	<b>2.96</b>	<b>0.18</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	6.13	0.32	0.21	6.56	4.74	2.96	0.18
2.3 Others	-	-	-	0.35	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>15.18</b>	<b>14.62</b>	<b>1.33</b>	<b>4.79</b>	<b>1.70</b>	<b>-</b>	<b>10.41</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>8.53</b>	<b>2.94</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>11.72</b>	<b>86.84</b>	<b>28.82</b>	<b>37.05</b>	<b>-</b>	<b>4.59</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>0.06</b>	<b>0.31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>8.71</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>21.94</b>	<b>102.06</b>	<b>-</b>	<b>51.82</b>	<b>18.39</b>	<b>-</b>	<b>93.97</b>
<b>Total Income</b>	<b>261.34</b>	<b>370.80</b>	<b>228.59</b>	<b>621.03</b>	<b>336.15</b>	<b>82.72</b>	<b>178.43</b>

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

<b>1. Interest Expense</b>	<b>60.75</b>	<b>266.20</b>	<b>667.69</b>	<b>513.31</b>	<b>243.68</b>
1.1 On Deposit Liabilities	60.75	266.20	659.67	495.99	237.58
1.1.1 Saving Account	0.07	29.16	88.82	50.58	45.44
1.1.2 Fixed Account	60.44	227.82	561.66	425.57	192.14
1.1.2.1 Up to 3 months Fixed Account	-	14.99	18.03	45.53	-
1.1.2.2 3 to 6 months Fixed Account	-	18.74	66.73	61.55	17.57
1.1.2.3 6 months to 1 year Fixed Account	-	93.63	244.62	169.34	19.58
1.1.2.4 Above 1 year Fixed Account	60.44	100.47	232.28	149.15	154.98
1.1.3 Call Deposit	0.23	9.22	9.19	19.83	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	8.02	17.33	6.10
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>3.13</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>1.93</b>	<b>32.78</b>	<b>50.44</b>	<b>60.77</b>	<b>37.55</b>
<b>4. Office Operating Expenses</b>	<b>0.84</b>	<b>19.85</b>	<b>36.43</b>	<b>36.37</b>	<b>29.55</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.40</b>	<b>5.66</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>92.53</b>	<b>74.98</b>	<b>9.45</b>	<b>55.13</b>
7.1 Loan loss Provision	-	92.53	74.98	9.45	55.13
7.1.1 General Loan loss Provision	-	37.86	11.09	31.34	21.72
7.1.1.1 Pass Loan Loss Provision	-	2.22	-	(2.14)	-
7.1.1.2 Watch List Provision	-	35.63	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	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>3.06</b>	<b>18.08</b>	<b>6.69</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>8.26</b>	<b>48.82</b>	<b>20.06</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>19.27</b>	<b>113.92</b>	<b>46.81</b>
<b>Total Expenses</b>	<b>63.52</b>	<b>411.76</b>	<b>868.91</b>	<b>800.72</b>	<b>439.47</b>

**Income**

<b>1. Interest Income</b>	<b>-</b>	<b>326.60</b>	<b>820.82</b>	<b>769.33</b>	<b>295.60</b>
1.1 On Loans and Advances	-	289.10	729.86	679.92	261.14
1.2 On Investment	-	32.13	80.27	86.95	32.15
1.2.1 Government Bonds	-	-	80.27	-	32.15
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	32.13	-	86.95	-
1.3 On Agency Balance	-	-	-	-	-
1.4 On Call Deposit	-	5.38	4.67	-	2.31
1.5 On Others	-	-	6.02	2.46	-
<b>2. Commission and Discount</b>	<b>-</b>	<b>0.31</b>	<b>29.96</b>	<b>26.23</b>	<b>0.70</b>
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.21	29.96	0.02	0.70
2.3 Others	-	0.10	-	26.21	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.00</b>	<b>6.28</b>	<b>-</b>	<b>-</b>	<b>7.23</b>
<b>5. Non Operating Income</b>	<b>0.32</b>	<b>1.31</b>	<b>1.64</b>	<b>5.15</b>	<b>2.77</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>24.15</b>	<b>16.50</b>	<b>-</b>	<b>133.17</b>
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
<b>9. Net Loss</b>	<b>63.20</b>	<b>53.10</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>63.52</b>	<b>411.76</b>	<b>868.91</b>	<b>800.72</b>	<b>439.47</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
<b>Sector Wise</b>								
Agricultural and Forest Related	7,537.84	17,383.15	21,085.69	15,685.71	5,512.53	15,831.99	8,744.49	12,797.50
Fishery Related	780.81	1,088.35	694.57	564.62	-	386.99	58.87	162.69
Mining Related	2,114.23	-	361.49	1,009.75	-	-	237.52	2.50
Agriculture, Forestry, Beverage & Non Food Production Related*	41,665.61	29,546.97	66,641.31	84,463.78	15,092.80	80,437.95	37,274.35	34,294.99
Construction	2,800.98	3,660.75	20,566.31	6,523.60	7,792.10	1,814.10	1,788.24	1,897.47
Electricity, Gas and Water	12,207.03	19,162.20	22,946.92	26,655.88	7,544.06	14,150.47	8,342.81	12,667.72
Metal Products, Mach. & Ele. Eqp.	3,925.59	2,529.72	4,041.10	1,658.55	2,862.01	9,670.32	2,375.20	1,637.33
Tras., Com. and Public Utilities	1,420.69	2,150.79	2,958.31	2,883.16	2,163.60	4,814.25	247.87	1,576.90
Wholesaler & Retailer	35,852.85	52,661.97	82,538.52	65,820.23	24,600.17	48,342.53	25,980.85	42,143.65
Finance, Insurance and Real Estate	6,542.94	21,985.10	11,969.83	28,888.04	4,507.36	20,198.71	6,160.23	13,243.19
Tourism Service**	8,120.37	12,999.89	10,570.77	24,142.69	1,305.68	11,355.97	6,658.09	3,674.44
Other Services	6,286.18	7,742.96	15,398.49	22,091.51	1,921.20	7,980.39	1,726.05	5,537.24
Consumption Loans	55,617.75	69,459.90	61,478.36	38,129.76	15,032.24	16,482.46	14,990.60	34,220.23
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	2,124.09	1,838.30	42,224.58	5,213.09	40.73	14,618.72	8,718.41	10,475.46
<b>TOTAL sectorwise</b>	<b>186,996.96</b>	<b>242,210.05</b>	<b>363,476.25</b>	<b>324,113.79</b>	<b>88,513.29</b>	<b>246,356.79</b>	<b>123,303.59</b>	<b>174,331.30</b>

**Product Wise**

Term Loan	45,457.40	57,859.92	112,049.45	110,042.25	11,576.14	94,910.98	38,096.93	56,444.10
Overdraft	-	5,758.97	5,848.64	2,929.93	268.00	5,215.48	200.41	3,190.02
Cash Credit Loan	31,373.32	6,995.55	8,317.35	32,036.65	6,459.14	29,218.83	19,714.32	38,159.45
Trust Receipt Loan/Import Loan	2,202.27	788.54	12,311.02	14,022.77	5,230.23	9,104.74	3,247.39	5,710.86
Short Term Working Capital/Demand Loan	28,412.65	46,897.85	95,965.56	99,732.15	26,344.93	55,785.95	18,442.22	15,872.05
Residential Personal Home Loan (Up to Rs. 20 million)#	8,761.15	22,394.53	23,513.44	8,782.01	8,837.76	5,778.63	2,205.11	23,217.72
Real Estate Loan	11,779.59	11,084.03	22,044.24	23,744.22	7,888.80	14,536.24	4,726.58	6,157.51
Margin Nature Loan	4,453.71	4,263.66	10,946.36	2,408.13	-	2,523.45	23.94	1,360.45
Hire Purchase Loan	2,213.93	4,917.11	8,658.26	5,648.34	3,361.21	7,161.27	2,093.35	3,649.33
Deprived Sector Loan	12,924.80	21,343.34	17,354.42	16,780.60	4,730.15	12,775.82	6,939.40	8,613.55
Bills Purchased	2.59	8.52	16.23	230.02	711.43	-	0.08	-
Other Product	39,415.56	59,898.03	46,451.27	7,756.71	13,105.49	9,345.41	27,613.85	11,956.25
<b>Total Product wise Loan</b>	<b>186,996.96</b>	<b>242,210.05</b>	<b>363,476.25</b>	<b>324,113.79</b>	<b>88,513.29</b>	<b>246,356.79</b>	<b>123,303.59</b>	<b>174,331.30</b>

