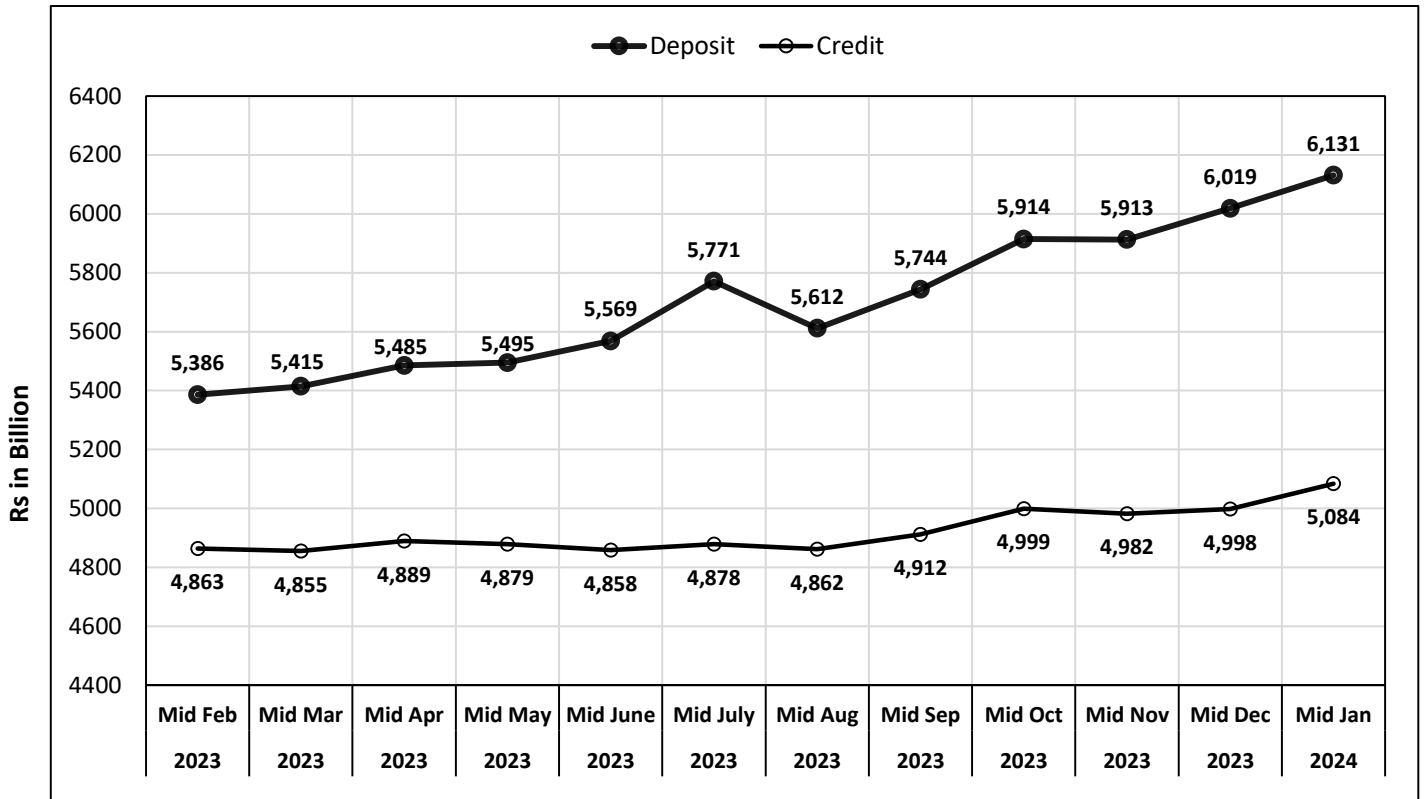


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Pus
(Mid-Jan, 2024)

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Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	17	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 Pus End, 2080 (Mid-Jan, 2024)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	100.90	10.85	2.18	113.93
2	Total Credit/GDP	83.48	9.23	1.76	94.47
3	Total Credit/ Total Deposit	82.74	85.09	80.57	82.92
4	CD Ratio	79.89	83.94	79.21	80.26
5	Fixed Deposit/Total Deposit	58.39	67.33	72.25	59.51
6	Saving Deposit/Total Deposit	26.98	24.31	18.26	26.56
7	Current Deposit/Total Deposit	7.54	1.66	1.23	6.86
8	Call Deposit/Total Deposit	6.24	6.64	7.37	6.30
9	NPL/ Total Loan [^]	3.63	3.61	9.18	3.73
10	Total LLP /Total Loan	4.26	3.65	8.81	4.29
11	Deprived Sector Loan/Total Loan ^{\$^}	6.32	11.18	7.06	6.80
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.65	6.13	7.79	7.51
2	Investment in Gov. Securities/Total Deposit	18.48	16.69	19.01	18.32
3	Total Liquid Assets/Total Deposit	27.16	25.38	33.43	27.11
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.65	9.78	13.60	9.73
2	Total Capital/RWA	12.48	12.72	15.69	12.56
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,019	1,134	288	6,441
3	No. of Deposit Accounts	45,911,042	6,802,570	836,694	53,550,306
4	No. of Loan Accounts	1,534,416	290,491	42,176	1,867,083
5	No. of Branchless Banking Centers	1,204	17	-	1,221
6	No. of Branchless Banking Customers	300,509	1,489	-	301,998
7	No. of Mobile Banking Customers	20,006,586	3,034,349	175,448	23,216,383
8	No. of Internet Banking Customers	1,279,818	530,332	14,942	1,825,092
9	No. of ATMs	4,673	347	44	5,064
10	No. of Debit Cards	11,736,515	951,382	59,163	12,747,060
11	No. of Credit Cards	304,655	1,003	-	305,658
12	No. of Prepaid Cards	166,347	1,690	-	168,037

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	7.32
	(a) Saving	4.61
	(b) Fixed	9.45
	(c) Call	2.12
2	Wt. Avg Interest Rate on Credit	11.38

Note:

Bank balance includes money at call

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

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

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

[^]Data as on Poush 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-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	558,525	618,798	683,127	741,521	719,247	10.79	10.40	-3.00
a. Paid-up Capital	365,820	407,789	425,052	432,997	436,024	11.47	4.23	0.70
b. Statutory Reserves	105,951	120,965	138,151	148,654	147,697	14.17	14.21	-0.64
c. Retained Earning	12,331	10,267	(6,633)	727	(23,064)	-16.75	-164.61	-3274.38
d. Others Reserves	74,422	79,777	126,558	159,143	158,591	7.20	58.64	-0.35
2 BORROWINGS	275,089	500,434	255,302	282,749	286,258	81.92	-48.98	1.24
a. NRB	118,779	259,218	2,022	1,789	2,042	118.24	-99.22	14.15
b. "A"Class Licensed Institution	28,829	40,170	18,993	31,301	38,290	39.34	-52.72	22.33
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	59,842	59,084	125.12	10.98	-1.27
d. Other Financial Ins.	1,267	6,027	6,467	16,953	10,907	375.72	7.30	-35.66
e. Bonds and Securities	100,435	136,986	163,416	172,864	175,934	36.39	19.29	1.78
3 DEPOSITS	4,740,066	5,159,175	5,771,238	6,018,961	6,131,062	8.84	11.86	1.86
a. Current	490,765	465,415	454,049	389,450	420,716	-5.17	-2.44	8.03
b. Savings	1,592,152	1,402,182	1,519,064	1,572,847	1,628,514	-11.93	8.34	3.54
c. Fixed	2,213,503	2,835,817	3,359,257	3,625,890	3,648,303	28.11	18.46	0.62
d. Call Deposits	396,693	391,068	390,785	386,018	386,225	-1.42	-0.07	0.05
e. Others	46,953	64,694	48,082	44,756	47,304	37.78	-25.68	5.69
4 Bills Payable	3,067	2,782	3,189	9,511	7,626	-9.30	14.61	-19.82
5 Other Liabilities	418,432	424,126	502,666	583,920	571,139	1.36	18.52	-2.19
1. Loan Loss Provision	89,594	110,300	168,124	191,201	218,009	23.11	52.42	14.02
2. Interest Suspense a/c	20,035	19,628	28,910	34,292	28,469	-2.03	47.29	-16.98
3. Others	308,804	294,198	305,633	358,426	324,661	-4.73	3.89	-9.42
6 Reconciliation A/c	4,050	512	471	1,639	442	-87.36	-8.02	-73.01
7 Profit & Loss A/c	69,757	79,497	75,002	29,369	30,880	13.96	-5.65	5.14
TOTAL	6,068,987	6,785,324	7,290,996	7,667,669	7,746,653	11.80	7.45	1.03
Assets								
1 LIQUID FUNDS	519,340	509,990	533,958	522,809	539,188	-1.80	4.70	3.13
a. Cash Balance	116,799	111,631	102,134	101,921	102,968	-4.43	-8.51	1.03
Nepalese Notes & Coins	99,422	108,250	99,262	97,320	98,956	8.88	-8.30	1.68
Foreign Currency	17,377	3,381	2,871	4,601	4,013	-80.55	-15.06	-12.79
b. Bank Balance	334,152	302,877	362,361	331,165	357,395	-9.36	19.64	7.92
1. In Nepal Rastra Bank	273,553	220,659	288,687	273,009	294,876	-19.34	30.83	8.01
2. "A"Class Licensed Institution	17,905	28,862	23,870	20,367	20,663	61.19	-17.30	1.45
3. Other Financial Ins.	3,275	6,959	2,939	2,972	2,483	112.50	-57.76	-16.45
4. In Foreign banks	39,419	46,397	46,865	34,817	39,373	17.70	1.01	13.09
c. Money at Call	68,389	95,482	69,463	89,723	78,825	39.62	-27.25	-12.15
2 INVESTMENTS	732,619	911,435	1,049,633	1,179,197	1,170,661	24.41	15.16	-0.72
a. Govt. Securities	721,612	909,783	1,029,807	1,123,991	1,123,011	26.08	13.19	-0.09
b. Others	11,007	1,651	19,827	55,206	47,650	-85.00	1100.56	-13.69
3 SHARE & OTHER INVESTMENT	214,313	186,550	251,757	274,605	296,307	-12.95	34.95	7.90
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	4,997,215	5,082,822	12.91	3.48	1.71
4.1 LOANS & ADVANCES	4,170,584	4,709,050	4,873,807	4,992,929	5,078,661	12.91	3.50	1.72
a. Private Sector	4,014,771	4,493,912	4,687,782	4,795,832	4,875,849	11.93	4.31	1.67
b. Financial Institutions	152,818	212,907	183,328	190,110	195,309	39.32	-13.89	2.73
c. Government Organizations	2,995	2,231	2,697	6,987	7,503	-25.51	20.86	7.37
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,286	4,161	11.28	-19.76	-2.92
5 LOANS AGT. COLLECTED BILLS	412	951	797	507	961	130.70	-16.19	89.68
6 FIXED ASSETS	82,989	95,030	136,783	138,737	140,223	14.51	43.94	1.07
7 OTHER ASSETS	331,101	353,788	417,472	530,480	490,791	6.85	18.00	-7.48
a. Accrued Interests	171,036	199,589	244,588	338,819	289,219	16.69	22.55	-14.64
b. Others	160,065	154,198	172,884	191,661	201,571	-3.66	12.12	5.17
8 Expenses not Written off	342	219	364	326	325	-36.12	66.61	-0.50
9 Non Banking Assets	7,693	10,521	18,689	22,165	23,711	36.76	77.62	6.97
10 Reconciliation Account	5,154	3,241	2,304	545	527	-37.12	-28.90	-3.40
11 Profit & Loss A/c	407	63	1,831	1,082	1,139	-84.64	2827.18	5.20
TOTAL	6,068,987	6,785,324	7,290,996	7,667,669	7,746,653	11.80	7.45	1.03

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	500,573	553,626	611,312	663,648	643,573	10.60	10.42	-3.02
a. Paid-up Capital	320,629	356,095	369,857	377,124	378,641	11.06	3.86	0.40
b. Statutory Reserves	96,910	110,434	126,035	135,605	134,637	13.96	14.13	-0.71
c. Retained Earning	15,897	14,956	(1,180)	4,500	(16,363)	-5.92	-107.89	-463.60
d. Others Reserves	67,137	72,140	116,599	146,418	146,658	7.45	61.63	0.16
2 BORROWINGS	261,004	462,083	243,416	270,522	272,628	77.04	-47.32	0.78
a. NRB	109,436	229,157	1,674	1,440	1,693	109.40	-99.27	17.57
b. "A"Class Licensed Institution	26,034	38,482	16,193	30,326	35,040	47.81	-57.92	15.54
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	59,842	59,084	125.12	10.98	-1.27
d. Other Financial Ins.	1,267	5,862	6,164	14,528	9,417	362.68	5.15	-35.18
e. Bonds and Securities	98,488	130,549	154,982	164,385	167,393	32.55	18.72	1.83
3 DEPOSITS	4,204,913	4,545,157	5,086,244	5,325,087	5,429,688	8.09	11.90	1.96
a. Current	475,545	453,605	441,571	379,828	409,599	-4.61	-2.65	7.84
b. Savings	1,426,355	1,261,715	1,366,476	1,413,308	1,465,123	-11.54	8.30	3.67
c. Fixed	1,919,565	2,436,953	2,898,148	3,151,524	3,170,307	26.95	18.93	0.60
d. Call Deposits	338,330	329,895	333,864	337,351	338,819	-2.49	1.20	0.44
e. Others	45,117	62,988	46,186	43,076	45,839	39.61	-26.68	6.42
4 Bills Payable	3,003	2,740	3,163	9,475	7,500	-8.75	15.45	-20.84
5 Other Liabilities	383,438	384,228	453,119	524,608	514,491	0.21	17.93	-1.93
1. Loan Loss Provision	77,889	95,409	147,603	167,302	191,564	22.49	54.71	14.50
2. Interest Suspense a/c	11,631	10,334	18,049	19,989	15,665	-11.15	74.67	-21.63
3. Others	293,919	278,486	287,467	337,317	307,262	-5.25	3.22	-8.91
6 Reconciliation A/c	3,962	516	470	1,646	456	-86.98	-8.96	-72.33
7 Profit & Loss A/c	63,462	72,201	68,213	27,152	28,452	13.77	-5.52	4.79
TOTAL	5,420,355	6,020,551	6,465,937	6,822,139	6,896,789	11.07	7.40	1.09
Assets								
1 LIQUID FUNDS	447,432	420,838	450,799	451,603	471,540	-5.94	7.12	4.41
a. Cash Balance	107,227	102,537	92,853	93,258	94,361	-4.37	-9.44	1.18
Nepalese Notes & Coins	89,926	99,279	90,215	89,094	90,724	10.40	-9.13	1.83
Foreign Currency	17,301	3,258	2,638	4,164	3,637	-81.17	-19.01	-12.66
b. Bank Balance	304,444	268,141	324,727	292,253	321,069	-11.92	21.10	9.86
1. In Nepal Rastra Bank	256,583	203,810	263,539	244,750	268,435	-20.57	29.31	9.68
2. "A"Class Licensed Institution	8,327	17,786	14,124	12,612	13,173	113.58	-20.59	4.45
3. Other Financial Ins.	119	149	201	76	90	25.05	34.61	18.81
4. In Foreign banks	39,414	46,395	46,864	34,815	39,371	17.71	1.01	13.09
c. Money at Call	35,761	50,160	33,219	66,092	56,110	40.27	-33.78	-15.10
2 INVESTMENTS	655,204	820,456	937,730	1,059,599	1,048,941	25.22	14.29	-1.01
a. Govt. Securities	644,196	818,804	918,942	1,004,933	1,003,226	27.10	12.23	-0.17
b. Others	11,007	1,651	18,788	54,666	45,716	-85.00	1037.69	-16.37
3 SHARE & OTHER INVESTMENT	202,553	175,230	238,878	262,800	283,642	-13.49	36.32	7.93
4 (Including Bills Purchased)	3,719,600	4,182,299	4,312,591	4,419,083	4,491,333	12.44	3.12	1.63
4.1 LOANS & ADVANCES	3,715,568	4,177,812	4,308,990	4,414,797	4,487,172	12.44	3.14	1.64
a. Private Sector	3,579,832	4,025,452	4,149,539	4,245,056	4,312,127	12.45	3.08	1.58
b. Financial Institutions	132,741	150,129	156,762	162,760	167,549	13.10	4.42	2.94
c. Government Organizations	2,995	2,231	2,690	6,980	7,495	-25.51	20.53	7.38
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,286	4,161	11.28	-19.76	-2.92
5 LOANS AGT. COLLECTED BILLS	412	951	797	507	961	130.70	-16.19	89.68
6 FIXED ASSETS	75,298	85,850	124,602	126,245	127,777	14.01	45.14	1.21
7 OTHER ASSETS	307,472	322,804	381,570	482,725	451,437	4.99	18.20	-6.48
a. Accrued Interests	155,810	177,208	218,341	302,082	260,636	13.73	23.21	-13.72
b. Others	151,662	145,596	163,228	180,642	190,801	-4.00	12.11	5.62
8 Expenses not Written off	241	219	363	325	323	-9.50	66.11	-0.47
9 Non Banking Assets	6,736	8,665	15,306	18,420	19,877	28.63	76.65	7.91
10 Reconciliation Account	5,074	3,240	2,301	555	523	-36.14	-29.00	-5.75
11 Profit & Loss A/c	332	-	1,001	279	434	-100.00	0.00	55.75
TOTAL	5,420,355	6,020,551	6,465,937	6,822,139	6,896,789	11.07	7.40	1.09

