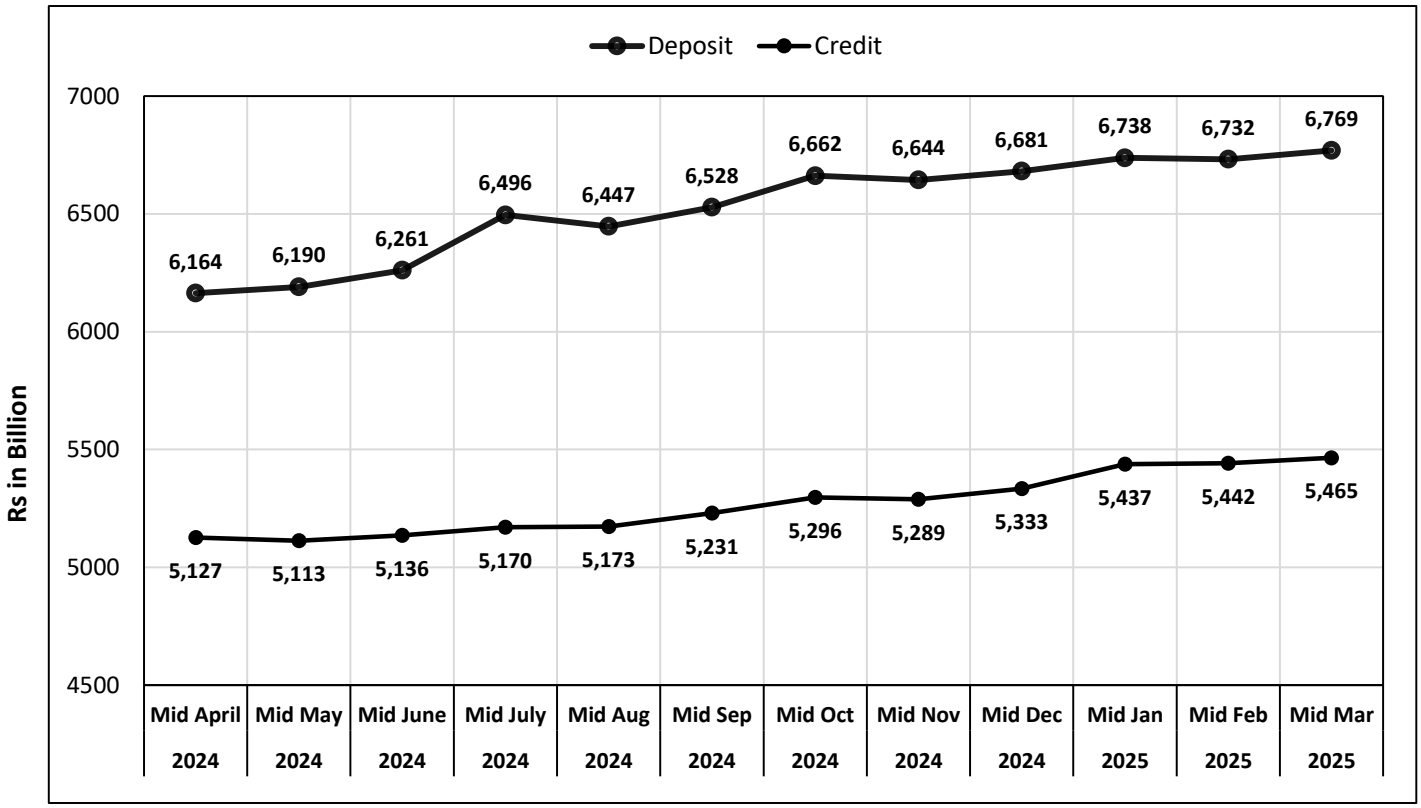
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Fagun
(Mid-Mar, 2025)

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Annexure

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

Explanatory Notes

1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs) based on provisional reports submitted to Nepal Rastra Bank.

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	52	1	107
Total Number of Licensed BFIs	20	17	17	52	1	107

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 Fagun End, 2081 (Mid-Mar, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	105.90	10.55	2.21	118.66
2	Total Credit/GDP	85.00	9.01	1.78	95.80
3	Total Credit/ Total Deposit**	80.27	85.42	80.67	80.73
4	CD Ratio*	78.91	85.09	79.92	79.47
5	Fixed Deposit/Total Deposit	50.71	54.81	66.30	51.37
6	Saving Deposit/Total Deposit	35.31	35.96	24.07	35.16
7	Current Deposit/Total Deposit	5.95	1.96	1.25	5.51
8	Call Deposit/Total Deposit	7.25	7.14	7.71	7.25
9	NPL/ Total Loan^	4.73	5.11	12.85	4.92
10	Total LLP /Total Loan	5.00	5.03	11.56	5.13
11	Deprived Sector Loan/Total Loan $^	5.74	7.47	7.05	5.93
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.80	6.84	7.67	7.71
2	Investment in Gov. Securities/Total Deposit	17.91	14.46	13.44	17.52
3	Total Liquid Assets/Total Deposit	26.80	23.24	27.87	26.50
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.47	10.05	9.89	9.52
2	Total Capital/RWA	12.27	12.88	12.56	12.33
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,081	1,132	291	6,504
3	No. of Deposit Accounts	50,063,503	7,387,821	948,460	58,399,784
4	No.of Loan Accounts	1,619,313	273,735	44,432	1,937,480
5	No. of Branchless Banking Centers	989	17	-	1,006
6	No. of Branchless Banking Customers	292,025	1,188	-	293,213
7	No. of Mobile Banking Customers	22,923,661	3,553,457	280,076	26,757,194
8	No. of Internet Banking Customers	1,535,274	588,559	17,590	2,141,423
9	No. of ATMs	4,857	344	41	5,242
10	No. of Debit Cards	12,215,623	1,192,043	72,761	13,480,427
11	No. of Credit Cards	306,292	2,997	-	309,289
12	No. of Prepaid Cards	227,993	3,814	-	231,807

E. Interest Rate(%)

1	**Wt. Avg Interest Rate on Deposit**	**4.54**
	(a) Saving	3.36
	(b) Fixed	6.27
	(c) Call	1.27
2	**Wt. Avg Interest Rate on Credit**	**8.40**

Note:

Bank balance includes money at call

Nominal GDP for 2023/24(P) stands at Rs. 5,704,844 million (Source:https://nsonepal.gov.np/detail/post/11023)

Number of branches include head office, banking branches and extention counters

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

^Data as on Poush end of FY2081/82 (2024/25)

*CD Ratio =

$$\frac{Total\ Credit}{Total\ Deposit + Debentures\ not\ designated\ for\ capital\ fund + NRB\ Refiance\ loan + FCY\ loan\ more\ than\ or\ equal\ to\ 1\ year - Interbank\ Deposit}$$

**Total Credit / Total Deposit = $\frac{Total\ Credit}{Total\ Deposit}$ (As per balance sheet)

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-Feb	Mid-Mar	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	618,798	683,127	728,713	764,853	766,296	10.40	6.67	0.19
	a. Paid-up Capital	407,789	425,052	436,408	442,972	443,371	4.23	2.67	0.09
	b. Statutory Reserves	120,965	138,151	150,114	158,137	158,726	14.21	8.66	0.37
	c. Retained Earning	10,267	(6,633)	(21,577)	(33,947)	(37,906)	-164.61	225.30	11.66
	d. Others Reserves	79,777	126,558	163,767	197,690	202,104	58.64	29.40	2.23
2	**BORROWINGS**	500,434	255,302	240,886	260,520	267,093	-48.98	-5.65	2.52
	a. NRB	259,218	2,022	393	433	433	-99.22	-80.57	0.00
	b. "A"Class Licensed Institution	40,170	18,993	6,970	34,183	43,392	-52.72	-63.30	26.94
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	42,823	40,106	10.98	-25.04	-6.34
	d. Other Financial Ins.	6,027	6,467	8,037	8,582	8,593	7.30	24.27	0.12
	e. Bonds and Securities	136,986	163,416	177,211	174,499	174,568	19.29	8.44	0.04
3	**DEPOSITS**	5,159,175	5,771,238	6,495,583	6,731,790	6,769,272	11.86	12.55	0.56
	a. Current	465,415	454,049	381,824	360,747	372,757	-2.44	-15.91	3.33
	b. Savings	1,402,182	1,519,064	1,954,389	2,329,102	2,380,031	8.34	28.66	2.19
	c. Fixed	2,835,817	3,359,257	3,642,837	3,506,874	3,477,177	18.46	8.44	-0.85
	d. Call Deposits	391,068	390,785	472,514	488,435	490,664	-0.07	20.91	0.46
	e. Others	64,694	48,082	44,019	46,632	48,643	-25.68	-8.45	4.31
4	**Bills Payable**	2,782	3,189	3,117	4,522	4,259	14.61	-2.25	-5.81
5	**Other Liabilities**	424,126	502,666	598,080	697,847	729,602	18.52	18.98	4.55
	1. Loan Loss Provision	110,300	168,124	230,012	280,157	280,223	52.42	36.81	0.02
	2. Interest Suspense a/c	19,628	28,910	28,409	49,585	58,758	47.29	-1.73	18.50
	3. Others	294,198	305,633	339,659	368,105	390,621	3.89	11.13	6.12
6	**Reconcillation A/c**	512	471	3,179	114	28	-8.02	574.99	-75.36
7	**Profit & Loss A/c**	79,497	75,002	61,825	39,793	48,067	-5.65	-17.57	20.79
	TOTAL	**6,785,324**	**7,290,996**	**8,131,382**	**8,499,439**	**8,584,616**	**7.45**	**11.53**	**1.00**
	Assets								
1	**LIQUID FUNDS**	509,990	533,958	553,205	560,159	607,746	4.70	3.60	8.50
	a. Cash Balance	111,631	102,134	103,855	95,923	97,826	-8.51	1.69	1.98
	Nepalese Notes & Coins	108,250	99,262	100,579	92,428	93,565	-8.30	1.33	1.23
	Foreign Currency	3,381	2,871	3,277	3,496	4,260	-15.06	14.11	21.87
	b. Bank Balance	302,877	362,361	378,811	386,393	424,070	19.64	4.54	9.75
	1. In Nepal Rastra Bank	220,659	288,687	330,452	305,999	343,067	30.83	14.47	12.11
	2. "A"Class Licensed Institution	28,862	23,870	17,711	38,957	34,682	-17.30	-25.80	-10.97
	3. Other Financial Ins.	6,959	2,939	1,621	1,006	1,060	-57.76	-44.86	5.45
	4. In Foreign banks	46,397	46,865	29,028	40,432	45,260	1.01	-38.06	11.94
	c. Money at Call	95,482	69,463	70,539	77,843	85,851	-27.25	1.55	10.29
2	**INVESTMENTS**	911,435	1,049,633	1,471,177	1,374,206	1,333,855	15.16	40.16	-2.94
	a. Govt.Securities	909,783	1,029,807	1,164,295	1,162,372	1,186,227	13.19	13.06	2.05
	b Others	1,651	19,827	306,882	211,833	147,628	1100.56	1447.82	-30.31
3	**SHARE & OTHER INVESTMENT**	186,550	251,757	275,676	350,172	368,718	34.95	9.50	5.30
4	**LOANS & ADVANCES (Including Bills Purchased)**	4,713,537	4,877,407	5,168,664	5,440,702	5,463,766	3.48	5.97	0.42
	4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,433,437	5,455,972	3.50	5.91	0.41
	a. Private Sector	4,493,912	4,687,782	4,952,707	5,230,838	5,246,938	4.31	5.65	0.31
	b. Financial Institutions	212,907	183,328	202,802	195,673	202,523	-13.89	10.62	3.50
	c. Government Organizations	2,231	2,697	6,202	6,926	6,511	20.86	129.96	-5.99
	4.2 BILLS PURCHASED	4,487	3,600	6,954	7,266	7,794	-19.76	93.16	7.28
5	**LOANS AGT. COLLECTED BILLS**	951	797	1,532	1,125	1,255	-16.19	92.13	11.51
6	**FIXED ASSETS**	95,030	136,783	145,320	147,464	147,489	43.94	6.24	0.02
7	**OTHER ASSETS**	353,788	417,472	476,248	579,349	617,020	18.00	14.08	6.50
	a. Accrued Interests	199,589	244,588	282,704	354,592	384,652	22.55	15.58	8.48
	b. Others	154,198	172,884	193,544	224,757	232,368	12.12	11.95	3.39
8	**Expenses not Written off**	219	364	1,004	35	35	66.61	175.67	0.08
9	**Non Banking Assets**	10,521	18,689	35,509	41,741	42,057	77.62	90.01	0.76
10	**Reconcillation Account**	3,241	2,304	2,550	2,446	455	-28.90	10.66	-81.38
11	**Profit & Loss A/c**	63	1,831	497	2,040	2,219	2827.18	-72.86	8.80
	TOTAL	**6,785,324**	**7,290,996**	**8,131,382**	**8,499,439**	**8,584,616**	**7.45**	**11.53**	**1.00**