**Collateral Wise**

Gold and Silver	18,449.33	18,666.14	307.55	1,764.08	-	-	-	-
Government Securities	39.32	5.02	2.97	14.72	-	-	-	1.37
Non Governmental Securities	1,133.91	4,309.25	11,394.63	2,410.63	-	2,523.45	23.94	1,360.25
Fixed Deposit Receipts	1,214.04	1,328.66	3,092.72	1,878.60	5,772.28	1,342.68	1,292.20	3,409.14
Own	1,214.04	1,328.66	2,980.63	1,878.60	5,768.00	1,342.68	1,292.20	3,409.14
Other Licences Institutions	-	-	112.10	-	4.28	-	-	-
Collateral of Properties	155,145.82	190,821.41	280,243.15	298,180.73	72,984.05	231,759.30	101,954.43	154,334.33
Fixed Assets	133,337.77	190,307.24	200,549.11	281,432.27	61,118.78	231,452.89	48,595.24	88,877.75
Current Assets	21,808.05	514.17	79,694.04	16,748.46	11,865.28	306.41	53,359.19	65,456.58
Against security of Bill	517.82	18.60	2,177.92	204.71	-	-	3,247.39	4,807.39
Domestic Bills	-	-	0.95	-	-	-	-	-
Foreign Bills	517.82	18.60	2,176.97	204.71	-	-	3,247.39	4,807.39
Against Guarantee	7,180.24	27,012.02	8,054.98	8,018.25	1,598.81	10,446.91	6,407.94	8,395.31
Government Guarantee	18.87	216.60	1,820.59	383.43	138.81	-	156.08	198.98
Institutional Guarantee	5,968.11	12,434.99	4,755.63	5,358.99	1,460.00	-	5,952.99	7,797.07
Personal Guarantee	924.32	14,329.20	1,475.50	1,197.32	-	-	-	399.25
Collective Guarantee	5.14	31.23	3.26	1,078.21	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	113.29	298.87	-
Other Guarantee	263.81	-	-	0.30	-	10,333.63	-	-
Credit Card	17.15	10.14	1,470.47	201.34	447.21	284.46	-	125.25
Others	3,299.33	38.81	56,731.86	11,440.74	7,710.94	-	10,377.70	1,898.26
<b>Total</b>	<b>186,996.96</b>	<b>242,210.05</b>	<b>363,476.25</b>	<b>324,113.79</b>	<b>88,513.29</b>	<b>246,356.79</b>	<b>123,303.59</b>	<b>174,331.30</b>

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
<b>Sector Wise</b>								
Agricultural and Forest Related	29,649.66	5,048.60	16,108.32	14,778.85	15,466.57	59,210.15	20,586.41	13,493.25
Fishery Related	3,069.05	265.11	875.75	994.05	740.16	748.43	790.85	363.94
Mining Related	-	212.55	2,383.75	74.53	633.30	359.18	332.28	904.62
Agriculture, Forestry, Beverage & Non Food Production Related*	11,111.62	27,443.35	57,036.05	37,131.70	31,064.83	14,075.24	79,409.86	20,708.45
Construction	14,391.38	6,324.64	18,086.41	29,417.51	4,969.07	10,052.28	8,977.28	9,483.98
Electricity, Gas and Water	4,064.98	10,606.04	28,570.89	20,414.31	14,239.76	4,798.67	27,700.31	11,806.87
Metal Products, Mach. & Ele. Eqp.	989.09	1,166.18	9,726.28	6,514.33	2,665.12	518.87	4,098.46	405.13
Tras., Com. and Public Utilities	1,498.34	2,052.13	13,676.32	6,683.50	3,744.60	2,994.61	8,856.35	3,236.06
Wholesaler & Retailer	69,613.73	27,937.83	41,886.78	51,839.85	47,613.97	34,746.68	86,282.42	30,097.90
Finance, Insurance and Real Estate	12,312.12	6,805.69	19,906.99	20,262.00	11,995.98	6,055.89	30,555.19	8,670.45
Tourism Service**	6,751.94	4,696.30	14,496.63	9,694.18	7,320.46	4,707.58	15,630.60	2,866.47
Other Services	4,115.39	6,309.70	12,800.72	10,941.95	8,197.68	4,487.51	17,683.07	7,230.46
Consumption Loans	108,153.57	12,336.71	58,042.72	45,792.90	32,394.56	25,467.26	74,770.36	33,567.57
Local Government	-	-	-	231.20	150.72	-	-	-
Others	36,147.63	20,596.34	122.80	1,026.78	12,534.63	20,500.04	24.61	3,193.18
<b>TOTAL sectorwise</b>	<b>301,868.50</b>	<b>131,801.16</b>	<b>293,720.41</b>	<b>255,797.61</b>	<b>193,731.40</b>	<b>188,722.39</b>	<b>375,698.06</b>	<b>146,028.31</b>

**Product Wise**

Term Loan	82,294.40	65,056.84	141,518.66	78,865.96	87,270.20	21,049.92	148,320.10	54,886.93
Overdraft	1,563.15	971.95	9,838.12	6,116.67	3,266.54	10,985.80	10,136.28	6,768.07
Cash Credit Loan	52,718.12	21,582.54	45,684.95	24,343.56	23,621.20	-	64,643.51	7,920.73
Trust Receipt Loan/Import Loan	264.35	2,521.06	3,812.51	5,599.87	4,480.91	135.00	8,527.89	1,290.32
Short Term Working Capital/Demand Loan	43,613.65	15,990.21	40,313.25	40,658.41	34,354.23	108,566.23	52,889.39	12,211.17
Residential Personal Home Loan (Up to Rs. 20 million)#	58,969.51	6,648.05	11,333.07	20,529.08	9,742.32	8,932.14	29,147.68	9,655.44
Real Estate Loan	29,937.69	1,632.82	1,466.85	10,182.97	4,577.44	1,699.26	14,935.75	4,079.82
Margin Nature Loan	4,644.44	498.46	3,775.68	3,284.46	3,965.26	1,179.12	6,299.34	3,910.84
Hire Purchase Loan	5,178.70	4,933.03	7,655.54	4,481.56	4,667.14	2,891.56	13,471.06	4,572.99
Deprived Sector Loan	12,633.07	6,714.65	14,634.36	17,426.84	10,487.35	30,391.38	18,801.87	15,374.67
Bills Purchased	-	35.92	-	2,118.12	83.75	-	-	-
Other Product	10,051.42	5,215.63	13,687.44	42,190.12	7,215.07	2,891.98	8,525.19	25,357.33
<b>Total Product wise Loan</b>	<b>301,868.50</b>	<b>131,801.16</b>	<b>293,720.41</b>	<b>255,797.61</b>	<b>193,731.40</b>	<b>188,722.39</b>	<b>375,698.06</b>	<b>146,028.31</b>