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	41,688	47,312	52,784	58,370	57,334	13.49	11.57	-1.77
a. Paid-up Capital	32,232	36,994	40,207	40,657	42,166	14.77	8.69	3.71
b. Statutory Reserves	6,135	7,072	8,341	9,240	9,274	15.28	17.94	0.37
c. Retained Earning	505	(282)	(355)	1,629	(586)	-155.77	25.97	-135.99
d. Others Reserves	2,816	3,528	4,592	6,844	6,480	25.27	30.15	-5.31
2 BORROWINGS	9,690	26,259	9,340	11,232	12,633	170.98	-64.43	12.48
a. NRB	7,590	20,104	300	300	300	164.87	-98.51	0.00
b. "A"Class Licensed Institution	1,100	500	1,250	975	3,250	-54.55	150.00	233.33
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	2,425	1,490	0.00	83.75	-38.56
e. Bonds and Securities	1,000	5,490	7,486	7,532	7,593	448.95	36.38	0.81
3 DEPOSITS	445,827	509,490	571,573	577,465	584,036	14.28	12.19	1.14
a. Current	13,929	9,932	11,059	8,137	9,673	-28.70	11.35	18.89
b. Savings	139,864	120,613	132,843	138,998	141,962	-13.76	10.14	2.13
c. Fixed	243,409	327,121	380,584	390,186	393,220	34.39	16.34	0.78
d. Call Deposits	48,417	51,614	46,811	39,521	38,753	6.60	-9.31	-1.94
e. Others	207	211	275	624	428	1.50	30.45	-31.37
4 Bills Payable	41	42	23	35	125	1.53	-44.16	260.04
5 Other Liabilities	19,406	23,291	30,451	37,306	34,437	20.02	30.74	-7.69
1. Loan Loss Provision	6,431	9,405	13,887	16,189	18,117	46.24	47.66	11.91
2. Interest Suspense a/c	1,138	1,129	1,931	4,480	2,487	-0.72	70.95	-44.48
3. Others	11,837	12,757	14,633	16,637	13,832	7.77	14.71	-16.86
6 Reconciliation A/c	76	0	0	0	0	-99.99	1477.29	661.37
7 Profit & Loss A/c	5,224	6,340	5,715	2,064	2,145	21.35	-9.85	3.95
TOTAL	521,953	612,733	669,886	686,471	690,710	17.39	9.33	0.62
Assets								
1 LIQUID FUNDS	55,300	69,497	64,562	53,709	50,727	25.67	-7.10	-5.55
a. Cash Balance	8,134	7,505	7,574	7,174	7,120	-7.73	0.92	-0.75
Nepalese Notes & Coins	8,059	7,383	7,341	6,737	6,745	-8.39	-0.56	0.11
Foreign Currency	76	123	233	437	376	62.05	89.75	-13.98
b. Bank Balance	22,731	24,830	28,785	31,073	28,670	9.23	15.93	-7.73
1. In Nepal Rastra Bank	13,432	13,435	20,033	23,451	21,365	0.02	49.11	-8.90
2. "A"Class Licensed Institution	7,619	6,642	7,521	6,073	5,969	-12.83	13.25	-1.72
3. Other Financial Ins.	1,676	4,752	1,228	1,548	1,335	183.58	-74.15	-13.72
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	15,461	14,937	52.08	-24.11	-3.39
2 INVESTMENTS	56,879	68,793	91,763	97,676	99,417	20.95	33.39	1.78
a. Govt. Securities	56,879	68,793	90,725	97,136	97,483	20.95	31.88	0.36
b. Others	-	-	1,038	540	1,934	0.00	0.00	258.16
3 SHARE & OTHER INVESTMENT	8,062	8,446	8,504	7,834	9,144	4.77	0.69	16.72
4 (Including Bills Purchased)	383,480	444,934	471,886	484,335	496,945	16.03	6.06	2.60
4.1 LOANS & ADVANCES	383,480	444,934	471,886	484,335	496,945	16.03	6.06	2.60
a. Private Sector	369,145	386,815	451,918	462,361	474,686	4.79	16.83	2.67
b. Financial Institutions	14,335	58,120	19,964	21,971	22,255	305.44	-65.65	1.29
c. Government Organizations	-	-	3	3	3	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	5,673	6,410	8,845	8,945	8,987	13.00	38.00	0.47
7 OTHER ASSETS	11,972	13,338	21,777	31,155	22,721	11.41	63.27	-27.07
a. Accrued Interests	6,166	7,075	14,549	22,677	14,807	14.75	105.63	-34.71
b. Others	5,806	6,263	7,228	8,478	7,915	7.87	15.42	-6.64
8 Expenses not Written off	0	-	-	-	-	-100.00	0.00	0.00
9 Non Banking Assets	489	1,258	2,269	2,440	2,517	157.16	80.40	3.16
10 Reconciliation Account	78	0	0	0	-	-99.41	0.00	-100.00
11 Profit & Loss A/c	21	56	279	377	253	172.42	397.68	-32.78
TOTAL	521,953	612,733	669,886	686,471	690,710	17.39	9.33	0.62

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change			
	2021	2022	2023	2023	2024	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	16,264	17,861	19,031	19,502	18,339	9.82	6.55	-5.96	
a. Paid-up Capital	12,959	14,700	14,988	15,216	15,216	13.44	1.96	0.00	
b. Statutory Reserves	2,907	3,459	3,775	3,808	3,786	19.01	9.13	-0.59	
c. Retained Earning	(4,071)	(4,408)	(5,098)	(5,403)	(6,115)	8.29	15.66	13.18	
d. Others Reserves	4,469	4,110	5,367	5,881	5,452	-8.05	30.59	-7.29	
2 BORROWINGS	4,395	12,092	2,546	996	996	175.15	-78.94	0.05	
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	-	-	-29.93	30.49	0.00	
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00	
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00	
e. Bonds and Securities	947	947	948	947	948	0.05	0.06	0.05	
3 DEPOSITS	89,326	104,528	113,422	116,409	117,338	17.02	8.51	0.80	
a. Current	1,290	1,878	1,419	1,485	1,443	45.55	-24.42	-2.83	
b. Savings	25,932	19,854	19,745	20,541	21,429	-23.44	-0.55	4.32	
c. Fixed	50,529	71,743	80,525	84,180	84,776	41.98	12.24	0.71	
d. Call Deposits	9,945	9,558	10,110	9,146	8,653	-3.89	5.77	-5.40	
e. Others	1,629	1,496	1,622	1,056	1,037	-8.20	8.47	-1.82	
4 Bills Payable	23	0	2	1	1	-98.23	380.57	4.66	
5 Other Liabilities	15,588	16,607	19,097	22,005	22,210	6.53	14.99	0.93	
1. Loan Loss Provision	5,274	5,486	6,634	7,710	8,328	4.03	20.91	8.01	
2. Interest Suspense a/c	7,267	8,165	8,930	9,823	10,317	12.36	9.36	5.03	
3. Others	3,048	2,955	3,533	4,472	3,566	-3.04	19.56	-20.26	
6 Reconciliation A/c	12	(4)	1	(8)	(13)	-134.24	-125.45	74.93	
7 Profit & Loss A/c	1,071	957	1,073	153	282	-10.71	12.19	84.23	
TOTAL	126,679	152,040	155,172	159,059	159,154	20.02	2.06	0.06	
Assets									
1 LIQUID FUNDS	16,607	19,655	18,596	17,497	16,921	18.35	-5.39	-3.30	
a. Cash Balance	1,438	1,588	1,706	1,489	1,487	10.48	7.42	-0.14	
Nepalese Notes & Coins	1,438	1,588	1,706	1,489	1,487	10.48	7.42	-0.14	
Foreign Currency	0	0	0	0	0	-41.58	115.37	-8.47	
b. Bank Balance	6,977	9,906	8,849	7,839	7,656	41.99	-10.68	-2.34	
1. In Nepal Rastra Bank	3,538	3,414	5,115	4,808	5,076	-3.50	49.79	5.57	
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,682	1,521	126.38	-49.85	-9.54	
3. Other Financial Ins.	1,480	2,058	1,510	1,349	1,058	39.05	-26.60	-21.55	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,193	8,160	8,041	8,169	7,778	-0.40	-1.46	-4.79	
2 INVESTMENTS	20,536	22,186	20,140	21,922	22,302	8.03	-9.22	1.74	
a. Govt. Securities	20,536	22,186	20,140	21,922	22,302	8.03	-9.22	1.74	
b. Others	-	-	-	-	-	0.00	0.00	0.00	
3 SHARE & OTHER INVESTMENT	3,698	2,875	4,375	3,972	3,521	-22.26	52.20	-11.34	
4 LOANS & ADVANCES									
(Including Bills Purchased)	71,536	86,303	92,931	93,797	94,544	20.64	7.68	0.80	
4.1 LOANS & ADVANCES	71,536	86,303	92,931	93,797	94,544	20.64	7.68	0.80	
a. Private Sector	65,795	81,645	86,325	88,415	89,036	24.09	5.73	0.70	
b. Financial Institutions	5,742	4,658	6,602	5,378	5,505	-18.87	41.72	2.35	
c. Government Organizations	-	-	4	4	4	0.00	0.00	0.00	
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00	
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00	
6 FIXED ASSETS	2,019	2,771	3,336	3,547	3,460	37.25	20.41	-2.45	
7 OTHER ASSETS	11,657	17,646	14,125	16,601	16,632	51.37	-19.95	0.19	
a. Accrued Interests	9,061	15,306	11,697	14,060	13,777	68.93	-23.58	-2.01	
b. Others	2,597	2,340	2,428	2,541	2,855	-9.90	3.76	12.35	
8 Expenses not Written off	100	-	1	1	1	-100.00	0.00	-8.67	
9 Non Banking Assets	468	599	1,114	1,306	1,318	27.99	85.87	0.90	
10 Reconciliation Account	2	(0)	3	(11)	3	-111.62	-1452.60	-130.34	
11 Profit & Loss A/c	55	6	551	427	451	-88.25	8461.23	5.72	
TOTAL	126,679	152,040	155,172	159,059	159,154	20.02	2.06	0.06	

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	224,341	330,008	429,253	203,082	240,720	47.10	30.07	18.53
1.1 Deposit Liabilities	215,183	305,976	402,421	193,116	228,879	42.19	31.52	18.52
1.1.1 Saving A/c	43,601	76,032	88,065	37,389	43,585	74.38	15.83	16.57
1.1.2 Fixed A/c	166,935	223,748	305,845	151,965	180,864	34.03	36.69	19.02
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	8,728	10,335	67.27	92.36	18.42
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	17,128	20,100	71.84	20.83	17.35
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	54,405	64,737	43.83	7.73	18.99
1.1.2.4 Above 1 Year	72,595	81,297	138,814	71,705	85,691	11.99	70.75	19.51
1.1.3 Call Deposit	4,443	6,111	8,461	3,750	4,416	37.55	38.45	17.75
1.1.4 Certificate of Deposits	204	85	51	12	14	-58.37	-39.75	19.03
1.2 Others	9,158	24,032	26,832	9,966	11,840	162.41	11.65	18.81
2 Commission/Fee Expense	1,735	3,121	4,228	1,507	1,862	79.87	35.49	23.50
3 Employees Expenses	48,174	53,727	55,126	25,277	30,511	11.53	2.60	20.71
4 Office Operating Expenses	33,544	38,326	38,127	16,331	19,855	14.26	-0.52	21.58
5 Exchange Fluctuation Loss	1	105	-	0	(1)	7277.31	-100.00	-450.14
5.1 Due to Change in Exchange Rates	1	34	-	-	(2)	2639.35	-100.00	0.00
5.2 Due to Foreign Currency Transactions	0	71	-	0	0	36644.30	-100.00	-60.58
6 Non-Operatiing Expenses	89	369	499	252	349	313.83	35.07	38.36
7. Provision for Risk	39,014	25,497	65,952	33,898	50,857	-34.65	158.67	50.03
7.1 Loan loss Provision	38,874	25,367	65,818	33,676	50,752	-34.74	159.46	50.71
7.1.1 General Loan loss Provision	25,113	12,849	17,473	13,122	19,555	-48.83	35.98	49.02
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	6,963	9,448	-58.22	18.37	35.69
7.1.1.2 Watch List Provision	3,878	3,976	6,969	6,160	10,107	2.54	75.28	64.09
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	19,749	29,224	-10.06	277.53	47.98
7.1.3 Additional Loan Loss Provision	321	430	2,711	804	1,973	34.16	529.86	145.29
7.2. Provision for Non-Banking Assets	48	13	89	164	81	-72.47	563.44	-50.64
7.3. Provision for Loss on Investment	3	98	16	58	19	2840.70	-83.24	-67.97
7.4. Provision for Loss of Other Assets	88	19	29	-	6	-78.72	54.71	0.00
8 Loan Written Off	814	1,607	2,823	1,565	1,689	97.46	75.65	7.94
9 Provision for Staff Bonus	9,238	11,766	10,407	4,617	4,664	27.35	-11.55	1.03
10 Provision for Income Tax	30,913	34,273	32,840	13,441	14,083	10.87	-4.18	4.78
11 Others	248	7	79	7	8	-97.24	1053.58	10.66
12 Net Profit	71,306	83,438	77,771	30,918	31,527	17.01	-6.79	1.97
TOTAL EXPENSES	459,417	582,244	717,106	330,896	396,124	26.74	23.16	19.71
Income								
1. Interest Income	372,972	509,366	641,877	294,379	349,006	36.57	26.01	18.56
1.1. On Loans and Advance	342,440	464,186	572,265	259,206	306,554	35.55	23.28	18.27
1.2. On Investment	25,974	38,306	57,477	27,925	33,684	47.48	50.05	20.62
1.2.1 Government Bonds	23,335	35,010	53,207	25,520	30,691	50.03	51.98	20.26
1.2.2 Foreign Bonds	215	341	228	194	237	59.06	-33.10	22.22
1.2.3 NRB Bonds	589	343	558	245	296	-41.74	62.57	20.63
1.2.4 Deventure & Bonds	1,835	2,612	3,484	1,966	2,461	42.30	33.39	25.17
1.3 Agency Balance	169	174	1,430	531	681	3.00	721.79	28.12
1.4 On Call Deposit	1,193	1,460	2,428	1,452	1,871	22.31	66.34	28.86
1.5 Others	3,196	5,239	8,276	5,265	6,217	63.95	57.97	18.08
2. Comission & Discount	24,942	27,259	29,086	13,813	17,120	9.29	6.70	23.94
2.1 Bills Purchase & Discount	228	310	206	138	174	35.78	-33.51	26.38
2.2 Comission	20,920	22,861	22,065	10,991	13,556	9.28	-3.49	23.33
2.3 Others	3,794	4,088	6,815	2,684	3,390	7.75	66.72	26.32
3 Income From Exchange Fluctuation	10,913	8,121	5,553	2,715	3,292	-25.58	-31.62	21.27
3.1 Due to Change in Exchange Rate	1,343	1,029	829	201	263	-23.41	-19.43	31.12
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	2,514	3,029	-25.89	-33.39	20.49
4 Other Operating Income	16,789	12,504	11,095	4,025	5,102	-25.52	-11.27	26.76
5 Non Operating Income	8,176	3,584	1,971	671	967	-56.17	-45.00	44.15
6 Provision Written Back	24,835	20,530	27,558	14,396	19,857	-17.33	34.23	37.94
7 Recovery from Written off Loan	760	669	245	59	79	-12.00	-63.34	33.56
8 Income from Extra Ordinary Expenses	12	156	(1,060)	9	35	1252.34	-780.06	304.76
9 Net Loss	19	56	780	831	665	197.60	1290.13	-19.98
TOTAL INCOME	459,417	582,244	717,106	330,896	396,124	26.74	23.16	19.71

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	194,409	284,750	364,419	175,978	208,716	46.47	27.98	18.60
1.1 Deposit Liabilities	185,438	262,357	339,229	166,402	197,338	41.48	29.30	18.59
1.1.1 Saving A/c	37,545	67,417	77,696	33,431	38,969	79.56	15.25	16.57
1.1.2 Fixed A/c	143,928	189,890	254,527	129,765	154,580	31.93	34.04	19.12
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	5,526	6,586	28.09	100.87	19.18
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	13,778	16,328	80.19	16.08	18.51
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	45,697	54,214	41.06	4.89	18.64
1.1.2.4 Above 1 Year	66,414	75,530	125,810	64,764	77,452	13.73	66.57	19.59
1.1.3 Call Deposit	3,760	4,966	6,963	3,194	3,774	32.07	40.23	18.17
1.1.4 Certificate of Deposits	204	85	43	12	14	-58.37	-49.64	19.03
1.2 Others	8,971	22,393	25,190	9,576	11,378	149.62	12.49	18.82
2 Commission/Fee Expense	1,693	3,057	4,099	1,472	1,815	80.52	34.08	23.29
3 Employees Expenses	42,824	47,172	47,816	22,221	26,846	10.15	1.37	20.81
4 Office Operating Expenses	29,235	33,086	32,261	14,171	17,126	13.17	-2.49	20.85
5 Exchange Fluctuation Loss	0	104	-	0	0	283053.30	-100.00	-60.58
5.1 Due to Change in Exchange Rates	0	33	-	-	-	89470.89	-100.00	0.00
5.2 Due to Foreign Currency Transactions	-	71	-	0	0	0.00	-100.00	-60.58
6 Non-Operatiing Expenses	78	312	462	229	326	301.60	48.10	42.31
7. Provision for Risk	32,424	21,637	57,437	29,169	44,091	-33.27	165.46	51.16
7.1 Loan loss Provision	32,326	21,538	57,424	29,111	44,062	-33.37	166.62	51.36
7.1.1 General Loan loss Provision	21,420	11,093	15,606	11,580	17,528	-48.21	40.69	51.37
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	6,812	9,312	-58.82	27.84	36.70
7.1.1.2 Watch List Provision	2,904	3,468	5,858	4,768	8,216	19.42	68.93	72.33
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	16,809	24,571	-6.65	291.76	46.18
7.1.3 Additional Loan Loss Provision	174	427	2,569	723	1,963	145.12	502.06	171.48
7.2. Provision for Non-Banking Assets	7	-	0	-	10	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	3	95	13	58	19	3082.32	-85.91	-67.97
7.4. Provision for Loss of Other Assets	88	3	0	-	-	-96.10	-99.34	0.00
8 Loan Written Off	708	1,489	2,602	1,504	1,610	110.40	74.70	7.09
9 Provision for Staff Bonus	8,146	10,673	9,462	4,301	4,281	31.01	-11.34	-0.45
10 Provision for Income Tax	27,592	30,803	29,784	12,276	12,688	11.63	-3.31	3.36
11 Others	248	7	72	7	8	-97.29	969.68	5.88
12 Net Profit	63,374	74,801	70,037	28,368	28,738	18.03	-6.37	1.31
TOTAL EXPENSES	400,732	507,892	618,452	289,697	346,246	26.74	21.77	19.52
Income								
1. Interest Income	326,157	442,405	551,682	257,708	304,965	35.64	24.70	18.34
1.1. On Loans and Advance	298,351	402,230	490,121	225,806	266,854	34.82	21.85	18.18
1.2. On Investment	23,895	34,586	51,290	25,315	30,208	44.74	48.30	19.33
1.2.1 Government Bonds	21,509	31,700	47,873	23,281	27,725	47.38	51.02	19.09
1.2.2 Foreign Bonds	215	341	228	194	237	59.06	-33.10	22.22
1.2.3 NRB Bonds	398	1	2	24	36	-99.74	118.89	47.65
1.2.4 Deventure & Bonds	1,774	2,544	3,187	1,816	2,211	43.42	25.26	21.76
1.3 Agency Balance	169	171	1,430	531	681	1.01	738.02	28.12
1.4 On Call Deposit	691	673	1,367	1,246	1,529	-2.59	103.20	22.71
1.5 Others	3,051	4,745	7,475	4,810	5,693	55.53	57.53	18.34
2. Comission & Discount	23,473	25,927	27,763	13,323	16,499	10.46	7.08	23.84
2.1 Bills Purchase & Discount	228	310	206	138	174	35.78	-33.51	26.38
2.2 Comission	20,103	21,943	21,250	10,733	13,238	9.15	-3.16	23.34
2.3 Others	3,142	3,674	6,307	2,452	3,087	16.95	71.64	25.87
3 Income From Exchange Fluctuation	10,900	8,083	5,468	2,674	3,252	-25.84	-32.36	21.61
3.1 Due to Change in Exchange Rate	1,344	1,028	817	191	257	-23.51	-20.55	34.43
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	2,483	2,995	-26.17	-34.08	20.62
4 Other Operating Income	12,990	10,325	9,218	3,177	3,970	-20.52	-10.71	24.97
5 Non Operating Income	5,901	3,087	1,760	495	767	-47.69	-42.99	55.03
6 Provision Written Back	20,596	17,299	23,391	12,264	16,697	-16.01	35.22	36.14
7 Recovery from Written off Loan	706	611	231	56	70	-13.46	-62.25	25.55
8 Income from Extra Ordinary Expenses	8	156	(1,060)	0	27	1736.57	-780.38	
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	400,732	507,892	618,452	289,697	346,246	26.74	21.77	19.52