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	553,626	611,312	652,888	686,539	688,073	10.42	6.80	0.22
	a. Paid-up Capital	356,095	369,857	379,020	384,928	385,327	3.86	2.48	0.10
	b. Statutory Reserves	110,434	126,035	137,000	143,787	144,295	14.13	8.70	0.35
	c. Retained Earning	14,956	(1,180)	(13,948)	(23,349)	(27,074)	-107.89	1082.50	15.95
	d. Others Reserves	72,140	116,599	150,815	181,173	185,524	61.63	29.34	2.40
2	**BORROWINGS**	462,083	243,416	231,919	250,931	257,513	-47.32	-4.72	2.62
	a. NRB	229,157	1,674	393	433	433	-99.27	-76.53	0.00
	b. "A"Class Licensed Institution	38,482	16,193	6,970	33,791	43,018	-57.92	-56.96	27.31
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	42,823	40,106	10.98	-25.04	-6.34
	d. Other Financial Ins.	5,862	6,164	7,558	8,127	8,138	5.15	22.61	0.13
	e. Bonds and Securities	130,549	154,982	168,723	165,757	165,817	18.72	8.87	0.04
3	**DEPOSITS**	4,545,157	5,086,244	5,756,809	6,001,615	6,041,215	11.90	13.18	0.66
	a. Current	453,605	441,571	368,702	347,684	359,370	-2.65	-16.50	3.36
	b. Savings	1,261,715	1,366,476	1,752,143	2,087,395	2,133,194	8.30	28.22	2.19
	c. Fixed	2,436,953	2,898,148	3,177,768	3,087,173	3,063,648	18.93	9.65	-0.76
	d. Call Deposits	329,895	333,864	415,610	434,403	437,941	1.20	24.49	0.81
	e. Others	62,988	46,186	42,586	44,961	47,062	-26.68	-7.79	4.67
4	**Bills Payable**	2,740	3,163	3,095	4,511	4,250	15.45	-2.15	-5.79
5	**Other Liabilities**	384,228	453,119	538,952	628,562	657,060	17.93	18.94	4.53
	1. Loan Loss Provision	95,409	147,603	201,267	242,982	242,595	54.71	36.36	-0.16
	2. Interest Suspense a/c	10,334	18,049	15,809	34,629	42,957	74.67	-12.41	24.05
	3. Others	278,486	287,467	321,875	350,950	371,508	3.22	11.97	5.86
6	**Reconcillation A/c**	516	470	3,177	113	25	-8.96	576.23	-78.36
7	**Profit & Loss A/c**	72,201	68,213	55,901	36,226	43,496	-5.52	-18.05	20.07
	TOTAL	**6,020,551**	**6,465,937**	**7,242,741**	**7,608,498**	**7,691,631**	**7.40**	**12.01**	**1.09**
	Assets								
1	**LIQUID FUNDS**	420,838	450,799	477,887	497,655	536,750	7.12	6.01	7.86
	a. Cash Balance	102,537	92,853	95,352	87,673	89,775	-9.44	2.69	2.40
	Nepalese Notes & Coins	99,279	90,215	92,309	84,433	85,780	-9.13	2.32	1.60
	Foreign Currency	3,258	2,638	3,043	3,240	3,995	-19.01	15.33	23.31
	b. Bank Balance	268,141	324,727	340,981	348,413	381,267	21.10	5.01	9.43
	1. In Nepal Rastra Bank	203,810	263,539	301,463	275,276	308,290	29.31	14.39	11.99
	2. "A"Class Licensed Institution	17,786	14,124	10,338	32,688	27,699	-20.59	-26.80	-15.26
	3. Other Financial Ins.	149	201	153	24	24	34.61	-23.51	0.00
	4. In Foreign banks	46,395	46,864	29,026	40,426	45,255	1.01	-38.06	11.94
	c. Money at Call	50,160	33,219	41,554	61,569	65,707	-33.78	25.09	6.72
2	**INVESTMENTS**	820,456	937,730	1,330,657	1,242,761	1,219,483	14.29	41.90	-1.87
	a. Govt.Securities	818,804	918,942	1,049,313	1,057,793	1,082,204	12.23	14.19	2.31
	b Others	1,651	18,788	281,344	184,968	137,279	1037.69	1397.43	-25.78
3	**SHARE & OTHER INVESTMENT**	175,230	238,878	262,629	333,759	345,886	36.32	9.94	3.63
4	**LOANS & ADVANCES (Including Bills Purchased)**	4,182,299	4,312,591	4,567,541	4,825,713	4,847,854	3.12	5.91	0.46
	4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,818,447	4,840,060	3.14	5.84	0.45
	a. Private Sector	4,025,452	4,149,539	4,381,897	4,641,809	4,657,516	3.08	5.60	0.34
	b. Financial Institutions	150,129	156,762	172,496	169,713	176,033	4.42	10.04	3.72
	c. Government Organizations	2,231	2,690	6,194	6,926	6,511	20.53	130.31	-5.99
	4.2 BILLS PURCHASED	4,487	3,600	6,954	7,266	7,794	-19.76	93.16	7.28
5	**LOANS AGT. COLLECTED BILLS**	951	797	1,532	1,125	1,255	-16.19	92.13	11.51
6	**FIXED ASSETS**	85,850	124,602	132,130	133,512	133,540	45.14	6.04	0.02
7	**OTHER ASSETS**	322,804	381,570	436,640	535,552	570,209	18.20	14.43	6.47
	a. Accrued Interests	177,208	218,341	255,668	324,363	351,317	23.21	17.10	8.31
	b. Others	145,596	163,228	180,972	211,189	218,892	12.11	10.87	3.65
8	**Expenses not Written off**	219	363	1,003	35	35	66.11	176.18	0.08
9	**Non Banking Assets**	8,665	15,306	30,176	35,825	36,209	76.65	97.15	1.07
10	**Reconcillation Account**	3,240	2,301	2,547	2,402	412	-29.00	10.70	-82.85
11	**Profit & Loss A/c**	-	1,001	-	158	-	0.00	-100.00	-100.00
	TOTAL	**6,020,551**	**6,465,937**	**7,242,741**	**7,608,498**	**7,691,631**	**7.40**	**12.01**	**1.09**

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	47,312	52,784	57,742	59,766	59,868	11.57	9.39	0.17
	a. Paid-up Capital	36,994	40,207	42,171	42,773	42,773	8.69	4.88	0.00
	b. Statutory Reserves	7,072	8,341	9,318	10,438	10,516	17.94	11.72	0.75
	c. Retained Earning	(282)	(355)	(878)	(3,054)	(3,162)	25.97	147.43	3.53
	d. Others Reserves	3,528	4,592	7,131	9,608	9,740	30.15	55.30	1.37
2	**BORROWINGS**	26,259	9,340	8,019	8,341	8,331	-64.43	-14.14	-0.11
	a. NRB	20,104	300	-	-	-	-98.51	-100.00	0.00
	b. "A"Class Licensed Institution	500	1,250	-	393	374	150.00	-100.00	-4.71
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	165	303	479	455	455	83.75	57.88	0.00
	e. Bonds and Securities	5,490	7,486	7,540	7,493	7,502	36.38	0.71	0.12
3	**DEPOSITS**	509,490	571,573	610,171	603,515	602,052	12.19	6.75	-0.24
	a. Current	9,932	11,059	11,513	11,624	11,814	11.35	4.10	1.63
	b. Savings	120,613	132,843	176,770	212,483	216,508	10.14	33.07	1.89
	c. Fixed	327,121	380,584	374,776	334,019	329,992	16.34	-1.53	-1.21
	d. Call Deposits	51,614	46,811	46,863	44,689	43,011	-9.31	0.11	-3.76
	e. Others	211	275	249	701	728	30.45	-9.24	3.85
4	**Bills Payable**	42	23	21	10	9	-44.16	-9.52	-16.08
5	**Other Liabilities**	23,291	30,451	36,086	43,410	45,749	30.74	18.50	5.39
	1. Loan Loss Provision	9,405	13,887	19,372	25,877	25,873	47.66	39.49	-0.01
	2. Interest Suspense a/c	1,129	1,931	2,459	4,336	5,094	70.95	27.37	17.47
	3. Others	12,757	14,633	14,255	13,197	14,782	14.71	-2.58	12.01
6	**Reconcillation A/c**	0	0	0	0	0	1477.29	-100.00	-32.21
7	**Profit & Loss A/c**	6,340	5,715	5,291	3,389	4,203	-9.85	-7.42	24.03
	TOTAL	**612,733**	**669,886**	**717,330**	**718,431**	**720,211**	**9.33**	**7.08**	**0.25**
	Assets								
1	**LIQUID FUNDS**	69,497	64,562	56,513	45,671	52,823	-7.10	-12.47	15.66
	a. Cash Balance	7,505	7,574	7,022	6,898	6,758	0.92	-7.29	-2.03
	Nepalese Notes & Coins	7,383	7,341	6,788	6,642	6,493	-0.56	-7.53	-2.25
	Foreign Currency	123	233	234	256	265	89.75	0.30	3.61
	b. Bank Balance	24,830	28,785	29,706	29,484	34,427	15.93	3.20	16.76
	1. In Nepal Rastra Bank	13,435	20,033	23,445	24,081	28,926	49.11	17.03	20.12
	2. "A"Class Licensed Institution	6,642	7,521	5,775	5,113	5,200	13.25	-23.21	1.70
	3. Other Financial Ins.	4,752	1,228	483	285	295	-74.15	-60.67	3.59
	4. In Foreign banks	2	2	2	5	5	0.00	0.00	0.00
	c. Money at Call	37,162	28,203	19,786	9,289	11,638	-24.11	-29.84	25.29
2	**INVESTMENTS**	68,793	91,763	114,973	107,427	93,591	33.39	25.29	-12.88
	a. Govt.Securities	68,793	90,725	92,535	88,078	87,085	31.88	2.00	-1.13
	b Others	-	1,038	22,438	19,349	6,506	0.00	2061.04	-66.38
3	**SHARE & OTHER INVESTMENT**	8,446	8,504	9,159	11,369	16,786	0.69	7.70	47.65
4	**LOANS & ADVANCES (Including Bills Purchased)**	444,934	471,886	501,432	513,430	514,269	6.06	6.26	0.16
	4.1 LOANS & ADVANCES	444,934	471,886	501,432	513,430	514,269	6.06	6.26	0.16
	a. Private Sector	386,815	451,918	476,949	490,918	490,821	16.83	5.54	-0.02
	b. Financial Institutions	58,120	19,964	24,480	22,512	23,448	-65.65	22.62	4.16
	c. Government Organizations	-	3	3	-	-	0.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	**LOANS AGT. COLLECTED BILLS**	-	-	-	-	-	0.00	0.00	0.00
6	**FIXED ASSETS**	6,410	8,845	9,710	9,752	9,755	38.00	9.78	0.03
7	**OTHER ASSETS**	13,338	21,777	22,172	26,250	28,508	63.27	1.81	8.60
	a. Accrued Interests	7,075	14,549	13,386	16,060	18,696	105.63	-8.00	16.42
	b. Others	6,263	7,228	8,787	10,190	9,811	15.42	21.56	-3.72
8	**Expenses not Written off**	-	-	-	-	-	0.00	0.00	0.00
9	**Non Banking Assets**	1,258	2,269	3,369	3,580	3,505	80.40	48.51	-2.11
10	**Reconcillation Account**	0	0	-	10	10	0.00	-100.00	0.00
11	**Profit & Loss A/c**	56	279	-	942	965	397.68	-100.00	2.43
	TOTAL	**612,733**	**669,886**	**717,330**	**718,431**	**720,211**	**9.33**	**7.08**	**0.25**