**Collateral Wise**

Gold and Silver	88.97	10.43	7.71	417.02	9.80	33.71	-	728.55
Government Securities	-	-	52.51	1.70	4.05	-	-	14.14
Non Governmental Securities	4,644.44	498.46	3,801.78	3,284.46	3,965.73	-	-	3,958.54
Fixed Deposit Receipts	2,482.55	873.60	2,310.22	2,174.30	1,748.92	1,222.56	3,972.98	1,396.59
Own	2,482.55	873.60	2,250.46	2,174.30	1,748.12	1,222.56	3,972.98	1,388.32
Other Licences Institutions	-	-	59.76	-	0.80	-	-	8.27
Collateral of Properties	277,638.84	108,312.74	278,076.50	236,269.17	177,203.53	187,466.12	333,715.91	122,653.44
Fixed Assets	273,261.81	75,445.72	268,497.16	195,545.86	100,013.30	187,466.12	231,102.01	89,011.88
Current Assets	4,377.03	32,867.02	9,579.34	40,723.31	77,190.23	-	102,613.90	33,641.56
Against security of Bill	-	35.92	109.27	1,702.80	3,404.05	-	16,514.34	1,916.52
Domestic Bills	-	35.92	42.68	-	12.08	-	-	41.52
Foreign Bills	-	-	66.59	1,702.80	3,391.97	-	16,514.34	1,875.00
Against Guarantee	10,549.05	5,608.84	8,680.57	9,339.24	6,001.11	-	631.43	2,710.81
Government Guarantee	0.18	-	237.19	136.67	152.04	-	326.69	8.98
Institutional Guarantee	8,426.09	4,796.64	8,105.96	9,032.09	5,600.50	-	-	290.71
Personal Guarantee	-	812.21	291.50	75.95	246.09	-	299.19	1,760.14
Collective Guarantee	-	-	43.51	-	-	-	-	641.69
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2,122.78	-	2.40	94.53	2.48	-	5.55	9.29
Credit Card	315.14	352.42	577.90	391.20	610.18	-	502.25	108.51
Others	6,149.51	16,108.76	103.95	2,217.72	784.04	-	20,361.15	12,541.21
<b>Total</b>	<b>301,868.50</b>	<b>131,801.16</b>	<b>293,720.41</b>	<b>255,797.61</b>	<b>193,731.40</b>	<b>188,722.39</b>	<b>375,698.06</b>	<b>146,028.31</b>

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
<b>Sector Wise</b>								
Agricultural and Forest Related	13,455.19	12,906.12	8,774.09	8,394.56	1,516.16	107.16	508.82	2,129.09
Fishery Related	666.54	432.66	419.90	853.38	85.67	6.29	-	49.61
Mining Related	185.29	1,570.36	390.95	38.79	3.03	-	-	7.01
Agriculture, Forestry, Beverage & Non Food Production Related*	20,301.23	33,150.26	43,702.60	28,785.38	1,335.08	0.56	624.30	2,571.40
Construction	9,343.40	4,643.43	11,071.43	7,572.07	6,284.23	71.58	73.75	1,924.09
Electricity, Gas and Water	14,214.57	20,438.58	17,499.20	15,819.09	384.00	-	-	1,429.74
Metal Products, Mach. & Ele. Eqp.	1,742.90	4,667.70	3,306.82	1,791.32	123.20	2.70	-	220.73
Tras., Com. and Public Utilities	2,930.38	5,570.83	9,892.51	4,101.64	719.27	14.66	89.65	1,353.23
Wholesaler & Retailer	24,790.22	48,099.68	39,619.32	25,515.82	8,852.98	62.77	802.85	6,318.86
Finance, Insurance and Real Estate	26,733.51	11,039.76	23,258.16	9,095.76	5,430.08	-	260.00	6,034.38
Tourism Service**	15,741.99	7,315.53	17,383.43	5,239.61	726.36	25.40	-	1,828.34
Other Services	6,495.68	6,146.31	23,467.07	6,042.55	484.15	1.88	543.23	1,764.28
Consumption Loans	22,084.41	36,695.94	35,805.37	14,104.96	16,710.55	116.60	76.10	14,565.97
Local Government	-	-	-	-	-	-	-	3.34
Others	18,486.14	7,186.53	4,959.60	26,238.81	276.68	75.81	-	3,983.94
<b>TOTAL sectorwise</b>	<b>177,171.44</b>	<b>199,863.68</b>	<b>239,550.44</b>	<b>153,593.73</b>	<b>42,931.46</b>	<b>485.41</b>	<b>2,978.70</b>	<b>44,184.01</b>

**Product Wise**

Term Loan	51,313.67	76,854.85	100,090.27	79,478.69	15,325.13	271.81	715.50	16,034.92
Overdraft	9,256.89	6,588.09	2,129.89	661.77	2,980.02	76.50	379.33	2,515.40
Cash Credit Loan	32,234.50	43,758.40	30,321.73	27,432.77	5,708.53	-	-	5,438.52
Trust Receipt Loan/Import Loan	739.95	2,799.20	2,409.51	1,804.33	-	-	-	-
Short Term Working Capital/Demand Loan	13,523.84	27,021.14	39,261.01	10,596.03	22.12	28.59	711.65	1,116.28
Residential Personal Home Loan (Up to Rs. 20 million)#	7,938.09	14,964.84	14,664.53	7,312.00	5,724.67	37.73	73.75	6,936.63
Real Estate Loan	16,029.23	4,784.42	14,085.42	6,521.57	813.12	13.13	260.00	2,602.92
Margin Nature Loan	4,120.89	1,064.61	3,654.19	1,223.32	2,060.90	-	-	962.32
Hire Purchase Loan	5,912.46	5,677.26	6,786.95	4,953.74	1,420.81	30.04	89.65	2,722.53
Deprived Sector Loan	11,331.65	10,115.83	12,854.44	8,123.03	3,966.47	25.60	156.43	5,085.57
Bills Purchased	1,096.53	9.54	-	710.28	-	-	-	-
Other Product	23,673.73	6,225.49	13,292.51	4,776.19	4,909.68	2.02	592.40	768.91
<b>Total Product wise Loan</b>	<b>177,171.44</b>	<b>199,863.68</b>	<b>239,550.44</b>	<b>153,593.73</b>	<b>42,931.46</b>	<b>485.41</b>	<b>2,978.70</b>	<b>44,184.01</b>

**Collateral Wise**

Gold and Silver	6,176.26	1.97	11.43	1.86	222.15	-	-	137.94
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	4,177.56	1,064.61	3,929.39	-	2,060.90	-	-	962.33
Fixed Deposit Receipts	1,362.77	1,363.38	1,940.58	2,156.38	873.19	2.02	76.10	482.28
Own	1,362.77	1,363.38	1,907.07	2,156.38	873.19	2.02	76.10	482.28
Other Licences Institutions	-	-	33.51	-	-	-	-	-
Collateral of Properties	152,785.20	193,561.72	221,250.80	144,819.04	35,481.88	417.75	2,902.60	37,345.17
Fixed Assets	149,549.88	182,207.92	200,767.54	126,699.69	35,481.49	417.75	2,902.60	37,345.17
Current Assets	3,235.32	11,353.80	20,483.26	18,119.35	0.39	-	-	-
Against security of Bill	-	8.59	845.95	514.36	-	-	-	-
Domestic Bills	-	-	17.88	514.36	-	-	-	-
Foreign Bills	-	8.59	828.07	-	-	-	-	-
Against Guarantee	10,080.88	678.59	9,007.12	25.01	4,251.24	-	-	5,256.28
Government Guarantee	155.01	87.07	206.64	-	-	-	-	-
Institutional Guarantee	9,878.57	358.13	8,073.58	-	4,000.86	-	-	3,391.34
Personal Guarantee	46.46	141.95	672.17	25.01	246.23	-	-	1,493.22
Collective Guarantee	-	13.48	51.88	-	1.86	-	-	371.72
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	0.84	77.96	0.35	-	2.29	-	-	-
Credit Card	209.80	250.36	1.54	80.01	-	-	-	-
Others	2,378.97	2,934.47	2,563.64	5,997.07	42.10	65.65	-	-
<b>Total</b>	<b>177,171.44</b>	<b>199,863.68</b>	<b>239,550.44</b>	<b>153,593.73</b>	<b>42,931.46</b>	<b>485.41</b>	<b>2,978.70</b>	<b>44,184.01</b>



BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
<b>Sector Wise</b>								
Agricultural and Forest Related	1,048.59	287.92	8,088.57	3,435.55	2,980.99	71.03	4,711.31	2,706.83
Fishery Related	15.92	2.52	144.97	306.87	153.93	43.11	158.39	413.74
Mining Related	-	-	15.70	86.34	-	-	46.86	77.61
Agriculture, Forestry, Beverage & Non Food Production Related*	625.53	251.00	4,571.86	3,563.99	1,825.83	142.86	5,804.11	6,786.89
Construction	74.91	226.08	634.37	13,115.15	377.26	168.62	2,096.63	3,413.05
Electricity, Gas and Water	0.10	-	512.59	348.74	219.90	-	1,293.25	-
Metal Products, Mach. & Ele. Eqp.	-	18.63	198.42	291.10	91.64	48.12	509.16	137.59
Tras., Com. and Public Utilities	244.20	233.55	1,624.88	2,065.70	1,374.47	29.34	678.68	1,025.50
Wholesaler & Retailer	3,199.11	564.95	15,954.26	8,440.37	8,084.74	180.26	5,606.81	10,528.39
Finance, Insurance and Real Estate	695.23	398.47	11,755.43	6,748.51	3,420.05	-	4,221.87	4,249.04
Tourism Service**	351.92	34.88	4,086.54	3,604.40	1,568.21	16.08	2,763.33	8,498.52
Other Services	671.27	16.49	2,343.90	1,656.90	1,752.34	27.25	1,066.80	3,121.87
Consumption Loans	3,789.62	1,638.87	21,460.74	3,787.94	14,071.09	247.74	12,093.28	6,728.15
Local Government	-	-	-	0.03	-	-	5.80	-
Others	3.32	686.65	27,476.99	20,214.48	10,065.35	181.50	12,914.29	1,584.40
<b>TOTAL sectorwise</b>	<b>10,719.71</b>	<b>4,359.99</b>	<b>98,869.21</b>	<b>67,666.08</b>	<b>45,985.81</b>	<b>1,155.92</b>	<b>53,970.58</b>	<b>49,271.58</b>

**Product Wise**

Term Loan	3,227.87	781.83	43,894.94	21,430.92	24,271.81	293.21	22,691.86	17,031.66
Overdraft	452.79	-	4,472.34	10,716.30	4,091.85	63.91	11,454.57	1,009.60
Cash Credit Loan	2,696.26	-	-	216.86	5,167.48	250.15	-	8,295.80
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	186.88	399.15	10,518.45	-	432.85	135.26	435.40	3,017.37
Residential Personal Home Loan (Up to Rs. 20 million)#	1,593.36	890.82	14,081.69	11,798.52	2,766.27	196.81	5,937.68	2,975.77
Real Estate Loan	491.52	64.60	7,452.43	3,246.49	946.72	-	792.48	2,364.91
Margin Nature Loan	410.23	59.00	2,767.41	1,444.94	1,358.55	-	1,601.36	1,544.74
Hire Purchase Loan	490.11	289.98	2,594.47	2,982.36	1,562.18	33.09	1,478.86	1,103.58
Deprived Sector Loan	551.12	807.60	8,084.19	5,956.19	4,124.31	59.05	3,996.82	3,219.28
Bills Purchased	-	-	0.04	-	-	-	-	-
Other Product	619.58	1,067.02	5,003.24	9,873.49	1,263.78	124.43	5,581.55	8,708.87
<b>Total Product wise Loan</b>	<b>10,719.71</b>	<b>4,359.99</b>	<b>98,869.21</b>	<b>67,666.08</b>	<b>45,985.81</b>	<b>1,155.92</b>	<b>53,970.58</b>	<b>49,271.58</b>

**Collateral Wise**

Gold and Silver	79.65	-	620.13	947.24	763.35	-	434.43	-
Government Securities	-	-	-	-	-	-	9.50	-
Non Governmental Securities	410.23	59.00	2,772.21	1,036.13	1,358.55	-	1,603.21	-
Fixed Deposit Receipts	162.54	64.63	1,269.54	866.24	500.18	113.36	826.44	769.33
Own	162.54	64.63	1,269.54	866.24	500.18	113.36	826.44	769.33
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	9,806.67	3,883.61	83,348.92	58,110.29	40,510.67	1,042.56	44,165.51	45,148.65
Fixed Assets	9,806.67	3,883.61	83,348.92	58,110.29	40,510.67	1,042.56	44,156.86	45,148.65
Current Assets	-	-	-	-	-	-	8.66	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	257.63	351.25	10,657.65	6,363.67	2,851.79	-	6,736.89	1,808.86
Government Guarantee	-	-	-	2.88	0.35	-	3.32	-
Institutional Guarantee	173.22	351.25	2,758.22	4,761.09	2,011.39	-	4,445.83	1,788.15
Personal Guarantee	84.41	-	4,345.00	1,253.28	816.21	-	2,203.88	19.70
Collective Guarantee	-	-	3,554.43	311.99	23.84	-	81.10	1.02
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	34.42	-	-	2.76	-
Credit Card	-	-	-	6.07	-	-	-	-
Others	2.99	1.50	200.76	336.44	1.28	-	194.61	1,544.74
<b>Total</b>	<b>10,719.71</b>	<b>4,359.99</b>	<b>98,869.21</b>	<b>67,666.08</b>	<b>45,985.81</b>	<b>1,155.92</b>	<b>53,970.58</b>	<b>49,271.58</b>

BFI Name	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFc
<b>Sector Wise</b>								
Agricultural and Forest Related	5,871.61	242.81	300.74	770.92	427.87	101.28	0.09	675.72
Fishery Related	152.23	-	2.42	7.53	2.00	15.51	-	20.23
Mining Related	9.82	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	1,888.39	196.82	44.23	160.84	37.36	1.94	60.00	210.45
Construction	1,296.87	137.32	5.22	336.52	626.41	58.28	16.83	69.84
Electricity, Gas and Water	3,668.83	-	-	2.06	-	6.81	-	-
Metal Products, Mach. & Ele. Eqp.	71.26	0.66	14.26	-	2.60	46.25	3.45	-
Tras., Com. and Public Utilities	625.41	187.08	0.65	72.87	152.83	68.54	-	112.99
Wholesaler & Retailer	4,807.69	677.28	76.16	1,094.26	437.56	272.29	33.33	934.27
Finance, Insurance and Real Estate	6,756.60	487.41	8.99	373.48	86.88	213.07	40.31	1,249.73
Tourism Service**	1,891.08	137.87	35.28	89.14	84.49	29.47	27.50	197.71
Other Services	2,190.60	59.37	2.17	300.86	59.12	-	-	271.99
Consumption Loans	17,275.25	1,401.71	39.08	1,141.65	1,259.16	738.89	144.30	2,844.28
Local Government	-	-	-	-	-	-	33.18	-
Others	38.15	430.73	188.15	8.52	334.52	163.97	1,886.00	381.96
<b>TOTAL sectorwise</b>	<b>46,543.81</b>	<b>3,959.06</b>	<b>717.35</b>	<b>4,358.65</b>	<b>3,510.79</b>	<b>1,716.30</b>	<b>2,244.98</b>	<b>6,969.18</b>

**Product Wise**

Term Loan	9,651.66	843.99	235.95	2,168.87	1,675.45	772.14	124.27	1,473.44
Overdraft	3,832.09	74.81	139.43	177.46	115.25	131.54	-	736.44
Cash Credit Loan	6,662.97	-	-	594.51	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,957.38	577.46	-	90.02	288.39	15.00	147.82	482.05
Residential Personal Home Loan (Up to Rs. 20 million)#	6,482.81	660.65	-	239.00	621.41	235.49	16.83	576.33
Real Estate Loan	3,905.73	31.96	-	203.86	86.43	32.34	1,765.88	490.61
Margin Nature Loan	1,672.21	177.74	-	9.58	22.48	232.63	26.19	167.80
Hire Purchase Loan	1,279.85	192.36	2.05	62.69	146.97	79.30	121.66	193.30
Deprived Sector Loan	4,082.82	422.67	154.90	471.40	357.74	203.07	33.18	754.74
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,016.29	977.42	185.02	341.26	196.66	14.79	9.13	2,094.48
<b>Total Product wise Loan</b>	<b>46,543.81</b>	<b>3,959.06</b>	<b>717.35</b>	<b>4,358.65</b>	<b>3,510.79</b>	<b>1,716.30</b>	<b>2,244.98</b>	<b>6,969.18</b>