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	24,027	37,191	53,217	22,207	26,210	54.79	43.09	18.02
1.1 Deposit Liabilities	23,915	35,908	52,034	21,860	25,796	50.15	44.91	18.01
1.1.1 Saving A/c	4,871	7,117	8,737	3,275	3,813	46.12	22.77	16.43
1.1.2 Fixed A/c	18,531	27,825	42,073	18,145	21,477	50.15	51.21	18.37
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	3,007	3,508	182.42	89.95	16.67
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	2,795	3,292	46.20	43.05	17.79
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	7,298	8,636	61.06	19.71	18.33
1.1.2.4 Above 1 Year	4,527	3,944	9,226	5,045	6,041	-12.87	133.90	19.74
1.1.3 Call Deposit	513	967	1,215	440	506	88.34	25.67	14.95
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	347	413	1042.25	-7.75	19.00
2 Commission/Fee Expense	42	63	120	31	42	51.43	90.31	33.90
3 Employees Expenses	4,341	5,225	5,838	2,451	2,941	20.37	11.72	19.99
4 Office Operating Expenses	3,441	4,096	4,617	1,716	2,166	19.05	12.72	26.22
5 Exchange Fluctuation Loss	1	1	-	-	(2)	-51.89	-100.00	0.00
5.1 Due to Change in Exchange Rates	1	1	-	-	(2)	-44.06	-100.00	0.00
5.2 Due to Foreign Currency Transactions	0	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	11	30	31	16	15	166.94	4.23	-8.54
7. Provision for Risk	5,678	3,329	7,125	3,757	5,758	-41.38	114.07	53.26
7.1 Loan loss Provision	5,636	3,301	7,064	3,738	5,737	-41.44	114.01	53.49
7.1.1 General Loan loss Provision	3,312	1,459	1,606	1,136	1,747	-55.97	10.08	53.77
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	46	122	-58.36	-42.00	164.62
7.1.1.2 Watch List Provision	845	431	1,010	1,090	1,625	-48.99	134.31	49.10
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	2,602	3,990	-20.46	190.81	53.36
7.1.3 Additional Loan Loss Provision	10	2	106	-	0	-82.35	5763.24	0.00
7.2. Provision for Non-Banking Assets	42	10	31	19	16	-76.01	206.87	-19.21
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	-	6	0.00	81.97	0.00
8 Loan Written Off	14	36	150	26	30	150.56	313.66	13.54
9 Provision for Staff Bonus	828	987	844	270	328	19.22	-14.54	21.55
10 Provision for Income Tax	2,486	3,010	2,604	1,061	1,232	21.09	-13.51	16.08
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,935	6,970	6,191	2,262	2,404	17.44	-11.18	6.28
TOTAL EXPENSES	46,806	60,939	80,737	33,798	41,123	30.20	32.49	21.67
Income								
1. Interest Income	38,436	55,444	74,528	30,438	36,654	44.25	34.42	20.42
1.1. On Loans and Advance	36,443	51,703	68,237	27,772	33,116	41.87	31.98	19.24
1.2. On Investment	1,525	2,732	4,790	2,103	2,818	79.15	75.32	33.96
1.2.1 Government Bonds	1,399	2,485	4,352	1,947	2,579	77.57	75.15	32.46
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	156	167	101.96	76.65	7.05
1.2.4 Deventure & Bonds	4	1	2	1	72	-77.28	195.12	7062.96
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	133	225	74.16	28.13	68.66
1.5 Others	119	403	725	429	495	238.16	79.68	15.42
2. Comission & Discount	1,273	1,051	1,030	407	529	-17.45	-1.99	29.83
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	210	271	8.33	-20.36	28.81
2.3 Others	596	317	446	197	258	-46.75	40.46	30.92
3 Income From Exchange Fluctuation	13	38	85	41	41	201.05	125.53	-0.56
3.1 Due to Change in Exchange Rate	(1)	1	12	10	6	-276.30	1204.94	-34.89
3.2 Due to Foreign Currency Trans.	13	37	73	31	34	181.46	97.78	9.95
4 Other Operating Income	2,257	1,684	1,601	712	939	-25.40	-4.90	31.94
5 Non Operating Income	1,556	219	114	85	99	-85.95	-48.03	15.43
6 Provision Written Back	3,211	2,407	3,135	1,753	2,602	-25.06	30.26	48.49
7 Recovery from Written off Loan	49	41	9	1	6	-16.21	-78.37	726.40
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	11	56	235	361	253	419.56	318.72	-29.79
TOTAL INCOME	46,806	60,939	80,737	33,798	41,123	30.20	32.49	21.67

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	5,905	8,067	11,618	4,897	5,794	36.60	44.02	18.32
1.1 Deposit Liabilities	5,830	7,710	11,159	4,854	5,745	32.24	44.72	18.36
1.1.1 Saving A/c	1,185	1,498	1,631	683	803	26.43	8.85	17.52
1.1.2 Fixed A/c	4,476	6,033	9,245	4,055	4,807	34.79	53.24	18.54
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	195	241	97.88	30.29	23.64
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	555	480	22.89	30.63	-13.48
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	1,409	1,887	48.59	29.56	33.93
1.1.2.4 Above 1 Year	1,654	1,823	3,778	1,896	2,199	10.23	107.21	15.96
1.1.3 Call Deposit	170	179	283	116	135	5.49	58.07	16.86
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	43	49	376.45	28.87	13.57
2 Commission/Fee Expense	-	1	9	4	4	0.00	1093.33	15.84
3 Employees Expenses	1,009	1,329	1,472	606	725	31.82	10.73	19.67
4 Office Operating Expenses	868	1,143	1,249	444	563	31.75	9.22	26.92
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	0	27	5	7	9	10983.72	-80.63	19.18
7. Provision for Risk	911	532	1,389	972	1,008	-41.62	161.23	3.70
7.1 Loan loss Provision	911	528	1,330	827	953	-42.01	151.78	15.22
7.1.1 General Loan loss Provision	381	298	261	407	280	-21.72	-12.48	-31.16
7.1.1.1 Pass Loan Loss Provision	252	221	160	105	14	-12.28	-27.62	-86.56
7.1.1.2 Watch List Provision	129	77	101	302	266	-40.13	30.76	-11.95
7.1.2 Special Loan Loss Provision	394	228	1,033	339	663	-42.01	352.33	95.58
7.1.3 Additional Loan Loss Provision	137	2	36	81	10	-98.56	1737.49	-87.79
7.2. Provision for Non-Banking Assets	-	3	58	145	55	0.00	1617.87	-61.93
7.3. Provision for Loss on Investment	-	0	-	-	-	0.00	-100.00	0.00
7.4. Provision for Loss of Other Assets	-	-	1	-	-	0.00	0.00	0.00
8 Loan Written Off	92	81	71	35	49	-11.01	-13.02	40.48
9 Provision for Staff Bonus	264	106	101	46	55	-59.94	-4.38	19.41
10 Provision for Income Tax	834	460	452	104	163	-44.84	-1.75	57.25
11 Others	-	0	7	0	1	0.00	5969.78	245.86
12 Net Profit	1,996	1,666	1,543	288	384	-16.56	-7.40	33.39
TOTAL EXPENSES	11,879	13,413	17,917	7,402	8,754	12.91	33.58	18.27
Income								
1. Interest Income	8,379	11,517	15,666	6,233	7,388	37.44	36.03	18.53
1.1. On Loans and Advance	7,645	10,253	13,907	5,629	6,584	34.11	35.64	16.97
1.2. On Investment	554	988	1,397	507	658	78.49	41.42	29.92
1.2.1 Government Bonds	427	826	983	292	387	93.47	19.00	32.65
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	65	93	38.34	25.54	42.95
1.2.4 Deventure & Bonds	58	67	295	150	178	15.64	341.43	18.91
1.3 Agency Balance	-	3	-	-	-	0.00	-100.00	0.00
1.4 On Call Deposit	155	181	285	72	117	16.89	57.26	61.41
1.5 Others	25	91	76	25	29	256.77	-15.94	13.64
2. Comission & Discount	196	281	293	82	92	42.85	4.51	12.27
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	48	47	31.50	24.94	-2.03
2.3 Others	56	96	63	34	45	71.21	-34.69	32.14
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	1,542	496	276	136	192	-67.84	-44.38	41.58
5 Non Operating Income	719	278	98	91	102	-61.29	-64.92	11.86
6 Provision Written Back	1,027	825	1,033	379	558	-19.70	25.20	47.19
7 Recovery from Written off Loan	4	16	6	2	2	264.86	-66.19	0.00
8 Income from Extra Ordinary Expenses	3	-	1	9	9	-100.00	0.00	-0.02
9 Net Loss	8	-	545	470	411	-100.00	0.00	-12.45
TOTAL INCOME	11,879	13,413	17,917	7,402	8,754	12.91	33.58	18.27

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	273,901	336,187	369,627	365,523	369,497	22.74	9.95	1.09
Fishery Related	8,956	13,234	15,012	15,857	15,949	47.76	13.44	0.58
Mining Related	8,685	8,789	11,789	11,633	11,811	1.20	34.13	1.53
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	833,206	846,945	6.89	6.63	1.65
Construction	414,030	190,196	203,379	219,378	211,276	-54.06	6.93	-3.69
Electricity, Gas and Water	207,797	246,839	307,457	324,027	333,663	18.79	24.56	2.97
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	67,998	72,451	15.84	-3.00	6.55
Transport, Communication and Public Utilities	97,505	100,909	98,130	94,332	106,614	3.49	-2.75	13.02
Wholesaler & Retailer	837,582	947,619	983,500	999,536	1,003,740	13.14	3.79	0.42
Finance, Insurance and Real Estate	337,170	375,243	365,559	368,677	378,379	11.29	-2.58	2.63
Tourism Service**	183,908	200,494	211,160	220,881	221,122	9.02	5.32	0.11
Other Services	177,036	192,913	196,597	200,731	205,081	8.97	1.91	2.17
Consumption Loans	233,767	867,483	926,138	946,947	991,611	271.09	6.76	4.72
Local Government	1,539	1,125	1,127	1,221	1,222	-26.88	0.12	0.05
Others	641,727	421,635	337,541	325,933	314,495	-34.30	-19.94	-3.51
TOTAL	4,172,747	4,709,039	4,879,851	4,995,880	5,083,855	12.85	3.63	1.76
Productwise								
Term Loan	932,079	1,196,841	1,579,614	1,742,387	1,788,623	28.41	31.98	2.65
Overdraft	634,300	718,773	230,782	137,756	136,817	13.32	-67.89	-0.68
Cash Credit Loan	-	-	516,456	591,338	658,842	-	-	11.42
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	84,259	77,862	-61.86	-6.19	-7.59
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	843,736	798,966	15.20	-13.20	-5.31
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	377,668	380,867	13.26	3.23	0.85
Real Estate Loan	183,538	228,255	249,588	244,229	245,032	24.36	9.35	0.33
Margin Nature Loan	106,282	80,508	76,535	81,190	84,290	-24.25	-4.93	3.82
Hire Purchase Loan	160,657	157,162	159,216	129,013	127,470	-2.18	1.31	-1.20
Deprived Sector Loan	293,414	335,623	308,356	316,149	318,753	14.39	-8.12	0.82
Bills Purchased	4,403	3,130	4,271	4,876	4,861	-28.92	36.46	-0.30
Other Product	473,944	558,470	452,502	443,279	461,473	17.83	-18.97	4.10
Total	4,172,747	4,709,039	4,879,851	4,995,880	5,083,855	12.85	3.63	1.76
Collateral wise								
Gold and Silver	43,111	52,782	55,533	51,769	53,175	22.43	5.21	2.71
Government Securities	678	783	3,239	230	3,225	15.48	313.70	1301.02
Non Governmental Securities	87,213	61,272	58,566	67,187	70,912	-29.74	-4.42	5.55
Fixed Deposit Receipts	29,313	64,221	58,120	51,258	52,109	119.08	-9.50	1.66
Own	29,081	64,006	57,887	51,077	51,929	120.09	-9.56	1.67
Other Licences Institutions	232	215	233	182	180	-7.34	8.61	-1.01
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,413,349	4,484,754	12.84	4.82	1.62
Fixed Assets	3,118,968	3,538,076	3,749,324	3,832,017	3,905,551	13.44	5.97	1.92
Current Assets	528,641	578,047	565,372	581,333	579,203	9.35	-2.19	-0.37
Against security of Bill	47,628	19,623	37,183	46,540	46,268	-58.80	89.48	-0.58
Domestic Bills	556	880	771	653	684	58.24	-12.36	4.78
Foreign Bills	47,072	18,744	36,412	45,887	45,584	-60.18	94.26	-0.66
Against Guarantee	181,603	195,088	195,038	186,777	194,025	7.43	-0.03	3.88
Government Guarantee	2,597	2,307	3,129	2,866	2,858	-11.17	35.67	-0.28
Institutional Guarantee	135,679	136,841	127,020	129,726	139,409	0.86	-7.18	7.46
Personal Guarantee	26,424	37,037	41,125	34,972	33,539	40.16	11.04	-4.10
Collective Guarantee	8,130	7,418	7,239	6,013	4,951	-8.76	-2.41	-17.66
International Rated Foreign Bank's Guarantee	1,783	1,509	455	395	365	-15.36	-69.84	-7.51
Other Guarantee	6,990	9,977	16,069	12,806	12,902	42.74	61.06	0.75
Credit Card	2,152	3,521	4,528	6,016	5,577	63.61	28.59	-7.29
Others	133,439	195,625	152,948	172,753	173,810	46.60	-21.82	0.61
Total	4,172,747	4,709,039	4,879,851	4,995,880	5,083,855	12.85	3.63	1.76

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

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

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

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	242,235	299,987	330,086	323,962	327,885	23.84	10.03	1.21
Fishery Related	7,816	11,666	13,237	14,067	14,156	49.25	13.47	0.63
Mining Related	8,258	8,386	11,383	11,284	11,451	1.55	35.73	1.48
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	798,389	812,382	6.34	6.55	1.75
Construction	355,404	154,723	167,502	184,101	187,118	-56.47	8.26	1.64
Electricity, Gas and Water	202,483	239,756	298,869	315,245	324,545	18.41	24.66	2.95
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	65,606	69,851	16.94	-2.97	6.47
Transport, Communication and Public Utilities	78,828	82,970	83,643	81,277	93,767	5.25	0.81	15.37
Wholesaler & Retailer	763,650	866,464	896,414	909,899	912,177	13.46	3.46	0.25
Finance, Insurance and Real Estate	287,621	315,353	306,730	305,200	311,696	9.64	-2.73	2.13
Tourism Service**	164,941	175,638	182,269	190,235	193,209	6.49	3.78	1.56
Other Services	163,684	177,350	178,117	181,633	185,722	8.35	0.43	2.25
Consumption Loans	205,358	757,464	768,478	801,538	813,837	268.85	1.45	1.53
Local Government	1,492	1,081	1,082	1,176	1,176	-27.54	0.03	0.00
Others	513,833	311,215	260,185	235,768	236,869	-39.43	-16.40	0.47
TOTAL	3,716,941	4,175,443	4,315,377	4,419,381	4,495,841	12.34	3.35	1.73
Productwise								
Term Loan	800,512	1,048,407	1,388,965	1,534,640	1,577,100	30.97	32.48	2.77
Overdraft	548,651	619,856	164,141	91,867	91,756	12.98	-73.52	-0.12
Cash Credit Loan	-	-	493,597	550,286	615,436	-	-	11.84
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	84,147	77,754	-61.88	-6.28	-7.60
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	818,543	774,317	15.57	-14.19	-5.40
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	304,035	306,110	12.10	0.08	0.68
Real Estate Loan	159,139	199,641	217,964	211,230	210,984	25.45	9.18	-0.12
Margin Nature Loan	90,921	64,819	58,679	63,678	65,862	-28.71	-9.47	3.43
Hire Purchase Loan	134,893	131,340	138,262	109,351	108,339	-2.63	5.27	-0.93
Deprived Sector Loan	239,728	279,646	262,365	267,508	268,902	16.65	-6.18	0.52
Bills Purchased	4,403	3,130	4,271	4,876	4,861	-28.92	36.46	-0.30
Other Product	427,751	481,430	385,119	379,219	394,420	12.55	-20.01	4.01
Total	3,716,941	4,175,443	4,315,377	4,419,381	4,495,841	12.34	3.35	1.73
Collateral wise								
Gold and Silver	38,492	47,816	50,575	47,022	48,359	24.23	5.77	2.84
Government Securities	670	722	3,200	189	3,182	7.70	343.23	1586.39
Non Governmental Securities	73,593	47,841	43,198	52,498	54,880	-34.99	-9.71	4.54
Fixed Deposit Receipts	24,777	49,275	47,972	43,347	42,810	98.87	-2.64	-1.24
Own	24,545	49,060	47,738	43,165	42,630	99.88	-2.69	-1.24
Other Licences Institutions	232	215	233	182	180	-7.34	8.61	-1.01
Collateral of Properties	3,269,848	3,673,792	3,833,402	3,921,041	3,985,463	12.35	4.34	1.64
Fixed Assets	2,741,246	3,095,794	3,268,070	3,339,751	3,406,404	12.93	5.56	2.00
Current Assets	528,603	577,997	565,333	581,290	579,059	9.34	-2.19	-0.38
Against security of Bill	47,626	19,623	37,183	46,540	46,268	-58.80	89.48	-0.58
Domestic Bills	555	880	771	653	684	58.60	-12.36	4.78
Foreign Bills	47,072	18,744	36,412	45,887	45,584	-60.18	94.26	-0.66
Against Guarantee	130,550	142,452	147,130	138,630	144,078	9.12	3.28	3.93
Government Guarantee	2,523	2,237	3,065	2,803	2,798	-11.32	36.99	-0.18
Institutional Guarantee	105,184	106,032	97,518	97,906	105,161	0.81	-8.03	7.41
Personal Guarantee	12,905	21,700	27,919	22,952	21,920	68.15	28.66	-4.50
Collective Guarantee	1,299	1,103	2,186	1,844	997	-15.14	98.29	-45.95
International Rated Foreign Bank's Guarantee	1,783	1,509	455	395	365	-15.36	-69.84	-7.51
Other Guarantee	6,855	9,870	15,986	12,731	12,837	43.98	61.96	0.84
Credit Card	2,152	3,521	4,524	6,004	5,570	63.61	28.48	-7.24
Others	129,231	190,401	148,194	164,110	165,232	47.33	-22.17	0.68
Total	3,716,941	4,175,443	4,315,377	4,419,381	4,495,841	12.34	3.35	1.73

