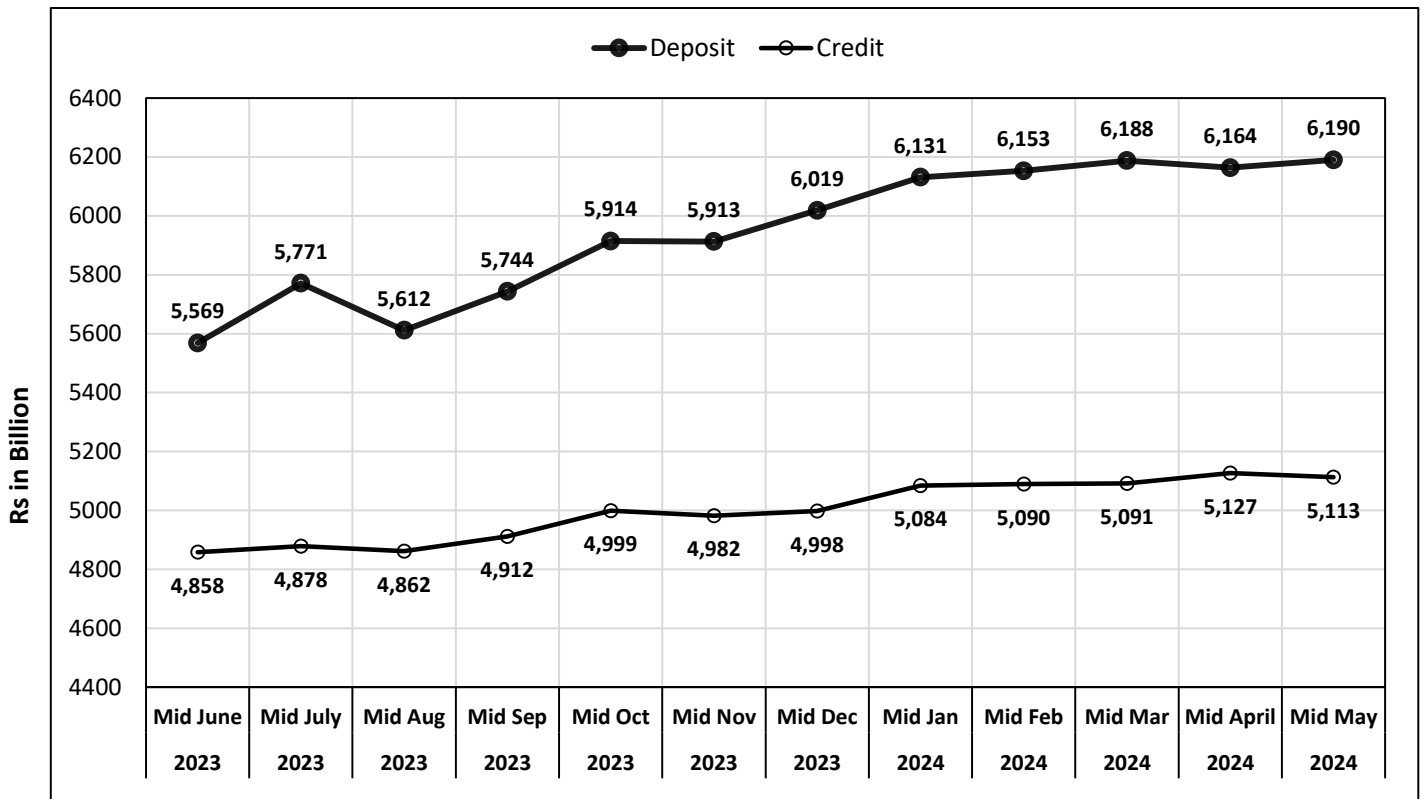


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Baisakh  
(Mid-May, 2024)

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

## Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	17	55	1	110
Total Number of Licensed BFIs	20	17	17	55	1	110

- 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 Baisakh End, 2081 (Mid-May, 2024)

	Class "A"	Class "B"	Class "C"	Overall	
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	101.69	11.03	2.31	115.03
2	Total Credit/GDP	83.95	9.23	1.83	95.01
3	Total Credit/ Total Deposit	82.56	83.64	79.36	82.60
4	CD Ratio	79.82	83.14	78.15	80.10
5	Fixed Deposit/Total Deposit	57.66	65.12	71.88	58.66
6	Saving Deposit/Total Deposit	29.35	26.84	18.80	28.89
7	Current Deposit/Total Deposit	5.54	1.44	1.13	5.06
8	Call Deposit/Total Deposit	6.66	6.56	7.20	6.66
9	NPL/ Total Loan <sup>^</sup>	3.89	3.63	10.40	3.98
10	Total LLP /Total Loan	4.52	3.97	9.32	4.56
11	Deprived Sector Loan/Total Loan <sup>\$^</sup>	6.12	8.63	7.11	6.38
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	6.95	6.10	7.31	6.88
2	Investment in Gov. Securities/Total Deposit	18.73	16.08	18.35	18.47
3	Total Liquid Assets/Total Deposit	26.68	24.23	32.54	26.56
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	9.72	10.17	12.74	9.81
2	Total Capital/RWA	12.53	12.99	14.77	12.61
<b>D. Financial Access</b>					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,032	1,135	288	6,455
3	No. of Deposit Accounts	47,177,232	7,009,032	866,340	55,052,604
4	No. of Loan Accounts	1,560,666	288,055	42,855	1,891,576
5	No. of Branchless Banking Centers	1,153	17	-	1,170
6	No. of Branchless Banking Customers	299,502	1,603	-	301,105
7	No. of Mobile Banking Customers	20,332,694	3,248,379	216,607	23,797,680
8	No. of Internet Banking Customers	1,361,489	561,839	15,560	1,938,888
9	No. of ATMs	4,771	348	44	5,163
10	No. of Debit Cards	11,660,281	1,070,160	59,215	12,789,656
11	No. of Credit Cards	284,432	1,821	-	286,253
12	No. of Prepaid Cards	167,971	1,814	-	169,785
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>				<b>6.35</b>
	(a) Saving				3.78
	(b) Fixed				8.59
	(c) Call				1.66
2	<b>Wt. Avg Interest Rate on Credit</b>				<b>10.34</b>

Note:

Bank balance includes money at call

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

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

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

<sup>^</sup>Data as on Chaitra 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-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	558,525	618,798	683,127	716,661	716,674	10.79	10.40	0.00
a. Paid-up Capital	365,820	407,789	425,052	436,407	436,407	11.47	4.23	0.00
b. Statutory Reserves	105,951	120,965	138,151	147,942	147,919	14.17	14.21	-0.02
c. Retained Earning	12,331	10,267	(6,633)	(31,451)	(29,723)	-16.75	-164.61	-5.49
d. Others Reserves	74,422	79,777	126,558	163,763	162,070	7.20	58.64	-1.03
<b>2 BORROWINGS</b>	275,089	500,434	255,302	299,758	276,058	81.92	-48.98	-7.91
a. NRB	118,779	259,218	2,022	406	406	118.24	-99.22	0.00
b. "A"Class Licensed Institution	28,829	40,170	18,993	51,917	31,743	39.34	-52.72	-38.86
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	59,614	56,613	125.12	10.98	-5.03
d. Other Financial Ins.	1,267	6,027	6,467	9,430	10,094	375.72	7.30	7.04
e. Bonds and Securities	100,435	136,986	163,416	178,390	177,202	36.39	19.29	-0.67
<b>3 DEPOSITS</b>	4,740,066	5,159,175	5,771,238	6,163,512	6,190,015	8.84	11.86	0.43
a. Current	490,765	465,415	454,049	327,123	313,241	-5.17	-2.44	-4.24
b. Savings	1,592,152	1,402,182	1,519,064	1,782,883	1,788,523	-11.93	8.34	0.32
c. Fixed	2,213,503	2,835,817	3,359,257	3,605,506	3,630,904	28.11	18.46	0.70
d. Call Deposits	396,693	391,068	390,785	404,185	412,558	-1.42	-0.07	2.07
e. Others	46,953	64,694	48,082	43,815	44,789	37.78	-25.68	2.22
<b>4 Bills Payable</b>	3,067	2,782	3,189	7,390	6,620	-9.30	14.61	-10.41
<b>5 Other Liabilities</b>	418,432	424,126	502,666	573,506	602,546	1.36	18.52	5.06
1. Loan Loss Provision	89,594	110,300	168,124	232,714	233,043	23.11	52.42	0.14
2. Interest Suspense a/c	20,035	19,628	28,910	30,290	30,787	-2.03	47.29	1.64
3. Others	308,804	294,198	305,633	310,502	338,716	-4.73	3.89	9.09
<b>6 Reconciliation A/c</b>	4,050	512	471	484	328	-87.36	-8.02	-32.23
<b>7 Profit &amp; Loss A/c</b>	69,757	79,497	75,002	45,431	53,082	13.96	-5.65	16.84
<b>TOTAL</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>7,806,742</b>	<b>7,845,323</b>	<b>11.80</b>	<b>7.45</b>	<b>0.49</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	519,340	509,990	533,958	597,415	501,011	-1.80	4.70	-16.14
a. Cash Balance	116,799	111,631	102,134	95,202	100,147	-4.43	-8.51	5.19
Nepalese Notes & Coins	99,422	108,250	99,262	90,083	96,000	8.88	-8.30	6.57
Foreign Currency	17,377	3,381	2,871	5,119	4,148	-80.55	-15.06	-18.98
b. Bank Balance	334,152	302,877	362,361	406,460	325,575	-9.36	19.64	-19.90
1. In Nepal Rastra Bank	273,553	220,659	288,687	341,550	276,018	-19.34	30.83	-19.19
2. "A"Class Licensed Institution	17,905	28,862	23,870	19,494	15,106	61.19	-17.30	-22.51
3. Other Financial Ins.	3,275	6,959	2,939	1,989	1,735	112.50	-57.76	-12.75
4. In Foreign banks	39,419	46,397	46,865	43,428	32,716	17.70	1.01	-24.67
c. Money at Call	68,389	95,482	69,463	95,752	75,289	39.62	-27.25	-21.37
<b>2 INVESTMENTS</b>	732,619	911,435	1,049,633	1,127,266	1,240,763	24.41	15.16	10.07
a. Govt. Securities	721,612	909,783	1,029,807	1,120,140	1,142,987	26.08	13.19	2.04
b. Others	11,007	1,651	19,827	7,126	97,776	-85.00	1100.56	1272.08
<b>3 SHARE &amp; OTHER INVESTMENT</b>	214,313	186,550	251,757	289,064	297,877	-12.95	34.95	3.05
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	5,125,498	5,111,706	12.91	3.48	-0.27
<b>4.1 LOANS &amp; ADVANCES</b>	4,170,584	4,709,050	4,873,807	5,120,347	5,106,308	12.91	3.50	-0.27
a. Private Sector	4,014,771	4,493,912	4,687,782	4,909,556	4,902,259	11.93	4.31	-0.15
b. Financial Institutions	152,818	212,907	183,328	203,204	197,301	39.32	-13.89	-2.90
c. Government Organizations	2,995	2,231	2,697	7,587	6,747	-25.51	20.86	-11.07
<b>4.2 BILLS PURCHASED</b>	4,032	4,487	3,600	5,151	5,399	11.28	-19.76	4.81
<b>5 LOANS AGT. COLLECTED BILLS</b>	412	951	797	1,346	1,128	130.70	-16.19	-16.23
<b>6 FIXED ASSETS</b>	82,989	95,030	136,783	140,970	142,205	14.51	43.94	0.88
<b>7 OTHER ASSETS</b>	331,101	353,788	417,472	494,686	519,539	6.85	18.00	5.02
a. Accrued Interests	171,036	199,589	244,588	291,744	313,752	16.69	22.55	7.54
b. Others	160,065	154,198	172,884	202,941	205,788	-3.66	12.12	1.40
<b>8 Expenses not Written off</b>	342	219	364	1,014	1,009	-36.12	66.61	-0.50
<b>9 Non Banking Assets</b>	7,693	10,521	18,689	27,405	27,601	36.76	77.62	0.72
<b>10 Reconciliation Account</b>	5,154	3,241	2,304	422	1,498	-37.12	-28.90	255.40
<b>11 Profit &amp; Loss A/c</b>	407	63	1,831	1,657	984	-84.64	2827.18	-40.57
<b>TOTAL</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>7,806,742</b>	<b>7,845,323</b>	<b>11.80</b>	<b>7.45</b>	<b>0.49</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	500,573	553,626	611,312	641,530	641,411	10.60	10.42	-0.02
a. Paid-up Capital	320,629	356,095	369,857	379,020	379,020	11.06	3.86	0.00
b. Statutory Reserves	96,910	110,434	126,035	134,916	134,877	13.96	14.13	-0.03
c. Retained Earning	15,897	14,956	(1,180)	(24,336)	(22,605)	-5.92	-107.89	-7.11
d. Others Reserves	67,137	72,140	116,599	151,930	150,118	7.45	61.63	-1.19
<b>2 BORROWINGS</b>	261,004	462,083	243,416	290,348	267,087	77.04	-47.32	-8.01
a. NRB	109,436	229,157	1,674	406	406	109.40	-99.27	0.00
b. "A"Class Licensed Institution	26,034	38,482	16,193	51,467	31,743	47.81	-57.92	-38.32
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	59,614	56,613	125.12	10.98	-5.03
d. Other Financial Ins.	1,267	5,862	6,164	8,925	9,589	362.68	5.15	7.43
e. Bonds and Securities	98,488	130,549	154,982	169,936	168,736	32.55	18.72	-0.71
<b>3 DEPOSITS</b>	4,204,913	4,545,157	5,086,244	5,443,957	5,472,035	8.09	11.90	0.52
a. Current	475,545	453,605	441,571	315,948	303,285	-4.61	-2.65	-4.01
b. Savings	1,426,355	1,261,715	1,366,476	1,602,267	1,605,831	-11.54	8.30	0.22
c. Fixed	1,919,565	2,436,953	2,898,148	3,125,666	3,154,957	26.95	18.93	0.94
d. Call Deposits	338,330	329,895	333,864	357,666	364,695	-2.49	1.20	1.97
e. Others	45,117	62,988	46,186	42,410	43,267	39.61	-26.68	2.02
<b>4 Bills Payable</b>	3,003	2,740	3,163	7,363	6,595	-8.75	15.45	-10.42
<b>5 Other Liabilities</b>	383,438	384,228	453,119	515,471	542,337	0.21	17.93	5.21
1. Loan Loss Provision	77,889	95,409	147,603	204,196	204,113	22.49	54.71	-0.04
2. Interest Suspense a/c	11,631	10,334	18,049	17,616	17,179	-11.15	74.67	-2.49
3. Others	293,919	278,486	287,467	293,658	321,045	-5.25	3.22	9.33
<b>6 Reconciliation A/c</b>	3,962	516	470	481	327	-86.98	-8.96	-31.95
<b>7 Profit &amp; Loss A/c</b>	63,462	72,201	68,213	41,485	48,607	13.77	-5.52	17.17
<b>TOTAL</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>6,940,636</b>	<b>6,978,399</b>	<b>11.07</b>	<b>7.40</b>	<b>0.54</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	447,432	420,838	450,799	521,114	435,024	-5.94	7.12	-16.52
a. Cash Balance	107,227	102,537	92,853	86,999	91,281	-4.37	-9.44	4.92
Nepalese Notes & Coins	89,926	99,279	90,215	82,403	87,428	10.40	-9.13	6.10
Foreign Currency	17,301	3,258	2,638	4,596	3,854	-81.17	-19.01	-16.15
b. Bank Balance	304,444	268,141	324,727	363,148	289,172	-11.92	21.10	-20.37
1. In Nepal Rastra Bank	256,583	203,810	263,539	308,370	246,691	-20.57	29.31	-20.00
2. "A"Class Licensed Institution	8,327	17,786	14,124	11,132	9,598	113.58	-20.59	-13.78
3. Other Financial Ins.	119	149	201	220	168	25.05	34.61	-23.41
4. In Foreign banks	39,414	46,395	46,864	43,426	32,714	17.71	1.01	-24.67
c. Money at Call	35,761	50,160	33,219	70,967	54,571	40.27	-33.78	-23.10
<b>2 INVESTMENTS</b>	655,204	820,456	937,730	1,008,512	1,108,243	25.22	14.29	9.89
a. Govt. Securities	644,196	818,804	918,942	1,004,171	1,024,701	27.10	12.23	2.04
b. Others	11,007	1,651	18,788	4,341	83,542	-85.00	1037.69	1824.48
<b>3 SHARE &amp; OTHER INVESTMENT</b>	202,553	175,230	238,878	271,261	284,852	-13.49	36.32	5.01
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	3,719,600	4,182,299	4,312,591	4,529,491	4,516,506	12.44	3.12	-0.29
<b>4.1 LOANS &amp; ADVANCES</b>	3,715,568	4,177,812	4,308,990	4,524,340	4,511,108	12.44	3.14	-0.29
a. Private Sector	3,579,832	4,025,452	4,149,539	4,343,831	4,336,693	12.45	3.08	-0.16
b. Financial Institutions	132,741	150,129	156,762	172,930	167,675	13.10	4.42	-3.04
c. Government Organizations	2,995	2,231	2,690	7,580	6,740	-25.51	20.53	-11.08
<b>4.2 BILLS PURCHASED</b>	4,032	4,487	3,600	5,151	5,399	11.28	-19.76	4.81
<b>5 LOANS AGT. COLLECTED BILLS</b>	412	951	797	1,346	1,128	130.70	-16.19	-16.23
<b>6 FIXED ASSETS</b>	75,298	85,850	124,602	128,528	128,892	14.01	45.14	0.28
<b>7 OTHER ASSETS</b>	307,472	322,804	381,570	454,583	477,503	4.99	18.20	5.04
a. Accrued Interests	155,810	177,208	218,341	263,275	282,988	13.73	23.21	7.49
b. Others	151,662	145,596	163,228	191,308	194,515	-4.00	12.11	1.68
<b>8 Expenses not Written off</b>	241	219	363	1,013	1,008	-9.50	66.11	-0.50
<b>9 Non Banking Assets</b>	6,736	8,665	15,306	23,573	23,745	28.63	76.65	0.73
<b>10 Reconciliation Account</b>	5,074	3,240	2,301	412	1,498	-36.14	-29.00	263.11
<b>11 Profit &amp; Loss A/c</b>	332	-	1,001	802	-	-100.00	0.00	-100.00
<b>TOTAL</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>6,940,636</b>	<b>6,978,399</b>	<b>11.07</b>	<b>7.40</b>	<b>0.54</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	41,688	47,312	52,784	57,061	57,178	13.49	11.57	0.21
a. Paid-up Capital	32,232	36,994	40,207	42,171	42,171	14.77	8.69	0.00
b. Statutory Reserves	6,135	7,072	8,341	9,254	9,266	15.28	17.94	0.12
c. Retained Earning	505	(282)	(355)	(833)	(804)	-155.77	25.97	-3.42
d. Others Reserves	2,816	3,528	4,592	6,469	6,546	25.27	30.15	1.19
<b>2 BORROWINGS</b>	9,690	26,259	9,340	8,461	8,023	170.98	-64.43	-5.18
a. NRB	7,590	20,104	300	-	-	164.87	-98.51	0.00
b. "A"Class Licensed Institution	1,100	500	1,250	450	-	-54.55	150.00	-100.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	505	505	0.00	83.75	0.00
e. Bonds and Securities	1,000	5,490	7,486	7,506	7,518	448.95	36.38	0.16
<b>3 DEPOSITS</b>	445,827	509,490	571,573	596,250	593,671	14.28	12.19	-0.43
a. Current	13,929	9,932	11,059	9,764	8,554	-28.70	11.35	-12.39
b. Savings	139,864	120,613	132,843	156,996	159,326	-13.76	10.14	1.48
c. Fixed	243,409	327,121	380,584	391,400	386,592	34.39	16.34	-1.23
d. Call Deposits	48,417	51,614	46,811	37,802	38,919	6.60	-9.31	2.96
e. Others	207	211	275	288	280	1.50	30.45	-2.94
<b>4 Bills Payable</b>	41	42	23	26	24	1.53	-44.16	-5.08
<b>5 Other Liabilities</b>	19,406	23,291	30,451	35,704	37,187	20.02	30.74	4.15
1. Loan Loss Provision	6,431	9,405	13,887	19,425	19,735	46.24	47.66	1.60
2. Interest Suspense a/c	1,138	1,129	1,931	2,606	3,432	-0.72	70.95	31.68
3. Others	11,837	12,757	14,633	13,673	14,020	7.77	14.71	2.54
<b>6 Reconciliation A/c</b>	76	0	0	0	0	-99.99	1477.29	-100.00
<b>7 Profit &amp; Loss A/c</b>	5,224	6,340	5,715	3,667	4,177	21.35	-9.85	13.92
<b>TOTAL</b>	<b>521,953</b>	<b>612,733</b>	<b>669,886</b>	<b>701,169</b>	<b>700,261</b>	<b>17.39</b>	<b>9.33</b>	<b>-0.13</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	55,300	69,497	64,562	56,821	48,344	25.67	-7.10	-14.92
a. Cash Balance	8,134	7,505	7,574	6,823	7,381	-7.73	0.92	8.19
Nepalese Notes & Coins	8,059	7,383	7,341	6,299	7,087	-8.39	-0.56	12.51
Foreign Currency	76	123	233	523	294	62.05	89.75	-43.78
b. Bank Balance	22,731	24,830	28,785	34,046	28,803	9.23	15.93	-15.40
1. In Nepal Rastra Bank	13,432	13,435	20,033	28,012	24,120	0.02	49.11	-13.90
2. "A"Class Licensed Institution	7,619	6,642	7,521	5,464	4,201	-12.83	13.25	-23.11
3. Other Financial Ins.	1,676	4,752	1,228	569	481	183.58	-74.15	-15.41
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	15,952	12,159	52.08	-24.11	-23.78
<b>2 INVESTMENTS</b>	56,879	68,793	91,763	96,656	108,061	20.95	33.39	11.80
a. Govt. Securities	56,879	68,793	90,725	94,071	95,478	20.95	31.88	1.50
b. Others	-	-	1,038	2,585	12,584	0.00	0.00	386.78
<b>3 SHARE &amp; OTHER INVESTMENT</b>	8,062	8,446	8,504	13,659	9,594	4.77	0.69	-29.76
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	383,480	444,934	471,886	498,797	496,543	16.03	6.06	-0.45
<b>4.1 LOANS &amp; ADVANCES</b>	383,480	444,934	471,886	498,797	496,543	16.03	6.06	-0.45
a. Private Sector	369,145	386,815	451,918	473,715	472,663	4.79	16.83	-0.22
b. Financial Institutions	14,335	58,120	19,964	25,078	23,876	305.44	-65.65	-4.79
c. Government Organizations	-	-	3	3	3	0.00	0.00	-2.33
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	5,673	6,410	8,845	9,019	9,879	13.00	38.00	9.54
<b>7 OTHER ASSETS</b>	11,972	13,338	21,777	23,482	24,944	11.41	63.27	6.22
a. Accrued Interests	6,166	7,075	14,549	14,862	16,624	14.75	105.63	11.85
b. Others	5,806	6,263	7,228	8,620	8,320	7.87	15.42	-3.48
<b>8 Expenses not Written off</b>	0	-	-	-	-	-100.00	0.00	0.00
<b>9 Non Banking Assets</b>	489	1,258	2,269	2,542	2,511	157.16	80.40	-1.20
<b>10 Reconciliation Account</b>	78	0	0	-	0	-99.41	0.00	0.00
<b>11 Profit &amp; Loss A/c</b>	21	56	279	194	385	172.42	397.68	98.64
<b>TOTAL</b>	<b>521,953</b>	<b>612,733</b>	<b>669,886</b>	<b>701,169</b>	<b>700,261</b>	<b>17.39</b>	<b>9.33</b>	<b>-0.13</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	16,264	17,861	19,031	18,070	18,085	9.82	6.55	0.08
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	3,772	3,775	19.01	9.13	0.10
c. Retained Earning	(4,071)	(4,408)	(5,098)	(6,282)	(6,313)	8.29	15.66	0.49
d. Others Reserves	4,469	4,110	5,367	5,364	5,406	-8.05	30.59	0.78
<b>2 BORROWINGS</b>	4,395	12,092	2,546	948	948	175.15	-78.94	0.00
a. NRB	1,753	9,957	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	948	948	0.05	0.06	0.00
<b>3 DEPOSITS</b>	89,326	104,528	113,422	123,305	124,309	17.02	8.51	0.81
a. Current	1,290	1,878	1,419	1,411	1,401	45.55	-24.42	-0.71
b. Savings	25,932	19,854	19,745	23,620	23,367	-23.44	-0.55	-1.07
c. Fixed	50,529	71,743	80,525	88,440	89,355	41.98	12.24	1.03
d. Call Deposits	9,945	9,558	10,110	8,717	8,944	-3.89	5.77	2.60
e. Others	1,629	1,496	1,622	1,117	1,242	-8.20	8.47	11.19
<b>4 Bills Payable</b>	23	0	2	1	0	-98.23	380.57	-67.84
<b>5 Other Liabilities</b>	15,588	16,607	19,097	22,331	23,022	6.53	14.99	3.09
1. Loan Loss Provision	5,274	5,486	6,634	9,093	9,195	4.03	20.91	1.13
2. Interest Suspense a/c	7,267	8,165	8,930	10,067	10,176	12.36	9.36	1.09
3. Others	3,048	2,955	3,533	3,171	3,650	-3.04	19.56	15.10
<b>6 Reconciliation A/c</b>	12	(4)	1	3	1	-134.24	-125.45	-72.55
<b>7 Profit &amp; Loss A/c</b>	1,071	957	1,073	279	298	-10.71	12.19	6.71
<b>TOTAL</b>	<b>126,679</b>	<b>152,040</b>	<b>155,172</b>	<b>164,938</b>	<b>166,663</b>	<b>20.02</b>	<b>2.06</b>	<b>1.05</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,607	19,655	18,596	19,479	17,643	18.35	-5.39	-9.43
a. Cash Balance	1,438	1,588	1,706	1,381	1,485	10.48	7.42	7.54
Nepalese Notes & Coins	1,438	1,588	1,706	1,380	1,485	10.48	7.42	7.54
Foreign Currency	0	0	0	0	0	-41.58	115.37	-38.24
b. Bank Balance	6,977	9,906	8,849	9,266	7,600	41.99	-10.68	-17.97
1. In Nepal Rastra Bank	3,538	3,414	5,115	5,168	5,207	-3.50	49.79	0.77
2. "A"Class Licensed Institution	1,959	4,434	2,224	2,898	1,307	126.38	-49.85	-54.89
3. Other Financial Ins.	1,480	2,058	1,510	1,200	1,086	39.05	-26.60	-9.53
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,193	8,160	8,041	8,833	8,558	-0.40	-1.46	-3.11
<b>2 INVESTMENTS</b>	20,536	22,186	20,140	22,099	24,459	8.03	-9.22	10.68
a. Govt. Securities	20,536	22,186	20,140	21,899	22,809	8.03	-9.22	4.16
b. Others	-	-	-	200	1,650	0.00	0.00	725.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	3,698	2,875	4,375	4,144	3,432	-22.26	52.20	-17.19
<b>4 (Including Bills Purchased)</b>	71,536	86,303	92,931	97,210	98,657	20.64	7.68	1.49
<b>4.1 LOANS &amp; ADVANCES</b>	71,536	86,303	92,931	97,210	98,657	20.64	7.68	1.49
a. Private Sector	65,795	81,645	86,325	92,011	92,902	24.09	5.73	0.97
b. Financial Institutions	5,742	4,658	6,602	5,196	5,750	-18.87	41.72	10.68
c. Government Organizations	-	-	4	4	4	0.00	0.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	2,019	2,771	3,336	3,423	3,434	37.25	20.41	0.31
<b>7 OTHER ASSETS</b>	11,657	17,646	14,125	16,620	17,092	51.37	-19.95	2.84
a. Accrued Interests	9,061	15,306	11,697	13,607	14,140	68.93	-23.58	3.91
b. Others	2,597	2,340	2,428	3,013	2,952	-9.90	3.76	-2.02
<b>8 Expenses not Written off</b>	100	-	1	1	1	-100.00	0.00	-5.53
<b>9 Non Banking Assets</b>	468	599	1,114	1,290	1,345	27.99	85.87	4.23
<b>10 Reconciliation Account</b>	2	(0)	3	9	1	-111.62	-1452.60	-90.99
<b>11 Profit &amp; Loss A/c</b>	55	6	551	661	600	-88.25	8461.23	-9.25
<b>TOTAL</b>	<b>126,679</b>	<b>152,040</b>	<b>155,172</b>	<b>164,938</b>	<b>166,663</b>	<b>20.02</b>	<b>2.06</b>	<b>1.05</b>