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	17,861	19,031	18,083	18,548	18,356	6.55	-4.98	-1.04
	a. Paid-up Capital	14,700	14,988	15,217	15,271	15,271	1.96	1.53	0.00
	b. Statutory Reserves	3,459	3,775	3,796	3,912	3,914	9.13	0.55	0.06
	c. Retained Earning	(4,408)	(5,098)	(6,751)	(7,544)	(7,670)	15.66	32.41	1.67
	d. Others Reserves	4,110	5,367	5,821	6,909	6,840	30.59	8.46	-0.99
2	**BORROWINGS**	12,092	2,546	948	1,249	1,249	-78.94	-62.77	0.00
	a. NRB	9,957	49	-	-	-	-99.51	-100.00	0.00
	b. "A"Class Licensed Institution	1,188	1,550	-	-	-	30.49	-100.00	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	948	948	1,249	1,249	0.06	0.01	0.00
3	**DEPOSITS**	104,528	113,422	128,603	126,660	126,005	8.51	13.38	-0.52
	a. Current	1,878	1,419	1,609	1,439	1,573	-24.42	13.35	9.31
	b. Savings	19,854	19,745	25,477	29,225	30,328	-0.55	29.03	3.78
	c. Fixed	71,743	80,525	90,293	85,682	83,538	12.24	12.13	-2.50
	d. Call Deposits	9,558	10,110	10,041	9,343	9,712	5.77	-0.69	3.95
	e. Others	1,496	1,622	1,184	971	853	8.47	-27.02	-12.11
4	**Bills Payable**	0	2	1	0	0	380.57	-74.28	-11.99
5	**Other Liabilities**	16,607	19,097	23,043	25,875	26,793	14.99	20.66	3.55
	1. Loan Loss Provision	5,486	6,634	9,373	11,298	11,755	20.91	41.29	4.04
	2. Interest Suspense a/c	8,165	8,930	10,140	10,620	10,708	9.36	13.56	0.83
	3. Others	2,955	3,533	3,529	3,957	4,331	19.56	-0.10	9.45
6	**Reconcillation A/c**	(4)	1	2	0	3	-125.45	105.84	5782.23
7	**Profit & Loss A/c**	957	1,073	633	179	368	12.19	-41.03	105.27
	TOTAL	**152,040**	**155,172**	**171,311**	**172,510**	**172,774**	**2.06**	**10.40**	**0.15**
	Assets								
1	**LIQUID FUNDS**	19,655	18,596	18,804	16,833	18,174	-5.39	1.12	7.97
	a. Cash Balance	1,588	1,706	1,481	1,353	1,293	7.42	-13.18	-4.43
	Nepalese Notes & Coins	1,588	1,706	1,481	1,353	1,293	7.42	-13.17	-4.43
	Foreign Currency	0	0	0	0	0	115.37	-73.13	19.67
	b. Bank Balance	9,906	8,849	8,125	8,495	8,376	-10.68	-8.18	-1.41
	1. In Nepal Rastra Bank	3,414	5,115	5,544	6,643	5,850	49.79	8.39	-11.92
	2. "A"Class Licensed Institution	4,434	2,224	1,597	1,156	1,784	-49.85	-28.20	54.28
	3. Other Financial Ins.	2,058	1,510	984	697	741	-26.60	-34.83	6.40
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,160	8,041	9,198	6,985	8,506	-1.46	14.38	21.78
2	**INVESTMENTS**	22,186	20,140	25,547	24,018	20,781	-9.22	26.85	-13.48
	a. Govt.Securities	22,186	20,140	22,447	16,502	16,938	-9.22	11.45	2.64
	b Others	-	-	3,100	7,516	3,844	0.00	0.00	-48.86
3	**SHARE & OTHER INVESTMENT**	2,875	4,375	3,888	5,045	6,046	52.20	-11.13	19.85
4	**LOANS & ADVANCES (Including Bills Purchased)**	86,303	92,931	99,691	101,559	101,643	7.68	7.27	0.08
	4.1 LOANS & ADVANCES	86,303	92,931	99,691	101,559	101,643	7.68	7.27	0.08
	a. Private Sector	81,645	86,325	93,861	98,111	98,600	5.73	8.73	0.50
	b. Financial Institutions	4,658	6,602	5,826	3,448	3,043	41.72	-11.75	-11.75
	c. Government Organizations	-	4	4	-	-	0.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	**LOANS AGT. COLLECTED BILLS**	-	-	-	-	-	0.00	0.00	0.00
6	**FIXED ASSETS**	2,771	3,336	3,480	4,200	4,193	20.41	4.30	-0.14
7	**OTHER ASSETS**	17,646	14,125	17,436	17,547	18,304	-19.95	23.44	4.31
	a. Accrued Interests	15,306	11,697	13,651	14,169	14,639	-23.58	16.70	3.32
	b. Others	2,340	2,428	3,785	3,379	3,665	3.76	55.93	8.49
8	**Expenses not Written off**	-	1	1	-	-	0.00	11.04	0.00
9	**Non Banking Assets**	599	1,114	1,964	2,335	2,344	85.87	76.36	0.38
10	**Reconcillation Account**	(0)	3	3	33	33	-1452.60	1.09	0.10
11	**Profit & Loss A/c**	6	551	497	940	1,254	8461.23	-9.74	33.43
	TOTAL	**152,040**	**155,172**	**171,311**	**172,510**	**172,774**	**2.06**	**10.40**	**0.15**

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

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	330,008	429,253	455,987	211,948	238,252	30.07	6.23	12.41
1.1 Deposit Liabilities	305,976	402,421	431,908	199,420	224,024	31.52	7.33	12.34
1.1.1 Saving A/c	76,032	88,065	79,278	41,941	48,258	15.83	-9.98	15.06
1.1.2 Fixed A/c	223,748	305,845	344,566	153,536	171,296	36.69	12.66	11.57
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	5,803	6,440	92.36	-12.13	10.98
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	14,980	16,760	20.83	-6.86	11.89
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	53,393	59,698	7.73	15.30	11.81
1.1.2.4 Above 1 Year	81,297	138,814	166,377	79,360	88,398	70.75	19.86	11.39
1.1.3 Call Deposit	6,111	8,461	8,034	3,924	4,448	38.45	-5.04	13.34
1.1.4 Certificate of Deposits	85	51	30	19	22	-39.75	-41.39	11.99
1.2 Others	24,032	26,832	24,079	12,528	14,229	11.65	-10.26	13.58
2 Commission/Fee Expense	3,121	4,228	4,635	2,920	3,579	35.49	9.61	22.55
3 Employees Expenses	53,727	55,126	63,661	37,535	43,072	2.60	15.48	14.75
4 Office Operating Expenses	38,326	38,127	43,010	24,533	27,778	-0.52	12.81	13.23
5 Exchange Fluctuation Loss	105	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	34	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	369	499	926	359	812	35.07	85.74	126.12
7. Provision for Risk	25,497	65,952	85,515	54,893	57,221	158.67	29.66	4.24
7.1 Loan loss Provision	25,367	65,818	85,205	54,893	57,221	159.46	29.46	4.24
7.1.1 General Loan loss Provision	12,849	17,473	26,227	17,471	19,266	35.98	50.11	10.27
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	7,023	8,373	18.37	31.70	19.23
7.1.1.2 Watch List Provision	3,976	6,969	12,394	10,449	10,893	75.28	77.85	4.25
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	36,450	37,029	277.53	23.05	1.59
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	972	926	529.86	4.11	-4.67
7.2. Provision for Non-Banking Assets	13	89	153	-	-	563.44	72.55	0.00
7.3. Provision for Loss on Investment	98	16	31	-	-	-83.24	88.60	0.00
7.4. Provision for Loss of Other Assets	19	29	127	-	-	54.71	336.11	0.00
8 Loan Written Off	1,607	2,823	4,026	2,781	3,154	75.65	42.60	13.39
9 Provision for Staff Bonus	11,766	10,407	10,642	6,120	7,399	-11.55	2.26	20.90
10 Provision for Income Tax	34,273	32,840	33,085	18,635	22,395	-4.18	0.75	20.17
11 Others	7	79	165	98	100	1053.58	108.99	2.64
12 Net Profit	83,438	77,771	70,918	39,794	48,307	-6.79	-8.81	21.39
TOTAL EXPENSES	**582,244**	**717,106**	**772,570**	**399,616**	**452,069**	**23.16**	**7.73**	13.13
Income								
1. Interest Income	509,366	641,877	674,109	335,023	378,726	26.01	5.02	13.04
1.1. On Loans and Advance	464,186	572,265	588,296	286,429	323,729	23.28	2.80	13.02
1.2. On Investment	38,306	57,477	66,519	37,213	43,098	50.05	15.73	15.82
1.2.1 Government Bonds	35,010	53,207	59,980	32,325	37,571	51.98	12.73	16.23
1.2.2 Foreign Bonds	341	228	499	276	312	-33.10	118.51	13.18
1.2.3 NRB Bonds	343	558	960	1,711	1,885	62.57	72.14	10.20
1.2.4 Deventure & Bonds	2,612	3,484	5,079	2,901	3,330	33.39	45.80	14.77
1.3 Agency Balance	174	1,430	1,423	982	1,171	721.79	-0.48	19.26
1.4 On Call Deposit	1,460	2,428	3,840	2,170	2,450	66.34	58.14	12.89
1.5 Others	5,239	8,276	14,031	8,230	8,279	57.97	69.53	0.60
2. Comission & Discount	27,259	29,086	35,259	21,576	24,714	6.70	21.23	14.55
2.1 Bills Purchase & Discount	310	206	397	252	252	-33.51	92.78	-0.04
2.2 Comission	22,861	22,065	27,596	16,900	18,819	-3.49	25.07	11.35
2.3 Others	4,088	6,815	7,267	4,424	5,644	66.72	6.63	27.57
3 Income From Exchange Fluctuation	8,121	5,553	6,369	4,743	6,033	-31.62	14.70	27.21
3.1 Due to Change in Exchange Rate	1,029	829	(311)	(39)	(35)	-19.43	-137.56	-10.07
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	4,781	6,068	-33.39	41.42	26.90
4 Other Operating Income	12,504	11,095	10,946	7,193	8,417	-11.27	-1.35	17.02
5 Non Operating Income	3,584	1,971	1,866	1,724	1,855	-45.00	-5.36	7.59
6 Provision Written Back	20,530	27,558	43,240	27,344	29,785	34.23	56.90	8.93
7 Recovery from Written off Loan	669	245	285	123	304	-63.34	16.44	146.93
8 Income from Extra Ordinary Expenses	156	(1,060)	12	8	14	-780.06	-101.13	82.70
9 Net Loss	56	780	485	1,882	2,219	1290.13	-37.87	17.91
TOTAL INCOME	**582,244**	**717,106**	**772,570**	**399,616**	**452,069**	**23.16**	**7.73**	**13.13**