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

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

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

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	26,987	29,913	32,930	34,852	34,902	10.84	10.09	0.14
Fishery Related	1,008	1,341	1,523	1,537	1,530	32.98	13.56	-0.50
Mining Related	364	302	321	288	301	-16.93	6.26	4.69
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	30,904	30,738	20.83	11.03	-0.53
Construction	49,017	31,622	32,104	31,067	19,879	-35.49	1.52	-36.01
Electricity, Gas and Water	5,116	6,488	7,578	7,853	8,175	26.83	16.80	4.10
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,717	1,922	-18.23	1.11	11.94
Transport, Communication and Public Utilities	15,054	13,921	11,060	10,342	10,132	-7.53	-20.55	-2.03
Wholesaler & Retailer	61,627	68,458	73,242	75,948	77,727	11.09	6.99	2.34
Finance, Insurance and Real Estate	39,227	47,742	46,985	51,782	54,610	21.71	-1.58	5.46
Tourism Service**	15,863	20,443	24,215	25,678	22,901	28.87	18.45	-10.82
Other Services	11,586	13,088	15,561	16,058	16,395	12.97	18.89	2.10
Consumption Loans	23,284	81,687	128,117	116,771	148,593	250.82	56.84	27.25
Local Government	11	8	9	9	10	-25.26	12.13	6.43
Others	110,457	98,812	66,870	78,775	65,957	-10.54	-32.33	-16.27
TOTAL	383,430	441,783	471,382	483,582	493,771	15.22	6.70	2.11
Productwise								
Term Loan	115,573	130,209	167,740	182,642	187,451	12.66	28.82	2.63
Overdraft	78,746	87,233	59,343	41,619	40,699	10.78	-31.97	-2.21
Cash Credit Loan	-	-	19,124	35,673	36,980	-	-	3.66
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	19,095	18,316	-0.76	37.47	-4.08
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	61,410	62,434	18.15	18.35	1.67
Real Estate Loan	17,446	18,717	21,884	23,415	24,323	7.28	16.92	3.88
Margin Nature Loan	12,528	11,773	14,165	14,079	14,771	-6.02	20.31	4.91
Hire Purchase Loan	21,804	21,814	17,352	16,257	15,700	0.04	-20.45	-3.43
Deprived Sector Loan	47,111	49,167	40,153	42,429	43,379	4.36	-18.33	2.24
Bills Purchased	-	-	-	0	-	0.00	0.00	-100.00
Other Product	31,041	56,310	49,491	46,962	49,719	81.41	-12.11	5.87
Total	383,430	441,783	471,382	483,582	493,771	15.22	6.70	2.11
Collateral wise								
Gold and Silver	3,721	3,982	3,931	3,717	3,772	7.01	-1.28	1.48
Government Securities	3	6	7	10	12	110.93	13.94	21.00
Non Governmental Securities	11,972	10,741	12,465	12,069	13,215	-10.28	16.05	9.49
Fixed Deposit Receipts	3,688	12,219	8,314	6,530	7,678	231.36	-31.96	17.57
Own	3,688	12,219	8,314	6,530	7,678	231.36	-31.96	17.57
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	319,268	367,503	403,350	416,477	422,732	15.11	9.75	1.50
Fixed Assets	319,252	367,493	403,343	416,464	422,617	15.11	9.76	1.48
Current Assets	16	9	7	13	115	-40.20	-27.60	782.58
Against security of Bill	1	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	1	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	43,691	45,678	41,526	41,891	43,600	4.55	-9.09	4.08
Government Guarantee	34	29	25	24	21	-13.23	-16.22	-11.58
Institutional Guarantee	24,143	25,284	24,532	27,046	29,393	4.73	-2.97	8.68
Personal Guarantee	12,644	13,999	11,873	10,615	10,205	10.71	-15.18	-3.86
Collective Guarantee	6,831	6,314	5,052	4,169	3,954	-7.56	-19.99	-5.15
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	38	27	29.44	-13.88	-28.53
Credit Card	-	-	4	11	7	0.00	0.00	-34.19
Others	1,086	1,654	1,785	2,876	2,755	52.27	7.93	-4.22
Total	383,430	441,783	471,382	483,582	493,771	15.22	6.70	2.11

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

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

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

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,679	6,287	6,611	6,708	6,709	34.37	5.15	0.02
Fishery Related	132	227	253	253	263	72.67	11.19	4.07
Mining Related	64	101	85	61	59	59.21	-15.66	-3.61
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,914	3,825	26.16	-7.65	-2.27
Construction	9,609	3,851	3,774	4,210	4,279	-59.92	-2.02	1.62
Electricity, Gas and Water	198	595	1,009	929	943	200.62	69.75	1.51
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	676	678	27.53	-14.88	0.44
Transport, Communication and Public Utilities	3,623	4,018	3,427	2,713	2,715	10.90	-14.70	0.09
Wholesaler & Retailer	12,305	12,697	13,844	13,688	13,837	3.18	9.04	1.08
Finance, Insurance and Real Estate	10,322	12,149	11,844	11,695	12,072	17.70	-2.51	3.22
Tourism Service**	3,104	4,413	4,676	4,967	5,011	42.15	5.96	0.89
Other Services	1,766	2,475	2,919	3,039	2,965	40.12	17.96	-2.45
Consumption Loans	5,125	28,332	29,543	28,637	29,182	452.83	4.27	1.90
Local Government	36	36	36	36	36	0.00	0.00	-0.03
Others	17,438	11,608	10,486	11,390	11,668	-33.43	-9.67	2.44
TOTAL	72,376	91,813	93,091	92,917	94,243	26.85	1.39	1.43
Productwise								
Term Loan	15,994	18,225	22,909	25,105	24,072	13.95	25.70	-4.11
Overdraft	6,903	11,684	7,297	4,270	4,362	69.26	-37.55	2.17
Cash Credit Loan	-	-	3,735	5,378	6,426	-	-	19.47
Trust Receipt Loan/Import Loan	-	-	112	112	108	0.00	0.00	-3.63
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,098	6,333	10.03	-0.37	3.85
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,224	12,323	24.11	17.57	0.81
Real Estate Loan	6,953	9,897	9,740	9,584	9,725	42.33	-1.58	1.47
Margin Nature Loan	2,833	3,915	3,691	3,433	3,657	38.23	-5.73	6.53
Hire Purchase Loan	3,960	4,007	3,602	3,405	3,431	1.19	-10.11	0.76
Deprived Sector Loan	6,575	6,811	5,838	6,212	6,472	3.60	-14.29	4.19
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,097	17,334	36.80	-13.69	1.38
Total	72,376	91,813	93,091	92,917	94,243	26.85	1.39	1.43
Collateral wise								
Gold and Silver	898	983	1,027	1,031	1,043	9.41	4.48	1.23
Government Securities	5	55	32	32	32	1074.45	-41.41	-0.06
Non Governmental Securities	1,648	2,690	2,902	2,620	2,818	63.21	7.90	7.55
Fixed Deposit Receipts	849	2,727	1,835	1,381	1,622	221.27	-32.73	17.41
Own	849	2,727	1,835	1,381	1,622	221.27	-32.73	17.41
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	75,831	76,558	27.93	4.16	0.96
Fixed Assets	58,471	74,789	77,912	75,802	76,530	27.91	4.18	0.96
Current Assets	22	40	32	29	28	81.94	-19.99	-3.61
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	6,256	6,347	-5.47	-8.29	1.45
Government Guarantee	40	40	40	40	40	0.00	0.00	-0.02
Institutional Guarantee	6,352	5,525	4,971	4,773	4,855	-13.02	-10.03	1.72
Personal Guarantee	875	1,338	1,332	1,406	1,415	52.98	-0.42	0.66
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-2.64
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	38	37	-41.51	-29.99	-0.60
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	5,766	5,823	14.39	-16.84	0.98
Total	72,376	91,813	93,091	92,917	94,243	26.85	1.39	1.43

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	CFR	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,760.98	2,085.09	1,156.79
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	356.20	335.65	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	2.07	(25.66)	(152.85)
	g. Others Reserves Fund	219.23	423.54	32.52
2	BORROWINGS	199.57	500.00	48.53
	a. NRB	-	-	48.53
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.57	500.00	-
3	DEPOSITS	18,443.77	15,599.36	7,375.83
	a. Current	186.15	48.48	36.65
	Domestic	186.15	48.48	36.65
	Foreign	-	-	-
	b. Savings	3,772.96	1,993.09	1,357.39
	Domestic	3,772.96	1,993.09	1,357.39
	Foreign	-	-	-
	c. Fixed	13,577.79	12,054.44	4,973.85
	Domestic	13,577.79	12,054.44	4,973.85
	Foreign	-	-	-
	d. Call Deposits	888.02	1,503.31	1,007.93
	Domestic	888.02	1,503.31	1,007.93
	Foreign	-	-	-
	e. Others	18.86	0.05	-
	Domestic	18.86	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.60	-	-
5	Other Liabilities	740.22	1,265.90	672.10
	1. Sundry Creditors	264.36	90.23	31.99
	2. Loan Loss Provision	338.47	550.20	399.79
	3. Interest Suspense a/c	-	215.47	113.29
	4. Others	137.39	410.00	127.02
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	53.22	-	39.70
	TOTAL Liabilities	21,198.36	19,450.35	9,292.95
Assets				
1	LIQUID FUNDS	1,540.42	1,133.31	559.04
	a. Cash Balance	210.94	107.30	59.82
	Nepalese Notes & Coins	210.91	107.30	59.82
	Foreign Currency	0.03	-	-
	b. Bank Balance	1,329.48	1,026.01	286.28
	1. In Nepal Rastra Bank	805.66	716.81	286.28
	Domestic Currency	805.66	716.81	286.28
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	359.40	242.32	-
	Domestic Currency	359.40	242.32	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	164.42	66.89	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	212.94
	Domestic Currency	-	-	212.94
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,958.25	3,302.12	1,785.39
	a. Govt. Securities	3,958.25	3,302.12	1,785.39
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	335.75	158.52	194.31
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	335.75	158.52	194.31
4	LOANS & ADVANCES (Including Bills Purchased)	14,290.21	13,420.96	5,860.13
	4.1 LOANS & ADVANCES	14,290.21	13,420.96	5,860.13
	a. Private Sector	13,697.15	12,419.67	5,461.66
	b. Financial Institutions	593.06	1,001.29	398.47
	c. Government Organizations	-	-	-
	4.2 BILL PURCHASED	-	-	-
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
6	FIXED ASSETS	438.84	336.95	265.35
7	OTHER ASSETS	630.62	1,072.58	397.06
	a. Accrued Interest:	293.40	353.93	154.41
	Financial Institutions	223.14	90.41	63.36
	Government Enterprises	70.26	46.77	27.59
	Private Sector	-	216.75	63.46
	b. Staff Loans / Adv.	137.91	310.70	112.10
	c. Sundry Debtors	38.29	365.53	11.30
	d. Cash In Transit	-	-	-
	e. Others	161.01	42.42	119.26
8	Expenses not Written off	-	-	-
9	Non Banking Assets	4.27	25.91	133.97
10	Reconciliation Account	-	-	3.23
11	Profit & Loss A/c	-	-	94.46
	TOTAL ASSETS	21,198.36	19,450.35	9,292.95

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	8,615.51	9,787.67	15,600.40	14,521.07	3,502.22	12,523.99	6,571.28
1.1 On Deposit Liabilities	8,423.84	9,599.97	15,282.62	13,714.54	3,324.11	12,009.04	6,111.36
1.1.1 Saving Account	2,038.25	3,569.92	2,832.20	2,363.51	884.45	2,031.06	1,242.68
1.1.2 Fixed Account	6,229.46	5,817.92	12,031.35	11,038.18	2,249.57	9,716.36	4,721.95
1.1.2.1 Up to 3 months Fixed Account	509.55	-	3,609.41	170.27	-	-	189.23
1.1.2.2 3 to 6 months Fixed Account	677.47	-	1,804.70	-	290.59	-	150.81
1.1.2.3 6 months to 1 year Fixed Account	3,134.46	-	3,248.47	-	693.46	9,716.36	413.91
1.1.2.4 Above 1 year Fixed Account	1,907.98	5,817.92	3,368.78	10,867.91	1,265.53	-	3,968.00
1.1.3 Call Deposit	156.12	212.13	419.07	312.85	190.09	261.62	146.72
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	191.68	187.71	317.78	806.53	178.11	514.96	459.92
2. Commission Expense	44.12	207.78	449.76	235.17	83.05	-	47.12
3. Staff Expense	1,842.67	2,127.69	1,773.05	1,443.96	517.57	1,235.58	738.62
4. Office Operating Expenses	694.30	825.12	1,038.21	1,262.03	341.17	1,043.53	543.10
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.11	0.01	-	-	-
7. Provision for Risk	2,865.38	2,926.83	3,023.08	9,175.31	240.43	1,947.94	1,120.34
7.1 Loan loss Provision	2,865.38	2,926.83	3,023.08	9,175.31	240.43	1,947.94	1,112.50
7.1.1 General Loan loss Provision	2,865.38	993.90	820.69	3,331.32	-	-	276.81
7.1.1.1 Pass Loan Loss Provision	2,865.38	785.78	820.69	1,490.33	-	-	-
7.1.1.2 Watch List Provision	-	208.12	-	1,840.99	-	-	276.81
7.1.2 Special Loan Loss Provision	-	1,917.46	2,202.39	5,844.00	240.43	-	835.70
7.1.3 Additional Loan Loss Provision	-	15.46	-	-	-	1,947.94	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	7.84
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	63.95	444.09	13.16	48.06	-
9. Provision for Staff Bonus	40.19	151.53	502.42	286.79	274.04	241.01	136.23
10. Provision for Income Tax	173.60	863.74	1,318.67	779.18	739.90	692.02	385.53
11. Others	-	6.72	-	-	-	-	-
12. Net Profit	590.05	2,015.39	3,203.08	1,801.94	1,726.43	1,477.12	840.54
Total Expenses	14,865.82	18,912.46	26,972.74	29,949.55	7,437.96	19,209.25	10,382.76
Income							
1. Interest Income	13,249.58	15,509.86	23,617.90	22,064.90	6,133.64	18,344.09	9,255.13
1.1 On Loans and Advances	11,451.53	13,309.98	20,830.67	19,634.55	4,582.67	16,614.60	7,372.49
1.2 On Investment	805.72	2,121.92	2,166.61	1,802.47	835.98	1,119.68	1,452.95
1.2.1 Government Bonds	805.72	903.65	2,151.10	1,802.47	816.04	1,119.68	1,448.17
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.66	15.51	-	-	-	4.78
1.2.4 Debenture & Bonds	-	1,211.61	-	-	19.93	-	-
1.3 On Agency Balance	57.16	4.63	-	537.14	8.50	-	3.84
1.4 On Call Deposit	-	73.33	418.05	-	519.24	-	-
1.5 On Others	935.16	0.00	202.58	90.74	187.27	609.81	425.86
2. Commission and Discount	597.92	155.13	1,945.56	812.12	765.41	547.72	623.56
2.1 Bills Purchase and Discount	-	-	-	0.01	13.35	0.22	0.67
2.2 Commission	597.92	122.06	570.62	812.11	617.86	397.94	244.30
2.3 Others	-	33.07	1,374.94	-	134.20	149.57	378.59
3. Exchange Flactuation Income	44.82	25.60	303.79	266.05	302.30	190.53	92.68
3.1 Due to Change in Exchange Rate	-	(102.53)	47.52	44.75	56.87	-	19.96
3.2 Due to Foreign Currency Transaction	44.82	128.12	256.27	221.30	245.43	190.53	72.72
4. Other Operating Income	184.33	717.83	27.41	330.73	41.06	93.30	5.20
5. Non Operating Income	1.06	4.66	2.14	167.57	2.91	28.19	42.10
6. Write Back from Provisions for loss	788.11	2,472.01	1,051.29	6,307.47	189.03	-	364.08
7. Recovery of written-off Loan	-	27.37	24.63	0.69	3.61	5.41	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	14,865.82	18,912.46	26,972.74	29,949.55	7,437.96	19,209.25	10,382.76

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	7,859.76	15,004.10	6,320.19	14,641.74	12,457.52	9,409.22	8,802.27
1.1 On Deposit Liabilities	7,536.16	14,416.69	5,819.87	13,767.86	11,836.39	8,287.11	8,184.83
1.1.1 Saving Account	1,489.15	3,648.23	1,247.19	2,086.02	2,278.44	1,572.51	1,455.98
1.1.2 Fixed Account	5,929.66	10,558.76	4,472.59	11,440.09	9,342.80	6,505.03	6,691.38
1.1.2.1 Up to 3 months Fixed Account	1,347.28	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,278.42	0.65	-	-	519.04	2,449.95	-
1.1.2.3 6 months to 1 year Fixed Account	1,337.13	9.76	139.77	-	7,469.20	2,640.63	6,689.43
1.1.2.4 Above 1 year Fixed Account	1,966.83	10,548.35	4,332.81	11,440.09	1,354.56	1,414.45	1.95
1.1.3 Call Deposit	117.35	209.70	100.10	241.75	215.15	209.57	37.47
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	323.59	587.41	500.32	873.88	621.14	1,122.11	617.44
2. Commission Expense	77.60	-	100.44	8.95	3.94	-	6.80
3. Staff Expense	800.23	1,387.05	1,118.43	2,086.52	1,640.87	1,283.00	1,694.66
4. Office Operating Expenses	598.94	1,087.67	568.14	994.33	1,199.72	974.19	872.11
5. Foreign Exchange Loss	-	-	-	-	-	-	0.17
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.17
6. Non Operating Expense	-	-	1.36	3.33	-	6.86	11.15
7. Provision for Risk	432.34	769.74	488.00	5,490.95	3,698.75	1,184.06	1,611.60
7.1 Loan loss Provision	432.34	769.74	488.00	5,490.95	3,698.75	1,184.06	1,601.27
7.1.1 General Loan loss Provision	432.34	329.75	19.12	2,723.25	353.15	1,184.06	846.26
7.1.1.1 Pass Loan Loss Provision	432.34	198.32	-	761.97	-	1,184.06	184.78
7.1.1.2 Watch List Provision	-	131.43	19.12	1,961.28	353.15	-	661.48
7.1.2 Special Loan Loss Provision	-	439.99	468.88	2,767.70	3,345.60	-	755.01
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	10.34
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	953.80	9.05	-	-	7.73	-
9. Provision for Staff Bonus	271.93	289.95	144.15	167.40	161.47	182.49	97.79
10. Provision for Income Tax	734.21	705.73	491.97	639.40	393.98	505.57	502.86
11. Others	-	-	-	-	0.14	-	-
12. Net Profit	1,713.15	1,903.81	805.38	867.23	1,059.21	1,136.82	1,355.28
Total Expenses	12,488.15	22,101.85	10,047.11	24,899.83	20,615.60	14,689.96	14,954.68
Income							
1. Interest Income	11,483.25	20,222.50	8,957.69	20,623.09	18,115.85	13,532.66	13,505.35
1.1 On Loans and Advances	9,733.05	18,146.87	7,996.75	18,847.61	15,808.59	11,485.79	11,588.78
1.2 On Investment	1,701.04	1,963.88	789.75	724.35	1,551.39	1,877.94	1,669.17
1.2.1 Government Bonds	1,502.77	1,951.21	95.10	724.35	1,525.47	1,832.99	1,667.80
1.2.2 Foreign Bonds	198.27	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	12.67	694.65	-	25.92	44.95	1.37
1.3 On Agency Balance	-	4.61	-	-	12.81	17.89	-
1.4 On Call Deposit	-	107.15	-	-	351.14	47.10	-
1.5 On Others	49.15	-	171.19	1,051.13	391.93	103.93	247.40
2. Commission and Discount	794.15	1,209.15	644.06	1,138.86	895.86	865.83	337.70
2.1 Bills Purchase and Discount	-	1.54	-	-	87.90	37.22	0.00
2.2 Commission	794.15	1,207.61	579.33	1,125.40	702.36	92.66	332.98
2.3 Others	-	-	64.73	13.47	105.59	735.95	4.72
3. Exchange Flactuation Income	189.52	67.15	120.78	230.39	160.70	146.24	44.52
3.1 Due to Change in Exchange Rate	35.40	-	8.86	38.93	48.11	20.01	-
3.2 Due to Foreign Currency Transaction	154.12	67.15	111.92	191.46	112.58	126.23	44.52
4. Other Operating Income	21.47	306.94	46.64	168.88	270.75	143.80	466.51
5. Non Operating Income	(0.24)	6.41	28.53	13.73	179.78	-	85.50
6. Write Back from Provisions for loss	-	289.70	249.41	2,724.87	966.14	-	515.10
7. Recovery of written-off Loan	-	-	-	-	-	1.43	-
8. Income from Extra Ordinary transactions	-	-	-	-	26.53	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	12,488.15	22,101.85	10,047.11	24,899.83	20,615.60	14,689.96	14,954.68