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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	224,341	330,008	429,253	349,459	384,917	47.10	30.07	10.15
1.1 Deposit Liabilities	215,183	305,976	402,421	331,682	365,169	42.19	31.52	10.10
1.1.1 Saving A/c	43,601	76,032	88,065	61,154	67,041	74.38	15.83	9.63
1.1.2 Fixed A/c	166,935	223,748	305,845	264,250	291,255	34.03	36.69	10.22
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	14,768	16,138	67.27	92.36	9.28
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	28,292	31,029	71.84	20.83	9.67
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	94,334	104,170	43.83	7.73	10.43
1.1.2.4 Above 1 Year	72,595	81,297	138,814	126,856	139,919	11.99	70.75	10.30
1.1.3 Call Deposit	4,443	6,111	8,461	6,256	6,848	37.55	38.45	9.47
1.1.4 Certificate of Deposits	204	85	51	22	24	-58.37	-39.75	11.96
1.2 Others	9,158	24,032	26,832	17,777	19,749	162.41	11.65	11.09
<b>2 Commission/Fee Expense</b>	1,735	3,121	4,228	3,164	3,594	79.87	35.49	13.60
<b>3 Employees Expenses</b>	48,174	53,727	55,126	46,614	51,660	11.53	2.60	10.83
<b>4 Office Operating Expenses</b>	33,544	38,326	38,127	30,237	34,098	14.26	-0.52	12.77
<b>5 Exchange Fluctuation Loss</b>	1	105	-	-	-	7277.31	-100.00	0.00
5.1 Due to Change in Exchange Rates	1	34	-	-	-	2639.35	-100.00	0.00
5.2 Due to Foreign Currency Transactions	0	71	-	-	-	36644.30	-100.00	0.00
<b>6 Non-Operating Expenses</b>	89	369	499	655	601	313.83	35.07	-8.37
<b>7. Provision for Risk</b>	39,014	25,497	65,952	75,496	78,585	-34.65	158.67	4.09
7.1 Loan loss Provision	38,874	25,367	65,818	75,344	78,505	-34.74	159.46	4.20
7.1.1 General Loan loss Provision	25,113	12,849	17,473	25,519	25,895	-48.83	35.98	1.47
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	13,308	13,309	-58.22	18.37	0.01
7.1.1.2 Watch List Provision	3,878	3,976	6,969	12,211	12,587	2.54	75.28	3.07
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	47,368	49,707	-10.06	277.53	4.94
7.1.3 Additional Loan Loss Provision	321	430	2,711	2,456	2,903	34.16	529.86	18.18
7.2. Provision for Non-Banking Assets	48	13	89	97	28	-72.47	563.44	-71.69
7.3. Provision for Loss on Investment	3	98	16	32	28	2840.70	-83.24	-11.73
7.4. Provision for Loss of Other Assets	88	19	29	24	24	-78.72	54.71	0.00
<b>8 Loan Written Off</b>	814	1,607	2,823	2,536	2,584	97.46	75.65	1.91
<b>9 Provision for Staff Bonus</b>	9,238	11,766	10,407	6,836	8,077	27.35	-11.55	18.15
<b>10 Provision for Income Tax</b>	30,913	34,273	32,840	21,148	24,884	10.87	-4.18	17.67
<b>11 Others</b>	248	7	79	120	128	-97.24	1053.58	6.75
<b>12 Net Profit</b>	71,306	83,438	77,771	44,674	53,196	17.01	-6.79	19.08
<b>TOTAL EXPENSES</b>	<b>459,417</b>	<b>582,244</b>	<b>717,106</b>	<b>580,939</b>	<b>642,324</b>	<b>26.74</b>	<b>23.16</b>	<b>10.57</b>
<b>Income</b>								
<b>1. Interest Income</b>	372,972	509,366	641,877	511,490	565,769	36.57	26.01	10.61
1.1. On Loans and Advance	342,440	464,186	572,265	447,142	494,719	35.55	23.28	10.64
1.2. On Investment	25,974	38,306	57,477	49,998	55,256	47.48	50.05	10.52
1.2.1 Government Bonds	23,335	35,010	53,207	45,481	50,188	50.03	51.98	10.35
1.2.2 Foreign Bonds	215	341	228	373	421	59.06	-33.10	12.94
1.2.3 NRB Bonds	589	343	558	530	607	-41.74	62.57	14.38
1.2.4 Deventure & Bonds	1,835	2,612	3,484	3,614	4,040	42.30	33.39	11.79
1.3 Agency Balance	169	174	1,430	1,074	1,168	3.00	721.79	8.69
1.4 On Call Deposit	1,193	1,460	2,428	2,843	3,134	22.31	66.34	10.24
1.5 Others	3,196	5,239	8,276	10,433	11,492	63.95	57.97	10.15
<b>2. Comission &amp; Discount</b>	24,942	27,259	29,086	25,588	28,257	9.29	6.70	10.43
2.1 Bills Purchase & Discount	228	310	206	281	307	35.78	-33.51	9.23
2.2 Comission	20,920	22,861	22,065	20,224	22,298	9.28	-3.49	10.25
2.3 Others	3,794	4,088	6,815	5,082	5,652	7.75	66.72	11.20
<b>3 Income From Exchange Fluctuation</b>	10,913	8,121	5,553	4,957	5,495	-25.58	-31.62	10.86
3.1 Due to Change in Exchange Rate	1,343	1,029	829	(468)	(396)	-23.41	-19.43	-15.28
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	5,425	5,892	-25.89	-33.39	8.60
<b>4 Other Operating Income</b>	16,789	12,504	11,095	7,002	7,758	-25.52	-11.27	10.80
<b>5 Non Operating Income</b>	8,176	3,584	1,971	1,210	1,235	-56.17	-45.00	2.03
<b>6 Provision Written Back</b>	24,835	20,530	27,558	29,712	32,627	-17.33	34.23	9.81
<b>7 Recovery from Written off Loan</b>	760	669	245	94	99	-12.00	-63.34	5.33
<b>8 Income from Extra Ordinary Expenses</b>	12	156	(1,060)	10	10	1252.34	-780.06	1.30
<b>9 Net Loss</b>	19	56	780	876	1,075	197.60	1290.13	22.66
<b>TOTAL INCOME</b>	<b>459,417</b>	<b>582,244</b>	<b>717,106</b>	<b>580,939</b>	<b>642,324</b>	<b>26.74</b>	<b>23.16</b>	<b>10.57</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	194,409	284,750	364,419	303,182	334,008	46.47	27.98	10.17
1.1 Deposit Liabilities	185,438	262,357	339,229	286,081	315,004	41.48	29.30	10.11
1.1.1 Saving A/c	37,545	67,417	77,696	54,688	59,935	79.56	15.25	9.59
1.1.2 Fixed A/c	143,928	189,890	254,527	225,991	249,143	31.93	34.04	10.24
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	9,641	10,623	28.09	100.87	10.18
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	22,857	25,122	80.19	16.08	9.91
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	78,975	87,195	41.06	4.89	10.41
1.1.2.4 Above 1 Year	66,414	75,530	125,810	114,517	126,203	13.73	66.57	10.20
1.1.3 Call Deposit	3,760	4,966	6,963	5,380	5,901	32.07	40.23	9.68
1.1.4 Certificate of Deposits	204	85	43	22	24	-58.37	-49.64	11.96
1.2 Others	8,971	22,393	25,190	17,101	19,004	149.62	12.49	11.13
<b>2 Commission/Fee Expense</b>	1,693	3,057	4,099	3,094	3,519	80.52	34.08	13.72
<b>3 Employees Expenses</b>	42,824	47,172	47,816	41,150	45,543	10.15	1.37	10.68
<b>4 Office Operating Expenses</b>	29,235	33,086	32,261	26,059	29,402	13.17	-2.49	12.83
<b>5 Exchange Fluctuation Loss</b>	0	104	-	-	-	283053.30	-100.00	0.00
5.1 Due to Change in Exchange Rates	0	33	-	-	-	89470.89	-100.00	0.00
5.2 Due to Foreign Currency Transactions	-	71	-	-	-	0.00	-100.00	0.00
<b>6 Non-Operatiing Expenses</b>	78	312	462	631	575	301.60	48.10	-8.83
<b>7. Provision for Risk</b>	32,424	21,637	57,437	65,534	67,524	-33.27	165.46	3.04
7.1 Loan loss Provision	32,326	21,538	57,424	65,423	67,486	-33.37	166.62	3.15
7.1.1 General Loan loss Provision	21,420	11,093	15,606	22,793	23,088	-48.21	40.69	1.29
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	12,950	13,003	-58.82	27.84	0.41
7.1.1.2 Watch List Provision	2,904	3,468	5,858	9,843	10,085	19.42	68.93	2.46
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	40,333	41,790	-6.65	291.76	3.61
7.1.3 Additional Loan Loss Provision	174	427	2,569	2,297	2,607	145.12	502.06	13.52
7.2. Provision for Non-Banking Assets	7	-	0	80	10	-100.00	0.00	-87.08
7.3. Provision for Loss on Investment	3	95	13	32	28	3082.32	-85.91	-11.73
7.4. Provision for Loss of Other Assets	88	3	0	-	-	-96.10	-99.34	0.00
<b>8 Loan Written Off</b>	708	1,489	2,602	2,423	2,463	110.40	74.70	1.61
<b>9 Provision for Staff Bonus</b>	8,146	10,673	9,462	6,269	7,432	31.01	-11.34	18.56
<b>10 Provision for Income Tax</b>	27,592	30,803	29,784	19,247	22,731	11.63	-3.31	18.10
<b>11 Others</b>	248	7	72	119	127	-97.29	969.68	6.78
<b>12 Net Profit</b>	63,374	74,801	70,037	40,683	48,607	18.03	-6.37	19.48
<b>TOTAL EXPENSES</b>	<b>400,732</b>	<b>507,892</b>	<b>618,452</b>	<b>508,391</b>	<b>561,931</b>	<b>26.74</b>	<b>21.77</b>	<b>10.53</b>
<b>Income</b>								
<b>1. Interest Income</b>	326,157	442,405	551,682	446,806	494,463	35.64	24.70	10.67
1.1. On Loans and Advance	298,351	402,230	490,121	388,866	430,301	34.82	21.85	10.66
1.2. On Investment	23,895	34,586	51,290	44,815	49,664	44.74	48.30	10.82
1.2.1 Government Bonds	21,509	31,700	47,873	40,875	45,219	47.38	51.02	10.63
1.2.2 Foreign Bonds	215	341	228	373	421	59.06	-33.10	12.94
1.2.3 NRB Bonds	398	1	2	222	281	-99.74	118.89	26.31
1.2.4 Deventure & Bonds	1,774	2,544	3,187	3,345	3,743	43.42	25.26	11.90
1.3 Agency Balance	169	171	1,430	1,074	1,167	1.01	738.02	8.66
1.4 On Call Deposit	691	673	1,367	2,371	2,641	-2.59	103.20	11.38
1.5 Others	3,051	4,745	7,475	9,681	10,690	55.53	57.53	10.43
<b>2. Comission &amp; Discount</b>	23,473	25,927	27,763	24,525	27,090	10.46	7.08	10.46
2.1 Bills Purchase & Discount	228	310	206	281	307	35.78	-33.51	9.23
2.2 Comission	20,103	21,943	21,250	19,622	21,630	9.15	-3.16	10.23
2.3 Others	3,142	3,674	6,307	4,623	5,153	16.95	71.64	11.48
<b>3 Income From Exchange Fluctuation</b>	10,900	8,083	5,468	4,905	5,434	-25.84	-32.36	10.78
3.1 Due to Change in Exchange Rate	1,344	1,028	817	(470)	(400)	-23.51	-20.55	-14.90
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	5,375	5,834	-26.17	-34.08	8.54
<b>4 Other Operating Income</b>	12,990	10,325	9,218	5,458	6,086	-20.52	-10.71	11.52
<b>5 Non Operating Income</b>	5,901	3,087	1,760	989	1,002	-47.69	-42.99	1.32
<b>6 Provision Written Back</b>	20,596	17,299	23,391	25,626	27,769	-16.01	35.22	8.36
<b>7 Recovery from Written off Loan</b>	706	611	231	81	86	-13.46	-62.25	5.90
<b>8 Income from Extra Ordinary Expenses</b>	8	156	(1,060)	0	0	1736.57	-780.38	53.43
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>400,732</b>	<b>507,892</b>	<b>618,452</b>	<b>508,391</b>	<b>561,931</b>	<b>26.74</b>	<b>21.77</b>	<b>10.53</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	24,027	37,191	53,217	37,774	41,506	54.79	43.09	9.88
1.1 Deposit Liabilities	23,915	35,908	52,034	37,164	40,835	50.15	44.91	9.88
1.1.1 Saving A/c	4,871	7,117	8,737	5,318	5,841	46.12	22.77	9.85
1.1.2 Fixed A/c	18,531	27,825	42,073	31,171	34,263	50.15	51.21	9.92
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	4,760	5,112	182.42	89.95	7.38
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	4,723	5,124	46.20	43.05	8.49
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	12,604	13,955	61.06	19.71	10.72
1.1.2.4 Above 1 Year	4,527	3,944	9,226	9,084	10,073	-12.87	133.90	10.89
1.1.3 Call Deposit	513	967	1,215	676	730	88.34	25.67	8.09
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	609	672	1042.25	-7.75	10.23
<b>2 Commission/Fee Expense</b>	42	63	120	65	71	51.43	90.31	9.21
<b>3 Employees Expenses</b>	4,341	5,225	5,838	4,378	4,907	20.37	11.72	12.08
<b>4 Office Operating Expenses</b>	3,441	4,096	4,617	3,307	3,731	19.05	12.72	12.82
<b>5 Exchange Fluctuation Loss</b>	1	1	-	-	-	-51.89	-100.00	0.00
5.1 Due to Change in Exchange Rates	1	1	-	-	-	-44.06	-100.00	0.00
5.2 Due to Foreign Currency Transactions	0	-	-	-	-	-100.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	11	30	31	18	18	166.94	4.23	0.19
<b>7. Provision for Risk</b>	5,678	3,329	7,125	7,959	9,018	-41.38	114.07	13.30
7.1 Loan loss Provision	5,636	3,301	7,064	7,919	8,978	-41.44	114.01	13.37
7.1.1 General Loan loss Provision	3,312	1,459	1,606	2,206	2,251	-55.97	10.08	2.04
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	218	136	-58.36	-42.00	-37.69
7.1.1.2 Watch List Provision	845	431	1,010	1,988	2,115	-48.99	134.31	6.39
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	5,713	6,590	-20.46	190.81	15.35
7.1.3 Additional Loan Loss Provision	10	2	106	1	138	-82.35	5763.24	16639.29
7.2. Provision for Non-Banking Assets	42	10	31	16	16	-76.01	206.87	0.00
7.3. Provision for Loss on Investment	0	2	3	-	-	628.62	22.60	0.00
7.4. Provision for Loss of Other Assets	-	15	28	24	24	0.00	81.97	0.00
<b>8 Loan Written Off</b>	14	36	150	51	52	150.56	313.66	1.99
<b>9 Provision for Staff Bonus</b>	828	987	844	517	588	19.22	-14.54	13.83
<b>10 Provision for Income Tax</b>	2,486	3,010	2,604	1,839	2,061	21.09	-13.51	12.05
<b>11 Others</b>	-	-	-	-	-	0.00	0.00	0.00
<b>12 Net Profit</b>	5,935	6,970	6,191	3,659	4,174	17.44	-11.18	14.10
<b>TOTAL EXPENSES</b>	<b>46,806</b>	<b>60,939</b>	<b>80,737</b>	<b>59,566</b>	<b>66,126</b>	<b>30.20</b>	<b>32.49</b>	<b>11.01</b>
<b>Income</b>								
<b>1. Interest Income</b>	38,436	55,444	74,528	53,518	58,926	44.25	34.42	10.10
1.1. On Loans and Advance	36,443	51,703	68,237	48,318	53,352	41.87	31.98	10.42
1.2. On Investment	1,525	2,732	4,790	4,195	4,514	79.15	75.32	7.61
1.2.1 Government Bonds	1,399	2,485	4,352	4,016	4,327	77.57	75.15	7.75
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	177	185	101.96	76.65	4.31
1.2.4 Deventure & Bonds	4	1	2	2	2	-77.28	195.12	5.94
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	293	308	74.16	28.13	4.91
1.5 Others	119	403	725	713	752	238.16	79.68	5.56
<b>2. Comission &amp; Discount</b>	1,273	1,051	1,030	852	927	-17.45	-1.99	8.88
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	453	498	8.33	-20.36	10.09
2.3 Others	596	317	446	399	429	-46.75	40.46	7.51
<b>3 Income From Exchange Fluctuation</b>	13	38	85	52	61	201.05	125.53	18.38
3.1 Due to Change in Exchange Rate	(1)	1	12	2	3	-276.30	1204.94	80.49
3.2 Due to Foreign Currency Trans.	13	37	73	50	58	181.46	97.78	16.10
<b>4 Other Operating Income</b>	2,257	1,684	1,601	1,301	1,408	-25.40	-4.90	8.25
<b>5 Non Operating Income</b>	1,556	219	114	107	116	-85.95	-48.03	8.09
<b>6 Provision Written Back</b>	3,211	2,407	3,135	3,544	4,300	-25.06	30.26	21.32
<b>7 Recovery from Written off Loan</b>	49	41	9	7	7	-16.21	-78.37	0.00
<b>8 Income from Extra Ordinary Expenses</b>	-	-	-	-	-	0.00	0.00	0.00
<b>9 Net Loss</b>	11	56	235	186	382	419.56	318.72	105.84
<b>TOTAL INCOME</b>	<b>46,806</b>	<b>60,939</b>	<b>80,737</b>	<b>59,566</b>	<b>66,126</b>	<b>30.20</b>	<b>32.49</b>	<b>11.01</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	5,905	8,067	11,618	8,503	9,403	36.60	44.02	10.58
1.1 Deposit Liabilities	5,830	7,710	11,159	8,436	9,330	32.24	44.72	10.60
1.1.1 Saving A/c	1,185	1,498	1,631	1,148	1,265	26.43	8.85	10.15
1.1.2 Fixed A/c	4,476	6,033	9,245	7,088	7,848	34.79	53.24	10.73
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	366	403	97.88	30.29	10.07
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	712	783	22.89	30.63	9.97
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	2,755	3,020	48.59	29.56	9.63
1.1.2.4 Above 1 Year	1,654	1,823	3,778	3,255	3,642	10.23	107.21	11.91
1.1.3 Call Deposit	170	179	283	200	217	5.49	58.07	8.31
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	67	73	376.45	28.87	9.09
<b>2 Commission/Fee Expense</b>	-	1	9	4	4	0.00	1093.33	-1.64
<b>3 Employees Expenses</b>	1,009	1,329	1,472	1,086	1,210	31.82	10.73	11.42
<b>4 Office Operating Expenses</b>	868	1,143	1,249	872	965	31.75	9.22	10.67
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	0	27	5	7	8	10983.72	-80.63	11.44
<b>7. Provision for Risk</b>	911	532	1,389	2,003	2,043	-41.62	161.23	2.00
7.1 Loan loss Provision	911	528	1,330	2,002	2,042	-42.01	151.78	2.01
7.1.1 General Loan loss Provision	381	298	261	520	557	-21.72	-12.48	6.98
7.1.1.1 Pass Loan Loss Provision	252	221	160	140	170	-12.28	-27.62	21.60
7.1.1.2 Watch List Provision	129	77	101	381	387	-40.13	30.76	1.63
7.1.2 Special Loan Loss Provision	394	228	1,033	1,322	1,327	-42.01	352.33	0.36
7.1.3 Additional Loan Loss Provision	137	2	36	159	158	-98.56	1737.49	-0.62
7.2. Provision for Non-Banking Assets	-	3	58	2	2	0.00	1617.87	0.00
7.3. Provision for Loss on Investment	-	0	-	-	-	0.00	-100.00	0.00
7.4. Provision for Loss of Other Assets	-	-	1	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	92	81	71	61	70	-11.01	-13.02	13.52
<b>9 Provision for Staff Bonus</b>	264	106	101	51	56	-59.94	-4.38	11.66
<b>10 Provision for Income Tax</b>	834	460	452	62	92	-44.84	-1.75	49.39
<b>11 Others</b>	-	0	7	1	1	0.00	5969.78	0.00
<b>12 Net Profit</b>	1,996	1,666	1,543	332	415	-16.56	-7.40	24.99
<b>TOTAL EXPENSES</b>	<b>11,879</b>	<b>13,413</b>	<b>17,917</b>	<b>12,982</b>	<b>14,267</b>	<b>12.91</b>	<b>33.58</b>	<b>9.90</b>
<b>Income</b>								
<b>1. Interest Income</b>	8,379	11,517	15,666	11,165	12,380	37.44	36.03	10.88
1.1. On Loans and Advance	7,645	10,253	13,907	9,958	11,066	34.11	35.64	11.13
1.2. On Investment	554	988	1,397	989	1,078	78.49	41.42	9.02
1.2.1 Government Bonds	427	826	983	590	641	93.47	19.00	8.62
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	131	141	38.34	25.54	7.74
1.2.4 Deventure & Bonds	58	67	295	268	296	15.64	341.43	10.51
1.3 Agency Balance	-	3	-	1	1	0.00	-100.00	52.27
1.4 On Call Deposit	155	181	285	179	186	16.89	57.26	3.95
1.5 Others	25	91	76	39	49	256.77	-15.94	24.61
<b>2. Comission &amp; Discount</b>	196	281	293	210	239	42.85	4.51	13.75
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	150	170	31.50	24.94	13.49
2.3 Others	56	96	63	61	69	71.21	-34.69	14.38
<b>3 Income From Exchange Fluctuation</b>	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	1,542	496	276	243	264	-67.84	-44.38	8.30
<b>5 Non Operating Income</b>	719	278	98	114	117	-61.29	-64.92	2.48
<b>6 Provision Written Back</b>	1,027	825	1,033	542	558	-19.70	25.20	3.09
<b>7 Recovery from Written off Loan</b>	4	16	6	6	6	264.86	-66.19	3.54
<b>8 Income from Extra Ordinary Expenses</b>	3	-	1	10	10	-100.00	0.00	0.00
<b>9 Net Loss</b>	8	-	545	691	693	-100.00	0.00	0.30
<b>TOTAL INCOME</b>	<b>11,879</b>	<b>13,413</b>	<b>17,917</b>	<b>12,982</b>	<b>14,267</b>	<b>12.91</b>	<b>33.58</b>	<b>9.90</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	273,901	336,187	369,627	365,601	363,247	22.74	9.95	-0.64
Fishery Related	8,956	13,234	15,012	16,351	16,399	47.76	13.44	0.29
Mining Related	8,685	8,789	11,789	12,134	12,147	1.20	34.13	0.11
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	854,615	850,342	6.89	6.63	-0.50
Construction	414,030	190,196	203,379	220,675	222,945	-54.06	6.93	1.03
Electricity, Gas and Water	207,797	246,839	307,457	351,659	357,032	18.79	24.56	1.53
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	72,234	71,011	15.84	-3.00	-1.69
Transport, Communication and Public Utilities	97,505	100,909	98,130	91,447	89,001	3.49	-2.75	-2.67
Wholesaler & Retailer	837,582	947,619	983,500	1,022,017	1,015,061	13.14	3.79	-0.68
Finance, Insurance and Real Estate	337,170	375,243	365,559	390,047	380,731	11.29	-2.58	-2.39
Tourism Service**	183,908	200,494	211,160	226,578	226,535	9.02	5.32	-0.02
Other Services	177,036	192,913	196,597	201,456	201,652	8.97	1.91	0.10
Consumption Loans	233,767	867,483	926,138	978,871	978,220	271.09	6.76	-0.07
Local Government	1,539	1,125	1,127	1,221	1,219	-26.88	0.12	-0.16
Others	641,727	421,635	337,541	323,531	327,046	-34.30	-19.94	1.09
<b>TOTAL</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,128,437</b>	<b>5,112,588</b>	<b>12.85</b>	<b>3.63</b>	<b>-0.31</b>
<b>Productwise</b>								
Term Loan	932,079	1,196,841	1,579,614	1,860,250	1,877,197	28.41	31.98	0.91
Overdraft	634,300	718,773	230,782	130,581	128,280	13.32	-67.89	-1.76
Cash Credit Loan	-	-	516,456	658,182	648,509	-	-	(1.47)
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	73,411	73,667	-61.86	-6.19	0.35
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	771,922	765,321	15.20	-13.20	-0.86
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	386,753	389,335	13.26	3.23	0.67
Real Estate Loan	183,538	228,255	249,588	252,206	248,971	24.36	9.35	-1.28
Margin Nature Loan	106,282	80,508	76,535	86,185	85,953	-24.25	-4.93	-0.27
Hire Purchase Loan	160,657	157,162	159,216	132,353	124,547	-2.18	1.31	-5.90
Deprived Sector Loan	293,414	335,623	308,356	315,288	311,159	14.39	-8.12	-1.31
Bills Purchased	4,403	3,130	4,271	5,882	5,899	-28.92	36.46	0.29
Other Product	473,944	558,470	452,502	455,423	453,750	17.83	-18.97	-0.37
<b>Total</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,128,437</b>	<b>5,112,589</b>	<b>12.85</b>	<b>3.63</b>	<b>-0.31</b>
<b>Collateral wise</b>								
Gold and Silver	43,111	52,782	55,533	54,336	55,730	22.43	5.21	2.57
Government Securities	678	783	3,239	3,218	3,162	15.48	313.70	-1.74
Non Governmental Securities	87,213	61,272	58,566	71,752	70,852	-29.74	-4.42	-1.25
Fixed Deposit Receipts	29,313	64,221	58,120	44,289	40,261	119.08	-9.50	-9.10
Own	29,081	64,006	57,887	44,100	40,063	120.09	-9.56	-9.15
Other Licences Institutions	232	215	233	189	198	-7.34	8.61	4.50
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,530,907	4,566,898	12.84	4.82	0.79
Fixed Assets	3,118,968	3,538,076	3,749,324	3,946,934	3,951,536	13.44	5.97	0.12
Current Assets	528,641	578,047	565,372	583,973	615,362	9.35	-2.19	5.38
Against security of Bill	47,628	19,623	37,183	49,002	53,334	-58.80	89.48	8.84
Domestic Bills	556	880	771	713	834	58.24	-12.36	16.96
Foreign Bills	47,072	18,744	36,412	48,288	52,500	-60.18	94.26	8.72
Against Guarantee	181,603	195,088	195,038	195,365	190,442	7.43	-0.03	-2.52
Government Guarantee	2,597	2,307	3,129	3,054	3,384	-11.17	35.67	10.79
Institutional Guarantee	135,679	136,841	127,020	142,193	138,413	0.86	-7.18	-2.66
Personal Guarantee	26,424	37,037	41,125	32,918	33,126	40.16	11.04	0.63
Collective Guarantee	8,130	7,418	7,239	4,127	3,944	-8.76	-2.41	-4.45
International Rated Foreign Bank's Guarantee	1,783	1,509	455	279	252	-15.36	-69.84	-9.51
Other Guarantee	6,990	9,977	16,069	12,793	11,323	42.74	61.06	-11.49
Credit Card	2,152	3,521	4,528	5,496	5,651	63.61	28.59	2.82
Others	133,439	195,625	152,948	174,072	126,257	46.60	-21.82	-27.47
<b>Total</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,128,437</b>	<b>5,112,588</b>	<b>12.85</b>	<b>3.63</b>	<b>-0.31</b>