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	284,750	364,419	396,012	185,276	208,332	27.98	8.67	12.44
1.1 Deposit Liabilities	262,357	339,229	372,863	173,231	194,656	29.30	9.91	12.37
1.1.1 Saving A/c	67,417	77,696	70,894	37,109	42,719	15.25	-8.76	15.12
1.1.2 Fixed A/c	189,890	254,527	294,989	132,640	147,989	34.04	15.90	11.57
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	4,541	5,074	100.87	2.52	11.76
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	12,438	13,914	16.08	-3.71	11.87
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	44,392	49,663	4.89	19.54	11.87
1.1.2.4 Above 1 Year	75,530	125,810	150,210	71,270	79,338	66.57	19.39	11.32
1.1.3 Call Deposit	4,966	6,963	6,951	3,462	3,926	40.23	-0.18	13.40
1.1.4 Certificate of Deposits	85	43	30	19	22	-49.64	-29.89	11.99
1.2 Others	22,393	25,190	23,148	12,045	13,677	12.49	-8.10	13.55
2 Commission/Fee Expense	3,057	4,099	4,524	2,874	3,523	34.08	10.37	22.56
3 Employees Expenses	47,172	47,816	55,898	33,037	37,947	1.37	16.90	14.86
4 Office Operating Expenses	33,086	32,261	37,062	21,211	24,025	-2.49	14.88	13.27
5 Exchange Fluctuation Loss	104	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	33	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	312	462	890	338	795	48.10	92.56	134.99
7. Provision for Risk	21,637	57,437	74,107	45,155	47,130	165.46	29.02	4.37
7.1 Loan loss Provision	21,538	57,424	74,018	45,155	47,130	166.62	28.90	4.37
7.1.1 General Loan loss Provision	11,093	15,606	23,763	15,380	17,129	40.69	52.27	11.38
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	6,675	8,057	27.84	35.89	20.70
7.1.1.2 Watch List Provision	3,468	5,858	10,517	8,704	9,073	68.93	79.51	4.23
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	28,858	29,129	291.76	20.98	0.94
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	917	872	502.06	7.85	-4.95
7.2. Provision for Non-Banking Assets	-	0	55	-	-	0.00	12975759143548400000.00	0.00
7.3. Provision for Loss on Investment	95	13	31	-	-	-85.91	130.37	0.00
7.4. Provision for Loss of Other Assets	3	0	3	-	-	-99.34	12494.39	0.00
8 Loan Written Off	1,489	2,602	3,786	2,715	3,079	74.70	45.50	13.44
9 Provision for Staff Bonus	10,673	9,462	9,671	5,512	6,641	-11.34	2.21	20.48
10 Provision for Income Tax	30,803	29,784	29,989	17,257	20,683	-3.31	0.69	19.85
11 Others	7	72	165	98	100	969.68	128.53	2.64
12 Net Profit	74,801	70,037	64,153	36,068	43,496	-6.37	-8.40	20.60
TOTAL EXPENSES	**507,892**	**618,452**	**676,255**	**349,541**	**395,754**	**21.77**	**9.35**	**13.22**
Income								
1. Interest Income	442,405	551,682	588,736	293,474	331,808	24.70	6.72	13.06
1.1. On Loans and Advance	402,230	490,121	511,556	249,200	281,690	21.85	4.37	13.04
1.2. On Investment	34,586	51,290	59,590	33,606	39,001	48.30	16.18	16.05
1.2.1 Government Bonds	31,700	47,873	53,733	28,878	33,653	51.02	12.24	16.54
1.2.2 Foreign Bonds	341	228	499	276	312	-33.10	118.51	13.18
1.2.3 NRB Bonds	1	2	635	1,606	1,767	118.89	27879.51	10.03
1.2.4 Deventure & Bonds	2,544	3,187	4,724	2,847	3,268	25.26	48.24	14.81
1.3 Agency Balance	171	1,430	1,420	973	1,161	738.02	-0.73	19.38
1.4 On Call Deposit	673	1,367	3,245	1,983	2,253	103.20	137.42	13.66
1.5 Others	4,745	7,475	12,925	7,713	7,703	57.53	72.91	-0.13
2. Comission & Discount	25,927	27,763	33,790	20,566	23,568	7.08	21.71	14.60
2.1 Bills Purchase & Discount	310	206	397	252	252	-33.51	92.78	-0.04
2.2 Comission	21,943	21,250	26,721	16,426	18,273	-3.16	25.75	11.25
2.3 Others	3,674	6,307	6,671	3,888	5,043	71.64	5.78	29.70
3 Income From Exchange Fluctuation	8,083	5,468	6,294	4,681	5,956	-32.36	15.12	27.25
3.1 Due to Change in Exchange Rate	1,028	817	(317)	(47)	(51)	-20.55	-138.79	8.93
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	4,728	6,007	-34.08	42.15	27.06
4 Other Operating Income	10,325	9,218	8,654	5,859	6,787	-10.71	-6.12	15.84
5 Non Operating Income	3,087	1,760	1,370	1,408	1,539	-42.99	-22.15	9.33
6 Provision Written Back	17,299	23,391	37,139	23,437	25,800	35.22	58.78	10.08
7 Recovery from Written off Loan	611	231	271	113	292	-62.25	17.32	157.34
8 Income from Extra Ordinary Expenses	156	(1,060)	1	3	4	-780.38	-100.14	20.81
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	**507,892**	**618,452**	**676,255**	**349,541**	**395,754**	**21.77**	**9.35**	**13.22**

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	37,191	53,217	48,793	21,100	23,699	43.09	-8.31	12.32
1.1 Deposit Liabilities	35,908	52,034	47,947	20,660	23,197	44.91	-7.85	12.28
1.1.1 Saving A/c	7,117	8,737	6,896	4,038	4,636	22.77	-21.07	14.81
1.1.2 Fixed A/c	27,825	42,073	40,214	16,254	18,146	51.21	-4.42	11.64
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	1,061	1,149	89.95	-30.90	8.27
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	2,053	2,308	43.05	-21.05	12.42
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	7,137	7,962	19.71	-3.67	11.57
1.1.2.4 Above 1 Year	3,944	9,226	12,112	6,003	6,727	133.90	31.28	12.06
1.1.3 Call Deposit	967	1,215	836	368	415	25.67	-31.15	12.96
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	440	501	-7.75	-28.48	13.94
2 Commission/Fee Expense	63	120	103	42	51	90.31	-14.53	20.66
3 Employees Expenses	5,225	5,838	6,202	3,578	4,078	11.72	6.23	13.99
4 Office Operating Expenses	4,096	4,617	4,704	2,652	3,005	12.72	1.89	13.29
5 Exchange Fluctuation Loss	1	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	1	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	30	31	25	8	4	4.23	-18.97	-54.05
7. Provision for Risk	3,329	7,125	9,415	7,182	7,237	114.07	32.13	0.76
7.1 Loan loss Provision	3,301	7,064	9,268	7,182	7,237	114.01	31.20	0.76
7.1.1 General Loan loss Provision	1,459	1,606	2,077	1,850	1,864	10.08	29.34	0.75
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	259	257	-42.00	-35.03	-0.45
7.1.1.2 Watch List Provision	431	1,010	1,689	1,591	1,606	134.31	67.34	0.95
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	5,318	5,359	190.81	33.39	0.76
7.1.3 Additional Loan Loss Provision	2	106	52	15	15	5763.24	-50.91	0.00
7.2. Provision for Non-Banking Assets	10	31	23	-	-	206.87	-24.13	0.00
7.3. Provision for Loss on Investment	2	3	-	-	-	22.60	-100.00	0.00
7.4. Provision for Loss of Other Assets	15	28	124	-	-	81.97	343.58	0.00
8 Loan Written Off	36	150	148	24	31	313.66	-1.34	32.85
9 Provision for Staff Bonus	987	844	868	548	689	-14.54	2.88	25.76
10 Provision for Income Tax	3,010	2,604	3,011	1,506	1,883	-13.51	15.63	25.00
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	3,442	4,332	-11.18	-4.23	25.84
TOTAL EXPENSES	**60,939**	**80,737**	**79,197**	**40,082**	**45,009**	**32.49**	**-1.91**	**12.29**
Income								
1. Interest Income	55,444	74,528	70,425	33,886	38,335	34.42	-5.51	13.13
1.1. On Loans and Advance	51,703	68,237	63,418	30,418	34,392	31.98	-7.06	13.07
1.2. On Investment	2,732	4,790	5,607	2,954	3,361	75.32	17.05	13.77
1.2.1 Government Bonds	2,485	4,352	5,401	2,944	3,348	75.15	24.11	13.73
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	10	13	76.65	-53.18	23.95
1.2.4 Deventure & Bonds	1	2	2	0	0	195.12	-21.20	0.00
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	606	776	364	98	101	28.13	-53.14	2.62
1.5 Others	403	725	1,037	416	481	79.68	43.00	15.64
2. Comission & Discount	1,051	1,030	1,171	823	936	-1.99	13.73	13.78
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	359	420	-20.36	13.91	16.97
2.3 Others	317	446	506	463	516	40.46	13.50	11.30
3 Income From Exchange Fluctuation	38	85	74	62	77	125.53	-12.63	24.11
3.1 Due to Change in Exchange Rate	1	12	5	8	16	1204.94	-56.43	97.47
3.2 Due to Foreign Currency Trans.	37	73	69	54	61	97.78	-5.21	12.77
4 Other Operating Income	1,684	1,601	1,916	1,000	1,261	-4.90	19.65	26.17
5 Non Operating Income	219	114	278	219	225	-48.03	144.52	2.72
6 Provision Written Back	2,407	3,135	5,325	3,148	3,206	30.26	69.88	1.86
7 Recovery from Written off Loan	41	9	8	2	2	-78.37	-12.19	4.15
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	942	965	318.72	-100.00	2.43
TOTAL INCOME	**60,939**	**80,737**	**79,197**	**40,082**	**45,009**	**32.49**	**-1.91**	**12.29**