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahaaxmi
Expenses							
1. Interest Expense	18,319.32	7,284.10	9,198.89	9,766.80	10,744.98	7,785.08	2,442.74
1.1 On Deposit Liabilities	17,538.11	6,978.49	8,549.04	8,520.74	10,276.27	7,160.99	2,387.40
1.1.1 Saving Account	3,453.63	1,194.94	939.92	1,581.22	1,860.73	1,199.41	385.31
1.1.2 Fixed Account	13,810.69	5,677.63	7,483.47	6,747.89	8,259.95	5,855.27	1,959.13
1.1.2.1 Up to 3 months Fixed Account	-	718.84	-	41.76	-	-	-
1.1.2.2 3 to 6 months Fixed Account	3,860.51	674.77	4,098.06	522.85	-	-	243.74
1.1.2.3 6 months to 1 year Fixed Account	4,592.04	3,814.63	2,400.97	2,058.68	-	5,855.27	885.94
1.1.2.4 Above 1 year Fixed Account	5,358.13	469.38	984.44	4,124.59	8,259.95	-	829.44
1.1.3 Call Deposit	273.79	105.92	125.65	177.25	155.60	106.30	42.96
1.1.4 Certificate of Deposit	-	-	-	14.38	-	-	-
1.2 On Borrowing	781.20	305.61	649.85	1,246.06	468.70	624.10	55.34
2. Commission Expense	333.59	70.84	-	146.19	-	-	9.12
3. Staff Expense	2,088.72	807.88	683.67	1,085.37	1,770.16	720.20	288.73
4. Office Operating Expenses	1,481.11	593.22	486.62	683.56	1,159.38	679.20	189.48
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	22.39	-	-	-	280.57	-	-
7. Provision for Risk	4,136.02	948.11	281.11	1,152.45	1,401.38	1,197.55	559.43
7.1 Loan loss Provision	4,136.02	948.11	281.11	1,152.45	1,401.38	1,186.80	559.43
7.1.1 General Loan loss Provision	1,116.60	388.45	416.91	321.56	935.21	173.32	268.89
7.1.1.1 Pass Loan Loss Provision	648.27	-	(302.71)	-	242.78	-	(2.10)
7.1.1.2 Watch List Provision	468.33	388.45	719.62	321.56	692.43	173.32	270.99
7.1.2 Special Loan Loss Provision	3,019.42	559.66	(135.80)	830.88	466.17	1,013.47	290.55
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	10.75	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	16.32	-	54.33	3.17
9. Provision for Staff Bonus	313.75	122.30	346.49	215.60	160.79	174.94	44.13
10. Provision for Income Tax	781.46	317.91	935.49	564.44	726.81	435.86	119.16
11. Others	-	-	-	-	-	0.79	-
12. Net Profit	2,042.33	782.78	2,182.93	1,375.99	720.34	1,138.61	278.04
Total Expenses	29,518.69	10,927.14	14,115.21	15,006.71	16,964.42	12,186.57	3,934.01
Income							
1. Interest Income	27,348.11	10,123.93	13,073.29	13,507.04	15,511.79	10,785.40	3,325.30
1.1 On Loans and Advances	23,659.04	8,942.15	11,568.12	12,101.27	13,946.87	9,232.96	2,808.60
1.2 On Investment	3,343.94	832.29	1,237.54	1,218.65	1,475.37	1,517.76	182.01
1.2.1 Government Bonds	3,309.89	831.92	1,198.24	1,148.97	1,394.76	1,494.40	182.01
1.2.2 Foreign Bonds	-	-	-	17.12	-	21.20	-
1.2.3 NRB Bonds	-	0.36	-	-	8.76	-	-
1.2.4 Debenture & Bonds	34.05	-	39.30	52.56	71.84	2.16	-
1.3 On Agency Balance	-	15.76	3.26	-	14.93	-	-
1.4 On Call Deposit	-	3.23	-	9.74	-	-	20.31
1.5 On Others	345.13	330.50	264.36	177.39	74.63	34.68	314.37
2. Commission and Discount	1,697.55	630.19	664.01	1,015.19	1,029.35	129.81	105.90
2.1 Bills Purchase and Discount	-	16.78	-	-	16.78	-	-
2.2 Commission	1,697.55	588.95	650.74	1,015.19	958.38	129.81	2.37
2.3 Others	-	24.46	13.27	-	54.18	-	103.53
3. Exchange Flactuation Income	294.36	44.42	65.89	154.10	194.60	313.10	0.67
3.1 Due to Change in Exchange Rate	1.68	-	(2.09)	30.82	(0.31)	8.96	-
3.2 Due to Foreign Currency Transaction	292.68	44.42	67.97	123.28	194.91	304.14	0.67
4. Other Operating Income	175.52	25.75	286.69	131.51	82.37	443.77	31.66
5. Non Operating Income	-	10.85	25.33	4.02	2.31	162.01	-
6. Write Back from Provisions for loss	-	88.61	-	194.85	143.61	352.48	465.83
7. Recovery of written-off Loan	3.15	3.39	-	-	0.39	-	4.64
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	29,518.69	10,927.14	14,115.21	15,006.71	16,964.42	12,186.57	3,934.01

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	21.91	205.81	2,401.56	562.81	303.64	5,314.02	3,648.32
1.1 On Deposit Liabilities	21.91	205.81	2,361.54	562.81	303.62	5,244.20	3,593.14
1.1.1 Saving Account	2.51	41.75	337.33	129.67	48.68	786.94	517.75
1.1.2 Fixed Account	17.25	150.03	1,981.80	411.96	251.21	4,376.10	2,999.88
1.1.2.1 Up to 3 months Fixed Account	1.67	-	313.43	-	10.05	904.79	495.30
1.1.2.2 3 to 6 months Fixed Account	0.66	-	891.27	142.29	12.56	478.99	336.08
1.1.2.3 6 months to 1 year Fixed Account	8.81	-	412.11	3.66	87.92	2,230.11	1,710.28
1.1.2.4 Above 1 year Fixed Account	6.11	150.03	365.00	266.01	140.68	762.22	458.22
1.1.3 Call Deposit	2.15	14.03	42.41	21.18	3.73	81.16	75.51
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	40.02	-	0.02	69.82	55.18
2. Commission Expense	-	-	8.73	4.61	-	-	8.58
3. Staff Expense	10.71	30.16	276.32	89.70	32.34	568.08	379.83
4. Office Operating Expenses	12.29	24.27	226.84	61.32	19.88	368.50	296.35
5. Foreign Exchange Loss	-	-	-	-	-	(1.66)	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	(1.66)	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.18	-	-	0.91	-
7. Provision for Risk	66.06	-	657.46	238.25	15.85	1,213.45	621.88
7.1 Loan loss Provision	66.06	-	657.46	238.25	15.85	1,213.45	621.88
7.1.1 General Loan loss Provision	(1.61)	-	142.24	91.53	(8.03)	352.56	245.65
7.1.1.1 Pass Loan Loss Provision	(1.51)	-	-	-	(8.03)	118.78	-
7.1.1.2 Watch List Provision	(0.10)	-	142.24	91.53	0.01	233.78	245.65
7.1.2 Special Loan Loss Provision	67.66	-	515.21	146.72	23.88	860.89	376.23
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.48	-	-	16.51	-
9. Provision for Staff Bonus	-	-	15.91	-	6.98	66.67	81.36
10. Provision for Income Tax	-	-	42.96	-	20.94	180.01	219.68
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	47.83	100.23	-	48.87	420.02	512.58
Total Expenses	110.97	308.08	3,731.67	956.69	448.51	8,146.50	5,768.58

Income

1. Interest Income	26.36	266.99	3,347.93	768.81	436.84	7,401.82	5,453.36
1.1 On Loans and Advances	25.77	265.79	3,000.93	689.26	315.21	6,748.18	4,897.78
1.2 On Investment	-	-	283.00	56.78	118.70	604.74	510.91
1.2.1 Government Bonds	-	-	283.00	56.78	118.70	375.90	510.91
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	156.39	-
1.2.4 Debenture & Bonds	-	-	-	-	-	72.45	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.59	1.19	16.38	22.77	2.51	21.77	18.59
1.5 On Others	-	-	47.62	-	0.43	27.13	26.07
2. Commission and Discount	0.06	4.68	113.84	41.19	0.76	20.70	67.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.06	4.68	14.60	4.03	0.55	19.16	51.08
2.3 Others	-	-	99.24	37.16	0.21	1.54	15.94
3. Exchange Flactuation Income	-	-	0.23	0.00	-	7.20	10.55
3.1 Due to Change in Exchange Rate	-	-	0.20	0.00	-	-	3.42
3.2 Due to Foreign Currency Transaction	-	-	0.03	-	-	7.20	7.13
4. Other Operating Income	0.32	-	5.46	-	7.79	264.04	155.45
5. Non Operating Income	-	-	-	0.12	3.12	22.11	0.48
6. Write Back from Provisions for loss	20.37	36.42	264.20	76.63	-	430.63	81.71
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	63.86	-	-	69.95	-	-	-
Total Income	110.97	308.08	3,731.67	956.69	448.51	8,146.50	5,768.58

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	2,569.17	50.61	2,920.70	2,542.75	2,596.75	189.94	33.91
1.1 On Deposit Liabilities	2,524.13	50.61	2,834.19	2,538.74	2,540.50	189.66	33.91
1.1.1 Saving Account	331.45	5.24	379.70	471.77	255.17	36.82	14.27
1.1.2 Fixed Account	2,145.62	41.21	2,388.20	2,036.87	2,236.19	142.69	17.99
1.1.2.1 Up to 3 months Fixed Account	143.78	-	253.64	-	1,347.57	-	2.46
1.1.2.2 3 to 6 months Fixed Account	420.65	-	329.65	299.58	2.19	33.94	2.88
1.1.2.3 6 months to 1 year Fixed Account	835.17	22.58	697.50	1,223.70	319.73	70.51	7.70
1.1.2.4 Above 1 year Fixed Account	746.02	18.63	1,107.41	513.60	566.70	38.23	4.95
1.1.3 Call Deposit	47.06	4.16	66.29	30.10	49.14	10.16	1.65
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	45.04	-	86.51	4.01	56.26	0.28	-
2. Commission Expense	11.03	-	-	-	-	0.04	-
3. Staff Expense	308.41	7.01	314.60	293.89	198.67	42.27	20.02
4. Office Operating Expenses	230.89	5.44	272.17	201.80	157.83	36.87	4.50
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	13.83	-	-	0.03	-
7. Provision for Risk	282.88	21.09	547.52	222.30	903.45	42.87	23.48
7.1 Loan loss Provision	282.88	5.58	547.52	222.30	903.45	37.37	23.48
7.1.1 General Loan loss Provision	141.09	(3.51)	167.75	122.58	153.80	34.02	5.00
7.1.1.1 Pass Loan Loss Provision	-	0.47	(98.94)	39.72	34.40	34.02	1.34
7.1.1.2 Watch List Provision	141.09	(3.98)	266.69	82.86	119.41	-	3.66
7.1.2 Special Loan Loss Provision	141.79	9.09	379.76	99.72	749.65	3.35	18.48
7.1.3 Additional Loan Loss Provision	-	-	-	-	0.00	-	-
7.2. Provision for Non-Banking Assets	-	15.52	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	5.50	-
8. Loan Written Off	0.15	-	-	2.18	6.15	-	-
9. Provision for Staff Bonus	41.10	1.45	16.37	-	51.24	-	-
10. Provision for Income Tax	110.97	3.92	46.31	220.15	248.87	10.78	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	258.92	9.15	101.03	371.21	212.27	25.16	-
Total Expenses	3,813.52	98.68	4,232.54	3,854.28	4,375.24	347.97	81.91
Income							
1. Interest Income	3,528.01	97.42	4,044.93	3,587.94	3,456.19	285.70	66.33
1.1 On Loans and Advances	3,231.88	90.49	3,757.07	3,263.20	3,187.27	272.92	61.54
1.2 On Investment	260.34	-	244.24	282.61	229.23	4.67	-
1.2.1 Government Bonds	260.34	-	244.24	282.61	229.23	4.67	-
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	21.67	-	25.09	20.03	30.54	7.30	4.79
1.5 On Others	14.13	6.92	18.53	22.10	9.14	0.82	-
2. Commission and Discount	134.29	0.06	13.03	16.94	5.51	2.26	0.26
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	134.29	0.03	13.03	16.94	5.51	2.26	0.26
2.3 Others	-	0.03	-	-	-	-	-
3. Exchange Flactuation Income	0.39	-	21.54	-	-	-	-
3.1 Due to Change in Exchange Rate	0.22	-	2.39	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.17	-	19.16	-	-	-	-
4. Other Operating Income	79.94	1.20	103.86	163.26	95.19	7.68	2.50
5. Non Operating Income	-	-	49.17	8.58	13.15	1.79	-
6. Write Back from Provisions for loss	70.89	-	-	77.07	804.05	50.54	12.47
7. Recovery of written-off Loan	-	-	-	0.50	1.15	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	0.34
Total Income	3,813.52	98.68	4,232.54	3,854.28	4,375.24	347.97	81.91

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
Expenses							
1. Interest Expense	205.38	199.50	94.70	0.98	363.37	634.99	383.32
1.1 On Deposit Liabilities	205.38	198.91	94.52	0.98	363.37	631.30	382.09
1.1.1 Saving Account	46.84	22.04	14.76	0.97	71.97	88.07	56.37
1.1.2 Fixed Account	149.42	171.58	75.05	-	267.82	533.98	313.33
1.1.2.1 Up to 3 months Fixed Account	-	35.15	-	-	46.37	35.58	-
1.1.2.2 3 to 6 months Fixed Account	61.28	36.70	-	-	41.38	31.66	24.28
1.1.2.3 6 months to 1 year Fixed Account	53.97	66.27	-	-	111.05	238.32	142.56
1.1.2.4 Above 1 year Fixed Account	34.17	33.46	75.05	-	69.02	228.42	146.48
1.1.3 Call Deposit	9.12	5.29	4.71	0.01	23.58	9.25	12.39
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.59	0.18	-	-	3.70	1.23
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	53.71	26.15	27.04	4.22	64.23	54.37	31.23
4. Office Operating Expenses	37.67	19.85	25.16	11.98	48.22	52.73	23.54
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	275.86	66.04	3.69	-	-	9.92	49.90
7.1 Loan loss Provision	275.86	66.04	3.69	-	-	9.92	49.90
7.1.1 General Loan loss Provision	17.51	17.28	-	-	-	-	40.62
7.1.1.1 Pass Loan Loss Provision	1.84	1.53	-	-	-	-	3.98
7.1.1.2 Watch List Provision	15.67	15.75	-	-	-	-	36.65
7.1.2 Special Loan Loss Provision	258.35	48.77	3.69	-	-	-	9.28
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	9.92	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	30.81	-	-
9. Provision for Staff Bonus	-	2.96	-	-	19.32	-	3.79
10. Provision for Income Tax	-	8.00	-	-	52.27	-	10.99
11. Others	-	-	-	-	0.51	-	-
12. Net Profit	-	18.66	0.81	13.16	121.61	-	25.64
Total Expenses	572.62	341.16	151.40	30.33	700.33	752.01	528.42
Income							
1. Interest Income	274.94	284.78	143.94	3.12	546.46	605.93	482.89
1.1 On Loans and Advances	245.56	254.20	110.92	-	506.02	532.15	432.35
1.2 On Investment	24.03	16.52	25.55	0.40	24.70	68.07	48.48
1.2.1 Government Bonds	24.03	6.27	25.55	-	24.70	68.07	48.48
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	10.26	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	0.40	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.34	6.13	4.62	2.72	15.43	5.71	2.06
1.5 On Others	-	7.94	2.85	-	0.31	-	-
2. Commission and Discount	1.91	0.35	7.46	-	0.55	0.58	0.19
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.91	0.35	0.13	-	0.55	0.58	0.19
2.3 Others	-	-	7.33	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	11.47	9.49	-	0.04	22.04	26.67	16.39
5. Non Operating Income	-	-	-	27.18	39.46	4.16	3.47
6. Write Back from Provisions for loss	165.11	46.54	-	-	89.81	-	25.48
7. Recovery of written-off Loan	-	-	-	-	2.03	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	119.19	-	-	-	-	114.67	-
Total Income	572.62	341.16	151.40	30.33	700.33	752.01	528.42