**Collateral Wise**

Gold and Silver	184.87	77.53	25.59	161.05	42.49	-	-	587.76
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,672.21	137.74	-	9.58	-	-	26.19	167.80
Fixed Deposit Receipts	748.23	44.18	4.52	38.70	94.92	15.96	0.05	87.60
Own	748.23	44.18	4.52	38.70	94.92	15.96	0.05	87.60
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	41,644.75	2,824.21	687.25	3,949.87	3,268.16	1,247.85	397.29	5,250.22
Fixed Assets	41,644.75	2,824.21	687.25	3,949.87	3,268.16	1,247.85	397.29	5,250.22
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,275.32	433.58	-	199.45	82.73	220.92	83.27	875.81
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	1,957.32	433.58	-	144.77	0.45	203.07	-	752.12
Personal Guarantee	296.47	-	-	54.69	82.28	17.85	50.09	123.69
Collective Guarantee	4.33	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	18.42	441.83	-	-	22.48	231.57	1,738.17	-
<b>Total</b>	<b>46,543.81</b>	<b>3,959.06</b>	<b>717.35</b>	<b>4,358.65</b>	<b>3,510.79</b>	<b>1,716.30</b>	<b>2,244.98</b>	<b>6,969.18</b>

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Sector Wise</b>								
Agricultural and Forest Related	396.01	591.37	423.51	359.97	650.95	600.39	352.56	467.05
Fishery Related	12.61	43.04	4.22	24.62	-	16.86	9.88	10.33
Mining Related	15.20	-	1.50	-	-	-	20.21	-
Agriculture, Forestry, Beverage & Non Food Production Related*	408.27	331.10	149.64	266.94	191.76	502.95	190.29	30.90
Construction	502.96	1,083.10	456.34	354.44	-	176.77	295.62	10.68
Electricity, Gas and Water	319.86	-	36.00	5.60	-	-	-	16.75
Metal Products, Mach. & Ele. Eqp.	193.78	41.96	30.63	14.24	-	62.51	46.61	28.60
Tras., Com. and Public Utilities	932.32	87.10	79.87	50.23	-	31.22	246.72	1.94
Wholesaler & Retailer	956.19	493.37	252.52	612.79	1,308.34	2,100.03	598.92	254.58
Finance, Insurance and Real Estate	1,157.76	652.31	331.22	784.75	148.37	1,397.31	321.14	61.76
Tourism Service**	776.92	230.88	115.53	62.73	92.01	729.25	63.60	14.71
Other Services	638.58	581.82	37.92	73.02	-	350.25	62.63	22.66
Consumption Loans	2,147.13	514.65	1,311.09	1,431.52	41.81	3,534.70	1,430.00	290.28
Local Government	-	-	-	-	-	-	-	-
Others	778.06	983.69	345.57	33.53	606.30	5.68	1,275.68	33.80
<b>TOTAL sectorwise</b>	<b>9,235.65</b>	<b>5,634.40</b>	<b>3,575.55</b>	<b>4,074.37</b>	<b>3,039.54</b>	<b>9,507.92</b>	<b>4,913.86</b>	<b>1,244.03</b>

**Product Wise**

Term Loan	2,263.71	973.03	162.08	342.95	68.34	3,991.31	1,187.38	316.06
Overdraft	-	249.78	286.80	-	404.16	183.56	167.95	364.01
Cash Credit Loan	-	-	-	-	1,430.75	1,462.58	227.53	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,005.41	354.91	130.20	155.85	-	378.13	721.49	61.29
Residential Personal Home Loan (Up to Rs. 20 million)#	778.36	924.98	660.27	280.67	9.55	933.97	657.08	40.32
Real Estate Loan	976.79	727.54	295.93	482.91	147.98	778.83	195.82	44.27
Margin Nature Loan	289.26	416.51	237.77	156.35	-	144.65	6.01	-
Hire Purchase Loan	779.85	63.45	153.78	134.14	0.36	758.85	260.34	14.83
Deprived Sector Loan	510.02	408.21	161.73	402.28	101.29	706.29	253.29	81.51
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,632.26	1,515.99	1,486.99	2,119.23	877.11	169.76	1,236.96	321.75
<b>Total Product wise Loan</b>	<b>9,235.65</b>	<b>5,634.40</b>	<b>3,575.55</b>	<b>4,074.37</b>	<b>3,039.54</b>	<b>9,507.92</b>	<b>4,913.86</b>	<b>1,244.03</b>

**Collateral Wise**

Gold and Silver	438.71	-	-	-	-	-	-	-
Government Securities	8.55	-	-	-	-	-	-	-
Non Governmental Securities	415.73	416.51	240.68	155.90	-	144.65	6.01	-
Fixed Deposit Receipts	241.53	85.32	77.33	53.24	28.65	60.77	74.84	20.21
Own	241.53	85.32	77.33	53.24	28.65	60.77	74.84	20.21
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,641.78	4,848.78	3,086.38	3,484.19	147.98	8,487.23	4,668.02	1,223.82
Fixed Assets	7,641.45	4,848.78	3,086.38	3,454.78	147.98	8,487.23	4,668.02	1,223.82
Current Assets	0.33	-	-	29.41	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	393.29	283.80	171.11	378.31	-	815.27	164.99	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	301.90	283.80	2.49	291.80	-	702.82	164.36	-
Personal Guarantee	91.39	-	162.97	86.51	-	112.45	0.44	-
Collective Guarantee	-	-	-	-	-	-	0.19	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.64	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	96.06	-	0.04	2.74	2,862.91	-	-	-
<b>Total</b>	<b>9,235.65</b>	<b>5,634.40</b>	<b>3,575.55</b>	<b>4,074.37</b>	<b>3,039.54</b>	<b>9,507.92</b>	<b>4,913.86</b>	<b>1,244.03</b>

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>						
Agricultural and Forest Related	193.67	63.14	236.62	468.93	810.05	294.63
Fishery Related	-	-	5.76	62.18	11.35	17.00
Mining Related	-	-	0.94	23.64	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	69.37	202.49	158.45	529.37	304.91	317.58
Construction	238.86	-	82.31	287.24	187.68	343.60
Electricity, Gas and Water	-	-	220.66	221.77	72.45	27.40
Metal Products, Mach. & Ele. Equip.	43.67	-	11.94	16.98	114.57	16.45
Trans., Com. and Public Utilities	159.37	2.94	20.00	483.65	311.56	176.95
Wholesaler & Retailer	167.31	68.51	660.12	2,115.61	1,994.93	883.31
Finance, Insurance and Real Estate	28.80	-	678.85	1,957.97	2,404.39	674.57
Tourism Service**	30.33	37.24	261.36	1,556.08	308.28	432.93
Other Services	20.27	-	34.92	666.15	190.21	76.88
Consumption Loans	476.54	1.55	1,697.12	4,672.31	5,328.53	1,956.55
Local Government	2.59	-	-	-	-	-
Others	0.43	421.39	1,834.79	870.37	1,377.82	365.99
<b>TOTAL sectorwise</b>	<b>1,431.20</b>	<b>797.26</b>	<b>5,903.85</b>	<b>13,932.25</b>	<b>13,416.73</b>	<b>5,583.83</b>