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	8,067	11,618	11,182	5,573	6,221	44.02	-3.75	11.64
1.1 Deposit Liabilities	7,710	11,159	11,098	5,530	6,170	44.72	-0.55	11.59
1.1.1 Saving A/c	1,498	1,631	1,488	794	903	8.85	-8.75	13.79
1.1.2 Fixed A/c	6,033	9,245	9,363	4,641	5,161	53.24	1.27	11.19
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	201	217	30.29	-41.26	7.76
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	489	538	30.63	5.13	10.16
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	1,865	2,073	29.56	4.16	11.16
1.1.2.4 Above 1 Year	1,823	3,778	4,055	2,087	2,332	107.21	7.32	11.78
1.1.3 Call Deposit	179	283	247	95	107	58.07	-12.71	12.73
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	43	51	28.87	-81.57	18.28
2 Commission/Fee Expense	1	9	8	3	4	1093.33	-13.47	34.66
3 Employees Expenses	1,329	1,472	1,562	920	1,046	10.73	6.09	13.74
4 Office Operating Expenses	1,143	1,249	1,244	670	748	9.22	-0.36	11.67
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	27	5	11	13	14	-80.63	112.31	3.52
7. Provision for Risk	532	1,389	1,993	2,556	2,853	161.23	43.48	11.65
7.1 Loan loss Provision	528	1,330	1,919	2,556	2,853	151.78	44.23	11.65
7.1.1 General Loan loss Provision	298	261	388	242	273	-12.48	48.67	12.63
7.1.1.1 Pass Loan Loss Provision	221	160	199	89	59	-27.62	24.79	-33.53
7.1.1.2 Watch List Provision	77	101	188	153	214	30.76	86.42	39.45
7.1.2 Special Loan Loss Provision	228	1,033	1,531	2,274	2,541	352.33	48.16	11.75
7.1.3 Additional Loan Loss Provision	2	36	-	40	40	1737.49	-100.00	0.00
7.2. Provision for Non-Banking Assets	3	58	75	-	-	1617.87	29.13	0.00
7.3. Provision for Loss on Investment	0	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	1	-	-	-	0.00	-100.00	0.00
8 Loan Written Off	81	71	92	43	43	-13.02	29.25	-0.33
9 Provision for Staff Bonus	106	101	102	60	69	-4.38	1.18	15.42
10 Provision for Income Tax	460	452	86	(128)	(171)	-1.75	-81.03	33.82
11 Others	0	7	1	-	-	5969.78	-92.73	0.00
12 Net Profit	1,666	1,543	836	284	479	-7.40	-45.80	68.80
TOTAL EXPENSES	**13,413**	**17,917**	**17,117**	**9,993**	**11,306**	**33.58**	-4.46	**13.14**
Income								
1. Interest Income	11,517	15,666	14,947	7,662	8,583	36.03	-4.59	12.01
1.1. On Loans and Advance	10,253	13,907	13,322	6,811	7,647	35.64	-4.21	12.27
1.2. On Investment	988	1,397	1,322	652	736	41.42	-5.42	12.83
1.2.1 Government Bonds	826	983	847	504	569	19.00	-13.88	13.07
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	94	105	25.54	1.39	11.69
1.2.4 Deventure & Bonds	67	295	354	55	61	341.43	20.03	12.56
1.3 Agency Balance	3	-	3	9	9	-100.00	0.00	6.57
1.4 On Call Deposit	181	285	231	89	96	57.26	-19.03	7.03
1.5 Others	91	76	69	100	94	-15.94	-9.42	-5.84
2. Comission & Discount	281	293	299	187	210	4.51	1.91	12.33
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	115	125	24.94	-9.28	9.25
2.3 Others	96	63	90	73	85	-34.69	42.96	17.21
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	496	276	376	334	369	-44.38	36.26	10.43
5 Non Operating Income	278	98	218	98	91	-64.92	122.95	-6.56
6 Provision Written Back	825	1,033	776	760	779	25.20	-24.87	2.54
7 Recovery from Written off Loan	16	6	7	7	9	-66.19	25.53	28.84
8 Income from Extra Ordinary Expenses	-	1	10	5	11	0.00	1982.38	120.66
9 Net Loss	-	545	485	940	1,254	0.00	-11.09	33.43
TOTAL INCOME	**13,413**	**17,917**	**17,117**	**9,993**	**11,306**	**33.58**	**-4.46**	**13.14**

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

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	336,187	369,627	363,887	359,059	357,776	9.95	-1.55	-0.36
Fishery Related	13,234	15,012	16,213	16,664	16,793	13.44	8.00	0.78
Mining Related	8,789	11,789	11,898	11,404	11,455	34.13	0.92	0.45
Agriculture, Forestry, Bevarage & Non Food Production Related*	733,900	782,536	857,723	939,283	939,145	6.63	9.61	-0.01
Construction	190,196	203,379	207,710	226,765	227,770	6.93	2.13	0.44
Electricity,Gas and Water	246,839	307,457	376,015	410,373	414,578	24.56	22.30	1.02
Metal Products, Machinary & Electronic Equipment & Assemblage	72,472	70,298	70,287	72,531	73,063	-3.00	-0.02	0.73
Transport, Communication and Public Utilities	100,909	98,130	88,555	78,583	78,769	-2.75	-9.76	0.24
Wholesaler & Retailer	947,619	983,500	999,438	1,043,848	1,043,820	3.79	1.62	0.00
Finance, Insurance and Real Estate	375,243	365,559	396,355	415,052	415,662	-2.58	8.42	0.15
Tourism Service**	200,494	211,160	231,556	250,150	251,072	5.32	9.66	0.37
Other Services	192,913	196,597	201,661	213,344	216,940	1.91	2.58	1.69
Consumption Loans	867,483	926,138	1,013,605	1,073,777	1,083,866	6.76	9.44	0.94
Local Government	1,125	1,127	1,218	1,218	1,218	0.12	8.14	0.00
Others	421,635	337,541	331,052	327,074	330,363	-19.94	-1.92	1.01
TOTAL	**4,709,039**	**4,879,851**	**5,167,173**	**5,439,124**	**5,462,292**	**3.63**	**5.89**	**0.43**
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	2,001,374	2,013,401	31.98	22.25	0.60
Overdraft	718,773	230,782	124,431	108,894	108,690	-67.89	-46.08	-0.19
Cash Credit Loan	-	516,456	648,712	672,923	671,779	-	25.61	(0.17)
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	140,395	130,993	-6.19	12.58	-6.70
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	815,397	829,481	-13.20	-17.58	1.73
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	399,292	403,865	3.23	10.98	1.15
Real Estate Loan	228,255	249,588	268,158	276,864	279,179	9.35	7.44	0.84
Margin Nature Loan	80,508	76,535	90,093	115,110	118,501	-4.93	17.71	2.95
Hire Purchase Loan	157,162	159,216	124,102	129,686	129,949	1.31	-22.05	0.20
Deprived Sector Loan	335,623	308,356	312,186	289,380	287,626	-8.12	1.24	-0.61
Bills Purchased	3,130	4,271	7,815	7,928	8,416	36.46	82.99	6.16
Other Product	558,470	452,502	465,365	481,881	480,412	-18.97	2.84	-0.30
Total	**4,709,039**	**4,879,851**	**5,167,173**	**5,439,124**	**5,462,292**	**3.63**	**5.89**	**0.43**
Collateral wise								
Gold and Silver	52,782	55,533	58,489	69,286	71,192	5.21	5.32	2.75
Government Securities	783	3,239	3,160	4,625	4,640	313.70	-2.43	0.31
Non Governmental Securities	61,272	58,566	81,671	109,411	111,598	-4.42	39.45	2.00
Fixed Deposit Receipts	64,221	58,120	41,599	33,570	36,456	-9.50	-28.43	8.60
Own	64,006	57,887	41,348	33,531	36,416	-9.56	-28.57	8.60
Other Licences Institutions	215	233	252	39	41	8.61	7.79	4.06
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,847,818	4,866,686	4.82	7.13	0.39
Fixed Assets	3,538,076	3,749,324	3,938,300	4,061,924	4,072,117	5.97	5.04	0.25
Current Assets	578,047	565,372	684,244	785,894	794,569	-2.19	21.03	1.10
Against security of Bill	19,623	37,183	35,589	49,737	47,617	89.48	-4.29	-4.26
Domestic Bills	880	771	1,112	1,354	1,426	-12.36	44.28	5.33
Foreign Bills	18,744	36,412	34,477	48,383	46,191	94.26	-5.31	-4.53
Against Guarantee	195,088	195,038	199,590	181,465	180,314	-0.03	2.33	-0.63
Government Guarantee	2,307	3,129	3,145	3,334	3,275	35.67	0.49	-1.75
Institutional Guarantee	136,841	127,020	147,144	132,751	132,175	-7.18	15.84	-0.43
Personal Guarantee	37,037	41,125	32,724	32,632	32,460	11.04	-20.43	-0.53
Collective Guarantee	7,418	7,239	3,388	2,163	1,643	-2.41	-53.19	-24.06
International Rated Foreign Bank's Guarantee	1,509	455	252	172	230	-69.84	-44.69	34.30
Other Guarantee	9,977	16,069	12,937	10,414	10,531	61.06	-19.49	1.13
Credit Card	3,521	4,528	5,678	6,128	6,277	28.59	25.41	2.42
Others	195,625	152,948	118,852	137,084	137,512	-21.82	-22.29	0.31
Total	**4,709,039**	**4,879,851**	**5,167,173**	**5,439,124**	**5,462,292**	**3.63**	**5.89**	**0.43**