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

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

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

## Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	242,235	299,987	330,086	324,628	322,799	23.84	10.03	-0.56
Fishery Related	7,816	11,666	13,237	14,483	14,544	49.25	13.47	0.42
Mining Related	8,258	8,386	11,383	11,792	11,818	1.55	35.73	0.22
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	820,150	816,218	6.34	6.55	-0.48
Construction	355,404	154,723	167,502	196,064	198,456	-56.47	8.26	1.22
Electricity, Gas and Water	202,483	239,756	298,869	341,527	346,688	18.41	24.66	1.51
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	69,516	68,318	16.94	-2.97	-1.72
Transport, Communication and Public Utilities	78,828	82,970	83,643	78,978	76,644	5.25	0.81	-2.95
Wholesaler & Retailer	763,650	866,464	896,414	931,252	925,072	13.46	3.46	-0.66
Finance, Insurance and Real Estate	287,621	315,353	306,730	316,557	307,969	9.64	-2.73	-2.71
Tourism Service**	164,941	175,638	182,269	194,455	194,596	6.49	3.78	0.07
Other Services	163,684	177,350	178,117	181,951	181,604	8.35	0.43	-0.19
Consumption Loans	205,358	757,464	768,478	808,866	810,545	268.85	1.45	0.21
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	244,602	245,239	-39.43	-16.40	0.26
<b>TOTAL</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,535,997</b>	<b>4,521,686</b>	<b>12.34</b>	<b>3.35</b>	<b>-0.32</b>
<b>Productwise</b>								
Term Loan	800,512	1,048,407	1,388,965	1,640,049	1,655,591	30.97	32.48	0.95
Overdraft	548,651	619,856	164,141	87,456	86,119	12.98	-73.52	-1.53
Cash Credit Loan	-	-	493,597	616,286	607,835	-	-	(1.37)
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	73,303	73,559	-61.88	-6.28	0.35
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	748,766	742,052	15.57	-14.19	-0.90
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	310,331	312,637	12.10	0.08	0.74
Real Estate Loan	159,139	199,641	217,964	216,052	213,205	25.45	9.18	-1.32
Margin Nature Loan	90,921	64,819	58,679	67,525	67,346	-28.71	-9.47	-0.27
Hire Purchase Loan	134,893	131,340	138,262	114,156	106,521	-2.63	5.27	-6.69
Deprived Sector Loan	239,728	279,646	262,365	267,285	264,254	16.65	-6.18	-1.13
Bills Purchased	4,403	3,130	4,271	5,882	5,899	-28.92	36.46	0.29
Other Product	427,751	481,430	385,119	388,907	386,668	12.55	-20.01	-0.58
<b>Total</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,535,997</b>	<b>4,521,686</b>	<b>12.34</b>	<b>3.35</b>	<b>-0.32</b>
<b>Collateral wise</b>								
Gold and Silver	38,492	47,816	50,575	49,500	50,843	24.23	5.77	2.71
Government Securities	670	722	3,200	3,183	3,149	7.70	343.23	-1.08
Non Governmental Securities	73,593	47,841	43,198	55,620	54,846	-34.99	-9.71	-1.39
Fixed Deposit Receipts	24,777	49,275	47,972	36,376	32,637	98.87	-2.64	-10.28
Own	24,545	49,060	47,738	36,190	32,441	99.88	-2.69	-10.36
Other Licences Institutions	232	215	233	186	195	-7.34	8.61	4.84
Collateral of Properties	3,269,848	3,673,792	3,833,402	4,024,653	4,060,302	12.35	4.34	0.89
Fixed Assets	2,741,246	3,095,794	3,268,070	3,440,827	3,445,091	12.93	5.56	0.12
Current Assets	528,603	577,997	565,333	583,826	615,210	9.34	-2.19	5.38
Against security of Bill	47,626	19,623	37,183	49,001	53,333	-58.80	89.48	8.84
Domestic Bills	555	880	771	713	834	58.60	-12.36	16.96
Foreign Bills	47,072	18,744	36,412	48,287	52,499	-60.18	94.26	8.72
Against Guarantee	130,550	142,452	147,130	147,038	143,628	9.12	3.28	-2.32
Government Guarantee	2,523	2,237	3,065	2,994	2,994	-11.32	36.99	0.02
Institutional Guarantee	105,184	106,032	97,518	108,192	105,721	0.81	-8.03	-2.28
Personal Guarantee	12,905	21,700	27,919	21,937	22,511	68.15	28.66	2.61
Collective Guarantee	1,299	1,103	2,186	906	893	-15.14	98.29	-1.47
International Rated Foreign Bank's Guarantee	1,783	1,509	455	279	252	-15.36	-69.84	-9.51
Other Guarantee	6,855	9,870	15,986	12,729	11,256	43.98	61.96	-11.57
Credit Card	2,152	3,521	4,524	5,483	5,636	63.61	28.48	2.80
Others	129,231	190,401	148,194	165,143	117,312	47.33	-22.17	-28.96
<b>Total</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,535,997</b>	<b>4,521,686</b>	<b>12.34</b>	<b>3.35</b>	<b>-0.32</b>

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

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

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

## Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	26,987	29,913	32,930	34,244	33,728	10.84	10.09	-1.51
Fishery Related	1,008	1,341	1,523	1,561	1,550	32.98	13.56	-0.68
Mining Related	364	302	321	286	273	-16.93	6.26	-4.35
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	30,520	30,220	20.83	11.03	-0.98
Construction	49,017	31,622	32,104	20,389	20,099	-35.49	1.52	-1.42
Electricity, Gas and Water	5,116	6,488	7,578	9,158	9,365	26.83	16.80	2.27
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	2,021	1,988	-18.23	1.11	-1.62
Transport, Communication and Public Utilities	15,054	13,921	11,060	9,603	9,430	-7.53	-20.55	-1.80
Wholesaler & Retailer	61,627	68,458	73,242	76,868	75,910	11.09	6.99	-1.25
Finance, Insurance and Real Estate	39,227	47,742	46,985	60,465	59,411	21.71	-1.58	-1.74
Tourism Service**	15,863	20,443	24,215	26,987	26,851	28.87	18.45	-0.50
Other Services	11,586	13,088	15,561	16,265	16,803	12.97	18.89	3.31
Consumption Loans	23,284	81,687	128,117	140,740	138,437	250.82	56.84	-1.64
Local Government	11	8	9	9	7	-25.26	12.13	-21.06
Others	110,457	98,812	66,870	66,468	68,860	-10.54	-32.33	3.60
<b>TOTAL</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>495,583</b>	<b>492,933</b>	<b>15.22</b>	<b>6.70</b>	<b>-0.53</b>
<b>Productwise</b>								
Term Loan	115,573	130,209	167,740	193,550	194,801	12.66	28.82	0.65
Overdraft	78,746	87,233	59,343	38,574	37,566	10.78	-31.97	-2.61
Cash Credit Loan	-	-	19,124	36,656	35,420	-	-	(3.37)
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	16,771	16,794	-0.76	37.47	0.14
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	63,934	64,046	18.15	18.35	0.18
Real Estate Loan	17,446	18,717	21,884	25,908	25,164	7.28	16.92	-2.87
Margin Nature Loan	12,528	11,773	14,165	14,948	14,756	-6.02	20.31	-1.28
Hire Purchase Loan	21,804	21,814	17,352	14,845	14,704	0.04	-20.45	-0.95
Deprived Sector Loan	47,111	49,167	40,153	41,445	40,295	4.36	-18.33	-2.78
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	48,952	49,386	81.41	-12.11	0.89
<b>Total</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>495,583</b>	<b>492,933</b>	<b>15.22</b>	<b>6.70</b>	<b>-0.53</b>
<b>Collateral wise</b>								
Gold and Silver	3,721	3,982	3,931	3,781	3,827	7.01	-1.28	1.24
Government Securities	3	6	7	11	11	110.93	13.94	0.34
Non Governmental Securities	11,972	10,741	12,465	13,242	12,996	-10.28	16.05	-1.86
Fixed Deposit Receipts	3,688	12,219	8,314	6,615	6,347	231.36	-31.96	-4.05
Own	3,688	12,219	8,314	6,612	6,345	231.36	-31.96	-4.04
Other Licences Institutions	-	-	-	2	2	0.00	0.00	-21.02
Collateral of Properties	319,268	367,503	403,350	426,996	426,412	15.11	9.75	-0.14
Fixed Assets	319,252	367,493	403,343	426,875	426,286	15.11	9.76	-0.14
Current Assets	16	9	7	121	126	-40.20	-27.60	4.12
Against security of Bill	1	-	-	1	1	-100.00	0.00	-0.19
Domestic Bills	1	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	1	1	0.00	0.00	-0.19
Against Guarantee	43,691	45,678	41,526	41,775	40,178	4.55	-9.09	-3.82
Government Guarantee	34	29	25	21	21	-13.23	-16.22	0.00
Institutional Guarantee	24,143	25,284	24,532	28,926	27,751	4.73	-2.97	-4.06
Personal Guarantee	12,644	13,999	11,873	9,581	9,325	10.71	-15.18	-2.67
Collective Guarantee	6,831	6,314	5,052	3,221	3,050	-7.56	-19.99	-5.29
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	26	31	29.44	-13.88	15.94
Credit Card	-	-	4	14	16	0.00	0.00	13.58
Others	1,086	1,654	1,785	3,149	3,145	52.27	7.93	-0.12
<b>Total</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>495,583</b>	<b>492,933</b>	<b>15.22</b>	<b>6.70</b>	<b>-0.53</b>