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	236.44	232.92	191.72	615.76	337.11	77.24	79.47
1.1 On Deposit Liabilities	236.44	232.92	191.72	615.76	337.11	77.24	79.09
1.1.1 Saving Account	39.68	36.34	34.79	68.22	50.90	11.15	14.42
1.1.2 Fixed Account	193.24	185.87	155.17	542.45	286.21	62.93	59.41
1.1.2.1 Up to 3 months Fixed Account	-	27.34	9.69	-	-	4.23	5.57
1.1.2.2 3 to 6 months Fixed Account	-	28.99	7.07	57.79	23.34	8.90	4.92
1.1.2.3 6 months to 1 year Fixed Account	193.24	66.45	92.88	73.20	174.45	23.48	18.42
1.1.2.4 Above 1 year Fixed Account	-	63.09	45.54	411.46	88.42	26.32	30.50
1.1.3 Call Deposit	3.52	10.71	1.76	5.09	-	3.15	5.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.38
2. Commission Expense	-	-	-	-	-	0.01	-
3. Staff Expense	40.86	51.03	8.99	70.60	45.04	12.08	35.24
4. Office Operating Expenses	37.27	47.43	13.42	40.30	34.10	10.39	28.31
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.28	-	-	-	-	-
7. Provision for Risk	14.02	162.48	105.64	106.42	101.44	13.10	1.29
7.1 Loan loss Provision	14.02	107.24	105.64	106.42	101.44	13.10	1.29
7.1.1 General Loan loss Provision	12.99	34.51	63.28	13.66	(0.07)	4.22	1.29
7.1.1.1 Pass Loan Loss Provision	-	14.08	-	-	(9.96)	2.13	1.29
7.1.1.2 Watch List Provision	12.99	20.42	63.28	13.66	9.89	2.09	-
7.1.2 Special Loan Loss Provision	1.03	72.73	42.36	92.75	101.51	8.87	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	55.24	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	14.07	3.95	-	-	-	-	-
9. Provision for Staff Bonus	-	-	0.32	5.65	-	-	-
10. Provision for Income Tax	4.65	-	0.85	14.87	-	4.82	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	10.85	-	1.99	27.29	-	11.25	-
Total Expenses	358.15	498.09	322.92	880.88	517.69	128.88	144.32
Income							
1. Interest Income	296.24	274.68	293.04	788.12	458.03	116.96	111.21
1.1 On Loans and Advances	263.48	242.29	275.77	707.86	413.01	107.52	100.67
1.2 On Investment	28.07	21.43	-	52.01	36.27	-	8.50
1.2.1 Government Bonds	28.07	-	-	16.56	-	-	8.50
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	21.43	-	35.45	36.27	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.54	9.42	17.27	18.89	8.75	5.70	2.04
1.5 On Others	0.15	1.54	-	9.36	-	3.75	-
2. Commission and Discount	9.79	0.45	0.33	11.22	8.47	5.80	0.29
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	9.79	0.45	0.33	10.68	8.47	5.80	0.29
2.3 Others	-	-	-	0.53	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	20.30	21.77	1.83	5.79	3.54	-	11.48
5. Non Operating Income	-	8.53	3.39	-	-	-	-
6. Write Back from Provisions for loss	23.12	86.84	24.03	75.76	-	6.12	-
7. Recovery of written-off Loan	-	0.06	0.31	-	-	-	-
8. Income from Extra Ordinary transactions	8.70	-	-	-	-	-	-
9. Net Loss	-	105.75	-	-	47.65	-	21.34
Total Income	358.15	498.09	322.92	880.88	517.69	128.88	144.32

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	60.79	394.25	969.21	765.42	356.25
1.1 On Deposit Liabilities	60.79	394.25	957.31	740.24	349.67
1.1.1 Saving Account	0.11	43.30	130.23	74.31	67.03
1.1.2 Fixed Account	60.44	338.24	813.12	636.97	282.64
1.1.2.1 Up to 3 months Fixed Account	-	22.14	20.30	69.69	-
1.1.2.2 3 to 6 months Fixed Account	-	26.63	108.42	91.02	25.42
1.1.2.3 6 months to 1 year Fixed Account	-	136.53	338.60	250.69	27.48
1.1.2.4 Above 1 year Fixed Account	60.44	152.94	345.79	225.56	229.75
1.1.3 Call Deposit	0.24	12.71	13.96	28.96	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	11.90	25.18	6.58
2. Commission Expense	-	-	4.10	-	-
3. Staff Expense	2.87	48.67	85.74	86.17	56.56
4. Office Operating Expenses	1.33	32.58	53.75	58.23	44.49
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	8.26	-	-
7. Provision for Risk	-	137.82	64.26	98.31	139.50
7.1 Loan loss Provision	-	137.82	64.26	98.31	139.50
7.1.1 General Loan loss Provision	-	30.64	33.54	35.78	9.41
7.1.1.1 Pass Loan Loss Provision	-	1.54	-	1.00	-
7.1.1.2 Watch List Provision	-	29.10	33.54	34.78	9.41
7.1.2 Special Loan Loss Provision	-	107.18	30.72	62.53	130.09
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	-	8.45	17.46	-
10. Provision for Income Tax	-	-	22.81	51.64	-
11. Others	-	-	-	-	-
12. Net Profit	13.19	-	53.22	105.47	-
Total Expenses	78.18	613.32	1,269.80	1,182.71	596.81

Income

1. Interest Income	0.11	479.83	1,206.12	1,138.80	442.05
1.1 On Loans and Advances	-	423.35	1,071.91	1,005.52	391.23
1.2 On Investment	-	48.82	119.78	128.60	47.61
1.2.1 Government Bonds	-	-	119.78	-	47.61
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	48.82	-	128.60	-
1.3 On Agency Balance	-	-	-	-	-
1.4 On Call Deposit	0.11	7.66	8.42	-	3.21
1.5 On Others	-	-	6.02	4.69	-
2. Commission and Discount	-	0.47	8.09	37.43	1.10
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.31	8.09	0.03	1.10
2.3 Others	-	0.17	-	37.40	-
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	0.00	10.85	36.35	-	15.38
5. Non Operating Income	1.53	1.57	2.31	6.47	3.61
6. Write Back from Provisions for loss	76.53	53.57	16.93	-	79.91
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	-	67.03	-	-	54.76
Total Income	78.18	613.32	1,269.80	1,182.71	596.81

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,838.55	17,997.36	21,291.37	16,882.98	9,250.03	15,000.23	8,838.56	12,674.80
Fishery Related	790.42	1,098.95	687.31	556.22	-	379.65	53.35	97.71
Mining Related	2,795.50	-	351.08	1,151.39	-	-	234.29	3.00
Agriculture, Forestry, Beverage & Non Food Production Related*	41,191.90	32,404.91	71,395.62	88,168.69	15,934.08	83,710.79	39,139.29	33,573.19
Construction	3,012.00	3,785.16	21,704.30	6,858.31	7,704.52	2,000.36	1,765.34	2,826.83
Electricity, Gas and Water	12,482.96	19,787.75	22,111.28	27,588.36	7,854.66	14,638.83	8,837.24	13,233.86
Metal Products, Mach. & Ele. Eqp.	3,775.15	2,801.63	4,151.28	2,639.50	2,352.96	9,572.23	2,388.57	1,625.01
Tras., Com. and Public Utilities	1,248.74	2,522.95	3,089.36	4,000.75	1,538.99	4,832.23	249.27	1,353.85
Wholesaler & Retailer	37,033.76	59,162.79	84,434.03	65,591.32	24,037.24	48,699.17	27,796.83	42,417.11
Finance, Insurance and Real Estate	6,805.57	23,106.37	13,507.14	29,570.87	5,006.75	19,918.09	6,369.59	13,559.43
Tourism Service**	8,210.87	13,778.41	11,001.92	24,110.27	1,269.27	11,461.55	6,714.14	3,645.33
Other Services	5,981.95	7,934.98	15,717.82	20,665.94	1,850.93	8,829.50	1,701.33	5,431.69
Consumption Loans	56,991.74	70,449.94	63,361.54	37,307.49	14,657.60	16,255.95	15,326.94	35,054.28
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	2,122.80	1,873.57	42,208.83	5,108.38	234.18	14,381.59	8,738.05	11,294.08
TOTAL sectorwise	190,281.92	256,704.77	375,012.88	330,583.89	91,830.01	249,952.11	128,152.80	176,790.17

Product Wise

Term Loan	47,562.06	60,793.54	120,081.45	111,869.99	11,865.09	100,661.57	41,305.42	58,042.73
Overdraft	-	5,823.90	5,400.14	2,814.93	204.00	5,065.30	187.81	3,291.27
Cash Credit Loan	30,958.21	53,090.28	6,919.93	31,240.87	7,210.54	36,837.24	21,354.51	38,514.85
Trust Receipt Loan/Import Loan	1,524.87	637.85	10,198.34	10,745.10	4,483.22	9,781.52	3,072.03	5,135.73
Short Term Working Capital/Demand Loan	27,154.76	9,839.29	95,608.13	109,161.29	29,373.49	46,127.38	18,406.30	16,491.44
Residential Personal Home Loan (Up to Rs. 20 million)#	8,856.43	22,601.86	23,780.89	8,584.44	8,712.55	5,615.89	2,199.64	23,168.52
Real Estate Loan	13,590.63	9,575.00	22,388.72	23,403.03	7,865.50	14,202.14	4,357.81	6,353.98
Margin Nature Loan	4,543.62	4,360.72	11,562.81	2,225.34	-	2,466.03	143.94	1,716.76
Hire Purchase Loan	2,214.36	5,291.74	9,246.91	5,491.93	3,136.07	6,955.58	2,028.87	3,618.78
Deprived Sector Loan	12,576.70	21,544.26	18,829.15	17,070.43	5,213.60	12,593.71	6,982.97	9,366.84
Bills Purchased	4.39	10.00	12.47	236.97	581.68	-	0.08	-
Other Product	41,295.88	63,136.33	50,983.94	7,739.57	13,184.27	9,645.76	28,113.41	11,089.27
Total Product wise Loan	190,281.92	256,704.77	375,012.88	330,583.89	91,830.01	249,952.11	128,152.80	176,790.17

Collateral Wise

Gold and Silver	19,204.62	19,057.43	330.72	1,736.29	-	-	-	-
Government Securities	36.88	5.02	3.47	-	3,000.00	-	-	34.86
Non Governmental Securities	1,223.31	4,360.71	12,089.61	2,227.84	-	2,466.03	143.94	1,716.56
Fixed Deposit Receipts	1,307.24	1,371.36	3,620.38	1,773.40	5,708.27	1,438.01	1,282.44	1,950.65
Own	1,307.24	1,371.36	3,553.67	1,773.40	5,704.00	1,438.01	1,282.44	1,950.65
Other Licences Institutions	-	-	66.71	-	4.28	-	-	-
Collateral of Properties	156,834.34	204,715.68	292,029.56	303,116.90	72,470.15	235,383.31	106,532.19	157,850.86
Fixed Assets	130,103.30	204,172.56	210,083.27	287,828.69	61,038.65	228,373.70	46,355.45	90,104.00
Current Assets	26,731.04	543.12	81,946.30	15,288.22	11,431.49	7,009.61	60,176.74	67,746.86
Against security of Bill	527.81	23.12	1,827.43	22.97	-	-	3,072.03	4,589.59
Domestic Bills	-	-	0.00	-	-	-	-	-
Foreign Bills	527.81	23.12	1,827.43	22.97	-	-	3,072.03	4,589.59
Against Guarantee	7,679.84	27,123.54	6,359.16	11,243.73	2,651.81	10,368.31	6,608.31	8,633.25
Government Guarantee	17.40	216.60	379.52	383.43	138.81	-	156.08	198.98
Institutional Guarantee	6,442.30	12,591.61	4,558.11	10,455.99	2,513.00	-	6,153.37	8,027.93
Personal Guarantee	1,020.15	14,284.12	1,418.49	336.80	-	-	-	406.33
Collective Guarantee	5.03	31.21	3.04	67.25	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	64.02	298.87	-
Other Guarantee	194.95	-	-	0.27	-	10,304.29	-	-
Credit Card	18.24	9.23	1,025.89	198.77	425.31	296.44	-	149.25
Others	3,449.65	38.68	57,726.66	10,263.97	7,574.47	-	10,513.89	1,865.14
Total	190,281.92	256,704.77	375,012.88	330,583.89	91,830.01	249,952.11	128,152.80	176,790.17

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	27,740.87	5,463.12	15,263.73	14,621.30	15,495.36	59,704.99	21,417.44	14,508.12
Fishery Related	3,152.05	276.95	893.75	989.34	804.96	777.53	834.57	384.82
Mining Related	-	252.48	2,190.10	72.85	633.45	351.02	329.18	955.34
Agriculture, Forestry, Beverage & Non Food Production Related*	10,999.27	26,409.68	55,955.46	36,465.80	31,428.75	15,432.79	80,900.50	22,050.91
Construction	16,055.98	6,648.50	17,703.39	30,362.39	5,160.42	10,080.43	8,394.51	9,870.68
Electricity, Gas and Water	4,072.85	11,241.82	30,344.70	20,909.18	14,667.25	5,111.84	27,377.18	12,620.68
Metal Products, Mach. & Ele. Eqp.	831.39	1,107.58	9,913.65	6,880.91	2,525.08	539.84	6,632.47	447.79
Tras., Com. and Public Utilities	1,110.48	2,316.93	13,561.00	6,094.16	3,730.08	3,024.46	21,223.18	3,302.32
Wholesaler & Retailer	70,956.23	28,776.10	41,377.77	51,935.57	48,893.87	35,129.84	74,582.33	30,806.96
Finance, Insurance and Real Estate	12,909.45	6,705.28	19,936.98	20,956.94	12,955.34	5,468.63	33,231.68	8,784.03
Tourism Service**	6,668.47	4,500.09	14,636.89	10,425.60	7,352.53	4,800.44	15,670.21	2,907.96
Other Services	3,988.57	6,171.90	12,704.84	10,796.18	8,141.13	4,615.21	20,983.43	7,394.38
Consumption Loans	109,655.05	11,883.28	59,536.91	44,498.89	34,584.87	25,433.45	74,341.11	36,718.79
Local Government	-	-	-	231.20	150.72	-	-	-
Others	34,515.33	21,069.68	132.75	1,002.98	12,199.49	21,662.34	12.66	1,410.74
TOTAL sectorwise	302,655.99	132,823.40	294,151.93	256,243.29	198,723.30	192,132.81	385,930.45	152,163.53

Product Wise

Term Loan	82,145.55	66,863.01	146,157.34	84,021.60	87,739.78	23,764.22	154,335.66	59,401.54
Overdraft	1,613.13	1,000.40	10,412.52	5,862.16	3,253.24	11,727.02	9,946.85	6,803.75
Cash Credit Loan	66,586.15	22,434.77	45,417.90	22,750.89	24,486.62	-	65,722.94	7,212.76
Trust Receipt Loan/Import Loan	196.18	2,160.17	3,583.96	4,527.73	4,125.90	109.22	8,056.06	1,222.63
Short Term Working Capital/Demand Loan	27,829.24	15,258.59	36,856.61	42,411.83	36,170.72	109,602.08	56,943.47	13,843.50
Residential Personal Home Loan (Up to Rs. 20 million)#	61,555.41	6,569.47	11,366.17	20,040.64	10,258.35	8,977.63	29,325.22	9,593.73
Real Estate Loan	30,679.09	1,588.53	1,437.65	10,293.30	4,774.81	1,656.67	14,559.45	4,104.04
Margin Nature Loan	4,589.54	483.32	3,971.25	3,261.74	4,481.08	1,233.55	6,430.16	4,289.16
Hire Purchase Loan	4,799.78	4,607.24	7,347.88	4,264.63	4,612.49	2,974.43	13,674.42	4,702.86
Deprived Sector Loan	12,773.83	6,515.39	14,623.15	14,491.29	10,498.50	29,004.93	18,754.22	15,162.67
Bills Purchased	-	103.79	-	1,742.02	101.70	-	-	-
Other Product	9,888.09	5,238.72	12,977.50	42,575.48	8,220.12	3,083.06	8,182.00	25,826.88
Total Product wise Loan	302,655.99	132,823.40	294,151.93	256,243.29	198,723.30	192,132.81	385,930.45	152,163.53

Collateral Wise

Gold and Silver	51.00	115.81	3.88	443.87	13.79	29.99	-	793.20
Government Securities	-	6.30	75.12	1.70	4.05	-	-	12.03
Non Governmental Securities	4,589.54	485.31	3,954.90	3,261.74	4,558.96	-	-	4,347.92
Fixed Deposit Receipts	2,722.61	740.76	2,363.90	2,819.69	2,240.82	1,284.53	2,656.59	1,378.60
Own	2,722.61	740.76	2,307.52	2,819.69	2,240.02	1,284.53	2,656.59	1,360.31
Other Licences Institutions	-	-	56.38	-	0.80	-	-	18.29
Collateral of Properties	276,774.37	111,310.18	277,912.47	236,841.72	181,196.55	190,818.29	333,570.92	127,578.93
Fixed Assets	273,096.53	78,161.80	269,037.33	194,839.99	101,838.42	190,818.29	279,533.13	92,120.49
Current Assets	3,677.84	33,148.38	8,875.14	42,001.72	79,358.13	-	54,037.78	35,458.45
Against security of Bill	-	103.79	109.87	1,285.75	3,711.61	-	27,900.38	1,998.01
Domestic Bills	-	103.79	42.68	-	25.74	-	-	39.02
Foreign Bills	-	-	67.19	1,285.75	3,685.87	-	27,900.38	1,958.99
Against Guarantee	10,850.02	5,671.53	8,996.14	9,094.82	5,867.83	-	603.10	2,529.84
Government Guarantee	0.18	-	237.16	136.67	152.01	-	326.69	8.90
Institutional Guarantee	8,762.12	4,619.57	8,240.88	8,794.52	5,447.24	-	-	270.55
Personal Guarantee	-	1,051.97	283.81	69.10	266.21	-	227.69	1,636.73
Collective Guarantee	-	-	231.96	-	-	-	-	598.37
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2,087.73	-	2.32	94.53	2.37	-	48.73	15.29
Credit Card	333.26	344.54	604.52	358.65	646.39	-	507.25	106.88
Others	7,335.19	14,045.18	131.12	2,135.36	483.29	-	20,692.22	13,418.12
Total	302,655.99	132,823.40	294,151.93	256,243.29	198,723.30	192,132.81	385,930.45	152,163.53

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	13,977.44	12,788.17	8,728.03	8,402.71	1,479.76	106.54	492.59	2,163.50
Fishery Related	654.05	419.58	418.74	886.03	87.32	6.29	-	49.17
Mining Related	180.05	1,530.77	381.67	38.70	2.96	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	20,564.45	33,998.36	43,405.90	29,251.28	1,331.81	0.74	624.30	2,611.45
Construction	9,685.66	4,759.59	11,054.82	7,685.28	6,411.20	70.26	67.34	1,848.19
Electricity, Gas and Water	15,515.74	21,363.32	17,957.70	16,827.47	381.29	-	-	1,644.92
Metal Products, Mach. & Ele. Eqp.	1,823.90	4,620.09	3,367.81	1,854.43	216.20	2.70	-	217.12
Tras., Com. and Public Utilities	2,841.54	4,493.28	9,537.14	3,695.95	717.09	14.19	82.74	1,268.90
Wholesaler & Retailer	25,191.85	48,883.61	40,341.51	26,128.98	10,034.60	62.43	796.45	6,254.43
Finance, Insurance and Real Estate	28,235.42	12,782.30	22,734.09	9,152.28	5,702.15	-	260.00	6,248.84
Tourism Service**	15,811.04	7,368.75	17,497.42	5,378.01	719.51	24.96	-	1,715.33
Other Services	6,638.87	6,372.09	23,578.23	6,223.04	458.42	1.87	517.47	1,779.18
Consumption Loans	22,909.34	35,600.20	34,884.62	14,384.69	17,663.30	114.32	72.56	15,388.61
Local Government	-	-	-	-	-	-	-	3.34
Others	18,978.70	7,541.79	5,261.84	27,119.47	408.60	74.76	-	3,852.20
TOTAL sectorwise	183,008.03	202,521.90	239,149.53	157,028.32	45,614.22	479.05	2,913.45	45,045.16