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

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

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

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	299,987	330,086	323,942	320,291	318,858	10.03	-1.86	-0.45
Fishery Related	11,666	13,237	14,394	14,793	14,937	13.47	8.74	0.97
Mining Related	8,386	11,383	11,554	11,004	11,052	35.73	1.50	0.43
Agriculture, Forestry, Bevarage & Non Food Production Related*	703,432	749,504	823,518	903,765	903,726	6.55	9.88	0.00
Construction	154,723	167,502	182,860	201,288	201,756	8.26	9.17	0.23
Electricity,Gas and Water	239,756	298,869	365,248	401,352	405,550	24.66	22.21	1.05
Metal Products, Machinary & Electronic Equipment & Assemblage	69,958	67,879	67,259	69,702	70,295	-2.97	-0.91	0.85
Transport, Communication and Public Utilities	82,970	83,643	77,219	67,580	67,826	0.81	-7.68	0.36
Wholesaler & Retailer	866,464	896,414	910,162	955,469	955,608	3.46	1.53	0.01
Finance, Insurance and Real Estate	315,353	306,730	321,327	342,628	342,068	-2.73	4.76	-0.16
Tourism Service**	175,638	182,269	199,049	216,741	217,918	3.78	9.21	0.54
Other Services	177,350	178,117	181,572	192,259	195,911	0.43	1.94	1.90
Consumption Loans	757,464	768,478	841,225	889,608	899,777	1.45	9.47	1.14
Local Government	1,081	1,082	1,176	1,176	1,176	0.03	8.74	0.00
Others	311,215	260,185	248,572	239,182	242,653	-16.40	-4.46	1.45
TOTAL	**4,175,443**	**4,315,377**	**4,569,076**	**4,826,838**	**4,849,112**	**3.35**	**5.88**	**0.46**
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,761,956	1,773,446	32.48	22.75	0.65
Overdraft	619,856	164,141	92,020	83,668	83,783	-73.52	-43.94	0.14
Cash Credit Loan	-	493,597	587,956	607,931	606,374	-	19.12	(0.26)
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	140,395	130,993	-6.28	12.59	-6.70
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	800,440	814,882	-14.19	-16.44	1.80
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	318,846	322,522	0.08	13.16	1.15
Real Estate Loan	199,641	217,964	224,656	232,995	234,940	9.18	3.07	0.83
Margin Nature Loan	64,819	58,679	70,345	93,125	96,394	-9.47	19.88	3.51
Hire Purchase Loan	131,340	138,262	106,860	113,022	113,431	5.27	-22.71	0.36
Deprived Sector Loan	279,646	262,365	267,360	247,890	246,630	-6.18	1.90	-0.51
Bills Purchased	3,130	4,271	7,815	7,928	8,416	36.46	82.99	6.16
Other Product	481,430	385,119	398,673	418,642	417,300	-20.01	3.52	-0.32
Total	**4,175,443**	**4,315,377**	**4,569,076**	**4,826,838**	**4,849,112**	**3.35**	**5.88**	**0.46**
Collateral wise								
Gold and Silver	47,816	50,575	53,423	63,876	65,689	5.77	5.63	2.84
Government Securities	722	3,200	3,160	4,625	4,640	343.23	-1.23	0.31
Non Governmental Securities	47,841	43,198	64,671	88,521	90,620	-9.71	49.71	2.37
Fixed Deposit Receipts	49,275	47,972	33,532	26,557	29,893	-2.64	-30.10	12.56
Own	49,060	47,738	33,283	26,520	29,854	-2.69	-30.28	12.57
Other Licences Institutions	215	233	249	38	39	8.61	6.75	4.23
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,317,120	4,334,388	4.34	7.25	0.40
Fixed Assets	3,095,794	3,268,070	3,427,110	3,531,426	3,540,025	5.56	4.87	0.24
Current Assets	577,997	565,333	684,086	785,694	794,363	-2.19	21.01	1.10
Against security of Bill	19,623	37,183	35,588	49,737	47,617	89.48	-4.29	-4.26
Domestic Bills	880	771	1,112	1,354	1,426	-12.36	44.28	5.33
Foreign Bills	18,744	36,412	34,476	48,383	46,191	94.26	-5.32	-4.53
Against Guarantee	142,452	147,130	152,332	141,167	140,467	3.28	3.54	-0.50
Government Guarantee	2,237	3,065	3,087	3,273	3,215	36.99	0.73	-1.78
Institutional Guarantee	106,032	97,518	112,985	103,584	103,173	-8.03	15.86	-0.40
Personal Guarantee	21,700	27,919	22,293	23,261	23,325	28.66	-20.15	0.27
Collective Guarantee	1,103	2,186	813	594	117	98.29	-62.80	-80.26
International Rated Foreign Bank's Guarantee	1,509	455	252	172	230	-69.84	-44.69	34.30
Other Guarantee	9,870	15,986	12,901	10,283	10,407	61.96	-19.29	1.20
Credit Card	3,521	4,524	5,662	6,107	6,255	28.48	25.16	2.43
Others	190,401	148,194	109,512	129,128	129,543	-22.17	-26.10	0.32
Total	**4,175,443**	**4,315,377**	**4,569,076**	**4,826,838**	**4,849,112**	**3.35**	**5.88**	**0.46**

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-Feb	Mid-Mar	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	29,913	32,930	33,225	31,750	31,820	10.09	0.89	0.22
Fishery Related	1,341	1,523	1,523	1,564	1,554	13.56	0.06	-0.66
Mining Related	302	321	239	308	319	6.26	-25.50	3.39
Agriculture, Forestry, Bevarage & Non Food Production Related*	26,206	29,095	30,311	30,937	30,719	11.03	4.18	-0.70
Construction	31,622	32,104	20,936	22,302	22,846	1.52	-34.79	2.44
Electricity,Gas and Water	6,488	7,578	9,835	8,586	8,594	16.80	29.77	0.10
Metal Products, Machinary & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,021	1,966	1.11	22.35	-2.74
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,590	8,507	-20.55	-20.49	-0.97
Wholesaler & Retailer	68,458	73,242	74,853	73,991	73,687	6.99	2.20	-0.41
Finance, Insurance and Real Estate	47,742	46,985	61,373	59,839	61,182	-1.58	30.62	2.25
Tourism Service**	20,443	24,215	27,181	28,770	28,623	18.45	12.25	-0.51
Other Services	13,088	15,561	17,064	17,725	17,798	18.89	9.66	0.42
Consumption Loans	81,687	128,117	142,214	151,498	151,206	56.84	11.00	-0.19
Local Government	8	9	6	7	7	12.13	-31.38	-0.16
Others	98,812	66,870	68,896	73,051	72,731	-32.33	3.03	-0.44
TOTAL	**441,783**	**471,382**	**498,615**	**510,938**	**511,559**	**6.70**	**5.78**	**0.12**
Productwise								
Term Loan	130,209	167,740	199,355	211,020	211,481	28.82	18.85	0.22
Overdraft	87,233	59,343	28,465	20,709	20,430	-31.97	-52.03	-1.34
Cash Credit Loan	-	19,124	52,999	57,331	57,794	-	177.14	0.81
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	8,414	8,144	37.47	-62.74	-3.21
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	66,046	66,802	18.35	0.62	1.14
Real Estate Loan	18,717	21,884	33,368	32,603	32,778	16.92	52.48	0.54
Margin Nature Loan	11,773	14,165	15,594	17,893	17,871	20.31	10.09	-0.12
Hire Purchase Loan	21,814	17,352	13,990	13,400	13,215	-20.45	-19.38	-1.38
Deprived Sector Loan	49,167	40,153	38,068	36,605	36,540	-18.33	-5.19	-0.18
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	46,916	46,503	-12.11	0.33	-0.88
Total	**441,783**	**471,382**	**498,615**	**510,938**	**511,559**	**6.70**	**5.78**	**0.12**
Collateral wise								
Gold and Silver	3,982	3,931	3,936	4,367	4,493	-1.28	0.12	2.88
Government Securities	6	7	-	-	-	13.94	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	17,816	17,777	16.05	10.29	-0.22
Fixed Deposit Receipts	12,219	8,314	6,702	5,289	4,891	-31.96	-19.39	-7.54
Own	12,219	8,314	6,700	5,289	4,891	-31.96	-19.42	-7.53
Other Licences Institutions	-	-	2	1	-	0.00	0.00	-100.00
Collateral of Properties	367,503	403,350	430,261	445,347	446,315	9.75	6.67	0.22
Fixed Assets	367,493	403,343	430,127	445,166	446,128	9.76	6.64	0.22
Current Assets	9	7	134	181	188	-27.60	1866.53	3.71
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	1	-	-	0.00	0.00	0.00
Against Guarantee	45,678	41,526	40,504	35,749	35,711	-9.09	-2.46	-0.10
Government Guarantee	29	25	18	21	21	-16.22	-28.82	-0.05
Institutional Guarantee	25,284	24,532	28,799	26,307	26,540	-2.97	17.40	0.89
Personal Guarantee	13,999	11,873	9,086	7,728	7,506	-15.18	-23.48	-2.87
Collective Guarantee	6,314	5,052	2,575	1,569	1,525	-19.99	-49.04	-2.78
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	124	119	-13.88	-39.05	-4.50
Credit Card	-	4	16	21	22	0.00	343.74	0.71
Others	1,654	1,785	3,446	2,348	2,351	7.93	93.07	0.09
Total	**441,783**	**471,382**	**498,615**	**510,938**	**511,559**	**6.70**	**5.78**	**0.12**

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-Feb	Mid-Mar	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	6,287	6,611	6,720	7,018	7,099	5.15	1.66	1.15
Fishery Related	227	253	296	307	303	11.19	17.05	-1.24
Mining Related	101	85	105	91	84	-15.66	22.89	-7.63
Agriculture, Forestry, Bevarage & Non Food Production Related*	4,263	3,937	3,894	4,582	4,700	-7.65	-1.08	2.57
Construction	3,851	3,774	3,914	3,174	3,167	-2.02	3.72	-0.21
Electricity,Gas and Water	595	1,009	932	434	433	69.75	-7.62	-0.28
Metal Products, Machinary & Electronic Equipment & Assemblage	762	649	862	807	802	-14.88	32.87	-0.61
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,413	2,435	-14.70	-25.82	0.89
Wholesaler & Retailer	12,697	13,844	14,423	14,388	14,525	9.04	4.18	0.95
Finance, Insurance and Real Estate	12,149	11,844	13,655	12,585	12,413	-2.51	15.30	-1.37
Tourism Service**	4,413	4,676	5,326	4,639	4,532	5.96	13.91	-2.31
Other Services	2,475	2,919	3,025	3,360	3,230	17.96	3.65	-3.86
Consumption Loans	28,332	29,543	30,166	32,672	32,883	4.27	2.11	0.65
Local Government	36	36	36	36	36	0.00	0.07	0.00
Others	11,608	10,486	13,584	14,841	14,980	-9.67	29.54	0.94
TOTAL	**91,813**	**93,091**	**99,482**	**101,348**	**101,621**	**1.39**	**6.86**	**0.27**
Productwise				-				
Term Loan	18,225	22,909	26,667	28,398	28,474	25.70	16.40	0.27
Overdraft	11,684	7,297	3,946	4,517	4,477	-37.55	-45.92	-0.89
Cash Credit Loan	-	3,735	7,757	7,662	7,611	-	107.67	(0.67)
Trust Receipt Loan/Import Loan	-	112	118	-	-	0.00	5.30	0.00
Short Term Working Capital/Demand Loan	6,555	6,531	6,729	6,543	6,454	-0.37	3.03	-1.35
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	14,400	14,541	17.57	10.09	0.98
Real Estate Loan	9,897	9,740	10,133	11,265	11,461	-1.58	4.04	1.74
Margin Nature Loan	3,915	3,691	4,155	4,092	4,236	-5.73	12.55	3.51
Hire Purchase Loan	4,007	3,602	3,253	3,264	3,303	-10.11	-9.71	1.19
Deprived Sector Loan	6,811	5,838	6,758	4,885	4,456	-14.29	15.76	-8.78
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	16,322	16,609	-13.69	-4.77	1.76
Total	**91,813**	**93,091**	**99,482**	**101,348**	**101,621**	**1.39**	**6.86**	**0.27**
Collateral wise								
Gold and Silver	983	1,027	1,131	1,043	1,010	4.48	10.08	-3.16
Government Securities	55	32	0	-	-	-41.41	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,075	3,201	7.90	12.00	4.12
Fixed Deposit Receipts	2,727	1,835	1,366	1,723	1,673	-32.73	-25.56	-2.93
Own	2,727	1,835	1,365	1,722	1,671	-32.73	-25.59	-2.96
Other Licences Institutions	-	-	1	1	1	0.00	0.00	72.99
Collateral of Properties	74,829	77,944	81,087	85,350	85,983	4.16	4.03	0.74
Fixed Assets	74,789	77,912	81,063	85,331	85,964	4.18	4.04	0.74
Current Assets	40	32	24	19	19	-19.99	-26.17	-3.08
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	6,959	6,382	6,754	4,549	4,136	-8.29	5.83	-9.08
Government Guarantee	40	40	40	40	40	0.00	0.06	0.00
Institutional Guarantee	5,525	4,971	5,360	2,860	2,462	-10.03	7.84	-13.93
Personal Guarantee	1,338	1,332	1,345	1,643	1,629	-0.42	0.98	-0.87
Collective Guarantee	1	0	0	0	0	-70.60	-28.46	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	6	6	-29.99	-78.83	-3.89
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,607	5,618	-16.84	98.48	0.20
Total	**91,813**	**93,091**	**99,482**	**101,348**	**101,621**	**1.39**	**6.86**	**0.27**