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

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

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

## Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	4,679	6,287	6,611	6,730	6,720	34.37	5.15	-0.15
Fishery Related	132	227	253	307	305	72.67	11.19	-0.77
Mining Related	64	101	85	57	56	59.21	-15.66	-1.48
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,945	3,904	26.16	-7.65	-1.06
Construction	9,609	3,851	3,774	4,222	4,391	-59.92	-2.02	3.99
Electricity, Gas and Water	198	595	1,009	974	979	200.62	69.75	0.52
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	697	705	27.53	-14.88	1.08
Transport, Communication and Public Utilities	3,623	4,018	3,427	2,866	2,927	10.90	-14.70	2.12
Wholesaler & Retailer	12,305	12,697	13,844	13,897	14,079	3.18	9.04	1.31
Finance, Insurance and Real Estate	10,322	12,149	11,844	13,025	13,351	17.70	-2.51	2.50
Tourism Service**	3,104	4,413	4,676	5,135	5,088	42.15	5.96	-0.91
Other Services	1,766	2,475	2,919	3,241	3,245	40.12	17.96	0.14
Consumption Loans	5,125	28,332	29,543	29,264	29,239	452.83	4.27	-0.09
Local Government	36	36	36	36	36	0.00	0.00	0.00
Others	17,438	11,608	10,486	12,462	12,947	-33.43	-9.67	3.89
<b>TOTAL</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>96,858</b>	<b>97,970</b>	<b>26.85</b>	<b>1.39</b>	<b>1.15</b>
<b>Productwise</b>								
Term Loan	15,994	18,225	22,909	26,651	26,806	13.95	25.70	0.58
Overdraft	6,903	11,684	7,297	4,552	4,595	69.26	-37.55	0.95
Cash Credit Loan	-	-	3,735	5,240	5,254	-	-	0.27
Trust Receipt Loan/Import Loan	-	-	112	108	108	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,385	6,474	10.03	-0.37	1.40
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,489	12,652	24.11	17.57	1.31
Real Estate Loan	6,953	9,897	9,740	10,246	10,602	42.33	-1.58	3.47
Margin Nature Loan	2,833	3,915	3,691	3,713	3,851	38.23	-5.73	3.72
Hire Purchase Loan	3,960	4,007	3,602	3,352	3,322	1.19	-10.11	-0.91
Deprived Sector Loan	6,575	6,811	5,838	6,558	6,610	3.60	-14.29	0.80
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,564	17,696	36.80	-13.69	0.75
<b>Total</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>96,858</b>	<b>97,970</b>	<b>26.85</b>	<b>1.39</b>	<b>1.15</b>
<b>Collateral wise</b>								
Gold and Silver	898	983	1,027	1,055	1,060	9.41	4.48	0.45
Government Securities	5	55	32	23	2	1074.45	-41.41	-93.10
Non Governmental Securities	1,648	2,690	2,902	2,890	3,010	63.21	7.90	4.17
Fixed Deposit Receipts	849	2,727	1,835	1,299	1,278	221.27	-32.73	-1.63
Own	849	2,727	1,835	1,298	1,277	221.27	-32.73	-1.63
Other Licences Institutions	-	-	-	1	1	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	79,258	80,184	27.93	4.16	1.17
Fixed Assets	58,471	74,789	77,912	79,232	80,159	27.91	4.18	1.17
Current Assets	22	40	32	26	26	81.94	-19.99	-1.85
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	6,552	6,636	-5.47	-8.29	1.28
Government Guarantee	40	40	40	40	369	0.00	0.00	826.87
Institutional Guarantee	6,352	5,525	4,971	5,075	4,941	-13.02	-10.03	-2.65
Personal Guarantee	875	1,338	1,332	1,400	1,290	52.98	-0.42	-7.89
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-3.16
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	37	37	-41.51	-29.99	-0.45
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	5,780	5,800	14.39	-16.84	0.34
<b>Total</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>96,858</b>	<b>97,970</b>	<b>26.85</b>	<b>1.39</b>	<b>1.15</b>

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

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

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











S.N.	BFI Name	CFC	Manju	Reliance
<b>Liabilities</b>				
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,762.39</b>	<b>2,063.96</b>	<b>1,154.81</b>
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	356.20	314.56	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	3.89	79.44	(152.85)
	g. Others Reserves Fund	218.83	318.41	30.55
<b>2</b>	<b>BORROWINGS</b>	<b>199.57</b>	<b>500.00</b>	<b>-</b>
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.57	500.00	-
<b>3</b>	<b>DEPOSITS</b>	<b>18,642.78</b>	<b>17,297.93</b>	<b>8,126.68</b>
	a. Current	182.13	226.08	64.62
	Domestic	182.13	226.08	64.62
	Foreign	-	-	-
	b. Savings	4,241.66	2,325.13	1,425.76
	Domestic	4,241.66	2,325.13	1,425.76
	Foreign	-	-	-
	c. Fixed	13,135.53	13,142.82	5,892.00
	Domestic	13,135.53	13,142.82	5,892.00
	Foreign	-	-	-
	d. Call Deposits	1,059.69	1,603.85	744.30
	Domestic	1,059.69	1,603.85	744.30
	Foreign	-	-	-
	e. Others	23.77	0.05	-
	Domestic	23.77	0.05	-
	Foreign	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>0.08</b>	<b>-</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>943.40</b>	<b>1,223.34</b>	<b>693.34</b>
	1. Sundry Creditors	220.61	40.10	14.06
	2. Loan Loss Provision	460.29	602.76	405.73
	3. Interest Suspense a/c	-	197.23	137.67
	4. Others	262.50	383.24	135.88
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>48.98</b>	<b>204.25</b>	<b>-</b>
	<b>TOTAL Liabilities</b>	<b>21,597.21</b>	<b>21,289.48</b>	<b>9,974.84</b>
<b>Assets</b>				
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1,346.17</b>	<b>819.55</b>	<b>768.56</b>
	a. Cash Balance	212.70	96.61	65.93
	Nepalese Notes & Coins	212.62	96.61	65.93
	Foreign Currency	0.08	-	-
	b. Bank Balance	1,133.48	722.94	343.06
	1. In Nepal Rastra Bank	842.07	644.84	343.06
	Domestic Currency	842.07	644.84	343.06
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	195.17	62.71	-
	Domestic Currency	195.17	62.71	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	96.23	15.39	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	359.57
	Domestic Currency	-	-	359.57
	Foreign Currency	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>3,951.36</b>	<b>3,884.92</b>	<b>1,679.69</b>
	a. Govt. Securities	3,951.36	2,634.92	1,679.69
	b. NRB Bond	-	1,250.00	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>326.20</b>	<b>197.68</b>	<b>192.74</b>
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	326.20	197.68	192.74
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>14,726.77</b>	<b>14,849.40</b>	<b>6,373.05</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>14,726.77</b>	<b>14,849.40</b>	<b>6,373.05</b>
	a. Private Sector	14,064.43	13,453.06	5,954.38
	b. Financial Institutions	662.34	1,396.35	418.67
	c. Government Organizations	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>439.41</b>	<b>349.75</b>	<b>325.33</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>803.02</b>	<b>1,174.77</b>	<b>381.15</b>
	a. Accrued Interest:	431.01	446.57	178.42
	Financial Institutions	364.02	95.38	100.45
	Government Enterprises	66.99	88.01	24.07
	Private Sector	-	263.17	53.90
	b. Staff Loans / Adv.	134.28	344.45	113.28
	c. Sundry Debtors	57.06	351.08	10.99
	d. Cash In Transit	-	-	-
	e. Others	180.68	32.68	78.46
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>4.27</b>	<b>13.41</b>	<b>203.21</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>0.83</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>50.29</b>
	<b>TOTAL ASSETS</b>	<b>21,597.21</b>	<b>21,289.48</b>	<b>9,974.84</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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**Expenses**

<b>1. Interest Expense</b>	<b>13,806.58</b>	<b>16,158.20</b>	<b>25,276.27</b>	<b>23,694.76</b>	<b>5,178.85</b>	<b>20,228.61</b>	<b>10,749.41</b>
1.1 On Deposit Liabilities	13,486.02	15,879.08	24,673.97	22,338.30	4,911.48	19,380.71	9,974.48
1.1.1 Saving Account	3,196.82	5,678.57	4,407.71	3,676.36	1,411.87	3,239.19	1,920.68
1.1.2 Fixed Account	10,040.22	9,848.17	19,602.10	18,161.14	3,196.11	15,728.60	7,802.18
1.1.2.1 Up to 3 months Fixed Account	908.98	-	5,880.63	254.50	-	-	312.67
1.1.2.2 3 to 6 months Fixed Account	1,182.14	-	2,940.31	-	480.48	-	249.18
1.1.2.3 6 months to 1 year Fixed Account	4,803.40	-	5,292.57	-	869.18	15,728.60	683.92
1.1.2.4 Above 1 year Fixed Account	3,145.71	9,848.17	5,488.59	17,906.65	1,846.45	-	6,556.41
1.1.3 Call Deposit	248.98	352.34	664.16	500.80	303.50	412.92	251.62
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	320.57	279.12	602.30	1,356.45	267.37	847.90	774.93
<b>2. Commission Expense</b>	<b>87.43</b>	<b>389.18</b>	<b>777.90</b>	<b>383.76</b>	<b>205.14</b>	<b>-</b>	<b>84.12</b>
<b>3. Staff Expense</b>	<b>2,962.99</b>	<b>3,615.16</b>	<b>3,249.16</b>	<b>2,411.97</b>	<b>874.63</b>	<b>2,223.05</b>	<b>1,281.54</b>
<b>4. Office Operating Expenses</b>	<b>1,168.83</b>	<b>1,361.81</b>	<b>1,844.10</b>	<b>2,135.04</b>	<b>556.02</b>	<b>1,750.52</b>	<b>884.98</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.52</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>5,261.13</b>	<b>4,172.86</b>	<b>3,247.39</b>	<b>10,764.67</b>	<b>571.81</b>	<b>2,502.13</b>	<b>1,958.97</b>
7.1 Loan loss Provision	5,261.13	4,172.86	3,247.39	10,764.67	571.81	2,502.13	1,949.15
7.1.1 General Loan loss Provision	5,261.13	1,170.25	234.63	4,417.56	175.77	-	360.76
7.1.1.1 Pass Loan Loss Provision	5,261.13	859.54	125.45	1,823.66	-	-	-
7.1.1.2 Watch List Provision	-	310.71	109.17	2,593.90	175.77	-	360.76
7.1.2 Special Loan Loss Provision	-	2,913.68	3,012.76	6,347.11	396.04	-	1,588.39
7.1.3 Additional Loan Loss Provision	-	88.94	-	-	-	2,502.13	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	9.81
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>85.15</b>	<b>723.30</b>	<b>23.37</b>	<b>546.31</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>57.51</b>	<b>192.72</b>	<b>867.80</b>	<b>599.34</b>	<b>423.15</b>	<b>361.02</b>	<b>228.68</b>
<b>10. Provision for Income Tax</b>	<b>502.40</b>	<b>1,098.52</b>	<b>2,347.66</b>	<b>1,623.07</b>	<b>1,142.51</b>	<b>1,020.15</b>	<b>635.13</b>
<b>11. Others</b>	<b>-</b>	<b>6.72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>590.32</b>	<b>2,563.21</b>	<b>5,462.57</b>	<b>3,771.03</b>	<b>2,665.86</b>	<b>2,228.98</b>	<b>1,422.95</b>
<b>Total Expenses</b>	<b>24,437.19</b>	<b>29,558.38</b>	<b>43,158.51</b>	<b>46,106.95</b>	<b>11,641.34</b>	<b>30,860.77</b>	<b>17,245.78</b>

**Income**

<b>1. Interest Income</b>	<b>20,962.72</b>	<b>24,819.50</b>	<b>39,216.99</b>	<b>35,881.46</b>	<b>9,490.59</b>	<b>29,501.81</b>	<b>14,784.50</b>
1.1 On Loans and Advances	17,983.47	21,058.89	34,099.46	31,592.26	7,214.04	26,505.30	11,662.03
1.2 On Investment	1,290.52	3,554.21	3,559.16	3,071.46	1,065.41	1,931.66	2,412.99
1.2.1 Government Bonds	1,290.52	1,374.87	3,489.51	3,071.46	1,032.38	1,931.66	2,390.10
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	146.54	69.65	-	-	-	22.90
1.2.4 Debenture & Bonds	-	2,032.79	-	-	33.03	-	-
1.3 On Agency Balance	119.01	7.57	-	912.92	13.34	-	7.24
1.4 On Call Deposit	-	198.83	690.53	-	846.62	-	-
1.5 On Others	1,569.72	0.00	867.83	304.82	351.18	1,064.85	702.23
<b>2. Commission and Discount</b>	<b>1,036.93</b>	<b>264.48</b>	<b>3,284.40</b>	<b>1,333.96</b>	<b>1,289.13</b>	<b>867.35</b>	<b>1,016.07</b>
2.1 Bills Purchase and Discount	-	-	-	0.01	22.02	0.37	1.26
2.2 Commission	1,036.93	210.46	1,000.72	1,333.95	1,033.84	618.44	391.22
2.3 Others	-	54.02	2,283.68	-	233.26	248.54	623.60
<b>3. Exchange Flactuation Income</b>	<b>57.44</b>	<b>35.65</b>	<b>525.73</b>	<b>462.82</b>	<b>552.83</b>	<b>322.40</b>	<b>162.64</b>
3.1 Due to Change in Exchange Rate	-	(5.42)	83.44	77.68	119.92	-	30.20
3.2 Due to Foreign Currency Transaction	57.44	41.06	442.29	385.13	432.90	322.40	132.44
<b>4. Other Operating Income</b>	<b>332.24</b>	<b>1,134.87</b>	<b>91.27</b>	<b>583.98</b>	<b>69.01</b>	<b>147.66</b>	<b>6.71</b>
<b>5. Non Operating Income</b>	<b>5.27</b>	<b>32.81</b>	<b>(9.32)</b>	<b>236.51</b>	<b>2.84</b>	<b>14.99</b>	<b>44.28</b>
<b>6. Write Back from Provisions for loss</b>	<b>2,042.59</b>	<b>3,249.25</b>	<b>11.44</b>	<b>7,606.92</b>	<b>230.90</b>	<b>-</b>	<b>1,231.57</b>
7. Recovery of written-off Loan	-	21.84	38.00	1.31	6.05	6.56	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>24,437.19</b>	<b>29,558.38</b>	<b>43,158.51</b>	<b>46,106.95</b>	<b>11,641.34</b>	<b>30,860.77</b>	<b>17,245.78</b>

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>12,493.88</b>	<b>23,274.95</b>	<b>9,860.44</b>	<b>23,308.30</b>	<b>19,868.70</b>	<b>14,907.45</b>	<b>14,189.02</b>
1.1 On Deposit Liabilities	11,935.16	22,184.90	9,097.79	21,796.78	18,853.16	13,115.85	13,216.98
1.1.1 Saving Account	2,233.86	5,026.72	1,945.47	3,187.48	3,460.86	2,494.82	2,159.52
1.1.2 Fixed Account	9,498.31	16,850.73	7,010.40	18,235.60	15,063.59	10,310.70	11,004.58
1.1.2.1 Up to 3 months Fixed Account	2,158.12	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,047.82	0.81	-	-	720.11	3,883.25	-
1.1.2.3 6 months to 1 year Fixed Account	2,141.85	29.43	183.86	-	11,726.98	4,185.48	11,001.77
1.1.2.4 Above 1 year Fixed Account	3,150.53	16,820.49	6,826.53	18,235.60	2,616.50	2,241.96	2.81
1.1.3 Call Deposit	202.99	307.45	141.91	373.70	328.71	310.33	52.89
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	558.72	1,090.05	762.66	1,511.52	1,015.54	1,791.60	972.04
<b>2. Commission Expense</b>	<b>137.79</b>	<b>280.88</b>	<b>193.25</b>	<b>21.49</b>	<b>7.22</b>	<b>-</b>	<b>13.45</b>
<b>3. Staff Expense</b>	<b>1,442.30</b>	<b>2,677.82</b>	<b>1,584.52</b>	<b>3,424.45</b>	<b>2,831.22</b>	<b>2,151.01</b>	<b>2,837.35</b>
<b>4. Office Operating Expenses</b>	<b>1,025.23</b>	<b>2,035.18</b>	<b>1,031.11</b>	<b>1,671.80</b>	<b>2,047.42</b>	<b>1,613.39</b>	<b>1,539.54</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>45.48</b>	<b>0.90</b>	<b>4.36</b>	<b>-</b>	<b>11.60</b>	<b>27.00</b>
<b>7. Provision for Risk</b>	<b>637.19</b>	<b>2,578.40</b>	<b>1,140.10</b>	<b>7,738.10</b>	<b>5,038.48</b>	<b>1,713.36</b>	<b>3,996.19</b>
7.1 Loan loss Provision	637.19	2,578.40	1,140.10	7,738.10	5,038.48	1,713.36	3,985.85
7.1.1 General Loan loss Provision	637.19	544.45	319.55	3,299.53	500.19	1,713.36	1,326.73
7.1.1.1 Pass Loan Loss Provision	637.19	-	-	1,055.66	-	1,713.36	398.27
7.1.1.2 Watch List Provision	-	544.45	319.55	2,243.87	500.19	-	928.46
7.1.2 Special Loan Loss Provision	-	2,033.95	820.55	4,438.57	4,538.29	-	2,659.12
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>990.86</b>	<b>11.38</b>	<b>-</b>	<b>-</b>	<b>7.57</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>473.07</b>	<b>330.91</b>	<b>191.90</b>	<b>338.36</b>	<b>310.63</b>	<b>316.41</b>	<b>194.64</b>
<b>10. Provision for Income Tax</b>	<b>1,277.29</b>	<b>814.94</b>	<b>620.90</b>	<b>1,616.00</b>	<b>838.70</b>	<b>869.98</b>	<b>1,000.41</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.66</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2,980.35</b>	<b>2,163.24</b>	<b>1,106.22</b>	<b>1,429.20</b>	<b>1,956.96</b>	<b>1,977.72</b>	<b>2,697.81</b>
<b>Total Expenses</b>	<b>20,467.11</b>	<b>35,192.67</b>	<b>15,740.72</b>	<b>39,552.06</b>	<b>32,900.98</b>	<b>23,568.49</b>	<b>26,495.41</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>18,843.20</b>	<b>32,121.97</b>	<b>14,171.26</b>	<b>33,017.53</b>	<b>29,380.28</b>	<b>21,609.65</b>	<b>22,685.84</b>
1.1 On Loans and Advances	15,873.91	28,691.53	12,581.38	30,085.25	25,566.41	18,397.00	19,491.57
1.2 On Investment	2,913.23	3,283.84	1,333.71	1,268.34	2,665.18	2,900.07	2,721.64
1.2.1 Government Bonds	2,553.77	3,262.82	129.87	1,268.34	2,622.17	2,825.56	2,718.90
1.2.2 Foreign Bonds	359.46	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	21.02	1,203.85	-	43.01	74.50	2.74
1.3 On Agency Balance	-	7.76	-	-	13.17	32.12	-
1.4 On Call Deposit	-	138.84	-	-	660.72	81.33	-
1.5 On Others	56.06	-	256.18	1,663.95	474.79	199.14	472.63
<b>2. Commission and Discount</b>	<b>1,277.14</b>	<b>2,017.80</b>	<b>1,071.11</b>	<b>1,801.34</b>	<b>1,533.08</b>	<b>1,470.85</b>	<b>620.36</b>
2.1 Bills Purchase and Discount	-	2.54	-	-	153.55	73.03	0.00
2.2 Commission	1,277.14	2,015.26	963.44	1,779.69	1,191.37	165.86	610.79
2.3 Others	-	-	107.67	21.65	188.16	1,231.96	9.57
<b>3. Exchange Fluctuation Income</b>	<b>324.06</b>	<b>103.87</b>	<b>193.91</b>	<b>338.96</b>	<b>251.69</b>	<b>271.71</b>	<b>53.23</b>
3.1 Due to Change in Exchange Rate	40.61	-	12.70	29.34	(930.72)	76.14	-
3.2 Due to Foreign Currency Transaction	283.45	103.87	181.21	309.62	1,182.41	195.57	53.23
<b>4. Other Operating Income</b>	<b>22.90</b>	<b>512.35</b>	<b>67.70</b>	<b>186.24</b>	<b>411.87</b>	<b>214.65</b>	<b>564.89</b>
<b>5. Non Operating Income</b>	<b>(0.19)</b>	<b>6.82</b>	<b>34.20</b>	<b>13.57</b>	<b>287.23</b>	<b>-</b>	<b>97.01</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>429.87</b>	<b>202.53</b>	<b>4,194.42</b>	<b>1,036.83</b>	<b>-</b>	<b>2,474.08</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.63</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>20,467.11</b>	<b>35,192.67</b>	<b>15,740.72</b>	<b>39,552.06</b>	<b>32,900.98</b>	<b>23,568.49</b>	<b>26,495.41</b>