**Product Wise**

Term Loan	466.24	375.34	699.99	5,877.98	2,806.54	1,840.65
Overdraft	140.81	-	-	978.25	537.16	93.14
Cash Credit Loan	112.46	-	-	2,393.60	284.09	647.52
Trust Receipt Loan/Import Loan	-	112.07	-	-	-	-
Short Term Working Capital/Demand Loan	0.43	-	573.78	76.99	927.89	355.47
Residential Personal Home Loan (Up to Rs. 20 million)#	183.55	-	1,257.98	1,501.61	3,516.29	667.66
Real Estate Loan	136.23	291.75	383.16	1,359.09	1,168.06	309.28
Margin Nature Loan	78.46	-	304.19	398.46	604.39	406.39
Hire Purchase Loan	157.23	2.27	60.09	353.71	148.16	157.04
Deprived Sector Loan	155.80	-	352.75	766.62	1,038.45	505.64
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,271.89	225.95	2,385.70	601.04
<b>Total Product wise Loan</b>	<b>1,431.20</b>	<b>797.26</b>	<b>5,903.85</b>	<b>13,932.25</b>	<b>13,416.73</b>	<b>5,583.83</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	23.44	-	-
Non Governmental Securities	78.46	-	-	398.46	604.39	-
Fixed Deposit Receipts	26.24	-	130.39	118.89	168.23	92.71
Own	26.24	-	130.39	118.89	168.23	92.71
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,179.37	797.26	5,170.22	12,773.13	10,809.08	4,548.08
Fixed Assets	1,179.37	797.26	5,170.22	12,773.13	10,809.08	4,548.08
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	147.14	-	292.24	611.19	1,831.47	421.47
Government Guarantee	2.59	-	-	-	-	-
Institutional Guarantee	-	-	290.97	563.27	1,254.15	392.52
Personal Guarantee	135.76	-	1.27	47.92	577.33	1.55
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	8.78	-	-	-	-	27.40
Credit Card	-	-	-	-	-	-
Others	-	-	311.00	7.14	3.55	521.57
<b>Total</b>	<b>1,431.20</b>	<b>797.26</b>	<b>5,903.85</b>	<b>13,932.25</b>	<b>13,416.73</b>	<b>5,583.83</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% change		
		2021	2022	2023	2023	2023	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	39,092	50,334	59,480	64,498	64,362	28.76	18.17	-0.21
	a. Paid-up Capital	24,740	30,093	34,388	34,445	34,458	21.64	14.27	0.04
	b. Statutory Reserves	5,803	9,012	11,190	11,343	11,365	55.31	24.16	0.20
	c. Retained Earning	3,434	5,520	6,645	11,031	11,059	60.72	20.38	0.25
	d. Others Reserves	5,115	5,709	7,258	7,678	7,480	11.60	27.14	-2.58
<b>2</b>	<b>BORROWINGS</b>	207,349	233,582	214,238	219,270	216,636	12.65	-8.28	-1.20
	a. NRB	8,220	22,655	7,944	5,101	5,015	175.59	-64.94	-1.68
	b. Others	199,129	210,926	206,294	214,169	211,620	5.92	-2.20	-1.19
<b>3</b>	<b>DEPOSITS</b>	130,425	159,023	167,093	166,838	165,290	21.93	5.07	-0.93
<b>4</b>	<b>BILLS PAYABLE</b>	11	38	27	43	49	252.05	-27.61	12.92
<b>5</b>	<b>OTHER LIABILITIES</b>	37,483	42,123	46,185	50,566	56,911	12.38	9.64	12.55
	a. Loan Loss Provision	10,760	11,708	18,383	19,926	22,293	8.81	57.01	11.88
	b. Interest Suspense a/c	4,176	4,727	6,921	9,173	10,609	13.20	46.42	15.66
	c. Others	22,547	25,688	20,881	21,467	24,008	13.93	-18.72	11.84
<b>6</b>	<b>RECONCILIATION A/c</b>	19,298	22,174	15,568	17,200	17,194	14.90	-29.79	-0.03
<b>7</b>	<b>PROFIT &amp; LOSS A/c</b>	11,839	12,378	5,191	1,214	836	4.55	-58.06	-31.10
	<b>Total</b>	<b>445,497</b>	<b>519,651</b>	<b>507,782</b>	<b>519,628</b>	<b>521,278</b>	<b>16.65</b>	<b>-2.28</b>	<b>0.32</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	28,288	20,320	26,963	29,177	26,984	-28.17	32.70	-7.51
	a. Cash Balance	521	371	494	635	222	-28.73	33.06	-65.07
	b. Bank Balance	17,507	10,770	17,249	18,849	17,498	-38.48	60.16	-7.17
	c. Money at Call	10,260	9,178	9,220	9,693	9,264	-10.55	0.46	-4.42
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	559	762	1,060	1,199	1,479	36.16	39.23	23.34
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	14,153	5,334	8,282	9,181	11,138	-62.31	55.27	21.31
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	365,554	449,686	432,237	434,513	432,731	23.01	-3.88	-0.41
	Institutional	54,128	90,239	72,928	68,200	67,372	66.71	-19.18	-1.21
	Individual	311,426	359,447	359,310	366,313	365,358	15.42	-0.04	-0.26
<b>5</b>	<b>FIXED ASSETS</b>	2,565	3,073	3,258	3,437	3,438	19.79	6.01	0.04
<b>6</b>	<b>OTHER ASSETS</b>	15,031	18,137	20,078	23,432	24,663	20.66	10.70	5.25
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	7	3	39	3	3	-54.15	1068.57	0.00
<b>8</b>	<b>NON BANKING ASSETS</b>	1	1	1	1	1	0.00	0.00	0.00
<b>9</b>	<b>RECONCILIATION A/c</b>	19,325	22,176	14,809	17,144	17,202	14.75	-33.22	0.34
<b>10</b>	<b>PROFIT &amp; LOSS A/c</b>	13	160	1,054	1,541	3,638	1178.33	558.67	136.14
	<b>Total</b>	<b>445,497</b>	<b>519,651</b>	<b>507,782</b>	<b>519,628</b>	<b>521,278</b>	<b>16.65</b>	<b>-2.28</b>	<b>0.32</b>
<b>Profit &amp; Loss A/c</b>									
<b>Expenses</b>									
<b>1</b>	<b>INTEREST EXPENSES</b>	18,279	30,522	36,966	9,320	12,379	66.98	21.11	32.82
<b>2</b>	<b>COMMISSION/FEE EXPENSES</b>	16	20	45	7	9	23.62	124.12	29.17
<b>3</b>	<b>EMPLOYEE EXPENSES</b>	9,379	11,857	12,689	3,414	4,508	26.43	7.02	32.05
<b>4</b>	<b>OFFICE OPERATING EXPENSES</b>	3,353	4,358	4,651	1,036	1,314	29.98	6.72	26.79
<b>5</b>	<b>NON OPERATING EXPENSES</b>	36	20	14	3	4	-45.12	-27.38	26.05
<b>6</b>	<b>PROVISION FOR RISK</b>	17,303	5,527	25,658	5,780	8,908	-68.06	364.22	54.12
<b>7</b>	<b>LOAN WRITTEN OFF</b>	31	35	123	5	5	12.30	252.87	0.00
<b>8</b>	<b>EXTRAORDINARY EXPENSES</b>	9	18	0	3	4	98.29	-99.36	32.64
<b>9</b>	<b>PROVISION FOR STAFF BONUS</b>	1,848	1,955	779	154	128	5.81	-60.14	-16.74
<b>10</b>	<b>PROVISION FOR INCOME TAX</b>	5,069	5,462	2,486	423	345	7.76	-54.49	-18.46
<b>11</b>	<b>NET PROFIT</b>	11,829	12,376	4,783	718	117	4.63	-61.35	-83.77
	<b>TOTAL EXPENSES</b>	<b>67,152</b>	<b>72,151</b>	<b>87,444</b>	<b>20,863</b>	<b>27,720</b>	<b>7.44</b>	<b>21.20</b>	<b>32.86</b>
<b>Income</b>									
<b>1.</b>	<b>INTEREST INCOME</b>	45,304	59,985	61,707	14,232	17,995	32.40	2.87	26.44
<b>2.</b>	<b>COMMISSION &amp; DISCOUNT</b>	1,420	1,442	618	210	249	1.60	-57.16	18.57
<b>3</b>	<b>OTHER OPERATING INCOME</b>	5,025	5,495	3,971	1,156	1,409	9.34	-27.73	21.85
<b>4</b>	<b>NON OPERATING INCOME</b>	270	446	158	30	36	65.02	-64.70	21.37
<b>5</b>	<b>PROVISION FOR WRITTEN BACK</b>	15,072	4,555	21,200	4,144	5,060	-69.78	365.46	22.10
<b>6</b>	<b>RECOVERY FOR WRITE BACK</b>	9	6	4	2	3	-29.10	-29.94	107.35
<b>7</b>	<b>INCOME FOR EXTRA ORDINARY EXPENSES</b>	48	63	113	44	50	30.87	77.81	11.65
<b>8</b>	<b>NET LOSS</b>	3	158	646	1,045	2,918	5531.04	307.55	179.19
	<b>TOTAL INCOME</b>	<b>67,152</b>	<b>72,151</b>	<b>88,416</b>	<b>20,863</b>	<b>27,720</b>	<b>7.44</b>	<b>22.54</b>	<b>32.86</b>
<b>Miscellaneous Information</b>									
	<b>No. of Total Staffs</b>	20,872	23,303	22,493	22,132	21,976	11.65	-3.48	-0.70
	<b>No. of Total Branches</b>	4,685	5,135	5,133	5,126	5,126	9.61	-0.04	0.00
	<b>No. of Total Centers</b>	362,982	428,783	445,666	449,864	450,047	18.13	3.94	0.04
	<b>No. of Total Groups</b>	1,183,364	1,351,729	1,390,718	1,404,128	1,406,066	14.23	2.88	0.14
	<b>No. of Total Passive Groups</b>	34,163	16,159	19,043	19,027	19,093	-52.70	17.85	0.35
	<b>No. of Total Members</b>	5,191,363	5,859,530	6,016,101	5,991,019	5,990,938	12.87	2.67	0.00
	<b>No. of Total Passive Members</b>	329,895	438,040	528,082	543,872	547,922	32.78	20.56	0.74
	<b>No. of Total Borrowers</b>	2,992,068	3,303,100	2,984,420	2,832,472	2,805,249	10.40	-9.65	-0.96
	<b>No. of Total Overdue Borrowers</b>	764,663	382,353	587,163	892,682	1,053,501	-50.00	53.57	18.02
	<b>No. of Total Saving Members</b>	5,193,582	5,888,077	6,039,507	6,024,483	6,024,601	13.37	2.57	0.00
	<b>Total Saving Amount (Rs million)</b>	130,472	159,023	167,027	166,839	165,729	21.88	5.03	-0.67