Product Wise

Term Loan	53,847.84	80,047.77	103,228.43	83,365.43	16,556.29	269.91	715.00	17,140.60
Overdraft	9,360.54	6,353.99	1,976.17	658.59	3,094.27	70.39	366.27	2,430.13
Cash Credit Loan	30,756.17	44,344.36	29,684.95	29,912.42	6,195.00	-	-	5,420.17
Trust Receipt Loan/Import Loan	731.11	3,049.18	2,754.33	1,658.70	-	-	-	-
Short Term Working Capital/Demand Loan	12,551.01	25,448.49	38,133.92	7,105.14	21.18	27.65	705.75	843.89
Residential Personal Home Loan (Up to Rs. 20 million)#	7,980.93	15,088.84	14,354.44	7,478.98	5,703.84	36.50	67.34	7,132.53
Real Estate Loan	16,289.93	4,495.71	13,397.34	5,970.74	955.53	13.08	260.00	2,790.04
Margin Nature Loan	4,275.10	983.48	3,440.21	1,404.18	2,338.85	-	-	985.44
Hire Purchase Loan	5,832.48	5,869.02	6,507.52	5,162.15	1,378.07	28.91	82.74	2,590.04
Deprived Sector Loan	11,573.56	10,211.99	12,577.66	8,536.89	4,329.10	27.82	152.02	4,904.45
Bills Purchased	1,277.49	44.83	-	745.71	-	-	-	-
Other Product	28,531.87	6,584.26	13,094.56	5,029.39	5,042.09	4.80	564.34	807.87
Total Product wise Loan	183,008.03	202,521.90	239,149.53	157,028.32	45,614.22	479.05	2,913.45	45,045.16

Collateral Wise

Gold and Silver	6,564.91	0.69	11.19	1.86	228.75	-	-	150.00
Government Securities	-	-	2.21	-	-	-	-	-
Non Governmental Securities	4,430.76	990.49	4,032.24	-	2,365.51	-	-	985.44
Fixed Deposit Receipts	2,591.19	1,325.89	1,963.62	2,269.57	898.29	4.80	72.56	515.86
Own	2,591.19	1,325.89	1,930.20	2,269.57	898.29	4.80	72.56	515.86
Other Licences Institutions	-	-	33.42	-	-	-	-	-
Collateral of Properties	156,841.69	195,881.43	220,413.64	147,389.93	37,348.42	410.08	2,840.89	38,169.95
Fixed Assets	153,533.94	184,302.04	200,301.41	130,760.95	37,248.08	410.08	2,840.89	38,169.95
Current Assets	3,307.75	11,579.39	20,112.23	16,628.98	100.34	-	-	-
Against security of Bill	-	2.54	639.11	454.36	-	-	-	-
Domestic Bills	-	-	18.75	454.36	-	-	-	-
Foreign Bills	-	2.54	620.36	-	-	-	-	-
Against Guarantee	9,973.91	699.65	9,018.88	103.83	4,622.06	-	-	5,223.90
Government Guarantee	155.02	87.07	203.06	-	-	-	-	-
Institutional Guarantee	9,773.34	381.06	8,129.53	-	4,386.86	-	-	3,421.12
Personal Guarantee	44.71	133.39	636.19	103.83	230.95	-	-	1,463.12
Collective Guarantee	-	12.45	47.27	-	2.05	-	-	339.66
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	0.84	85.68	0.33	-	2.20	-	-	-
Credit Card	243.88	213.75	1.54	86.12	-	-	-	-
Others	2,361.69	3,407.47	3,067.09	6,722.65	151.19	64.18	-	-
Total	183,008.03	202,521.90	239,149.53	157,028.32	45,614.22	479.05	2,913.45	45,045.16

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	1,046.35	274.04	7,670.26	3,617.40	2,922.97	70.65	4,690.74	2,692.31
Fishery Related	15.62	2.46	141.24	298.36	153.72	43.08	155.70	389.42
Mining Related	-	-	25.47	87.39	-	-	46.82	125.25
Agriculture, Forestry, Beverage & Non Food Production Related*	678.09	248.36	4,548.74	3,309.96	1,877.38	141.96	5,761.45	7,311.93
Construction	72.63	217.91	606.79	1,645.77	384.63	133.79	2,224.81	3,856.44
Electricity, Gas and Water	0.21	-	563.45	65.61	262.28	-	1,460.90	-
Metal Products, Mach. & Ele. Eqp.	-	15.54	192.38	384.58	98.60	28.27	508.30	156.07
Tras., Com. and Public Utilities	255.26	234.02	1,581.76	2,006.33	1,280.18	28.28	647.14	991.42
Wholesaler & Retailer	3,263.98	550.86	15,639.40	9,222.58	7,996.29	185.59	5,510.72	11,068.75
Finance, Insurance and Real Estate	682.56	353.24	11,759.75	7,888.62	4,789.66	-	4,152.63	4,942.36
Tourism Service**	362.16	33.70	4,125.32	100.39	1,716.78	13.10	2,759.63	8,869.95
Other Services	692.64	16.17	2,321.78	1,783.76	1,833.20	31.12	1,063.91	3,311.44
Consumption Loans	3,890.42	1,587.42	21,321.21	32,360.91	14,548.55	241.68	12,341.11	7,045.68
Local Government	-	-	-	0.63	-	-	5.79	-
Others	2.77	695.02	28,508.06	6,103.16	10,047.93	186.34	13,358.49	1,662.55
TOTAL sectorwise	10,962.70	4,228.74	99,005.61	68,875.45	47,912.19	1,103.84	54,688.15	52,423.57

Product Wise

Term Loan	3,355.87	805.37	45,070.81	20,649.47	24,746.67	265.67	23,416.72	18,515.68
Overdraft	460.55	-	4,060.20	9,714.47	3,931.07	61.31	11,342.73	1,004.56
Cash Credit Loan	2,828.35	-	-	-	5,111.05	246.86	-	10,193.84
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	155.00	382.59	10,325.06	426.10	464.83	123.94	388.39	1,722.31
Residential Personal Home Loan (Up to Rs. 20 million)#	1,615.77	873.95	14,100.90	12,254.17	2,876.11	173.45	6,023.82	3,413.62
Real Estate Loan	511.04	64.60	7,412.29	3,907.98	1,492.65	-	790.18	2,336.68
Margin Nature Loan	402.04	59.00	2,801.74	1,559.71	1,386.94	-	1,656.54	1,570.94
Hire Purchase Loan	424.94	286.69	2,502.88	2,796.47	1,479.09	32.14	1,381.92	1,048.40
Deprived Sector Loan	586.62	750.08	7,827.83	6,922.80	5,043.28	65.76	3,822.27	3,333.49
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	622.52	1,006.46	4,903.89	10,644.28	1,380.49	134.71	5,865.58	9,284.03
Total Product wise Loan	10,962.70	4,228.74	99,005.61	68,875.45	47,912.19	1,103.84	54,688.15	52,423.57

Collateral Wise

Gold and Silver	70.65	-	617.42	972.37	739.65	-	465.72	-
Government Securities	-	-	-	-	-	-	11.50	-
Non Governmental Securities	402.04	59.00	2,806.54	1,556.46	1,386.94	-	1,673.84	-
Fixed Deposit Receipts	143.84	66.91	1,235.18	966.91	640.67	119.93	1,077.90	801.99
Own	143.84	66.91	1,235.18	966.91	640.67	119.93	1,077.90	801.99
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,101.29	3,795.09	83,970.77	58,308.26	41,187.64	983.92	44,583.21	48,056.19
Fixed Assets	10,101.29	3,795.09	83,970.77	58,308.26	41,187.64	983.92	44,568.20	48,056.19
Current Assets	-	-	-	-	-	-	15.01	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	242.35	306.24	10,167.58	7,010.92	3,956.40	-	6,681.10	1,994.44
Government Guarantee	-	-	-	-	0.35	-	3.32	-
Institutional Guarantee	164.56	306.24	2,878.54	5,639.46	3,185.36	-	4,527.99	1,965.04
Personal Guarantee	77.79	-	4,099.92	1,034.83	746.97	-	2,066.98	28.38
Collective Guarantee	-	-	3,189.12	314.25	23.72	-	80.21	1.02
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	22.38	-	-	2.61	-
Credit Card	-	-	-	7.38	-	-	-	-
Others	2.52	1.50	208.13	53.16	0.88	-	194.87	1,570.94
Total	10,962.70	4,228.74	99,005.61	68,875.45	47,912.19	1,103.84	54,688.15	52,423.57

BFI Name	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	5,959.93	251.99	287.36	754.43	421.19	116.61	0.09	706.13
Fishery Related	177.10	-	2.41	7.76	-	16.93	-	20.61
Mining Related	13.19	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	1,843.02	197.92	45.23	159.16	46.98	36.92	60.00	214.31
Construction	1,211.13	156.88	5.31	334.64	630.96	58.17	16.83	69.77
Electricity, Gas and Water	3,794.69	-	-	2.04	-	6.80	-	-
Metal Products, Mach. & Ele. Eqp.	83.48	0.61	15.18	-	2.58	49.11	3.45	-
Tras., Com. and Public Utilities	623.07	179.51	0.46	65.18	156.07	84.91	-	104.79
Wholesaler & Retailer	4,822.92	715.46	77.41	1,085.94	438.87	264.62	33.33	956.11
Finance, Insurance and Real Estate	6,815.91	534.09	8.83	346.37	124.80	268.22	40.31	1,202.58
Tourism Service**	2,098.34	146.42	40.47	88.04	86.87	25.31	27.50	207.96
Other Services	2,202.16	73.21	2.15	306.35	-	-	-	255.01
Consumption Loans	18,007.01	1,405.17	47.74	1,178.78	1,378.30	768.28	144.30	2,932.70
Local Government	-	-	-	-	-	-	33.18	-
Others	30.57	454.02	225.46	21.46	326.03	163.86	1,886.00	382.72
TOTAL sectorwise	47,682.51	4,115.27	758.01	4,350.15	3,612.66	1,859.73	2,244.98	7,052.69

Product Wise

Term Loan	10,912.23	875.38	244.02	2,154.82	1,756.21	805.45	124.27	1,619.31
Overdraft	3,653.79	70.27	147.82	186.19	105.06	169.48	-	696.55
Cash Credit Loan	6,379.67	-	-	604.85	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,730.42	616.63	-	97.16	284.83	30.85	147.82	460.61
Residential Personal Home Loan (Up to Rs. 20 million)#	6,615.70	671.32	-	248.81	625.96	218.84	16.83	565.96
Real Estate Loan	3,480.95	31.96	-	199.66	76.47	107.28	1,765.88	519.66
Margin Nature Loan	1,809.76	161.70	-	11.86	26.41	222.01	26.19	181.24
Hire Purchase Loan	1,274.28	180.92	4.52	58.44	149.52	95.40	121.66	197.31
Deprived Sector Loan	4,143.15	503.14	160.14	422.51	384.27	183.22	33.18	683.20
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,682.55	1,003.95	201.51	365.84	203.93	27.21	9.13	2,128.84
Total Product wise Loan	47,682.51	4,115.27	758.01	4,350.15	3,612.66	1,859.73	2,244.98	7,052.69

Collateral Wise

Gold and Silver	189.15	86.08	34.41	172.69	45.13	-	-	588.21
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,809.76	157.19	-	11.86	-	-	26.19	181.24
Fixed Deposit Receipts	941.15	39.56	4.30	54.87	93.11	170.23	0.05	90.10
Own	941.15	39.56	4.30	54.87	93.11	170.23	0.05	90.10
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	42,119.41	2,883.40	719.30	3,941.40	3,313.14	1,265.11	397.29	5,395.48
Fixed Assets	42,119.41	2,883.40	719.30	3,941.40	3,313.14	1,265.11	397.29	5,395.48
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,610.46	480.30	-	169.33	134.87	200.30	83.27	797.65
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	2,270.77	480.30	-	118.20	48.33	183.22	-	680.92
Personal Guarantee	318.43	-	-	51.13	86.55	17.08	50.09	116.73
Collective Guarantee	4.06	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	12.60	468.74	-	-	26.41	224.09	1,738.17	-
Total	47,682.51	4,115.27	758.01	4,350.15	3,612.66	1,859.73	2,244.98	7,052.69

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	403.42	597.97	436.15	369.19	648.73	582.41	341.57	482.91
Fishery Related	13.00	38.11	3.88	25.03	-	18.96	15.48	8.19
Mining Related	13.48	-	1.50	-	-	-	20.70	-
Agriculture, Forestry, Beverage & Non Food Production Related*	360.89	289.81	157.10	244.04	191.70	498.97	179.60	30.89
Construction	499.63	1,052.81	450.19	325.86	-	174.57	284.02	10.70
Electricity, Gas and Water	329.03	-	36.00	5.57	-	-	-	19.58
Metal Products, Mach. & Ele. Eqp.	189.44	39.24	35.72	17.11	-	64.83	45.70	28.58
Tras., Com. and Public Utilities	930.94	81.44	70.31	48.32	-	31.13	239.74	1.90
Wholesaler & Retailer	985.00	476.89	240.66	655.54	1,305.41	2,022.65	598.23	298.21
Finance, Insurance and Real Estate	1,123.32	666.93	338.91	880.45	200.25	1,479.82	353.11	63.67
Tourism Service**	776.33	197.82	82.27	63.38	91.95	750.87	63.10	15.20
Other Services	623.60	566.21	37.77	71.63	-	344.96	62.55	19.38
Consumption Loans	2,172.80	519.98	1,351.15	1,477.70	43.83	3,486.07	1,457.35	331.96
Local Government	-	-	-	-	-	-	-	-
Others	771.57	1,004.90	376.01	31.90	593.59	5.01	1,301.31	33.45
TOTAL sectorwise	9,192.44	5,532.12	3,617.64	4,215.72	3,075.48	9,460.24	4,962.45	1,344.62

Product Wise

Term Loan	2,270.75	911.29	151.87	353.50	69.58	3,777.62	1,202.97	344.99
Overdraft	-	277.84	274.04	-	395.21	166.29	173.54	401.84
Cash Credit Loan	-	-	-	-	1,426.53	1,311.23	231.03	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,966.51	397.73	151.21	183.07	-	355.09	703.29	60.57
Residential Personal Home Loan (Up to Rs. 20 million)#	792.66	871.32	659.42	260.05	9.45	938.44	672.89	35.49
Real Estate Loan	970.02	760.70	305.52	491.80	141.83	807.45	192.50	101.37
Margin Nature Loan	277.86	398.74	298.61	172.92	-	123.81	8.01	-
Hire Purchase Loan	783.68	57.60	144.39	130.87	0.36	735.19	244.17	14.71
Deprived Sector Loan	453.71	316.30	146.37	431.45	157.11	1,078.05	292.01	79.94
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,677.26	1,540.60	1,486.21	2,192.06	875.42	167.06	1,242.04	305.72
Total Product wise Loan	9,192.44	5,532.12	3,617.64	4,215.72	3,075.48	9,460.24	4,962.45	1,344.62

Collateral Wise

Gold and Silver	455.03	-	-	-	-	-	-	-
Government Securities	8.55	-	-	-	-	-	-	-
Non Governmental Securities	398.98	398.74	301.61	172.48	-	123.81	8.01	-
Fixed Deposit Receipts	272.34	94.13	99.54	43.02	30.74	55.97	102.11	21.31
Own	272.34	94.13	99.54	43.02	30.74	55.97	102.11	21.31
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,588.35	4,842.95	3,046.85	3,589.63	141.83	8,413.17	4,649.63	1,323.32
Fixed Assets	7,588.00	4,842.95	3,046.85	3,561.79	141.83	8,413.17	4,649.63	1,323.32
Current Assets	0.35	-	-	27.84	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	389.34	196.30	169.64	407.97	-	867.29	202.71	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	301.65	196.30	0.99	328.43	-	752.83	202.03	-
Personal Guarantee	87.69	-	163.02	79.54	-	114.46	0.50	-
Collective Guarantee	-	-	-	-	-	-	0.17	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.61	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	79.85	-	0.01	2.62	2,902.91	-	-	-
Total	9,192.44	5,532.12	3,617.64	4,215.72	3,075.48	9,460.24	4,962.45	1,344.62

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	190.35	53.80	229.85	464.15	789.74	296.41
Fishery Related	-	-	5.75	58.98	11.19	27.00
Mining Related	-	-	0.93	22.63	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	67.97	202.49	157.43	505.02	296.28	331.61
Construction	224.95	-	213.40	315.14	186.68	395.95
Electricity, Gas and Water	-	-	221.91	224.52	72.38	27.39
Metal Products, Mach. & Ele. Equip.	42.60	-	11.85	17.00	111.73	22.12
Tras., Com. and Public Utilities	161.27	2.94	27.86	460.48	302.47	166.80
Wholesaler & Retailer	168.19	68.51	628.70	2,145.08	2,036.47	953.11
Finance, Insurance and Real Estate	28.75	-	544.62	1,975.97	2,142.12	763.39
Tourism Service**	28.91	37.24	261.31	1,579.46	307.00	495.83
Other Services	15.44	-	34.48	667.44	191.80	74.39
Consumption Loans	493.51	1.55	1,724.83	4,889.13	5,393.65	1,992.98
Local Government	2.58	-	-	-	-	-
Others	0.33	359.27	1,900.25	965.22	1,579.47	313.15
TOTAL sectorwise	1,424.86	725.80	5,963.18	14,290.21	13,420.96	5,860.13

Product Wise

Term Loan	480.60	353.02	680.05	5,958.62	2,999.81	1,968.35
Overdraft	151.24	-	-	966.04	602.91	87.36
Cash Credit Loan	108.37	-	-	2,396.40	293.49	658.48
Trust Receipt Loan/Import Loan	-	108.00	-	-	-	-
Short Term Working Capital/Demand Loan	0.33	-	565.25	108.40	793.89	408.63
Residential Personal Home Loan (Up to Rs. 20 million)#	172.08	-	1,273.42	1,543.17	3,530.52	762.43
Real Estate Loan	135.71	246.66	347.67	1,376.04	1,146.48	308.39
Margin Nature Loan	70.19	-	351.20	517.61	618.86	390.15
Hire Purchase Loan	156.26	2.27	59.64	391.89	129.35	165.93
Deprived Sector Loan	150.08	-	327.27	747.16	905.27	487.86
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,358.68	284.90	2,400.37	622.55
Total Product wise Loan	1,424.86	725.80	5,963.18	14,290.21	13,420.96	5,860.13