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>29,381.97</b>	<b>11,797.86</b>	<b>14,984.66</b>	<b>15,686.32</b>	<b>16,899.43</b>	<b>12,262.53</b>	<b>3,845.78</b>
1.1 On Deposit Liabilities	27,902.43	11,266.30	13,896.65	13,678.32	16,152.07	11,263.65	3,754.00
1.1.1 Saving Account	5,347.30	1,864.79	1,453.54	2,523.82	2,823.49	1,882.57	628.90
1.1.2 Fixed Account	22,135.31	9,225.04	12,249.85	10,867.85	13,095.86	9,216.55	3,058.43
1.1.2.1 Up to 3 months Fixed Account	-	1,065.95	-	41.86	-	-	-
1.1.2.2 3 to 6 months Fixed Account	5,405.09	1,059.84	6,512.05	641.07	-	-	363.29
1.1.2.3 6 months to 1 year Fixed Account	7,826.40	6,324.16	4,239.60	2,940.78	-	9,216.55	1,310.58
1.1.2.4 Above 1 year Fixed Account	8,903.82	775.09	1,498.20	7,244.14	13,095.86	-	1,384.56
1.1.3 Call Deposit	419.82	176.46	193.26	262.27	232.72	164.53	66.67
1.1.4 Certificate of Deposit	-	-	-	24.38	-	-	-
1.2 On Borrowing	1,479.54	531.56	1,088.01	2,008.00	747.35	998.88	91.78
<b>2. Commission Expense</b>	<b>576.75</b>	<b>111.81</b>	<b>-</b>	<b>248.57</b>	<b>-</b>	<b>-</b>	<b>14.72</b>
<b>3. Staff Expense</b>	<b>3,152.52</b>	<b>1,373.72</b>	<b>1,177.47</b>	<b>1,870.76</b>	<b>3,126.08</b>	<b>1,275.19</b>	<b>465.55</b>
<b>4. Office Operating Expenses</b>	<b>2,532.86</b>	<b>1,041.92</b>	<b>824.21</b>	<b>1,235.73</b>	<b>1,964.78</b>	<b>1,137.72</b>	<b>329.80</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>178.26</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>306.98</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>5,055.58</b>	<b>1,252.19</b>	<b>1,000.72</b>	<b>3,042.99</b>	<b>3,891.58</b>	<b>1,959.95</b>	<b>1,484.01</b>
7.1 Loan loss Provision	5,055.58	1,252.19	1,000.72	3,042.99	3,891.58	1,941.86	1,484.01
7.1.1 General Loan loss Provision	1,245.13	559.60	456.34	615.12	182.66	68.05	355.75
7.1.1.1 Pass Loan Loss Provision	1,052.77	-	(199.04)	275.17	-	-	37.93
7.1.1.2 Watch List Provision	192.36	559.60	655.38	339.95	182.66	68.05	317.82
7.1.2 Special Loan Loss Provision	3,810.45	692.59	544.38	2,427.87	3,692.82	1,873.81	991.32
7.1.3 Additional Loan Loss Provision	-	-	-	-	16.10	-	136.93
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	18.09	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16.92</b>	<b>0.22</b>	<b>57.44</b>	<b>3.17</b>
<b>9. Provision for Staff Bonus</b>	<b>634.15</b>	<b>251.75</b>	<b>511.94</b>	<b>391.99</b>	<b>484.29</b>	<b>271.89</b>	<b>73.30</b>
<b>10. Provision for Income Tax</b>	<b>1,584.38</b>	<b>762.49</b>	<b>1,381.74</b>	<b>1,040.60</b>	<b>1,853.97</b>	<b>700.58</b>	<b>197.91</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>115.68</b>	<b>-</b>	<b>3.19</b>	<b>-</b>
<b>12. Net Profit</b>	<b>4,122.99</b>	<b>1,503.23</b>	<b>3,225.75</b>	<b>2,487.31</b>	<b>2,504.62</b>	<b>1,746.44</b>	<b>461.79</b>
<b>Total Expenses</b>	<b>47,219.46</b>	<b>18,094.97</b>	<b>23,106.49</b>	<b>26,136.86</b>	<b>31,031.94</b>	<b>19,414.93</b>	<b>6,876.03</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>43,770.26</b>	<b>16,645.28</b>	<b>21,448.09</b>	<b>21,856.77</b>	<b>26,857.92</b>	<b>17,397.81</b>	<b>5,486.19</b>
1.1 On Loans and Advances	37,763.22	14,662.31	18,917.10	19,550.33	23,666.61	14,939.07	4,715.99
1.2 On Investment	5,337.97	1,422.08	2,123.75	1,972.80	2,432.96	2,403.00	316.68
1.2.1 Government Bonds	5,281.47	1,421.72	2,064.60	1,853.35	2,272.58	2,363.80	306.94
1.2.2 Foreign Bonds	-	-	-	26.16	-	35.61	-
1.2.3 NRB Bonds	-	0.36	-	-	41.36	-	9.73
1.2.4 Debenture & Bonds	56.50	-	59.15	93.29	119.03	3.59	-
1.3 On Agency Balance	-	26.91	6.66	-	20.00	-	-
1.4 On Call Deposit	-	8.95	-	15.38	-	-	31.61
1.5 On Others	669.08	525.02	400.58	318.27	738.35	55.74	421.92
<b>2. Commission and Discount</b>	<b>2,760.10</b>	<b>1,015.13</b>	<b>1,015.24</b>	<b>1,599.54</b>	<b>1,596.86</b>	<b>219.06</b>	<b>180.44</b>
2.1 Bills Purchase and Discount	-	25.81	-	-	28.36	-	-
2.2 Commission	2,760.10	948.43	992.20	1,599.54	1,481.18	219.06	4.20
2.3 Others	-	40.90	23.04	-	87.32	-	176.24
<b>3. Exchange Flactuation Income</b>	<b>489.05</b>	<b>108.82</b>	<b>123.64</b>	<b>287.62</b>	<b>297.65</b>	<b>470.25</b>	<b>1.41</b>
3.1 Due to Change in Exchange Rate	2.30	-	(3.40)	57.52	(0.76)	10.75	-
3.2 Due to Foreign Currency Transaction	486.75	108.82	127.04	230.09	298.41	459.51	1.41
<b>4. Other Operating Income</b>	<b>195.16</b>	<b>39.01</b>	<b>483.45</b>	<b>144.24</b>	<b>141.33</b>	<b>736.91</b>	<b>38.31</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>16.86</b>	<b>36.07</b>	<b>8.36</b>	<b>3.29</b>	<b>171.12</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>266.48</b>	<b>-</b>	<b>2,239.52</b>	<b>2,132.93</b>	<b>419.78</b>	<b>1,164.97</b>
<b>7. Recovery of written-off Loan</b>	<b>4.88</b>	<b>3.39</b>	<b>-</b>	<b>0.44</b>	<b>1.96</b>	<b>-</b>	<b>4.72</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.37</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>47,219.46</b>	<b>18,094.97</b>	<b>23,106.49</b>	<b>26,136.86</b>	<b>31,031.94</b>	<b>19,414.93</b>	<b>6,876.03</b>



BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>37.92</b>	<b>333.25</b>	<b>3,789.67</b>	<b>865.22</b>	<b>475.31</b>	<b>8,159.21</b>	<b>5,784.25</b>
1.1 On Deposit Liabilities	37.92	333.25	3,727.09	865.22	475.28	8,044.53	5,699.42
1.1.1 Saving Account	3.81	64.96	486.09	210.88	74.96	1,195.30	775.47
1.1.2 Fixed Account	31.10	247.48	3,181.36	623.30	395.11	6,734.75	4,816.74
1.1.2.1 Up to 3 months Fixed Account	3.71	-	480.58	-	15.80	1,294.36	807.26
1.1.2.2 3 to 6 months Fixed Account	1.18	-	1,313.08	198.82	19.76	698.97	567.12
1.1.2.3 6 months to 1 year Fixed Account	15.48	-	787.07	5.81	138.29	3,495.94	2,689.37
1.1.2.4 Above 1 year Fixed Account	10.73	247.48	600.64	418.67	221.26	1,245.49	753.00
1.1.3 Call Deposit	3.01	20.81	59.64	31.05	5.21	114.48	107.21
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	62.58	-	0.03	114.68	84.83
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>15.11</b>	<b>8.26</b>	<b>-</b>	<b>-</b>	<b>15.69</b>
<b>3. Staff Expense</b>	<b>17.10</b>	<b>48.17</b>	<b>467.32</b>	<b>143.99</b>	<b>51.02</b>	<b>1,009.38</b>	<b>658.83</b>
<b>4. Office Operating Expenses</b>	<b>21.53</b>	<b>44.52</b>	<b>400.92</b>	<b>103.77</b>	<b>33.19</b>	<b>646.40</b>	<b>527.74</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.26</b>	<b>-</b>	<b>-</b>	<b>1.57</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>(5.37)</b>	<b>-</b>	<b>772.29</b>	<b>458.27</b>	<b>26.36</b>	<b>1,740.56</b>	<b>853.24</b>
7.1 Loan loss Provision	(5.37)	-	772.29	458.27	26.36	1,740.56	853.24
7.1.1 General Loan loss Provision	1.54	-	261.64	29.12	(4.85)	436.73	275.12
7.1.1.1 Pass Loan Loss Provision	(2.89)	-	-	-	(10.57)	160.79	-
7.1.1.2 Watch List Provision	4.42	-	261.64	29.12	5.72	275.94	275.12
7.1.2 Special Loan Loss Provision	(6.91)	-	510.64	429.16	31.21	1,303.83	578.12
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>1.48</b>	<b>-</b>	<b>-</b>	<b>16.51</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>44.30</b>	<b>-</b>	<b>9.36</b>	<b>157.92</b>	<b>120.23</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>119.60</b>	<b>-</b>	<b>28.09</b>	<b>426.37</b>	<b>324.61</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>24.44</b>	<b>279.06</b>	<b>-</b>	<b>65.54</b>	<b>994.87</b>	<b>757.43</b>
<b>Total Expenses</b>	<b>71.18</b>	<b>450.39</b>	<b>5,889.99</b>	<b>1,579.51</b>	<b>688.87</b>	<b>13,152.80</b>	<b>9,042.04</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>42.97</b>	<b>422.48</b>	<b>5,418.96</b>	<b>1,225.33</b>	<b>671.34</b>	<b>11,644.01</b>	<b>8,530.09</b>
1.1 On Loans and Advances	41.12	420.74	4,838.73	1,111.84	491.56	10,618.26	7,695.66
1.2 On Investment	0.08	-	478.38	83.20	174.20	918.65	764.62
1.2.1 Government Bonds	-	-	478.38	83.20	174.20	741.97	764.62
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	174.88	-
1.2.4 Debenture & Bonds	0.08	-	-	-	-	1.80	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.77	1.73	23.12	30.29	3.96	26.98	26.01
1.5 On Others	-	-	78.73	-	1.62	80.13	43.80
<b>2. Commission and Discount</b>	<b>0.12</b>	<b>6.67</b>	<b>175.43</b>	<b>66.09</b>	<b>1.14</b>	<b>39.86</b>	<b>127.03</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.12	6.67	21.74	6.60	0.80	35.98	91.84
2.3 Others	-	-	153.69	59.49	0.34	3.88	35.19
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>0.48</b>	<b>0.00</b>	<b>-</b>	<b>11.65</b>	<b>14.82</b>
3.1 Due to Change in Exchange Rate	-	-	0.39	0.00	-	0.50	2.57
3.2 Due to Foreign Currency Transaction	-	-	0.09	-	-	11.15	12.25
<b>4. Other Operating Income</b>	<b>0.36</b>	<b>-</b>	<b>7.90</b>	<b>-</b>	<b>13.25</b>	<b>407.58</b>	<b>245.10</b>
<b>5. Non Operating Income</b>	<b>0.80</b>	<b>-</b>	<b>-</b>	<b>0.87</b>	<b>3.14</b>	<b>24.79</b>	<b>0.66</b>
<b>6. Write Back from Provisions for loss</b>	<b>20.37</b>	<b>21.24</b>	<b>287.22</b>	<b>17.08</b>	<b>-</b>	<b>1,024.91</b>	<b>124.34</b>
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>6.56</b>	<b>-</b>	<b>-</b>	<b>270.14</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>71.18</b>	<b>450.39</b>	<b>5,889.99</b>	<b>1,579.51</b>	<b>688.87</b>	<b>13,152.80</b>	<b>9,042.04</b>

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4,121.54</b>	<b>90.72</b>	<b>4,589.07</b>	<b>4,071.50</b>	<b>4,295.92</b>	<b>323.45</b>	<b>53.34</b>
1.1 On Deposit Liabilities	4,046.79	90.72	4,448.91	4,063.21	4,202.99	323.02	53.34
1.1.1 Saving Account	518.99	9.06	575.91	702.75	412.47	56.04	20.88
1.1.2 Fixed Account	3,460.17	75.28	3,781.46	3,317.00	3,716.23	252.41	29.96
1.1.2.1 Up to 3 months Fixed Account	217.84	-	383.40	-	1,845.84	-	4.00
1.1.2.2 3 to 6 months Fixed Account	710.40	-	543.77	429.52	44.33	58.77	4.69
1.1.2.3 6 months to 1 year Fixed Account	1,312.67	44.39	1,121.15	2,020.49	648.11	129.94	12.60
1.1.2.4 Above 1 year Fixed Account	1,219.26	30.89	1,733.13	866.99	1,177.95	63.71	8.68
1.1.3 Call Deposit	67.64	6.38	91.55	43.46	74.30	14.57	2.50
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	74.75	-	140.16	8.29	92.92	0.43	-
<b>2. Commission Expense</b>	<b>17.35</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.06</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>506.63</b>	<b>11.95</b>	<b>503.48</b>	<b>469.44</b>	<b>323.01</b>	<b>69.11</b>	<b>33.98</b>
<b>4. Office Operating Expenses</b>	<b>385.31</b>	<b>9.43</b>	<b>460.64</b>	<b>326.35</b>	<b>269.77</b>	<b>61.83</b>	<b>9.32</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>13.87</b>	<b>1.81</b>	<b>-</b>	<b>0.03</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>376.68</b>	<b>61.52</b>	<b>830.28</b>	<b>371.86</b>	<b>1,421.50</b>	<b>118.94</b>	<b>28.33</b>
7.1 Loan loss Provision	376.68	46.00	830.28	371.86	1,421.50	94.77	28.33
7.1.1 General Loan loss Provision	177.60	1.27	290.23	99.16	245.42	3.89	5.19
7.1.1.1 Pass Loan Loss Provision	-	(0.30)	(135.38)	15.35	55.02	3.20	0.73
7.1.1.2 Watch List Provision	177.60	1.57	425.61	83.82	190.41	0.69	4.46
7.1.2 Special Loan Loss Provision	199.08	44.73	540.05	272.70	1,175.25	90.87	23.14
7.1.3 Additional Loan Loss Provision	-	-	-	-	0.82	-	-
7.2. Provision for Non-Banking Assets	-	15.52	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	24.17	-
<b>8. Loan Written Off</b>	<b>20.58</b>	<b>-</b>	<b>-</b>	<b>2.18</b>	<b>8.20</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>69.36</b>	<b>2.15</b>	<b>36.98</b>	<b>-</b>	<b>71.90</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>219.98</b>	<b>5.80</b>	<b>101.94</b>	<b>324.49</b>	<b>304.88</b>	<b>-</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>404.27</b>	<b>13.53</b>	<b>230.85</b>	<b>583.77</b>	<b>342.24</b>	<b>573.41</b>	<b>-</b>
<b>Total Expenses</b>	<b>6,121.71</b>	<b>195.09</b>	<b>6,767.10</b>	<b>6,151.40</b>	<b>7,037.42</b>	<b>573.41</b>	<b>124.96</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>5,764.23</b>	<b>191.71</b>	<b>6,494.67</b>	<b>5,867.48</b>	<b>5,623.48</b>	<b>502.36</b>	<b>110.52</b>
1.1 On Loans and Advances	5,282.40	181.17	6,009.29	5,378.78	5,145.11	482.24	104.31
1.2 On Investment	441.93	-	428.77	431.56	401.74	8.89	-
1.2.1 Government Bonds	441.93	-	428.77	431.56	401.74	8.89	-
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	25.70	-	30.26	24.58	45.56	11.18	6.22
1.5 On Others	14.21	10.54	26.35	32.56	31.07	0.05	-
<b>2. Commission and Discount</b>	<b>234.57</b>	<b>0.28</b>	<b>21.02</b>	<b>26.53</b>	<b>9.95</b>	<b>20.08</b>	<b>0.60</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	234.57	0.24	21.02	26.53	9.95	20.08	0.60
2.3 Others	-	0.05	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>0.62</b>	<b>-</b>	<b>32.33</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.20	-	(0.35)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.42	-	32.68	-	-	-	-
<b>4. Other Operating Income</b>	<b>92.17</b>	<b>3.09</b>	<b>167.63</b>	<b>246.12</b>	<b>155.64</b>	<b>1.52</b>	<b>3.95</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>51.45</b>	<b>10.77</b>	<b>22.09</b>	<b>1.09</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>30.12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,224.75</b>	<b>15.86</b>	<b>9.75</b>
7. Recovery of written-off Loan	-	-	-	0.50	1.51	-	-
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>32.50</b>	<b>0.14</b>
<b>Total Income</b>	<b>6,121.71</b>	<b>195.09</b>	<b>6,767.10</b>	<b>6,151.40</b>	<b>7,037.42</b>	<b>573.41</b>	<b>124.96</b>

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
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**Expenses**

<b>1. Interest Expense</b>	<b>343.18</b>	<b>327.07</b>	<b>162.38</b>	<b>1.62</b>	<b>599.30</b>	<b>1,027.79</b>	<b>622.05</b>
1.1 On Deposit Liabilities	343.18	325.99	162.20	1.62	599.30	1,024.09	620.82
1.1.1 Saving Account	70.89	33.75	23.76	1.61	115.17	141.19	88.06
1.1.2 Fixed Account	258.19	284.45	130.36	-	449.64	867.89	525.16
1.1.2.1 Up to 3 months Fixed Account	-	59.21	-	-	79.34	53.78	-
1.1.2.2 3 to 6 months Fixed Account	104.62	65.52	-	-	69.54	48.02	45.24
1.1.2.3 6 months to 1 year Fixed Account	96.95	125.82	-	-	183.96	366.39	231.32
1.1.2.4 Above 1 year Fixed Account	56.62	33.89	130.36	-	116.80	399.70	248.60
1.1.3 Call Deposit	14.09	7.79	8.08	0.01	34.49	15.00	7.60
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	1.08	0.18	-	-	3.70	1.23
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>85.39</b>	<b>42.59</b>	<b>46.07</b>	<b>6.66</b>	<b>113.07</b>	<b>93.66</b>	<b>49.53</b>
<b>4. Office Operating Expenses</b>	<b>62.51</b>	<b>37.60</b>	<b>44.74</b>	<b>20.07</b>	<b>80.98</b>	<b>89.05</b>	<b>43.66</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>382.06</b>	<b>97.26</b>	<b>16.68</b>	<b>-</b>	<b>16.64</b>	<b>157.89</b>	<b>74.55</b>
7.1 Loan loss Provision	382.06	97.26	16.68	-	16.64	157.89	74.55
7.1.1 General Loan loss Provision	49.38	23.32	16.68	-	38.17	-	56.44
7.1.1.1 Pass Loan Loss Provision	8.28	3.48	16.68	-	0.91	-	21.19
7.1.1.2 Watch List Provision	41.10	19.84	-	-	37.26	-	35.25
7.1.2 Special Loan Loss Provision	332.67	73.94	-	-	(21.53)	-	18.11
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	157.89	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>39.09</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>2.65</b>	<b>0.18</b>	<b>-</b>	<b>10.38</b>	<b>-</b>	<b>5.68</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>7.16</b>	<b>0.53</b>	<b>-</b>	<b>28.02</b>	<b>-</b>	<b>15.33</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.51</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>16.71</b>	<b>1.23</b>	<b>20.87</b>	<b>65.37</b>	<b>-</b>	<b>35.77</b>
<b>Total Expenses</b>	<b>873.14</b>	<b>531.04</b>	<b>271.79</b>	<b>49.23</b>	<b>953.35</b>	<b>1,368.38</b>	<b>846.56</b>

**Income**

<b>1. Interest Income</b>	<b>466.04</b>	<b>463.67</b>	<b>245.82</b>	<b>8.59</b>	<b>871.19</b>	<b>1,236.98</b>	<b>782.70</b>
1.1 On Loans and Advances	415.08	419.76	199.34	-	802.83	1,108.32	704.45
1.2 On Investment	41.38	23.57	35.80	1.92	41.34	116.21	74.32
1.2.1 Government Bonds	41.38	23.57	35.80	-	41.34	116.21	74.32
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.92	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	9.58	9.09	7.77	6.66	25.39	12.44	3.94
1.5 On Others	-	11.25	2.91	-	1.63	-	-
<b>2. Commission and Discount</b>	<b>2.07</b>	<b>15.40</b>	<b>9.42</b>	<b>-</b>	<b>0.98</b>	<b>29.38</b>	<b>0.27</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	15.40	9.42	-	0.98	29.38	0.27
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>21.69</b>	<b>3.74</b>	<b>16.55</b>	<b>0.04</b>	<b>38.84</b>	<b>22.70</b>	<b>28.50</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>40.60</b>	<b>40.06</b>	<b>4.46</b>	<b>1.97</b>
<b>6. Write Back from Provisions for loss</b>	<b>310.69</b>	<b>48.23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33.11</b>
7. Recovery of written-off Loan	-	-	-	-	2.28	-	-
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>72.64</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74.86</b>	<b>-</b>
<b>Total Income</b>	<b>873.14</b>	<b>531.04</b>	<b>271.79</b>	<b>49.23</b>	<b>953.35</b>	<b>1,368.38</b>	<b>846.56</b>