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

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

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

S.N.	BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
	Liabilities													
1	**CAPITAL FUND**	**39,024.10**	**50,815.48**	**56,012.58**	**60,323.25**	**18,764.55**	**36,627.60**	**18,736.68**	**27,124.15**	**29,519.07**	**17,113.73**	**35,090.36**	**41,359.44**	**27,632.48**
	a. Paid-up Capital	14,694.02	15,637.38	27,057.00	34,128.59	10,042.37	21,656.62	10,899.16	12,944.69	14,917.57	11,621.36	26,225.86	24,346.51	14,089.98
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,555.90	12,172.81	15,161.31	12,375.15	6,583.31	7,189.45	4,180.50	6,748.99	5,660.15	2,899.54	6,003.69	6,706.20	5,030.18
	e. Share Premium	-	-	-	-	-	-	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(548.73)	(3,313.34)	377.20	(5,693.23)	57.05	(7,441.53)	382.38	1,474.81	(2,659.65)	(359.80)	(6,540.73)	(793.55)	16.76
	g. Others Reserves Fund	16,322.91	26,318.63	13,417.07	19,512.74	2,081.82	15,223.06	3,274.65	5,717.19	11,601.01	2,921.76	9,401.53	11,100.27	8,495.56
2	**BORROWINGS**	3,495.37	2,560.00	9,207.11	15,608.00	2,400.00	9,046.69	10,241.14	4,379.28	11,052.26	18,066.52	27,795.00	8,049.07	27,146.62
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	-	1,000.00	700.00	698.00	3,300.00	10,719.78	12,400.00	-	7,700.00
	c. Foreign Banks and Fin. Ins.	-	-	-	5,568.00	-	-	-	17.67	-	2,093.25	1,395.00	1,049.07	7,392.14
	d. Other Financial Ins.	-	60.00	-	-	-	-	3,696.75	-	-	-	-	-	-
	e. Bonds and Securities	3,495.37	2,500.00	9,207.11	10,040.00	2,400.00	8,046.69	5,844.39	3,663.61	7,752.26	5,253.50	14,000.00	7,000.00	11,662.56
3	**DEPOSITS**	309,981.00	450,757.72	503,253.82	452,635.72	125,329.19	303,047.01	181,452.06	267,763.99	298,680.18	169,025.13	356,588.01	350,593.35	246,307.19
	a. Current	22,060.83	35,396.13	44,885.54	29,054.17	26,391.95	16,995.52	9,519.92	15,928.60	9,438.29	7,999.58	13,735.03	15,963.17	14,120.15
	Domestic	21,631.39	35,237.90	38,382.59	24,742.12	17,627.67	12,974.68	9,020.00	14,764.55	9,213.98	7,803.75	13,584.93	14,254.54	13,152.53
	Foreign	429.44	158.23	6,502.95	4,312.05	8,764.28	4,020.84	499.92	1,164.05	224.31	195.83	150.10	1,708.63	967.62
	b. Savings	140,497.97	216,525.50	173,793.08	128,279.25	53,020.56	94,335.81	58,288.44	78,371.84	109,608.65	73,139.56	108,218.29	136,792.94	92,136.46
	Domestic	140,470.02	216,500.55	170,560.63	126,332.49	48,879.01	92,759.43	57,763.12	78,174.30	109,546.55	72,934.43	107,718.64	135,814.84	91,901.80
	Foreign	27.95	24.95	3,232.46	1,946.77	4,141.56	1,576.38	525.32	197.54	62.10	205.13	499.65	978.10	234.66
	c. Fixed	122,309.34	169,359.74	237,596.26	243,623.28	31,565.53	167,685.48	97,476.04	151,866.79	161,196.77	74,905.21	201,957.88	171,396.22	118,541.75
	Domestic	121,102.82	169,304.29	231,927.95	235,567.97	30,067.02	153,098.02	89,607.83	149,724.64	161,195.67	73,559.64	194,077.86	167,502.90	118,102.80
	Foreign	1,206.52	55.44	5,668.31	8,055.31	1,498.50	14,587.47	7,868.21	2,142.14	1.10	1,345.57	7,880.02	3,893.33	438.96
	d. Call Deposits	22,591.45	28,101.07	43,135.06	47,464.92	12,453.60	20,327.23	14,291.75	19,087.42	18,221.46	11,041.25	30,580.18	23,590.96	19,682.92
	Domestic	22,590.18	25,116.18	41,018.53	37,836.64	9,544.01	16,349.57	9,199.61	18,720.02	18,100.36	10,185.44	30,237.89	23,182.06	19,472.62
	Foreign	1.26	2,984.89	2,116.53	9,628.29	2,909.59	3,977.66	5,092.14	367.40	121.10	855.81	342.29	408.90	210.30
	e. Others	2,521.42	1,375.28	3,843.88	4,214.10	1,897.55	3,702.97	1,875.92	2,509.35	215.01	1,939.53	2,096.63	2,850.06	1,825.90
	Domestic	2,022.19	1,372.74	3,823.94	3,689.11	1,463.38	2,611.46	1,561.61	2,508.72	207.37	1,932.31	2,057.71	2,835.39	1,825.90
	Foreign	499.23	2.53	19.94	524.99	434.16	1,091.51	314.31	0.63	7.64	7.22	38.92	14.67	-
4	**Bills Payable**	16.47	642.56	1,599.46	187.71	413.10	159.46	280.98	38.07	77.19	235.12	150.84	37.96	-
5	**Other Liabilities**	34,592.91	32,747.79	67,347.85	66,919.82	7,638.78	36,428.46	15,420.98	21,086.64	38,873.63	9,680.45	51,976.66	27,780.11	30,423.48
	1. Sundry Creditors	714.70	1,292.98	39,301.59	6,830.44	283.70	77.09	1,672.12	1,666.54	10,975.52	1,870.61	13,047.77	44.52	5,376.81
	2. Loan Loss Provision	10,205.97	12,410.95	19,255.69	22,678.03	2,173.88	18,880.41	4,807.68	3,805.43	12,052.46	5,645.17	26,458.47	14,212.84	8,306.18
	3. Interest Suspense a/c	8,198.12	8,646.69	1,682.15	2,297.49	234.08	1,907.95	1,775.55	223.42	-	440.22	5,762.08	335.90	603.58
	4. Others	15,474.12	10,397.17	7,108.43	35,113.86	4,947.11	15,563.01	7,165.63	15,391.25	15,845.66	1,724.44	6,708.34	13,186.85	16,136.91
6	**Reconcillation A/c**	-	12.08	-	5.21	-	-	-	0.04	-	-	-	-	-
7	**Profit & Loss A/c**	2,987.96	1,723.96	4,787.68	4,085.73	2,175.27	1,669.78	1,249.05	3,008.86	819.99	1,162.27	969.11	1,992.72	1,216.93
	TOTAL Liabilities	390,097.80	539,259.59	642,208.49	599,765.45	156,720.88	386,979.00	227,380.88	323,401.03	379,022.33	215,283.22	472,569.99	429,812.64	332,726.71
	Assets													
1	**LIQUID FUNDS**	**45,643.20**	**47,722.23**	**37,190.30**	**46,065.90**	**25,427.23**	**29,548.83**	**18,581.56**	**18,478.11**	**24,063.97**	**12,166.97**	**30,950.62**	**27,019.11**	**16,740.31**
	a. Cash Balance	7,518.63	7,108.41	5,649.66	6,400.35	973.47	3,466.55	873.14	2,779.80	7,925.63	2,573.85	6,820.05	4,232.14	3,215.03
	Nepalese Notes & Coins	7,462.70	6,965.95	5,349.05	6,078.49	901.75	3,242.25	867.57	2,718.13	7,759.72	2,335.39	6,544.19	4,138.95	2,886.24
	Foreign Currency	55.94	142.46	300.61	321.87	71.72	224.31	5.57	61.67	165.92	238.46	275.86	93.19	328.80
	b. Bank Balance	31,024.56	24,157.30	30,540.64	32,965.54	7,076.86	26,082.27	8,703.69	15,198.31	16,138.34	9,593.11	24,130.57	19,186.98	13,525.27
	1. In Nepal Rastra Bank	13,866.23	22,186.24	28,458.88	24,796.28	6,339.37	22,096.26	7,443.68	12,814.59	13,236.29	7,729.80	21,116.95	16,648.43	11,944.35
	Domestic Currency	13,866.23	22,042.13	28,314.76	24,595.82	6,132.46	21,748.15	7,343.89	12,759.58	13,121.48	7,589.92	20,452.60	16,391.66	11,880.34
	Foreign Currency	-	144.11	144.12	200.46	206.91	348.12	99.79	55.01	114.81	139.87	664.36	256.77	64.01
	2. "A"Class Licensed Institution	15,811.95	1,140.80	103.73	1,824.67	23.75	89.57	472.35	506.01	640.96	693.80	257.52	1,469.71	707.52
	Domestic Currency	15,811.95	1,019.53	103.73	1,813.36	23.75	89.57	472.35	365.11	640.96	409.55	256.35	1,225.43	366.83
	Foreign Currency	-	121.28	-	11.30	-	-	-	140.90	-	284.25	1.17	244.28	340.69
	3. Other Financial Ins.	-	-	-	-	-	2.79	-	-	-	-	-	-	-
	4. In Foreign Banks	1,346.39	830.26	1,978.03	6,344.60	713.73	3,893.65	787.65	1,877.71	2,261.09	1,169.52	2,756.10	1,068.84	873.40
	c. Money at Call	7,100.00	16,456.52	1,000.00	6,700.00	17,376.90	-	9,004.73	500.00	-	-	-	3,600.00	-
	Domestic Currency	7,100.00	8,600.00	1,000.00	6,700.00	-	-	-	500.00	-	-	-	3,600.00	-
	Foreign Currency	-	7,856.52	-	-	17,376.90	-	9,004.73	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	50,811.89	123,540.13	86,552.48	93,805.93	31,098.29	41,677.34	40,927.01	49,934.12	54,640.51	32,659.39	80,901.71	63,823.26	48,316.62
	a. Govt.Securities	50,811.89	105,894.83	80,906.29	64,991.26	18,698.29	41,677.34	39,280.04	49,934.12	54,640.51	32,659.39	80,901.71	47,083.63	48,316.62
	b. NRB Bond	-	17,645.30	4,054.30	28,814.68	12,400.00	-	1,646.98	-	-	-	-	16,739.63	-
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	1,591.89	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	13,082.99	7,677.64	33,486.89	40,406.59	7,155.74	28,374.58	11,257.51	12,157.78	7,235.78	10,075.61	18,312.13	25,482.25	20,865.56
	a. Interbank Lending	-	-	-	-	1,600.00	-	-	-	-	-	-	-	-
	b. Non Residents	6,003.83	-	25,462.11	29,142.92	4,223.51	25,453.92	10,811.25	8,585.40	2,371.50	6,702.33	12,166.49	11,931.32	6,684.64
	c. Others	7,079.16	7,677.64	8,024.78	11,263.66	1,332.23	2,920.66	446.26	3,572.38	4,864.28	3,373.28	6,145.64	13,550.94	14,180.93
4	**LOANS & ADVANCES (Including Bills Purchased)**	225,649.95	289,204.18	413,210.89	351,695.50	85,889.26	251,210.22	139,852.70	224,096.55	249,890.34	145,114.94	301,083.92	282,949.89	215,640.70
	4.1 LOANS & ADVANCES	225,649.95	289,195.67	413,190.42	351,643.88	83,880.73	251,210.22	139,852.62	223,906.65	249,890.34	144,079.57	301,083.92	282,272.05	215,460.04
	a. Private Sector	218,909.95	273,842.11	398,927.45	336,659.72	79,185.73	241,268.04	133,915.44	213,820.94	243,459.38	138,372.27	289,141.89	272,125.78	209,377.34
	b. Financial Institutions	6,740.00	13,719.84	14,262.96	12,579.55	4,695.00	9,781.18	5,937.18	9,079.30	6,430.96	5,577.46	11,942.02	10,146.27	6,082.69
	c. Government Organizations	-	1,633.71	-	2,404.61	-	161.00	-	1,006.40	-	129.84	-	-	-
	4.2 BILL PURCHASED	-	8.51	20.48	51.62	2,008.53	-	0.08	189.91	-	1,035.37	-	677.84	180.67
	a. Domestic Bills Purchased	-	8.51	-	51.62	2,006.72	-	-	189.91	-	1,035.37	-	677.84	180.67
	b. Foreign Bills Purchased	-	0.01	20.48	0.00	1.81	-	0.08	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	1,254.80	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	1,254.80	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	13,304.23	30,241.18	4,293.14	11,835.54	902.09	9,180.84	2,863.16	3,764.47	3,963.40	1,787.32	5,370.72	6,912.88	5,784.01
7	**OTHER ASSETS**	41,062.23	40,576.58	62,462.90	52,855.88	6,248.28	22,379.56	13,545.03	14,387.89	34,810.46	12,498.98	33,367.77	21,995.96	24,696.61
	a. Accrued Interest:	8,198.12	13,968.82	12,206.68	12,864.83	1,078.73	13,419.59	4,617.12	3,326.22	7,427.66	4,349.31	15,667.86	8,319.21	4,908.62
	Financial Institutions	-	12,478.22	7,670.35	11,326.80	778.55	12,508.29	3,309.16	1,945.83	2,938.42	2,809.53	12,155.65	6,340.72	3,445.71
	Government Enterprises	-	1,428.39	688.71	1,340.23	0.96	611.28	672.74	-	1,418.46	0.97	1,145.74	899.84	742.54
	Private Sector	8,198.12	62.22	3,847.61	197.80	299.22	300.02	635.22	1,380.39	3,070.78	1,538.81	2,366.47	1,078.65	720.36
	b. Staff Loans / Adv.	-	10,506.41	11,967.96	4,315.70	1,231.19	4,043.17	3,031.19	3,385.28	5,649.21	4,751.94	5,208.42	6,872.01	2,235.72
	c. Sundry Debtors	1,080.19	1,295.93	37,578.67	5,121.91	1,384.81	-	1,494.60	2,093.57	8,737.66	88.81	2,963.13	-	2,080.72
	d. Cash In Transit	-	251.62	-	-	-	-	-	13.38	-	-	-	-	0.01
	e. Others	31,783.92	14,553.79	709.60	30,553.44	2,553.55	4,916.80	4,402.13	5,569.44	12,995.93	3,308.92	9,528.35	6,804.74	15,471.54
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	34.81	-	-	-	-
9	**Non Banking Assets**	204.11	297.65	3,757.08	3,100.12	-	4,534.87	353.91	582.10	4,383.05	980.02	2,583.13	1,629.29	682.89
10	**Reconcillation Account**	339.20	-	-	-	-	72.77	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL ASSETS	390,097.80	539,259.59	642,208.49	599,765.45	156,720.88	386,979.00	227,380.88	323,401.03	379,022.33	215,283.22	472,569.99	429,812.64	332,726.71