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	23.46	-	-
Non Governmental Securities	70.19	-	-	517.61	618.86	-
Fixed Deposit Receipts	41.35	-	144.12	175.54	181.96	99.28
Own	41.35	-	144.12	175.54	181.96	99.28
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,165.24	725.80	5,192.16	12,941.63	11,034.25	4,845.59
Fixed Assets	1,165.24	725.80	5,192.16	12,941.63	11,034.25	4,845.59
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	148.07	-	267.57	624.83	1,582.33	410.06
Government Guarantee	2.58	-	-	-	-	-
Institutional Guarantee	-	-	266.35	560.10	1,001.29	381.14
Personal Guarantee	137.18	-	1.22	64.73	581.04	1.53
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	8.30	-	-	-	-	27.39
Credit Card	-	-	-	-	-	-
Others	-	-	359.32	7.14	3.55	505.20
Total	1,424.86	725.80	5,963.18	14,290.21	13,420.96	5,860.13

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change		
		2021	2022	2023	2023	2024	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	39,092	50,334	59,480	64,022	63,117	28.76	18.17	-1.41
	a. Paid-up Capital	24,740	30,093	34,388	34,476	35,344	21.64	14.27	2.52
	b. Statutory Reserves	5,803	9,012	11,190	11,432	12,012	55.31	24.16	5.07
	c. Retained Earning	3,434	5,520	6,645	10,541	6,627	60.72	20.38	-37.14
	d. Others Reserves	5,115	5,709	7,258	7,573	9,135	11.60	27.14	20.63
2	BORROWINGS	207,349	233,582	214,238	217,231	222,452	12.65	-8.28	2.40
	a. NRB	8,220	22,655	7,944	6,822	3,388	175.59	-64.94	-50.34
	b. Others	199,129	210,926	206,294	210,409	219,064	5.92	-2.20	4.11
3	DEPOSITS	130,425	159,023	167,093	165,267	169,378	21.93	5.07	2.49
4	BILLS PAYABLE	11	38	27	26	31	252.05	-27.61	23.18
5	OTHER LIABILITIES	37,483	42,123	46,185	61,312	53,495	12.38	9.64	-12.75
	a. Loan Loss Provision	10,760	11,708	18,383	23,215	21,856	8.81	57.01	-5.85
	b. Interest Suspense a/c	4,176	4,727	6,921	11,327	9,797	13.20	46.42	-13.50
	c. Others	22,547	25,688	20,881	26,770	21,842	13.93	-18.72	-18.41
6	RECONCILIATION A/c	19,298	22,174	15,568	17,470	17,982	14.90	-29.79	2.93
7	PROFIT & LOSS A/c	11,839	12,378	5,191	1,015	2,524	4.55	-58.06	148.67
	Total	445,497	519,651	507,782	526,343	528,981	16.65	-2.28	0.50
Assets									
1	LIQUID FUNDS	28,288	20,320	26,963	28,353	29,045	-28.17	32.70	2.44
	a. Cash Balance	521	371	494	422	548	-28.73	33.06	29.98
	b. Bank Balance	17,507	10,770	17,249	18,386	20,148	-38.48	60.16	9.58
	c. Money at Call	10,260	9,178	9,220	9,545	8,349	-10.55	0.46	-12.53
2	INVESTMENT IN SECURITIES EXCEPT SHARES	559	762	1,060	1,379	1,152	36.16	39.23	-16.46
3	SHARE & OTHER INVESTMENT	14,153	5,334	8,282	11,224	11,323	-62.31	55.27	0.89
4	LOANS & ADVANCES	365,554	449,686	432,237	434,943	439,747	23.01	-3.88	1.10
	Institutional	54,128	90,239	72,928	66,602	54,084	66.71	-19.18	-18.80
	Individual	311,426	359,447	359,310	368,340	385,663	15.42	-0.04	4.70
5	FIXED ASSETS	2,565	3,073	3,258	3,460	3,817	19.79	6.01	10.30
6	OTHER ASSETS	15,031	18,137	20,078	25,405	24,340	20.66	10.70	-4.19
7	EXPENSES NOT WRITTEN OFF	7	3	39	3	4	-54.15	1068.57	52.56
8	NON BANKING ASSETS	1	1	1	2	5	0.00	0.00	124.49
9	RECONCILIATION A/c	19,325	22,176	14,809	17,472	17,996	14.75	-33.22	3.00
10	PROFIT & LOSS A/c	13	160	1,054	4,103	1,552	1178.33	558.67	-62.19
	Total	445,497	519,651	507,782	526,343	528,981	16.65	-2.28	0.50
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	18,279	30,522	36,966	15,479	18,244	66.98	21.11	17.86
2	COMMISSION/FEE EXPENSES	16	20	45	11	13	23.62	124.12	14.88
3	EMPLOYEE EXPENSES	9,379	11,857	12,689	5,497	6,540	26.43	7.02	18.99
4	OFFICE OPERATING EXPENSES	3,353	4,358	4,651	1,637	2,052	29.98	6.72	25.32
5	NON OPERATING EXPENSES	36	20	14	12	26	-45.12	-27.38	128.43
6	PROVISION FOR RISK	17,303	5,527	25,658	10,604	12,156	-68.06	364.22	14.64
7	LOAN WRITTEN OFF	31	35	123	5	14	12.30	252.87	181.36
8	EXTRAORDINARY EXPENSES	9	18	0	0	0	98.29	-99.36	0.00
9	PROVISION FOR STAFF BONUS	1,848	1,955	779	158	297	5.81	-60.14	87.80
10	PROVISION FOR INCOME TAX	5,069	5,462	2,486	427	883	7.76	-54.49	106.72
11	NET PROFIT	11,829	12,376	4,783	364	1,701	4.63	-61.35	367.52
	TOTAL EXPENSES	67,152	72,151	87,444	34,193	41,926	7.44	21.20	22.61
Income									
1.	INTEREST INCOME	45,304	59,985	61,707	22,610	29,076	32.40	2.87	28.59
2.	COMMISSION & DISCOUNT	1,420	1,442	618	301	342	1.60	-57.16	13.55
3	OTHER OPERATING INCOME	5,025	5,495	3,971	1,776	2,276	9.34	-27.73	28.21
4	NON OPERATING INCOME	270	446	158	43	65	65.02	-64.70	51.00
5	PROVISION FOR WRITTEN BACK	15,072	4,555	21,200	5,952	9,368	-69.78	365.46	57.38
6	RECOVERY FOR WRITE BACK	9	6	4	3	4	-29.10	-29.94	15.04
7	INCOME FOR EXTRA ORDINARY EXPENSES	48	63	113	55	67	30.87	77.81	21.00
8	NET LOSS	3	158	646	3,452	728	5531.04	307.55	-78.91
	TOTAL INCOME	67,152	72,151	88,416	34,193	41,926	7.44	22.54	22.61
Miscellaneous Information									
	No. of Total Staffs	20,872	23,303	22,493	21,744	21,963	11.65	-3.48	1.01
	No. of Total Branches	4,685	5,135	5,133	5,126	5,126	9.61	-0.04	0.00
	No. of Total Centers	362,982	428,783	445,666	451,687	453,185	18.13	3.94	0.33
	No. of Total Groups	1,183,364	1,351,729	1,390,718	1,409,328	1,414,042	14.23	2.88	0.33
	No. of Total Passive Groups	34,163	16,159	19,043	19,367	19,714	-52.70	17.85	1.79
	No. of Total Members	5,191,363	5,859,530	6,016,101	5,988,047	6,002,793	12.87	2.67	0.25
	No. of Total Passive Members	329,895	438,040	528,082	557,029	564,339	32.78	20.56	1.31
	No. of Total Borrowers	2,992,068	3,303,100	2,984,420	2,768,656	2,735,745	10.40	-9.65	-1.19
	No. of Total Overdue Borrowers	764,663	382,353	587,163	981,461	759,090	-50.00	53.57	-22.66
	No. of Total Saving Members	5,193,582	5,888,077	6,039,507	6,020,801	6,035,532	13.37	2.57	0.24
	Total Saving Amount (Rs million)	130,472	159,023	167,027	165,267	187,241	21.88	5.03	13.30

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	23,823.45
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,038.56
	e. Share Premium	-
	f. Retained Earning	1,014.01
	g. Others Reserves Fund	170.87
2	BORROWINGS	2,639.81
	a. NRB	-
	b. Interbank Borrowing	350.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	1,366.62
	a. Current	664.66
	Domestic	664.66
	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	-
4	Bills Payable	-
5	Other Liabilities	1,533.19
	1. Sundry Creditors	-
	2. Loan Loss Provision	733.48
	3. Interest Suspense a/c	-
	4. Others	799.71
6	Reconciliation A/c	-
7	Profit & Loss A/c	689.88
	TOTAL Liabilities	30,052.95
Assets		
1	LIQUID FUNDS	316.06
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	316.03
	1. In Nepal Rastra Bank	270.12
	Domestic Currency	270.12
	Foreign Currency	-
	2. "A" Class Licensed Institution	45.91
	Domestic Currency	45.91
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	4,372.24
	a. Govt. Securities	4,372.24
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	4,950.00
	a. Interbank Lending	400.00
	b. Non Residents	-
	c. Others	4,550.00
4	LOANS & ADVANCES (Including Bills Purchased)	19,432.04
4.1	LOANS & ADVANCES	19,432.04
	a. Infrastructure Project	19,432.04
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	181.10
7	OTHER ASSETS	801.50
	a. Accrued Interest:	370.82
	Financial Institutions	-
	Government Enterprises	27.23
	Private Sector	343.60
	b. Staff Loans / Adv.	106.04
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	324.63
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	30,052.95

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	116.00
1.1 On Deposit Liabilities	34.12
1.2 On Borrowing	81.88
2. Commission Expense	0.01
3. Staff Expense	42.06
4. Office Operating Expenses	34.13
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	0.11
7. Provision for Risk	482.26
7.1 Loan loss Provision	482.26
7.1.1 General Loan loss Provision	482.26
7.1.1.1 Pass Loan Loss Provision	482.26
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
8. Loan Written Off	-
9. Provision for Staff Bonus	109.50
10. Provision for Income Tax	295.66
11. Others	-
12. Net Profit	689.88
Total Expenses	1,769.61

Income

1. Interest Income	1,478.40
1.1 On Loans and Advances	1,157.13
1.2 On Investment	152.39
1.2.1 Government Bonds	152.39
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	168.87
2. Commission and Discount	5.63
2.1 Bills Purchase and Discount	-
2.2 Commission	5.63
2.3 Others	-
3. Exchange Fluctuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.09
6. Write Back from Provisions for loss	285.48
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,769.61

Districtwise List of Banks and Financial Institutions Branches (Pus, 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	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	141	54	12	207	998,054	4,822
5	Koshi	Sankhuwasabha	31	-	-	31	158,041	5,098
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	19	3	-	22	88,731	4,033
8	Koshi	Dhankuta	27	8	1	36	150,599	4,183
9	Koshi	Morang	179	62	5	246	1,148,156	4,667
10	Koshi	Sunsari	136	39	13	188	926,962	4,931
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	19	6	-	25	175,298	7,012
13	Koshi	Okhaldhunga	24	4	-	28	139,552	4,984
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		759	195	36	990	4,961,412	5,012
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	80	14	7	101	862,470	8,539
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	82	13	6	101	763,137	7,556
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	Total		581	84	51	716	6,114,600	8,540
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	34	2	2	38	300,026	7,895
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	60	17	-	77	325,710	4,230
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	69	14	8	91	364,039	4,000
31	Bagmati	Kathmandu	926	149	49	1,124	2,041,587	1,816
32	Bagmati	Lalitpur	229	34	16	279	551,667	1,977
33	Bagmati	Bhaktapur	122	19	5	146	432,132	2,960
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	165	54	18	237	719,859	3,037
	Total		1,818	335	108	2,261	6,116,866	2,705
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	203	78	19	300	600,051	2,000
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	41	24	2	67	253,024	3,776
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
	Total		595	190	37	822	2,466,427	3,001

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
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	87	39	3	129	674,993	5,233
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
	Total		735	257	47	1,039	5,122,078	4,930
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	14	1	-	15	189,360	12,624
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
66	Karnali	Kalikot	16	-	-	16	145,292	9,081
67	Karnali	Mugu	8	-	-	8	64,549	8,069
68	Karnali	Humla	9	1	-	10	55,394	5,539
	Total		205	21	3	229	1,688,412	7,373
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	19	1	-	20	189,085	9,454
71	Sudur Paschim	Kailali	129	30	5	164	904,666	5,516
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	63	11	1	75	513,757	6,850
75	Sudur Paschim	Darchula	20	2	-	22	133,310	6,060
76	Sudur Paschim	Baitadi	21	2	-	23	242,157	10,529
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
	Total		326	52	6	384	2,694,783	7,018
	Grand Total		5,019	1,134	288	6,441	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	57	1	112
No. of Branches [^]	5,019	1,134	288	5,126		11,567
Population per Branch [*] (Served by A, B and C class BFIs)						4,528
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,521

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	759	195	36	870	990	1,860
Madhesh	581	84	51	1,059	716	1,775
Bagmati	1,818	335	108	769	2,261	3,030
Gandaki	595	190	37	576	822	1,398
Lumbini	735	257	47	1,153	1,039	2,192
Karnali	205	21	3	237	229	466
Sudur Paschim	326	52	6	462	384	846
Total	5,019	1,134	288	5,126	6,441	11,567

* 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

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Amnt 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)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.31	1,325,517.52	5.70	1,239,438.54	5.94	1,398,655.82	5.58	1,425,401.01	5.13	1,399,704.06	4.61	1,451,813.11
2	Fixed:	9.98	2,914,338.64	10.00	2,968,856.85	10.26	3,011,189.82	10.25	3,023,180.61	9.69	3,106,829.47	9.45	3,124,133.06
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.50	538,720.87	9.45	554,116.19	9.95	577,913.44	10.00	557,791.71	9.26	607,346.77	8.86	626,437.44
2.4	6-12 months	9.95	961,436.27	10.02	975,351.39	10.23	941,575.62	10.19	892,396.62	9.40	867,422.47	9.04	883,021.98
2.5	1-2 yrs	10.17	622,777.84	10.17	614,800.74	10.24	674,156.31	10.14	733,056.56	9.84	799,785.42	9.69	796,487.90
2.6	2 yrs and above	10.20	791,403.66	10.21	824,588.53	10.53	817,544.44	10.58	839,935.72	10.18	832,274.81	10.11	818,185.75
3	Call	2.34	293,534.43	2.34	294,389.50	2.43	288,614.85	2.36	282,186.19	2.08	307,902.17	2.12	308,925.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.72	2,006.31	2.66	1,927.06	2.78	1,772.05	2.68	2,073.60	2.72	1,882.74	2.63	1,926.99
6	Non interest bearing deposits	-	289,346.28	-	368,032.44	-	406,508.67	-	375,090.16	-	389,609.00	-	418,968.12
6.1	Current	-	248,611.14	-	327,012.47	-	366,366.21	-	335,606.87	-	351,267.78	-	378,483.13
6.2	Margin	-	39,838.34	-	39,716.67	-	39,114.58	-	38,484.56	-	37,528.42	-	37,622.92
6.3	Other	-	896.80	-	1,303.31	-	1,027.88	-	998.73	-	812.80	-	2,862.07
	Aggregate	8.00	4,824,743.18	8.06	4,872,644.39	7.90	5,106,741.21	7.76	5,107,931.58	7.62	5,205,927.45	7.32	5,305,766.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.26	326,949.68	11.40	324,006.44	11.44	326,839.22	11.51	320,920.85	11.39	322,838.57	10.84	327,065.93
2	Fishery Related	9.79	13,521.43	10.49	13,897.80	10.55	13,975.65	10.51	13,956.74	10.45	14,066.98	10.18	14,155.99
3	Mining Related	12.22	11,882.50	12.49	9,685.36	11.32	10,383.82	12.28	10,811.07	12.17	11,283.67	11.97	11,300.32
4	Agriculture, Forestry & Beverage Production Related	12.07	235,894.77	12.18	238,976.09	12.05	239,391.38	12.09	239,294.35	11.97	242,588.44	11.55	251,696.61
5	Non Food Production Related	12.17	507,206.86	12.46	518,381.82	11.80	531,979.94	12.36	537,160.59	12.23	538,751.95	11.85	542,049.61
6	Construction	11.88	165,581.52	12.55	171,430.98	12.44	179,898.49	12.39	181,176.42	12.27	184,100.87	11.94	187,118.47
7	Electricity, Gas and Water	11.24	301,426.60	11.42	303,560.14	11.29	311,342.49	11.44	311,889.60	11.31	313,282.66	11.15	322,696.63
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.57	68,468.68	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.57	77,683.32	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	11.99	884,037.28	12.33	899,662.73	12.34	918,557.05	12.41	905,529.26	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	11.96	293,261.17	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.10	179,123.11	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	11.93	178,122.27	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.44	787,996.26	12.79	796,879.83	12.21	794,534.29	12.91	804,545.51	12.76	801,485.21	12.28	813,759.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	11.71	237,490.23	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.36	11.85	4,383,914.29	11.38	4,458,408.07

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.13	1,409,236.04	12.36	1,443,931.33	11.55	1,474,123.68	12.26	1,498,289.09	12.09	1,519,085.14	11.83	1,561,806.85
2	Overdraft	12.04	101,819.68	13.84	92,864.19	13.65	92,543.15	13.91	91,694.66	13.70	91,867.20	13.15	91,755.71
3	Cash Credit Loan	12.63	533,565.11	12.36	536,208.65	12.31	553,366.10	12.37	546,536.62	12.35	550,285.98	11.87	615,436.37
4	Trust Receipt Loan/Import Loan	12.57	63,117.03	12.63	66,042.98	11.21	67,058.07	12.35	68,088.31	12.35	65,052.35	11.84	56,715.65
5	Short Term Working Capital/Demand Loan	11.02	845,495.11	12.55	847,215.38	12.43	854,213.42	12.47	825,615.94	12.18	817,808.04	11.88	773,311.99
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.97	288,652.83	12.07	293,675.59	12.38	302,111.87	12.31	303,327.11	12.11	304,035.31	11.74	306,110.04
7	Real Estate Loan	12.47	208,471.53	12.49	209,411.66	12.60	208,295.03	12.55	211,894.45	12.42	211,213.89	11.98	210,984.08
8	Margin Nature Loan	12.97	58,902.12	13.14	60,700.81	12.94	63,332.32	12.92	63,600.31	12.81	63,678.26	12.33	65,861.99
9	Hire Purchase Loan	12.27	111,731.38	12.65	111,128.69	12.61	109,582.79	12.47	108,884.79	12.40	109,367.10	11.97	108,339.15
10	Deprived Sector Loan	9.71	264,509.26	10.93	268,736.54	10.90	273,238.38	10.86	270,351.22	10.62	267,507.94	10.63	268,901.71
11	Bills Purchased	12.42	3,818.74	12.72	4,022.94	13.10	5,072.90	12.10	5,006.69	12.05	4,853.68	12.07	4,845.71
12	Other Product	10.98	380,502.96	12.33	380,994.83	12.51	390,107.56	12.48	378,556.88	12.36	379,159.41	12.08	394,338.83
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.09	11.85	4,383,914.29	11.38	4,458,408.07

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Jan, 2024)**

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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