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>393.03</b>	<b>390.75</b>	<b>313.38</b>	<b>998.36</b>	<b>547.27</b>	<b>122.42</b>	<b>132.77</b>
1.1 On Deposit Liabilities	393.03	390.75	313.38	998.36	547.27	122.42	132.39
1.1.1 Saving Account	64.86	63.20	55.84	112.10	81.35	18.88	23.09
1.1.2 Fixed Account	322.86	310.31	255.00	877.83	465.92	97.75	101.64
1.1.2.1 Up to 3 months Fixed Account	-	46.32	17.64	-	-	8.21	9.74
1.1.2.2 3 to 6 months Fixed Account	-	48.21	10.88	100.47	41.69	13.36	8.72
1.1.2.3 6 months to 1 year Fixed Account	322.86	104.50	147.50	129.42	279.51	33.96	29.78
1.1.2.4 Above 1 year Fixed Account	-	111.28	78.97	647.93	144.72	42.21	53.41
1.1.3 Call Deposit	5.31	17.24	2.54	8.43	-	5.79	7.65
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.38
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>69.17</b>	<b>82.19</b>	<b>15.73</b>	<b>114.71</b>	<b>72.46</b>	<b>20.19</b>	<b>59.58</b>
<b>4. Office Operating Expenses</b>	<b>59.81</b>	<b>81.99</b>	<b>22.03</b>	<b>69.48</b>	<b>57.50</b>	<b>17.73</b>	<b>48.01</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.39</b>	<b>-</b>	<b>-</b>	<b>0.19</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>70.77</b>	<b>99.82</b>	<b>248.55</b>	<b>426.93</b>	<b>141.76</b>	<b>29.79</b>	<b>102.89</b>
7.1 Loan loss Provision	70.77	99.82	248.55	426.93	141.76	28.14	102.89
7.1.1 General Loan loss Provision	19.44	35.54	49.95	59.26	(6.58)	6.55	102.89
7.1.1.1 Pass Loan Loss Provision	3.96	10.20	-	-	(10.66)	2.92	102.89
7.1.1.2 Watch List Provision	15.48	25.34	49.95	59.26	4.08	3.63	-
7.1.2 Special Loan Loss Provision	51.33	64.28	198.61	367.67	148.34	21.59	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	1.65	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>14.19</b>	<b>16.24</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>1.68</b>	<b>-</b>	<b>-</b>	<b>(70.15)</b>	<b>-</b>	<b>8.29</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>3.92</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19.35</b>	<b>-</b>
<b>Total Expenses</b>	<b>612.56</b>	<b>671.38</b>	<b>599.69</b>	<b>1,539.32</b>	<b>819.18</b>	<b>217.80</b>	<b>343.25</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>485.83</b>	<b>495.03</b>	<b>477.11</b>	<b>1,244.60</b>	<b>743.62</b>	<b>197.87</b>	<b>195.96</b>
1.1 On Loans and Advances	430.67	442.79	452.51	1,132.23	668.53	184.62	177.50
1.2 On Investment	43.81	35.90	-	74.07	61.38	-	14.75
1.2.1 Government Bonds	43.81	-	-	30.00	-	-	14.75
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	35.90	-	44.07	61.38	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.73	13.74	24.60	26.02	13.71	8.34	3.71
1.5 On Others	4.62	2.59	-	12.29	-	4.91	-
<b>2. Commission and Discount</b>	<b>17.55</b>	<b>0.72</b>	<b>0.58</b>	<b>19.22</b>	<b>17.08</b>	<b>9.57</b>	<b>0.35</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	17.55	0.72	0.58	18.08	17.08	9.57	0.35
2.3 Others	-	-	-	1.13	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>26.41</b>	<b>33.67</b>	<b>3.72</b>	<b>10.25</b>	<b>3.98</b>	<b>-</b>	<b>13.32</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>8.54</b>	<b>3.43</b>	<b>-</b>	<b>2.14</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>73.11</b>	<b>68.33</b>	<b>17.58</b>	<b>91.91</b>	<b>-</b>	<b>10.36</b>	<b>-</b>
7. Recovery of written-off Loan	-	3.67	0.31	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	<b>9.66</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>61.42</b>	<b>96.96</b>	<b>173.35</b>	<b>52.36</b>	<b>-</b>	<b>133.62</b>
<b>Total Income</b>	<b>612.56</b>	<b>671.38</b>	<b>599.69</b>	<b>1,539.32</b>	<b>819.18</b>	<b>217.80</b>	<b>343.25</b>

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

<b>1. Interest Expense</b>	<b>60.86</b>	<b>642.36</b>	<b>1,539.97</b>	<b>1,264.36</b>	<b>584.21</b>
1.1 On Deposit Liabilities	60.86	642.36	1,520.11	1,223.58	577.49
1.1.1 Saving Account	0.16	69.84	208.45	116.65	80.67
1.1.2 Fixed Account	60.44	554.40	1,290.65	1,063.90	474.61
1.1.2.1 Up to 3 months Fixed Account	-	36.67	33.96	117.32	-
1.1.2.2 3 to 6 months Fixed Account	-	43.27	171.52	141.63	39.95
1.1.2.3 6 months to 1 year Fixed Account	-	216.46	513.03	410.96	50.73
1.1.2.4 Above 1 year Fixed Account	60.44	258.00	572.14	393.99	383.93
1.1.3 Call Deposit	0.26	18.12	21.01	43.03	22.21
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	19.86	40.78	6.73
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>4.33</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>4.73</b>	<b>78.57</b>	<b>152.80</b>	<b>139.91</b>	<b>91.05</b>
<b>4. Office Operating Expenses</b>	<b>2.46</b>	<b>52.29</b>	<b>104.30</b>	<b>97.85</b>	<b>72.91</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>7.42</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>144.98</b>	<b>189.10</b>	<b>150.87</b>	<b>172.11</b>
7.1 Loan loss Provision	-	144.98	189.10	150.87	172.11
7.1.1 General Loan loss Provision	-	36.09	61.67	64.66	15.93
7.1.1.1 Pass Loan Loss Provision	-	2.05	-	19.63	-
7.1.1.2 Watch List Provision	-	34.05	61.67	45.03	15.93
7.1.2 Special Loan Loss Provision	-	108.89	127.43	86.22	156.18
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>7.78</b>	<b>32.42</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>20.99</b>	<b>87.54</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>15.31</b>	<b>-</b>	<b>48.98</b>	<b>204.25</b>	<b>-</b>
<b>Total Expenses</b>	<b>83.36</b>	<b>918.20</b>	<b>2,075.67</b>	<b>1,977.20</b>	<b>920.29</b>

**Income**

<b>1. Interest Income</b>	<b>3.76</b>	<b>785.90</b>	<b>1,975.99</b>	<b>1,902.61</b>	<b>726.44</b>
1.1 On Loans and Advances	-	692.06	1,743.82	1,685.26	641.09
1.2 On Investment	-	82.70	206.48	211.20	78.39
1.2.1 Government Bonds	-	-	206.48	-	78.39
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	82.70	-	211.20	-
1.3 On Agency Balance	-	-	-	-	1.10
1.4 On Call Deposit	3.76	11.14	11.75	-	5.86
1.5 On Others	-	-	13.93	6.16	0.00
<b>2. Commission and Discount</b>	<b>-</b>	<b>0.80</b>	<b>63.68</b>	<b>67.90</b>	<b>1.84</b>
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.48	63.68	0.05	1.83
2.3 Others	-	0.32	-	67.85	0.01
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.00</b>	<b>18.56</b>	<b>16.06</b>	<b>-</b>	<b>31.11</b>
<b>5. Non Operating Income</b>	<b>3.06</b>	<b>2.27</b>	<b>-</b>	<b>6.69</b>	<b>4.04</b>
<b>6. Write Back from Provisions for loss</b>	<b>76.53</b>	<b>60.91</b>	<b>19.94</b>	<b>-</b>	<b>106.57</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>49.76</b>	<b>-</b>	<b>-</b>	<b>50.29</b>
<b>Total Income</b>	<b>83.36</b>	<b>918.20</b>	<b>2,075.67</b>	<b>1,977.20</b>	<b>920.29</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
<b>Sector Wise</b>								
Agricultural and Forest Related	7,838.56	18,083.94	21,061.01	16,301.70	8,408.85	14,529.25	8,763.54	11,847.50
Fishery Related	813.06	1,145.94	705.35	701.17	-	342.45	45.20	119.29
Mining Related	3,297.64	-	503.75	986.51	-	-	221.71	2.25
Agriculture, Forestry, Beverage & Non Food Production Related*	40,420.58	30,612.10	71,665.49	87,891.70	15,569.08	84,265.57	39,153.48	38,799.76
Construction	3,196.29	3,275.12	22,824.32	6,985.15	8,252.75	2,094.45	1,753.29	2,728.10
Electricity, Gas and Water	12,582.31	20,505.30	23,576.74	29,419.57	3,091.87	15,744.53	9,654.54	14,115.18
Metal Products, Mach. & Ele. Equip.	3,641.14	2,503.78	3,900.71	2,879.61	2,487.32	9,671.72	2,273.51	1,736.29
Tras., Com. and Public Utilities	1,194.52	2,825.86	3,696.52	4,035.32	1,653.38	3,820.57	191.58	1,246.54
Wholesaler & Retailer	40,454.88	55,556.41	87,047.52	64,940.03	24,059.64	47,551.74	27,934.92	45,070.30
Finance, Insurance and Real Estate	7,538.26	22,328.60	14,221.33	30,343.75	4,700.53	18,266.02	6,562.19	13,006.64
Tourism Service**	7,934.69	14,073.28	11,527.50	22,940.86	1,178.94	11,219.10	6,616.24	4,037.75
Other Services	5,845.86	7,850.19	15,270.11	20,727.51	1,559.50	7,545.54	1,727.65	5,370.28
Consumption Loans	56,022.30	72,650.22	62,657.68	36,025.45	14,142.89	15,749.57	15,406.17	34,555.74
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	9,389.29	1,955.45	45,033.53	4,909.21	1,316.59	13,795.78	8,869.36	11,900.87
<b>TOTAL sectorwise</b>	<b>200,169.38</b>	<b>253,366.18</b>	<b>383,691.56</b>	<b>329,470.98</b>	<b>86,560.16</b>	<b>244,868.22</b>	<b>129,173.38</b>	<b>184,536.49</b>

**Product Wise**

Term Loan	47,802.84	68,943.55	124,459.28	114,692.17	12,874.06	102,482.85	42,593.06	61,989.82
Overdraft	-	5,694.06	4,663.19	2,517.67	162.87	4,488.47	191.90	3,221.43
Cash Credit Loan	31,685.67	50,995.54	4,956.97	27,765.82	7,096.44	42,330.56	19,632.80	38,537.39
Trust Receipt Loan/Import Loan	1,463.42	757.20	10,247.17	8,332.73	4,894.37	9,046.19	3,345.67	5,903.01
Short Term Working Capital/Demand Loan	28,292.21	9,859.98	98,713.62	111,469.97	20,196.77	37,991.45	18,713.63	21,261.87
Residential Personal Home Loan (Up to Rs. 20 million)#	9,304.85	23,646.52	25,239.79	8,166.08	8,666.03	5,447.17	2,277.51	22,960.90
Real Estate Loan	14,893.69	9,615.54	22,812.41	24,066.42	8,112.26	13,955.92	4,758.37	6,241.18
Margin Nature Loan	5,810.51	4,146.72	11,363.42	1,997.25	-	2,089.16	125.73	1,990.18
Hire Purchase Loan	2,335.85	5,774.70	10,334.87	5,203.30	2,711.17	6,621.91	1,990.09	3,444.73
Deprived Sector Loan	12,604.07	20,505.30	19,451.47	17,647.30	6,715.89	10,601.03	7,290.21	8,640.75
Bills Purchased	139.39	10.01	13.65	23.04	1,685.51	-	0.08	43.09
Other Product	45,836.87	53,417.06	51,435.73	7,589.23	13,444.78	9,813.50	28,254.33	10,302.16
<b>Total Product wise Loan</b>	<b>200,169.38</b>	<b>253,366.18</b>	<b>383,691.56</b>	<b>329,470.98</b>	<b>86,560.16</b>	<b>244,868.22</b>	<b>129,173.38</b>	<b>184,536.49</b>

**Collateral Wise**

Gold and Silver	20,862.48	19,727.43	428.11	1,727.44	-	-	-	-
Government Securities	31.98	3.09	16.21	-	3,000.00	-	-	0.66
Non Governmental Securities	2,466.86	4,126.71	11,539.05	1,996.64	-	2,089.16	125.73	1,989.98
Fixed Deposit Receipts	1,215.49	1,573.78	1,833.78	2,060.78	167.15	1,446.36	1,231.24	1,663.94
Own	1,215.49	1,573.78	1,833.78	2,050.50	162.87	1,446.36	1,231.24	1,663.94
Other Licences Institutions	-	-	-	10.28	4.28	-	-	-
Collateral of Properties	162,285.07	201,296.39	344,315.35	301,138.43	72,971.42	232,269.75	107,278.27	165,906.35
Fixed Assets	133,630.59	200,655.38	251,414.77	290,801.19	59,319.13	225,294.90	46,725.12	91,445.59
Current Assets	28,654.48	641.00	92,900.58	10,337.24	13,652.29	6,974.84	60,553.14	74,460.75
Against security of Bill	734.46	19.67	3,292.06	-	-	-	3,107.39	5,142.34
Domestic Bills	-	-	72.86	-	-	-	-	-
Foreign Bills	734.46	19.67	3,219.20	-	-	-	3,107.39	5,142.34
Against Guarantee	8,960.59	26,569.50	8,537.19	10,717.54	2,766.72	8,724.63	6,608.48	7,891.21
Government Guarantee	210.14	216.60	379.52	383.43	138.81	-	156.07	198.80
Institutional Guarantee	7,345.37	11,899.75	6,334.38	9,881.55	2,627.91	-	6,273.36	7,337.41
Personal Guarantee	1,220.51	14,421.95	1,817.18	292.04	-	-	-	355.00
Collective Guarantee	5.13	31.21	6.07	60.29	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	70.84	179.04	-
Other Guarantee	179.44	-	0.04	100.23	-	8,653.79	-	-
Credit Card	36.28	11.26	904.55	195.69	407.85	338.32	-	148.14
Others	3,576.17	38.35	12,825.26	11,634.46	7,247.02	-	10,822.27	1,793.86
<b>Total</b>	<b>200,169.38</b>	<b>253,366.18</b>	<b>383,691.56</b>	<b>329,470.98</b>	<b>86,560.16</b>	<b>244,868.22</b>	<b>129,173.38</b>	<b>184,536.49</b>

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
<b>Sector Wise</b>								
Agricultural and Forest Related	24,424.23	5,140.37	15,246.22	13,665.89	15,414.18	60,733.29	22,985.86	14,653.68
Fishery Related	3,135.11	271.63	876.08	939.69	813.25	884.32	832.73	382.66
Mining Related	-	237.98	2,278.68	69.22	627.86	374.26	188.18	1,053.68
Agriculture, Forestry, Beverage & Non Food Production Related*	12,207.43	25,978.33	54,013.23	39,176.49	31,526.60	16,226.67	78,702.42	22,078.29
Construction	17,005.50	6,691.01	17,795.16	32,830.02	5,319.90	11,783.22	7,668.93	11,183.01
Electricity, Gas and Water	3,819.67	11,471.15	35,136.74	22,050.12	15,433.23	6,306.65	26,574.20	14,606.35
Metal Products, Mach. & Ele. Equip.	737.49	1,101.92	9,757.80	6,822.69	2,628.41	579.60	6,080.44	400.30
Tras., Com. and Public Utilities	721.67	2,084.47	13,402.37	5,456.65	4,929.78	3,148.09	6,111.94	3,576.39
Wholesaler & Retailer	69,874.41	27,727.06	38,878.53	51,688.53	48,175.70	35,546.80	91,260.72	30,593.71
Finance, Insurance and Real Estate	10,718.13	6,803.46	20,824.28	18,358.35	12,675.12	5,422.28	33,670.02	8,131.68
Tourism Service**	6,150.32	4,532.74	13,989.86	11,046.10	7,557.06	5,389.05	15,824.98	2,891.41
Other Services	3,657.04	6,054.38	12,297.60	11,306.76	8,396.06	4,456.05	20,807.26	7,293.21
Consumption Loans	106,220.37	11,533.81	60,086.13	42,103.16	36,726.76	25,001.55	77,753.60	38,061.00
Local Government	-	-	-	231.20	150.72	-	-	-
Others	29,513.90	21,019.18	610.94	1,014.30	11,563.51	23,914.80	12.84	1,567.57
<b>TOTAL sectorwise</b>	<b>288,185.25</b>	<b>130,647.50</b>	<b>295,193.62</b>	<b>256,759.16</b>	<b>201,938.16</b>	<b>199,766.63</b>	<b>388,474.13</b>	<b>156,472.95</b>

**Product Wise**

Term Loan	79,518.69	66,670.92	154,277.61	87,100.23	95,024.29	28,000.57	161,446.89	64,971.75
Overdraft	1,596.54	923.73	8,066.42	5,217.80	2,965.47	13,253.54	9,448.86	6,444.37
Cash Credit Loan	79,645.53	21,572.07	43,680.81	18,321.49	23,322.81	-	62,479.10	6,495.42
Trust Receipt Loan/Import Loan	113.07	1,645.56	2,978.70	4,764.50	4,314.75	148.90	7,443.12	794.39
Short Term Working Capital/Demand Loan	8,805.46	15,114.78	35,954.71	43,712.70	33,160.28	111,562.64	52,079.39	13,789.45
Residential Personal Home Loan (Up to Rs. 20 million)#	61,427.84	6,462.27	11,570.38	19,340.12	11,208.12	10,602.28	31,197.26	9,808.75
Real Estate Loan	29,228.76	1,570.01	2,048.16	9,613.67	4,341.94	1,672.14	15,319.38	4,610.41
Margin Nature Loan	4,087.68	483.85	3,882.31	3,312.37	5,579.02	1,317.94	7,045.75	4,555.72
Hire Purchase Loan	4,233.58	4,243.44	6,848.12	3,838.70	4,474.80	3,221.07	13,709.15	4,535.48
Deprived Sector Loan	11,442.56	6,491.07	15,097.41	14,352.89	9,926.98	27,159.91	18,745.28	14,750.70
Bills Purchased	-	257.96	-	1,314.54	329.62	-	16.99	-
Other Product	8,085.55	5,211.85	10,789.00	45,870.15	7,290.08	2,827.64	9,542.96	25,716.49
<b>Total Product wise Loan</b>	<b>288,185.25</b>	<b>130,647.50</b>	<b>295,193.62</b>	<b>256,759.16</b>	<b>201,938.16</b>	<b>199,766.63</b>	<b>388,474.13</b>	<b>156,472.95</b>

**Collateral Wise**

Gold and Silver	32.28	124.37	2.72	720.67	14.60	19.25	-	774.41
Government Securities	-	-	77.66	-	4.05	-	-	8.10
Non Governmental Securities	4,087.68	485.84	3,879.25	3,312.37	5,574.31	-	-	4,637.32
Fixed Deposit Receipts	2,678.66	790.59	2,198.74	1,742.22	1,896.06	1,127.07	3,386.34	1,358.31
Own	2,678.66	790.59	2,145.50	1,742.22	1,882.21	1,127.07	3,386.34	1,336.54
Other Licences Institutions	-	-	53.25	-	13.84	-	-	21.77
Collateral of Properties	270,851.68	109,453.32	278,343.00	239,160.75	183,527.81	198,620.31	328,884.95	133,092.24
Fixed Assets	267,599.04	76,985.80	271,032.47	197,308.28	103,119.51	198,620.31	257,313.61	93,961.72
Current Assets	3,252.64	32,467.53	7,310.53	41,852.47	80,408.30	-	71,571.34	39,130.52
Against security of Bill	-	257.96	109.84	692.60	3,872.56	-	33,326.59	1,750.68
Domestic Bills	-	257.96	42.68	-	8.32	-	-	35.17
Foreign Bills	-	-	67.16	692.60	3,864.24	-	33,326.59	1,715.51
Against Guarantee	9,907.84	5,948.32	9,823.63	8,674.65	5,658.14	-	547.69	2,198.65
Government Guarantee	0.18	-	237.18	136.67	152.17	-	324.52	9.55
Institutional Guarantee	7,858.13	4,968.51	9,100.91	8,383.63	5,247.51	-	-	250.36
Personal Guarantee	-	979.76	264.55	59.83	256.25	-	206.68	1,413.46
Collective Guarantee	-	-	219.52	-	-	-	-	516.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2,049.53	0.05	1.47	94.53	2.20	-	16.49	8.40
Credit Card	270.72	339.18	604.86	356.46	696.85	-	525.75	110.90
Others	356.40	13,247.91	153.92	2,099.43	693.79	-	21,802.80	12,542.35
<b>Total</b>	<b>288,185.25</b>	<b>130,647.50</b>	<b>295,193.62</b>	<b>256,759.16</b>	<b>201,938.16</b>	<b>199,766.63</b>	<b>388,474.13</b>	<b>156,472.95</b>

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
<b>Sector Wise</b>								
Agricultural and Forest Related	13,962.93	12,411.79	8,791.76	8,534.62	1,385.15	103.82	489.14	2,115.83
Fishery Related	655.09	394.19	597.28	889.09	85.78	6.36	-	46.19
Mining Related	149.92	1,561.93	226.13	38.60	1.94	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	19,500.11	31,891.68	46,536.79	30,002.22	1,178.71	0.10	624.31	2,560.93
Construction	10,598.70	4,506.00	14,473.66	7,491.39	6,542.43	68.21	61.25	1,138.08
Electricity, Gas and Water	21,078.69	24,196.21	19,452.31	17,872.23	538.41	-	-	1,712.88
Metal Products, Mach. & Ele. Eqp.	1,879.10	4,397.35	2,746.24	2,092.43	340.87	2.70	-	230.56
Tras., Com. and Public Utilities	2,639.99	5,387.60	7,159.35	3,361.41	639.30	11.82	72.29	1,153.89
Wholesaler & Retailer	25,926.26	47,384.61	39,414.26	25,986.01	9,942.81	55.71	789.97	6,213.23
Finance, Insurance and Real Estate	28,602.63	13,572.29	22,068.81	10,155.01	5,203.03	-	260.00	5,309.44
Tourism Service**	16,561.94	7,580.25	17,897.71	5,646.11	669.55	24.83	-	1,698.09
Other Services	7,108.95	6,407.99	21,220.12	6,701.97	545.08	1.84	455.37	1,753.57
Consumption Loans	22,097.13	35,662.39	33,111.51	14,977.18	17,827.13	107.99	52.65	15,965.81
Local Government	-	-	-	-	-	-	-	3.34
Others	19,844.67	6,469.56	4,428.40	28,109.46	277.20	69.36	-	4,699.63
<b>TOTAL sectorwise</b>	<b>190,606.11</b>	<b>201,823.86</b>	<b>238,124.36</b>	<b>161,857.74</b>	<b>45,177.38</b>	<b>452.73</b>	<b>2,804.97</b>	<b>44,601.45</b>