S.N.	Infrastructure Development Bank Name	NIFRA
<b>Liabilities</b>		
<b>1</b>	<b>CAPITAL FUND</b>	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	960.40
	g. Others Reserves Fund	170.95
<b>2</b>	<b>BORROWINGS</b>	2,439.81
	a. NRB	-
	b. Interbank Borrowing	150.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
<b>3</b>	<b>DEPOSITS</b>	838.30
	a. Current	136.34
	Domestic	136.34
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	700.00
	Domestic	700.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.96
	Domestic	1.96
	Foreign	-
<b>4</b>	<b>Bills Payable</b>	-
<b>5</b>	<b>Other Liabilities</b>	2,072.35
	1. Sundry Creditors	-
	2. Loan Loss Provision	611.60
	3. Interest Suspense a/c	-
	4. Others	1,460.76
<b>6</b>	<b>Reconciliation A/c</b>	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	509.43
	<b>TOTAL Liabilities</b>	<b>29,642.63</b>
<b>Assets</b>		
<b>1</b>	<b>LIQUID FUNDS</b>	387.51
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	387.48
	1. In Nepal Rastra Bank	93.82
	Domestic Currency	93.82
	Foreign Currency	-
	2. "A" Class Licensed Institution	293.66
	Domestic Currency	293.66
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	4,300.85
	a. Govt. Securities	4,300.85
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4,030.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	4,030.00
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	19,441.92
<b>4.1</b>	<b>LOANS &amp; ADVANCES</b>	19,441.92
	a. Infrastructure Project	19,441.92
<b>4.2</b>	<b>BILL PURCHASED</b>	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
<b>6</b>	<b>FIXED ASSETS</b>	181.16
<b>7</b>	<b>OTHER ASSETS</b>	1,301.21
	a. Accrued Interest:	500.60
	Financial Institutions	-
	Government Enterprises	95.10
	Private Sector	405.50
	b. Staff Loans / Adv.	134.82
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	665.79
<b>8</b>	<b>Expenses not Written off</b>	-
<b>9</b>	<b>Non Banking Assets</b>	-
<b>10</b>	<b>Reconciliation Account</b>	-
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-
	<b>TOTAL ASSETS</b>	<b>29,642.63</b>

Infrastructure Development Bank Name	NIFRA
<b>Expenses</b>	
<b>1. Interest Expense</b>	<b>78.50</b>
1.1 On Deposit Liabilities	23.06
1.2 On Borrowing	55.44
<b>2. Commission Expense</b>	<b>0.01</b>
<b>3. Staff Expense</b>	<b>30.18</b>
<b>4. Office Operating Expenses</b>	<b>22.22</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
<b>6. Non Operating Expense</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>328.12</b>
7.1 Loan loss Provision	328.12
7.1.1 General Loan loss Provision	328.12
7.1.1.1 Pass Loan Loss Provision	328.12
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
<b>8. Loan Written Off</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>80.86</b>
<b>10. Provision for Income Tax</b>	<b>218.33</b>
<b>11. Others</b>	<b>-</b>
<b>12. Net Profit</b>	<b>509.43</b>
<b>Total Expenses</b>	<b>1,267.64</b>

<b>Income</b>	
<b>1. Interest Income</b>	<b>1,008.71</b>
1.1 On Loans and Advances	786.01
1.2 On Investment	117.32
1.2.1 Government Bonds	117.32
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	105.38
<b>2. Commission and Discount</b>	<b>5.62</b>
2.1 Bills Purchase and Discount	-
2.2 Commission	5.62
2.3 Others	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
<b>4. Other Operating Income</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>0.09</b>
<b>6. Write Back from Provisions for loss</b>	<b>253.22</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>
<b>Total Income</b>	<b>1,267.64</b>

**Districtwise List of Banks and Financial Institutions Branches ( Kartik, 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
	<b>Total</b>		<b>760</b>	<b>195</b>	<b>36</b>	<b>991</b>	<b>4,961,412</b>	<b>5,006</b>
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
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	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	69	14	7	90	654,471	7,272
	<b>Total</b>		<b>578</b>	<b>84</b>	<b>51</b>	<b>713</b>	<b>6,114,600</b>	<b>8,576</b>
23	Bagmati	Dolakha	30	3	-	33	172,767	5,235
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	34	2	2	38	300,026	7,895
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	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	68	14	8	90	364,039	4,045
31	Bagmati	Kathmandu	923	148	49	1,120	2,041,587	1,823
32	Bagmati	Lalitpur	228	34	16	278	551,667	1,984
33	Bagmati	Bhaktapur	123	19	5	147	432,132	2,940
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	165	54	18	237	719,859	3,037
	<b>Total</b>		<b>1,813</b>	<b>334</b>	<b>108</b>	<b>2,255</b>	<b>6,116,866</b>	<b>2,713</b>
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	204	78	19	301	600,051	1,994
40	Gandaki	Tanahu	76	23	1	100	321,153	3,212
41	Gandaki	Syangja	40	24	2	66	253,024	3,834
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	45	9	1	55	249,211	4,531
44	Gandaki	Parbat	24	10	-	34	130,887	3,850
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	<b>Total</b>		<b>593</b>	<b>190</b>	<b>37</b>	<b>820</b>	<b>2,466,427</b>	<b>3,008</b>