**Product Wise**

Term Loan	60,911.10	83,825.24	108,679.58	89,326.02	17,053.31	245.38	710.83	18,280.38
Overdraft	9,236.59	5,737.70	1,702.31	585.91	2,777.12	62.07	320.73	2,233.78
Cash Credit Loan	29,437.95	42,226.60	27,969.83	29,682.25	5,942.01	-	-	4,873.06
Trust Receipt Loan/Import Loan	595.91	2,588.89	2,356.41	1,824.98	-	-	-	-
Short Term Working Capital/Demand Loan	13,471.49	24,606.59	36,402.36	6,893.13	20.23	27.34	703.45	941.09
Residential Personal Home Loan (Up to Rs. 20 million)#	8,085.52	15,199.85	13,932.92	8,092.98	6,201.99	35.07	61.25	7,192.75
Real Estate Loan	17,333.85	4,497.56	13,116.47	5,396.43	1,344.00	13.03	260.00	2,751.69
Margin Nature Loan	4,070.72	888.48	2,974.68	1,624.47	2,212.01	-	-	1,139.83
Hire Purchase Loan	5,942.40	5,797.10	5,965.59	5,294.50	1,342.17	27.31	72.29	2,369.68
Deprived Sector Loan	11,345.73	10,828.23	12,425.21	8,232.24	3,818.20	30.23	149.11	4,100.97
Bills Purchased	1,425.26	5.23	251.98	382.70	-	-	-	-
Other Product	28,749.59	5,622.37	12,347.00	4,522.14	4,466.33	12.30	527.31	718.23
<b>Total Product wise Loan</b>	<b>190,606.11</b>	<b>201,823.86</b>	<b>238,124.36</b>	<b>161,857.74</b>	<b>45,177.38</b>	<b>452.73</b>	<b>2,804.97</b>	<b>44,601.45</b>

**Collateral Wise**

Gold and Silver	6,325.63	0.69	81.60	1.17	231.45	-	-	155.70
Government Securities	-	-	7.00	-	-	-	-	-
Non Governmental Securities	4,209.38	888.48	3,437.41	-	2,210.36	-	-	1,139.83
Fixed Deposit Receipts	1,396.91	1,023.25	1,847.21	1,998.71	708.81	12.30	52.65	431.21
Own	1,396.91	1,023.25	1,755.32	1,998.71	706.92	12.30	52.65	431.21
Other Licences Institutions	-	-	91.90	-	1.89	-	-	-
Collateral of Properties	165,892.20	193,984.62	218,636.31	152,393.57	37,605.64	384.34	2,752.32	38,668.24
Fixed Assets	162,363.53	181,988.97	200,213.36	135,298.07	37,504.73	384.34	2,752.32	38,668.24
Current Assets	3,528.67	11,995.66	18,422.96	17,095.50	100.91	-	-	-
Against security of Bill	-	1.41	638.69	387.19	-	-	-	-
Domestic Bills	-	-	30.29	387.19	-	-	-	-
Foreign Bills	-	1.41	608.40	-	-	-	-	-
Against Guarantee	10,077.30	666.46	9,245.09	104.37	4,386.80	-	-	4,206.47
Government Guarantee	155.02	87.07	208.72	-	-	-	-	-
Institutional Guarantee	9,797.16	320.24	8,095.17	-	4,182.78	-	-	2,524.17
Personal Guarantee	57.28	165.63	896.24	104.37	200.44	-	-	1,395.73
Collective Guarantee	-	11.55	42.47	-	1.51	-	-	286.57
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	67.84	81.96	-	-	2.07	-	-	-
Credit Card	271.77	208.56	117.07	91.68	-	-	-	-
Others	2,432.93	5,050.38	4,113.96	6,881.06	34.32	56.09	-	-
<b>Total</b>	<b>190,606.11</b>	<b>201,823.86</b>	<b>238,124.36</b>	<b>161,857.74</b>	<b>45,177.38</b>	<b>452.73</b>	<b>2,804.97</b>	<b>44,601.45</b>



BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
<b>Sector Wise</b>								
Agricultural and Forest Related	973.96	251.32	6,697.87	3,485.12	2,791.19	72.33	4,422.18	2,814.38
Fishery Related	15.01	2.30	150.81	341.47	139.02	45.61	142.37	386.36
Mining Related	-	-	25.35	83.12	-	-	42.29	120.43
Agriculture, Forestry, Beverage & Non Food Production Related*	707.64	248.33	3,992.91	3,217.45	1,741.16	147.91	5,496.22	7,873.86
Construction	74.39	201.63	588.77	2,806.01	426.19	155.02	1,957.97	4,068.87
Electricity, Gas and Water	1.48	-	462.43	518.90	700.96	-	1,564.09	-
Metal Products, Mach. & Ele. Eqp.	1.63	13.51	138.54	386.01	82.22	28.55	480.18	176.34
Tras., Com. and Public Utilities	241.12	209.83	1,451.99	1,855.73	1,123.27	25.40	610.37	968.53
Wholesaler & Retailer	3,313.57	529.61	14,694.37	8,987.79	7,841.86	155.75	5,347.25	10,985.01
Finance, Insurance and Real Estate	889.28	364.12	11,689.66	13,207.76	5,357.49	-	4,085.26	5,165.75
Tourism Service**	397.31	28.43	4,065.33	3,550.72	1,799.36	13.95	2,722.84	9,410.98
Other Services	668.00	15.69	2,150.51	1,824.80	1,948.53	33.36	1,004.39	3,287.90
Consumption Loans	4,120.62	1,488.62	19,221.26	24,622.51	15,338.28	259.69	10,976.39	6,982.34
Local Government	-	-	-	0.58	-	-	3.23	-
Others	1.95	733.17	29,171.96	4,464.63	10,390.87	257.41	15,685.24	1,556.01
<b>TOTAL sectorwise</b>	<b>11,405.96</b>	<b>4,086.58</b>	<b>94,501.74</b>	<b>69,352.61</b>	<b>49,680.40</b>	<b>1,194.98</b>	<b>54,540.27</b>	<b>53,796.77</b>

**Product Wise**

Term Loan	3,601.92	852.55	44,360.86	21,952.94	26,463.96	299.35	23,961.42	19,980.81
Overdraft	448.16	-	3,269.77	9,072.98	3,659.72	99.85	10,998.52	903.23
Cash Credit Loan	2,834.26	-	-	-	4,715.77	272.81	-	10,387.67
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	160.17	366.75	9,530.73	427.19	639.32	83.21	518.34	1,107.67
Residential Personal Home Loan (Up to Rs. 20 million)#	1,648.43	861.15	13,781.72	12,688.72	3,156.64	188.88	6,082.18	3,580.17
Real Estate Loan	439.86	76.40	7,568.84	3,839.48	1,787.81	-	826.20	1,709.84
Margin Nature Loan	400.61	58.58	2,504.76	1,472.23	1,587.31	-	1,743.69	1,710.04
Hire Purchase Loan	463.82	265.82	2,276.56	2,573.57	1,339.86	33.44	1,241.51	1,035.63
Deprived Sector Loan	831.33	728.50	6,766.21	6,488.07	4,983.85	65.66	3,486.92	3,175.67
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	577.41	876.83	4,442.28	10,837.43	1,346.16	151.77	5,681.50	10,206.05
<b>Total Product wise Loan</b>	<b>11,405.96</b>	<b>4,086.58</b>	<b>94,501.74</b>	<b>69,352.61</b>	<b>49,680.40</b>	<b>1,194.98</b>	<b>54,540.27</b>	<b>53,796.77</b>

**Collateral Wise**

Gold and Silver	59.50	-	621.23	1,004.45	735.75	-	460.44	-
Government Securities	-	-	-	-	-	-	11.46	-
Non Governmental Securities	400.61	58.58	2,513.66	1,448.12	1,587.31	-	1,738.62	-
Fixed Deposit Receipts	118.95	45.71	951.99	927.45	610.40	135.83	902.41	596.32
Own	118.95	45.71	951.99	927.45	610.40	135.83	902.41	596.32
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,314.38	3,677.26	81,535.77	59,393.82	42,784.74	1,059.15	44,535.25	49,689.39
Fixed Assets	10,314.38	3,677.26	81,535.77	59,388.82	42,784.74	1,059.15	44,515.52	49,689.39
Current Assets	-	-	-	5.00	-	-	19.73	-
Against security of Bill	-	-	-	-	-	-	0.99	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	0.99	-
Against Guarantee	510.76	303.52	8,830.38	6,485.75	3,961.33	-	6,581.08	1,897.96
Government Guarantee	-	-	-	-	0.35	-	3.23	-
Institutional Guarantee	443.00	303.52	2,720.26	5,262.12	3,295.01	-	4,646.46	1,851.99
Personal Guarantee	67.77	-	3,715.89	936.63	643.10	-	1,849.40	45.01
Collective Guarantee	-	-	2,394.23	262.12	22.87	-	78.24	0.95
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	24.88	-	-	3.75	-
Credit Card	-	-	-	15.51	-	-	-	-
Others	1.77	1.50	48.71	77.50	0.87	-	310.02	1,613.10
<b>Total</b>	<b>11,405.96</b>	<b>4,086.58</b>	<b>94,501.74</b>	<b>69,352.61</b>	<b>49,680.40</b>	<b>1,194.98</b>	<b>54,540.27</b>	<b>53,796.77</b>

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
<b>Sector Wise</b>								
Agricultural and Forest Related	6,419.63	294.02	276.42	733.16	402.62	109.76	0.09	744.92
Fishery Related	179.95	0.82	2.38	6.03	-	23.69	-	21.55
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	1,977.68	194.37	43.89	167.87	46.98	5.25	60.00	215.57
Construction	817.71	211.10	5.28	316.21	659.43	98.69	16.83	69.70
Electricity, Gas and Water	3,864.20	-	-	2.03	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	87.32	0.54	16.26	-	2.56	1.47	3.45	-
Tras., Com. and Public Utilities	602.88	205.80	1.96	94.62	161.22	98.71	-	141.94
Wholesaler & Retailer	4,699.70	766.84	77.45	1,082.72	426.79	213.19	33.33	974.55
Finance, Insurance and Real Estate	6,688.46	451.67	8.76	369.78	360.35	317.79	40.31	1,434.61
Tourism Service**	2,073.58	169.13	38.79	88.90	99.52	36.52	27.50	210.46
Other Services	2,695.23	108.99	2.08	307.36	-	103.97	-	265.66
Consumption Loans	17,637.41	1,051.75	53.01	1,228.60	1,502.91	685.58	144.30	3,066.47
Local Government	-	-	-	-	-	-	33.18	-
Others	36.28	923.92	255.99	48.84	287.57	360.49	1,886.00	367.16
<b>TOTAL sectorwise</b>	<b>47,780.02</b>	<b>4,378.96</b>	<b>782.26</b>	<b>4,446.11</b>	<b>3,949.94</b>	<b>2,055.11</b>	<b>2,244.98</b>	<b>7,512.60</b>

**Product Wise**

Term Loan	11,617.77	1,020.70	256.01	2,247.30	1,895.29	774.06	124.27	1,661.96
Overdraft	3,254.95	58.98	147.40	171.46	87.37	277.65	-	679.13
Cash Credit Loan	5,787.61	-	-	606.39	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,355.05	566.35	-	103.03	244.57	-	147.82	456.19
Residential Personal Home Loan (Up to Rs. 20 million)#	6,777.72	858.39	-	271.91	659.43	207.22	16.83	603.24
Real Estate Loan	4,109.00	31.96	-	188.60	217.53	151.27	1,765.88	715.54
Margin Nature Loan	1,741.15	150.57	-	7.28	28.33	253.56	26.19	313.22
Hire Purchase Loan	1,249.67	169.75	3.61	87.12	152.48	109.70	121.66	188.53
Deprived Sector Loan	4,216.76	443.85	162.66	400.63	446.14	175.81	33.18	718.69
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,670.32	1,078.42	212.58	362.38	218.79	105.85	9.13	2,176.11
<b>Total Product wise Loan</b>	<b>47,780.02</b>	<b>4,378.96</b>	<b>782.26</b>	<b>4,446.11</b>	<b>3,949.94</b>	<b>2,055.11</b>	<b>2,244.98</b>	<b>7,512.60</b>

**Collateral Wise**

Gold and Silver	181.28	102.85	45.95	167.29	61.48	-	-	579.98
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,741.15	150.57	-	7.28	-	-	26.19	313.22
Fixed Deposit Receipts	689.38	43.37	0.52	49.43	70.07	55.51	0.05	78.99
Own	689.38	43.37	0.52	49.43	70.07	55.51	0.05	78.99
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	42,998.18	2,721.54	735.79	4,024.56	3,531.52	1,552.74	397.29	5,707.71
Fixed Assets	42,998.18	2,721.54	735.79	4,024.56	3,531.52	1,552.74	397.29	5,707.71
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,137.83	419.71	-	197.55	258.54	196.91	83.27	832.71
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	1,805.81	419.71	-	153.20	142.82	175.92	-	717.07
Personal Guarantee	310.90	-	-	44.34	115.73	21.00	50.09	115.64
Collective Guarantee	3.92	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	32.21	940.92	-	-	28.33	249.95	1,738.17	-
<b>Total</b>	<b>47,780.02</b>	<b>4,378.96</b>	<b>782.26</b>	<b>4,446.11</b>	<b>3,949.94</b>	<b>2,055.11</b>	<b>2,244.98</b>	<b>7,512.60</b>

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Sector Wise</b>								
Agricultural and Forest Related	432.67	608.28	420.50	377.04	624.68	537.57	320.34	484.80
Fishery Related	12.72	38.11	4.20	26.15	-	15.26	15.46	8.04
Mining Related	13.06	-	1.50	-	-	-	18.97	-
Agriculture, Forestry, Beverage & Non Food Production Related*	430.41	288.86	199.98	226.03	191.37	495.69	181.22	24.24
Construction	413.58	1,041.68	506.98	287.32	-	162.47	285.20	10.70
Electricity, Gas and Water	369.93	-	30.71	5.51	-	-	4.90	23.43
Metal Products, Mach. & Ele. Equip.	194.96	39.11	26.29	15.68	-	90.67	39.04	35.15
Tras., Com. and Public Utilities	993.60	78.57	57.49	50.36	-	288.28	224.71	0.88
Wholesaler & Retailer	1,094.81	486.11	288.15	741.51	1,344.87	1,937.34	585.21	331.70
Finance, Insurance and Real Estate	1,098.84	765.25	358.28	868.98	116.66	1,440.63	255.50	57.36
Tourism Service**	773.03	182.14	100.14	65.61	91.88	674.93	55.62	31.14
Other Services	611.46	622.92	17.54	61.94	-	329.01	80.93	19.42
Consumption Loans	2,180.99	564.53	1,333.47	1,744.80	43.36	3,173.42	1,400.21	374.61
Local Government	-	-	-	-	-	-	-	-
Others	673.61	1,087.53	467.46	26.73	596.93	134.76	1,390.75	30.03
<b>TOTAL sectorwise</b>	<b>9,293.66</b>	<b>5,803.07</b>	<b>3,812.69</b>	<b>4,497.65</b>	<b>3,009.74</b>	<b>9,280.01</b>	<b>4,858.09</b>	<b>1,431.50</b>

**Product Wise**

Term Loan	2,130.45	1,009.09	177.96	366.71	1,261.09	3,773.71	1,263.81	392.47
Overdraft	-	302.85	286.81	-	403.58	154.05	167.52	414.11
Cash Credit Loan	-	-	-	-	274.17	1,269.19	240.19	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,155.04	373.10	141.71	131.81	-	330.33	684.17	38.53
Residential Personal Home Loan (Up to Rs. 20 million)#	755.76	882.28	770.69	263.15	8.17	895.76	673.83	31.09
Real Estate Loan	965.67	864.06	304.88	559.62	115.88	919.65	186.84	159.94
Margin Nature Loan	249.44	431.51	315.34	177.53	-	111.44	9.01	-
Hire Purchase Loan	785.34	55.95	124.40	117.70	0.26	688.60	220.87	3.36
Deprived Sector Loan	442.11	293.37	204.86	419.97	96.31	966.69	206.00	82.34
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,809.85	1,590.86	1,486.05	2,461.16	850.28	170.59	1,205.86	309.65
<b>Total Product wise Loan</b>	<b>9,293.66</b>	<b>5,803.07</b>	<b>3,812.69</b>	<b>4,497.65</b>	<b>3,009.74</b>	<b>9,280.01</b>	<b>4,858.09</b>	<b>1,431.50</b>

**Collateral Wise**

Gold and Silver	479.92	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	394.77	431.51	317.39	171.09	-	111.44	9.01	-
Fixed Deposit Receipts	231.32	57.51	54.49	46.83	31.14	54.69	62.63	38.41
Own	230.79	57.51	54.49	46.83	31.14	54.69	62.63	38.41
Other Licences Institutions	0.53	-	-	-	-	-	-	-
Collateral of Properties	7,825.65	5,130.25	3,259.18	3,862.86	115.88	8,333.46	4,668.41	1,393.09
Fixed Assets	7,825.31	5,130.25	3,259.18	3,837.43	115.88	8,333.46	4,668.41	1,393.09
Current Assets	0.34	-	-	25.43	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	283.05	183.80	178.08	408.67	-	780.43	118.04	-
Government Guarantee	-	-	4.02	331.45	-	-	-	-
Institutional Guarantee	241.55	183.80	20.98	77.22	-	661.44	117.39	-
Personal Guarantee	41.50	-	151.54	-	-	118.99	0.50	-
Collective Guarantee	-	-	-	-	-	-	0.16	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.55	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	78.95	-	3.55	8.21	2,862.73	-	-	-
<b>Total</b>	<b>9,293.66</b>	<b>5,803.07</b>	<b>3,812.69</b>	<b>4,497.65</b>	<b>3,009.74</b>	<b>9,280.01</b>	<b>4,858.09</b>	<b>1,431.50</b>

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>						
Agricultural and Forest Related	189.42	53.80	225.56	527.51	712.13	350.88
Fishery Related	-	-	8.71	58.37	10.62	61.85
Mining Related	-	-	0.92	21.45	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	67.62	202.49	153.12	547.38	299.23	315.27
Construction	382.27	-	274.95	339.79	151.62	348.89
Electricity, Gas and Water	-	-	221.91	224.50	70.68	27.38
Metal Products, Mach. & Ele. Eqp.	42.53	-	21.22	75.99	97.68	21.73
Tras., Com. and Public Utilities	146.83	2.94	18.25	351.86	273.94	198.15
Wholesaler & Retailer	179.48	68.51	622.01	2,109.70	2,108.42	959.66
Finance, Insurance and Real Estate	69.37	-	580.66	2,252.18	2,659.78	1,034.40
Tourism Service**	25.59	37.24	259.10	1,613.15	329.47	574.70
Other Services	14.79	-	41.83	709.06	263.09	103.75
Consumption Loans	422.48	1.55	1,599.28	4,754.70	5,653.61	2,095.59
Local Government	2.57	-	-	-	-	-
Others	0.14	359.27	1,924.82	1,141.15	2,219.13	280.79
<b>TOTAL sectorwise</b>	<b>1,543.11</b>	<b>725.80</b>	<b>5,952.35</b>	<b>14,726.77</b>	<b>14,849.40</b>	<b>6,373.05</b>

**Product Wise**

Term Loan	635.69	353.02	650.14	6,285.94	3,720.04	2,225.09
Overdraft	188.80	-	-	937.57	721.53	61.30
Cash Credit Loan	-	-	-	2,367.65	339.94	762.97
Trust Receipt Loan/Import Loan	-	108.00	-	-	-	-
Short Term Working Capital/Demand Loan	0.14	-	570.65	118.88	910.17	415.36
Residential Personal Home Loan (Up to Rs. 20 million)#	184.49	-	1,249.72	1,528.91	3,762.45	818.36
Real Estate Loan	134.44	246.66	389.80	1,583.65	1,108.16	430.50
Margin Nature Loan	80.58	-	364.05	485.50	669.43	364.12
Hire Purchase Loan	147.30	2.27	49.15	378.72	131.72	196.15
Deprived Sector Loan	171.66	-	317.71	816.36	1,169.87	495.53
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,361.12	223.60	2,316.10	603.68
<b>Total Product wise Loan</b>	<b>1,543.11</b>	<b>725.80</b>	<b>5,952.35</b>	<b>14,726.77</b>	<b>14,849.40</b>	<b>6,373.05</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	1.62	-	-
Non Governmental Securities	80.58	-	-	485.50	669.43	-
Fixed Deposit Receipts	77.60	-	100.83	151.84	131.27	104.48
Own	77.60	-	100.83	151.84	131.27	104.48
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,213.43	725.80	5,215.24	13,348.08	12,071.20	5,364.22
Fixed Assets	1,213.43	725.80	5,215.24	13,348.08	12,071.20	5,364.22
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	171.50	-	261.15	732.58	1,975.50	430.45
Government Guarantee	-	-	-	-	-	-
Institutional Guarantee	31.86	-	259.98	655.69	1,396.35	401.57
Personal Guarantee	131.97	-	1.17	76.89	579.15	1.50
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	7.67	-	-	-	-	27.38
Credit Card	-	-	-	-	-	-
Others	-	-	375.13	7.14	2.01	473.90
<b>Total</b>	<b>1,543.11</b>	<b>725.80</b>	<b>5,952.35</b>	<b>14,726.77</b>	<b>14,849.40</b>	<b>6,373.05</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Apr	Mid-May	% change			
	2021	2022	2023	2023	2024	2/1	3/2	5/4	
	1	2	3	4	5				
<b>1 CAPITAL FUND</b>	39,092	50,334	59,480	63,355	63,753	28.76	18.17	0.63	
a. Paid-up Capital	24,740	30,093	34,388	35,865	35,882	21.64	14.27	0.05	
b. Statutory Reserves	5,803	9,012	11,190	12,148	12,232	55.31	24.16	0.69	
c. Retained Earning	3,434	5,520	6,645	4,428	4,417	60.72	20.38	-0.27	
d. Others Reserves	5,115	5,709	7,258	10,913	11,223	11.60	27.14	2.84	
<b>2 BORROWINGS</b>	207,349	233,582	214,238	227,610	221,824	12.65	-8.28	-2.54	
a. NRB	8,220	22,655	7,944	3,432	3,440	175.59	-64.94	0.24	
b. Others	199,129	210,926	206,294	224,179	218,384	5.92	-2.20	-2.58	
<b>3 DEPOSITS</b>	130,425	159,023	167,093	172,661	172,260	21.93	5.07	-0.23	
<b>4 BILLS PAYABLE</b>	11	38	27	20	19	252.05	-27.61	-3.68	
<b>5 OTHER LIABILITIES</b>	37,483	42,123	46,185	56,513	60,480	12.38	9.64	7.02	
a. Loan Loss Provision	10,760	11,708	18,383	23,056	23,770	8.81	57.01	3.10	
b. Interest Suspense a/c	4,176	4,727	6,921	11,831	13,014	13.20	46.42	10.01	
c. Others	22,547	25,688	20,881	21,626	23,696	13.93	-18.72	9.57	
<b>6 RECONCILIATION A/c</b>	19,298	22,174	15,568	19,864	20,141	14.90	-29.79	1.39	
<b>7 PROFIT &amp; LOSS A/c</b>	11,839	12,378	5,191	3,780	3,678	4.55	-58.06	-2.69	
<b>Total</b>	<b>445,497</b>	<b>519,651</b>	<b>507,782</b>	<b>543,802</b>	<b>542,155</b>	<b>16.65</b>	<b>-2.28</b>	<b>-0.30</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	28,288	20,320	26,963	26,482	22,363	-28.17	32.70	-15.56	
a. Cash Balance	521	371	494	417	396	-28.73	33.06	-4.83	
b. Bank Balance	17,507	10,770	17,249	18,318	15,942	-38.48	60.16	-12.97	
c. Money at Call	10,260	9,178	9,220	7,748	6,024	-10.55	0.46	-22.25	
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	559	762	1,060	724	1,020	36.16	39.23	40.95	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	14,153	5,334	8,282	10,208	8,714	-62.31	55.27	-14.64	
<b>4 LOANS &amp; ADVANCES</b>	365,554	449,686	432,237	453,311	454,691	23.01	-3.88	0.30	
Institutional	54,128	90,239	72,928	54,527	58,925	66.71	-19.18	8.07	
Individual	311,426	359,447	359,310	398,784	395,766	15.42	-0.04	-0.76	
<b>5 FIXED ASSETS</b>	2,565	3,073	3,258	4,085	4,224	19.79	6.01	3.42	
<b>6 OTHER ASSETS</b>	15,031	18,137	20,078	27,826	28,989	20.66	10.70	4.18	
<b>7 EXPENSES NOT WRITTEN OFF</b>	7	3	39	6	8	-54.15	1068.57	23.88	
<b>8 NON BANKING ASSETS</b>	1	1	1	5	5	0.00	0.00	0.00	
<b>9 RECONCILIATION A/c</b>	19,325	22,176	14,809	20,029	20,446	14.75	-33.22	2.08	
<b>10 PROFIT &amp; LOSS A/c</b>	13	160	1,054	1,125	1,695	1178.33	558.67	50.59	
<b>Total</b>	<b>445,497</b>	<b>519,651</b>	<b>507,782</b>	<b>543,802</b>	<b>542,155</b>	<b>16.65</b>	<b>-2.28</b>	<b>-0.30</b>	
<b>Profit &amp; Loss A/c</b>									
<b>Expenses</b>									
<b>1 INTEREST EXPENSES</b>	18,279	30,522	36,966	26,906	29,891	66.98	21.11	11.10	
<b>2 COMMISSION/FEE EXPENSES</b>	16	20	45	8	13	23.62	124.12	71.62	
<b>3 EMPLOYEE EXPENSES</b>	9,379	11,857	12,689	9,630	10,694	26.43	7.02	11.04	
<b>4 OFFICE OPERATING EXPENSES</b>	3,353	4,358	4,651	3,153	3,496	29.98	6.72	10.87	
<b>5 NON OPERATING EXPENSES</b>	36	20	14	10	12	-45.12	-27.38	16.34	
<b>6 PROVISION FOR RISK</b>	17,303	5,527	25,658	23,745	25,720	-68.06	364.22	8.32	
<b>7 LOAN WRITTEN OFF</b>	31	35	123	27	27	12.30	252.87	0.00	
<b>8 EXTRAORDINARY EXPENSES</b>	9	18	0	0	57	98.29	-99.36	736101.16	
<b>9 PROVISION FOR STAFF BONUS</b>	1,848	1,955	779	477	802	5.81	-60.14	68.13	
<b>10 PROVISION FOR INCOME TAX</b>	5,069	5,462	2,486	1,714	1,559	7.76	-54.49	-9.05	
<b>11 NET PROFIT</b>	11,829	12,376	4,783	3,342	3,576	4.63	-61.35	7.00	
<b>TOTAL EXPENSES</b>	<b>67,152</b>	<b>72,151</b>	<b>87,444</b>	<b>69,012</b>	<b>75,847</b>	<b>7.44</b>	<b>21.20</b>	<b>9.90</b>	
<b>Income</b>									
<b>1. INTEREST INCOME</b>	45,304	59,985	61,707	43,839	48,001	32.40	2.87	9.49	
<b>2. COMMISSION &amp; DISCOUNT</b>	1,420	1,442	618	558	702	1.60	-57.16	25.82	
<b>3 OTHER OPERATING INCOME</b>	5,025	5,495	3,971	3,591	3,815	9.34	-27.73	6.26	
<b>4 NON OPERATING INCOME</b>	270	446	158	150	118	65.02	-64.70	-21.35	
<b>5 PROVISION FOR WRITTEN BACK</b>	15,072	4,555	21,200	20,093	21,503	-69.78	365.46	7.02	
<b>6 RECOVERY FOR WRITE BACK</b>	9	6	4	6	9	-29.10	-29.94	54.16	
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	48	63	113	88	106	30.87	77.81	21.18	
<b>8 NET LOSS</b>	3	158	646	687	1,592	5531.04	307.55	131.66	
<b>TOTAL INCOME</b>	<b>67,152</b>	<b>72,151</b>	<b>88,416</b>	<b>69,012</b>	<b>75,847</b>	<b>7.44</b>	<b>22.54</b>	<b>9.90</b>	
<b>Miscellaneous Information</b>									
<b>No. of Total Staffs</b>	20,872	23,303	22,493	21,802	21,932	11.65	-3.48	0.60	
<b>No. of Total Branches</b>	4,685	5,135	5,133	5,111	5,111	9.61	-0.04	0.00	
<b>No. of Total Centers</b>	362,982	428,783	445,666	456,473	457,193	18.13	3.94	0.16	
<b>No. of Total Groups</b>	1,183,364	1,351,729	1,390,718	1,422,024	1,414,380	14.23	2.88	-0.54	
<b>No. of Total Passive Groups</b>	34,163	16,159	19,043	20,168	20,492	-52.70	17.85	1.61	
<b>No. of Total Members</b>	5,191,363	5,859,530	6,016,101	6,005,286	5,984,702	12.87	2.67	-0.34	
<b>No. of Total Passive Members</b>	329,895	438,040	528,082	595,585	565,067	32.78	20.56	-5.12	
<b>No. of Total Borrowers</b>	2,992,068	3,303,100	2,984,420	2,662,000	2,691,880	10.40	-9.65	1.12	
<b>No. of Total Overdue Borrowers</b>	764,663	382,353	587,163	776,525	754,598	-50.00	53.57	-2.82	
<b>No. of Total Saving Members</b>	5,193,582	5,888,077	6,039,507	6,056,459	6,001,389	13.37	2.57	-0.91	
<b>Total Saving Amount (Rs million)</b>	130,472	159,023	167,027	172,661	172,337	21.88	5.03	-0.19	

S.N.	Infrastructure Development Bank Name	NIFRA
<b>Liabilities</b>		
<b>1</b>	<b>CAPITAL FUND</b>	22,913.99
	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	104.85
	g. Others Reserves Fund	170.57
<b>2</b>	<b>BORROWINGS</b>	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
<b>3</b>	<b>DEPOSITS</b>	863.18
	a. Current	261.22
	Domestic	261.22
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	600.00
	Domestic	600.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.96
	Domestic	1.96
	Foreign	-
<b>4</b>	<b>Bills Payable</b>	-
<b>5</b>	<b>Other Liabilities</b>	1,798.84
	1. Sundry Creditors	-
	2. Loan Loss Provision	827.43
	3. Interest Suspense a/c	-
	4. Others	971.40
<b>6</b>	<b>Reconciliation A/c</b>	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,104.70
	<b>TOTAL Liabilities</b>	<b>28,970.52</b>
<b>Assets</b>		
<b>1</b>	<b>LIQUID FUNDS</b>	109.58
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	109.55
	1. In Nepal Rastra Bank	101.47
	Domestic Currency	101.47
	Foreign Currency	-
	2. "A" Class Licensed Institution	8.08
	Domestic Currency	8.08
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	2,993.92
	a. Govt. Securities	2,993.92
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3,560.00
	a. Interbank Lending	550.00
	b. Non Residents	-
	c. Others	3,010.00
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	20,906.65
	<b>4.1 LOANS &amp; ADVANCES</b>	20,906.65
	a. Infrastructure Project	20,906.65
	<b>4.2 BILL PURCHASED</b>	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
<b>6</b>	<b>FIXED ASSETS</b>	178.27
<b>7</b>	<b>OTHER ASSETS</b>	1,222.10
	a. Accrued Interest:	632.25
	Financial Institutions	-
	Government Enterprises	32.14
	Private Sector	600.12
	b. Staff Loans / Adv.	101.43
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	488.41
<b>8</b>	<b>Expenses not Written off</b>	-
<b>9</b>	<b>Non Banking Assets</b>	-
<b>10</b>	<b>Reconciliation Account</b>	-
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-
	<b>TOTAL ASSETS</b>	<b>28,970.52</b>

Infrastructure Development Bank Name	NIFRA
<b>Expenses</b>	
<b>1. Interest Expense</b>	<b>194.70</b>
1.1 On Deposit Liabilities	56.25
1.2 On Borrowing	138.45
<b>2. Commission Expense</b>	<b>0.04</b>
<b>3. Staff Expense</b>	<b>62.84</b>
<b>4. Office Operating Expenses</b>	<b>50.73</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
<b>6. Non Operating Expense</b>	<b>0.56</b>
<b>7. Provision for Risk</b>	<b>663.40</b>
7.1 Loan loss Provision	663.40
7.1.1 General Loan loss Provision	663.40
7.1.1.1 Pass Loan Loss Provision	663.40
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
<b>8. Loan Written Off</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>175.38</b>
<b>10. Provision for Income Tax</b>	<b>473.74</b>
<b>11. Others</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,104.70</b>
<b>Total Expenses</b>	<b>2,726.10</b>

**Income**

<b>1. Interest Income</b>	<b>2,346.89</b>
1.1 On Loans and Advances	1,882.42
1.2 On Investment	196.96
1.2.1 Government Bonds	196.96
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	267.52
<b>2. Commission and Discount</b>	<b>6.43</b>
2.1 Bills Purchase and Discount	-
2.2 Commission	6.43
2.3 Others	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
<b>4. Other Operating Income</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>0.11</b>
<b>6. Write Back from Provisions for loss</b>	<b>372.67</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>
<b>Total Income</b>	<b>2,726.10</b>

**Districtwise List of Banks and Financial Institutions Branches ( Baisakh, 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	138	54	12	204	998,054	4,892
5	Koshi	Sankhuwasabha	32	-	-	32	158,041	4,939
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	20	3	-	23	88,731	3,858
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	133	39	13	185	926,962	5,011
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	19	6	-	25	175,298	7,012
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	42	7	1	50	340,721	6,814
	<b>Total</b>		<b>753</b>	<b>195</b>	<b>36</b>	<b>984</b>	<b>4,961,412</b>	<b>5,042</b>
15	Madhesh	Saptari	55	7	2	64	706,255	11,035
16	Madhesh	Siraha	83	12	3	98	739,953	7,551
17	Madhesh	Dhanusa	87	8	13	108	867,747	8,035
18	Madhesh	Mahottari	65	7	10	82	706,994	8,622
19	Madhesh	Sarlahi	82	14	7	103	862,470	8,373
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	<b>Total</b>		<b>581</b>	<b>84</b>	<b>51</b>	<b>716</b>	<b>6,114,600</b>	<b>8,540</b>
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	933	149	49	1,131	2,041,587	1,805
32	Bagmati	Lalitpur	233	34	16	283	551,667	1,949
33	Bagmati	Bhaktapur	125	19	5	149	432,132	2,900
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	166	54	18	238	719,859	3,025
	<b>Total</b>		<b>1,833</b>	<b>335</b>	<b>108</b>	<b>2,276</b>	<b>6,116,866</b>	<b>2,688</b>
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	202	78	19	299	600,051	2,007
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	41	25	2	68	253,024	3,721
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	45	9	1	55	249,211	4,531
44	Gandaki	Parbat	24	10	-	34	130,887	3,850
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	<b>Total</b>		<b>594</b>	<b>191</b>	<b>37</b>	<b>822</b>	<b>2,466,427</b>	<b>3,001</b>



47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	221	77	28	326	1,121,957	3,442
50	Lumbini	Kapilbastu	84	18	6	108	682,961	6,324
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	20	13	-	33	232,019	7,031
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	89	39	3	131	674,993	5,153
56	Lumbini	Banke	79	29	7	115	603,194	5,245
57	Lumbini	Bardiya	44	26	-	70	459,900	6,570
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
	<b>Total</b>		<b>737</b>	<b>257</b>	<b>47</b>	<b>1,041</b>	<b>5,122,078</b>	<b>4,920</b>
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	53	10	1	64	415,126	6,486
62	Karnali	Dailekh	25	1	-	26	252,313	9,704
63	Karnali	Jajarkot	15	1	-	16	189,360	11,835
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
	<b>Total</b>		<b>209</b>	<b>21</b>	<b>3</b>	<b>233</b>	<b>1,688,412</b>	<b>7,246</b>
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	130	30	5	165	904,666	5,483
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
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	23	1	-	24	139,602	5,817
	<b>Total</b>		<b>325</b>	<b>52</b>	<b>6</b>	<b>383</b>	<b>2,694,783</b>	<b>7,036</b>
	<b>Grand Total</b>		<b>5,032</b>	<b>1,135</b>	<b>288</b>	<b>6,455</b>	<b>29,164,578</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	20	17	17	55	1	110
No. of Branches <sup>^</sup>	5,032	1,135	288	5,111		11,566
Population per Branch <sup>*</sup> (Served by A, B and C class BFIs)						4,518
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFIs)						2,522

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	753	195	36	869	984	1,853
Madhesh	581	84	51	1,052	716	1,768
Bagmati	1,833	335	108	764	2,276	3,040
Gandaki	594	191	37	576	822	1,398
Lumbini	737	257	47	1,151	1,041	2,192
Karnali	209	21	3	237	233	470
Sudur Paschim	325	52	6	462	383	845
<b>Total</b>	<b>5,032</b>	<b>1,135</b>	<b>288</b>	<b>5,111</b>	<b>6,455</b>	<b>11,566</b>

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

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Am't in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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



Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Ant 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

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

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

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	57,814.23	13.82	57,536.38	13.55	54,698.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26

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

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.42	1,493,441.57	4.10	1,531,133.98	4.01	1,588,420.54	3.78	1,591,880.44
2	Fixed:	9.51	3,114,614.79	9.22	3,082,401.22	8.72	3,079,216.86	8.59	3,107,486.94
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	8.69	594,126.11	8.11	544,613.04	7.55	550,301.10	7.16	559,411.07
2.4	6-12 months	9.03	794,180.94	8.75	837,480.52	8.08	943,949.09	7.66	910,702.18
2.5	1-2 yrs	9.60	887,188.34	9.45	889,380.08	9.12	794,248.71	9.03	810,777.48
2.6	2 yrs and above	10.47	839,119.39	10.22	810,927.59	9.91	790,717.95	10.16	826,596.22
3	Call	1.83	322,473.41	1.82	325,706.75	1.70	324,721.57	1.66	334,753.33
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	2.59	1,942.36	2.47	1,942.81	2.47	1,951.67	2.42	1,945.80
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41
	Aggregate	7.01	5,320,502.70	6.74	5,347,581.51	6.53	5,317,678.34	6.35	5,346,517.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.62	325,881.05	10.29	323,587.65	10.03	323,476.34	9.81	321,279.52
2	Fishery Related	10.00	14,214.40	9.58	14,339.23	9.27	14,483.03	9.14	14,543.58
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,662.39
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52	10.96	252,428.52	10.70	255,161.11	10.41	253,578.39
5	Non Food Production Related	11.68	543,880.59	10.64	544,772.42	10.38	548,534.78	10.60	543,974.14
6	Construction	11.72	188,292.56	11.31	191,243.24	11.04	196,058.99	10.72	198,444.90
7	Electricity, Gas and Water	11.02	326,682.18	10.83	330,240.19	10.58	339,864.45	10.42	345,155.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82	10.75	68,552.86	10.63	67,329.53
9	Transport, Communication and Public Utilities	12.05	69,560.92	11.70	69,610.59	11.26	71,045.85	10.96	70,152.32
10	Wholesaler & Retailer	11.59	921,649.74	11.20	923,401.09	10.87	930,595.17	10.59	924,631.41
11	Finance, Insurance and Real Estate	11.33	308,082.26	10.98	307,806.82	10.65	316,556.56	10.42	307,980.46
12	Hotel or Restaurant	11.65	187,727.79	11.34	187,484.66	10.94	188,927.72	10.64	188,933.22
13	Other Services	11.55	186,502.38	11.17	184,610.47	10.82	181,706.17	10.54	181,359.16
14	Consumption Loans	11.97	815,249.70	11.67	812,410.56	11.34	808,778.29	11.11	810,455.08
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.12	238,440.00	11.77	237,941.22	11.44	244,587.09	11.16	245,210.31
	Aggregate	11.08	4,461,716.03	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,485,865.99

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.49	1,572,696.20	11.28	1,600,232.88	11.02	1,624,738.53	10.76	1,640,364.35
2	Overdraft	12.94	89,596.06	12.63	88,499.94	12.17	87,455.52	11.94	86,118.85
3	Cash Credit Loan	11.59	607,886.01	11.26	601,005.20	10.98	616,285.53	10.67	607,835.06
4	Trust Receipt Loan/Import Loan	11.67	58,511.41	11.23	59,120.40	11.04	55,039.70	10.73	52,439.40
5	Short Term Working Capital/Demand Loan	11.53	778,258.48	11.03	763,492.06	10.83	747,678.93	10.48	740,939.03
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.61	305,511.24	11.21	308,935.71	10.91	310,331.24	10.62	312,637.11
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62	11.11	216,051.56	10.86	213,204.58
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08	11.20	67,524.93	10.90	67,345.96
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04	11.06	114,155.56	10.86	106,520.56
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96	9.54	267,285.27	9.34	264,254.23
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04	10.46	5,867.15	10.06	5,877.77
12	Other Product	10.55	391,906.97	11.57	382,658.08	11.20	388,810.25	10.93	386,563.62
	Aggregate	11.08	4,461,716.01	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,484,100.52

## Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Mega Bank Limited	NIMB
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Everest Bank Limited	EBL
9	NIC ASIA Bank Limited	NIC	10	Machhapuchchhre Bank Limited	MBL
11	Kumari Bank Limited	Kumari	12	Laxmi Sunrise Limited	Laxmi
13	Siddhartha Bank Limited	SBL	14	Agriculture Development Bank	ADBNL
15	Global IME Bank Limited	Global	16	Citizens Bank International Limited	Citizen
17	Prime Commercial Bank Limited	Prime	18	NMB Bank Limited	NMB
19	Prabhu Bank Limited	Prabhu	20	Sanima Bank Limited	Sanima
<b>B. Development Banks</b>					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Karnali Development Bank Limited	Karnali	4	Shangrila Development Bank Limited	Shangrila
5	Excel Development Bank Limited	Excel	6	Miteri Development Bank Limited	Miteri
7	Muktinath Bikas Bank Limited	Mukti	8	Garima Bikas Bank Limited	Garima
9	Kamana Sewa Bikash Bank Limited	Kamana	10	Corporate Development Bank Limited	Corporate
11	Jyoti Bikas Bank Limited	Jyoti	12	Shine Resunga Development Bank Limited	Shine
13	Lumbini Bikas Bank Limited	LumbiniDB	14	Sindhu Bikas Bank Limited	Sindhu
15	Salapa Bikas Bank Limited	Salapa	16	Saptakoshi Development Bank Limited	saptakoshi
17	Green Development Bank Limited	GreenDB			
<b>C. Finance Companies</b>					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Best Finance Limited	BestFC
7	Progressive Finance Limited	Progressive	8	Janaki Finance Co. Limited	Janaki
9	Pokhara Finance Limited	Pokhara	10	Central Finance Limited	PFCL
11	Multipurpose Finance Limited	Multi	12	Samridhhi Finance Company Limited	Samridhhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	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 Mirmire Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	Sworojagar
9	First Microfinance Laghubitta Bittiya Sanstha Limited	First	10	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
11	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	12	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
13	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	14	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
15	Himalayan Laghubitta Bittiya Sanstha Limited	HimalayanMF	16	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
17	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	18	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.	ForwardMF
19	Global IME Laghubitta Bittiya Sanstha Limited	GIMEMF	20	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
21	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
25	National Laghubitta Bittiya Sanstha Ltd.	NationalMF	26	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF
27	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	28	NADEP Laghubitta Bittiya Sanstha Limited	NADEP
29	Support Laghubitta Bittiya Sanstha Limited	Support	30	Arambha Chautari Laghubitta Bittiya Sanstha Limited	AChautari
31	Asha Laghubitta Bittiya Sanstha Ltd	Asha	32	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans
33	Ganapati Laghubitta Bittiya Sastha Ltd	Ganapati	34	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity
35	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	36	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko
37	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	38	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
39	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	40	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
41	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	42	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique
43	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa	44	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
45	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	46	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
47	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	48	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO
49	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	50	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
51	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	52	Kisan Laghubitta Bittiya Sanstha Limited	Kisan(NRN)
53	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan	54	Super Laghubitta Bittiya Sanstha Limited	Super
55	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan			

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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