47	Lumbini	Gulmi	37	15	-	52	246,494	4,740
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	77	28	327	1,121,957	3,431
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	88	39	3	130	674,993	5,192
56	Lumbini	Banke	79	29	7	115	603,194	5,245
57	Lumbini	Bardiya	44	26	-	70	459,900	6,570
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
	<b>Total</b>		<b>735</b>	<b>257</b>	<b>47</b>	<b>1,039</b>	<b>5,122,078</b>	<b>4,930</b>
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
	<b>Total</b>		<b>203</b>	<b>21</b>	<b>3</b>	<b>227</b>	<b>1,688,412</b>	<b>7,438</b>
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	18	1	-	19	189,085	9,952
71	Sudur Paschim	Kailali	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	65	11	1	77	513,757	6,672
75	Sudur Paschim	Darchula	20	2	-	22	133,310	6,060
76	Sudur Paschim	Baitadi	19	2	-	21	242,157	11,531
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
	<b>Total</b>		<b>326</b>	<b>52</b>	<b>6</b>	<b>384</b>	<b>2,694,783</b>	<b>7,018</b>
	<b>Grand Total</b>		<b>5,008</b>	<b>1,133</b>	<b>288</b>	<b>6,429</b>	<b>29,164,578</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	20	17	17	57	1	112
No. of Branches <sup>^</sup>	5,008	1,133	288	5,126		11,555
Population per Branch <sup>*</sup> (Served by A, B and C class BFIs)						4,536
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFIs)						2,524

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	760	195	36	870	991	1,861
Madhesh	578	84	51	1,059	713	1,772
Bagmati	1,813	334	108	769	2,255	3,024
Gandaki	593	190	37	576	820	1,396
Lumbini	735	257	47	1,153	1,039	2,192
Karnali	203	21	3	237	227	464
Sudur Paschim	326	52	6	462	384	846
<b>Total</b>	<b>5,008</b>	<b>1,133</b>	<b>288</b>	<b>5,126</b>	<b>6,429</b>	<b>11,555</b>

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

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
5	Short Term Working Capital/Demand Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
7	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
8	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
9	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
10	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
11	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
12	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06
5	Short Term Working Capital/Demand Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52
7	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17
8	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70
9	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04
10	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90
11	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02
12	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.32
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91

Weighted Average Interest Rate Structure of Commercial Banks

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

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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



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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

## Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88
15	Local Government	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22	4.74	1,081.22	3.50	1,081.22	3.52	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97

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

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

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)			
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	5.31	1,325,517.52	5.70	1,239,438.54	5.94	1,398,655.82	3.00	10.00	5.58	1,425,401.01
2	Fixed:	9.98	2,914,338.64	10.00	2,968,856.85	10.26	3,011,189.82	2.00	21.00	10.25	3,023,180.61
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	3.25	14.14	10.00	557,791.71
2.4	6-12 months	9.95	961,436.27	10.02	975,351.39	10.23	941,575.62	3.00	19.98	10.19	892,396.62
2.5	1-2 yrs	10.17	622,777.84	10.17	614,800.74	10.24	674,156.31	2.00	15.50	10.14	733,056.56
2.6	2 yrs and above	10.20	791,403.66	10.21	824,588.53	10.53	817,544.44	3.00	21.00	10.58	839,935.72
3	Call	2.34	293,534.43	2.34	294,389.50	2.43	288,614.85	0.05	3.57	2.36	282,186.19
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.72	2,006.31	2.66	1,927.06	2.78	1,772.05	1.79	10.50	2.68	2,073.60
6	Non interest bearing deposits	-	289,346.28	-	368,032.44	-	406,508.67	-	-	-	375,090.16
6.1	Current	-	248,611.14	-	327,012.47	-	366,366.21	-	-	-	335,606.87
6.2	Margin	-	39,838.34	-	39,716.67	-	39,114.58	-	-	-	38,484.56
6.3	Other	-	896.80	-	1,303.31	-	1,027.88	-	-	-	998.73
	Aggregate	8.00	4,824,743.18	8.06	4,872,644.39	7.90	5,106,741.21	0.05	21.00	7.76	5,107,931.58

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)			
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.26	326,949.68	11.40	324,006.44	11.44	326,839.22	4.22	21.00	11.51	320,920.85
2	Fishery Related	9.79	13,521.43	10.49	13,897.80	10.55	13,975.65	4.50	18.68	10.51	13,956.74
3	Mining Related	12.22	11,882.50	12.49	9,685.36	11.32	10,383.82	5.85	18.68	12.28	10,811.07
4	Agriculture, Forestry & Beverage Production Related	12.07	235,894.77	12.18	238,976.09	12.05	239,391.38	4.85	21.00	12.09	239,294.35
5	Non Food Production Related	12.17	507,206.86	12.46	518,381.82	11.80	531,979.94	2.72	20.79	12.36	537,160.59
6	Construction	11.88	165,581.52	12.55	171,430.98	12.44	179,898.49	2.00	21.12	12.39	181,176.42
7	Electricity, Gas and Water	11.24	301,426.60	11.42	303,560.14	11.29	311,342.49	2.25	21.99	11.44	311,889.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.57	68,468.68	12.60	67,737.63	12.42	66,789.28	3.00	20.84	12.25	65,234.21
9	Transport, Communication and Public Utilities	12.57	77,683.32	12.91	76,288.58	12.69	77,548.81	4.85	21.12	12.81	76,466.57
10	Wholesaler & Retailer	11.99	884,037.28	12.33	899,662.73	12.34	918,557.05	2.00	21.12	12.41	905,529.26
11	Finance, Insurance and Real Estate	11.96	293,261.17	12.15	297,748.14	11.45	307,499.54	1.75	19.17	12.11	300,186.89
12	Hotel or Restaurant	12.10	179,123.11	12.38	180,299.77	12.13	182,810.30	4.50	24.24	12.34	184,886.18
13	Other Services	11.93	178,122.27	12.16	179,442.69	11.69	181,181.56	4.50	21.00	12.19	182,357.90
14	Consumption Loans	12.44	787,996.26	12.79	796,879.83	12.21	794,534.29	2.00	30.00	12.91	804,545.51
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	10.54	3.50	1,176.10
16	Others	11.71	237,490.23	12.84	235,759.48	12.89	249,137.33	1.00	30.00	12.83	236,254.13
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26	1.00	30.00	11.96	4,371,846.36

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)			
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	12.13	1,409,236.04	12.36	1,443,931.33	11.55	1,474,123.68	2.25	24.24	12.26	1,498,289.09
2	Overdraft	12.04	101,819.68	13.84	92,864.19	13.65	92,543.15	5.73	18.86	13.91	91,694.66
3	Cash Credit Loan	12.63	533,565.11	12.36	536,208.65	12.31	553,366.10	3.00	21.00	12.37	546,536.62
4	Trust Receipt Loan/Import Loan	12.57	63,117.03	12.63	66,042.98	11.21	67,058.07	5.00	19.31	12.35	68,088.31
5	Short Term Working Capital/Demand Loan	11.02	845,495.11	12.55	847,215.38	12.43	854,213.42	4.22	21.99	12.47	825,615.94
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	2.00	17.31	12.31	303,327.11
7	Real Estate Loan	12.47	208,471.53	12.49	209,411.66	12.60	208,295.03	2.00	18.17	12.55	211,894.45
8	Margin Nature Loan	12.97	58,902.12	13.14	60,700.81	12.94	63,332.32	2.00	17.70	12.92	63,600.31
9	Hire Purchase Loan	12.27	111,731.38	12.65	111,128.69	12.61	109,582.79	5.00	17.94	12.47	108,884.79
10	Deprived Sector Loan	9.71	264,509.26	10.93	268,736.54	10.90	273,238.38	1.75	20.79	10.86	270,351.22
11	Bills Purchased	12.42	3,818.74	12.72	4,022.94	13.10	5,072.90	1.00	17.50	12.10	5,006.69
12	Other Product	10.98	380,502.96	12.33	380,994.83	12.51	390,107.56	2.00	30.00	12.48	378,556.88
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26	1.00	30.00	11.96	4,371,846.09

## Annex-I

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

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

**Annex-I**

**D. Microfinance Financial Institutions**

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

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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