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
	Liabilities													
1	**CAPITAL FUND**	**34,853.75**	**61,592.69**	**21,584.80**	**29,715.59**	**29,160.60**	**32,756.25**	**20,265.46**	**6,577.28**	**60.39**	**(1,208.28)**	**5,007.90**	**1,938.57**	**1,587.98**
	a. Paid-up Capital	19,287.94	38,115.85	14,769.01	19,402.58	18,366.71	23,542.49	13,581.53	4,171.32	262.47	502.83	3,430.97	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	35.59	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	9,827.42	12,559.65	3,666.83	5,475.64	5,410.11	4,225.54	3,863.00	1,494.43	108.17	17.25	853.33	258.60	304.23
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	9.08	-
	f. Retained Earning	277.16	19.64	15.31	25.21	(93.85)	(3,025.53)	750.45	125.47	(420.89)	(1,761.95)	(71.53)	(11.72)	17.54
	g. Others Reserves Fund	5,461.23	10,897.56	3,133.65	4,812.17	5,477.63	8,013.74	2,070.49	786.07	64.95	33.59	795.13	432.93	49.11
2	**BORROWINGS**	23,313.36	23,377.27	5,510.88	18,452.43	19,308.09	8,538.44	9,965.12	995.08	-	74.16	746.95	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	6,500.00	-	-	-	-	-	74.16	-	-	-
	c. Foreign Banks and Fin. Ins.	-	12,332.23	-	2,793.00	6,907.73	-	558.00	-	-	-	-	-	-
	d. Other Financial Ins.	2,836.34	359.08	-	-	488.43	697.50	-	-	-	-	-	-	-
	e. Bonds and Securities	20,477.02	10,685.95	5,469.44	9,159.43	11,911.94	7,840.94	9,407.12	995.08	-	-	746.95	-	-
3	**DEPOSITS**	253,216.92	533,234.39	201,831.16	242,686.12	266,859.43	312,909.83	215,063.27	52,994.94	443.19	4,471.64	56,032.61	14,736.46	6,131.97
	a. Current	15,625.14	31,216.86	7,731.28	6,273.19	12,234.45	13,985.98	10,813.80	1,322.42	19.95	-	767.05	331.43	205.86
	Domestic	14,853.81	29,488.56	7,408.70	6,083.89	11,270.99	13,500.67	9,891.03	1,320.64	19.95	-	767.05	331.43	205.86
	Foreign	771.32	1,728.29	322.58	189.31	963.47	485.31	922.77	1.78	-	-	-	-	-
	b. Savings	86,220.07	190,463.10	65,842.98	50,188.55	92,640.23	113,634.55	71,196.65	24,288.37	81.20	2,172.69	15,426.08	6,395.49	2,253.14
	Domestic	86,207.69	189,810.29	65,588.38	50,139.92	92,347.50	113,539.35	69,025.80	24,280.46	81.20	2,172.69	15,426.08	6,395.49	2,253.14
	Foreign	12.38	652.81	254.60	48.63	292.73	95.20	2,170.84	7.91	-	-	-	-	-
	c. Fixed	137,780.01	276,192.03	113,548.14	168,190.31	138,082.24	165,195.55	115,179.13	23,111.77	283.88	1,521.97	35,732.03	6,090.00	3,390.93
	Domestic	137,780.01	272,591.40	110,567.40	164,265.95	133,611.92	164,289.97	113,839.62	23,111.77	283.88	1,521.97	35,732.03	6,090.00	3,390.93
	Foreign	-	3,600.63	2,980.73	3,924.36	4,470.31	905.58	1,339.51	-	-	-	-	-	-
	d. Call Deposits	12,644.07	30,922.80	13,584.11	15,332.53	21,020.22	17,539.87	16,328.65	3,812.96	56.79	776.99	4,086.69	1,914.06	281.46
	Domestic	12,644.07	30,654.05	13,497.15	15,069.15	19,570.75	17,154.37	15,433.59	3,812.96	56.79	776.99	4,086.69	1,914.06	281.46
	Foreign	-	268.74	86.95	263.37	1,449.47	385.50	895.06	-	-	-	-	-	-
	e. Others	947.64	4,439.61	1,124.65	2,701.54	2,882.29	2,553.88	1,545.04	459.43	1.38	-	20.77	5.48	0.57
	Domestic	947.64	4,277.04	1,124.65	2,499.99	2,632.22	2,553.88	1,543.73	459.43	1.38	-	20.77	5.48	0.57
	Foreign	-	162.56	-	201.56	250.06	-	1.31	-	-	-	-	-	-
4	**Bills Payable**	-	27.90	185.59	143.66	10.11	12.47	31.41	3.69	-	-	3.39	-	-
5	**Other Liabilities**	52,887.62	48,351.96	15,927.85	25,974.47	30,920.87	32,046.34	10,032.86	5,189.55	207.82	2,951.48	3,167.75	1,348.82	161.30
	1. Sundry Creditors	16,622.34	2,504.28	8.10	99.40	117.92	2,267.83	32.51	22.28	17.83	255.55	66.76	11.36	-
	2. Loan Loss Provision	10,095.34	19,644.87	7,884.13	11,334.72	8,542.06	18,483.79	5,716.91	2,253.83	128.98	1,695.06	2,023.90	987.89	83.84
	3. Interest Suspense a/c	4,044.22	-	1,449.29	1,229.46	1,125.85	3,000.87	-	1,444.39	35.30	862.95	-	-	-
	4. Others	22,125.71	26,202.81	6,586.34	13,310.89	21,135.04	8,293.86	4,283.44	1,469.05	25.72	137.92	1,077.10	349.56	77.46
6	**Reconcillation A/c**	7.22	-	-	-	-	-	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	738.03	4,729.48	1,161.60	2,503.06	2,716.71	2,115.06	1,683.22	421.54	-	-	406.60	-	77.92
	TOTAL Liabilities	365,016.88	671,313.69	246,201.88	319,475.34	348,975.81	388,378.39	257,041.34	66,182.08	711.40	6,289.01	65,365.21	18,023.84	7,959.17
	Assets													
1	**LIQUID FUNDS**	**15,319.73**	**41,603.01**	**17,494.55**	**16,937.64**	**23,986.31**	**20,078.74**	**21,731.28**	**4,739.83**	**134.83**	**40.65**	**4,126.71**	**2,030.11**	**406.53**
	a. Cash Balance	4,060.09	6,448.74	4,101.94	3,027.72	5,375.45	4,775.66	2,449.02	634.25	16.23	16.68	550.69	412.65	47.90
	Nepalese Notes & Coins	4,043.54	6,280.33	3,974.20	2,821.95	4,712.40	4,557.68	2,139.65	627.02	16.23	16.68	550.32	412.65	47.90
	Foreign Currency	16.56	168.41	127.75	205.78	663.06	217.98	309.37	7.23	-	-	0.37	-	-
	b. Bank Balance	11,259.63	35,154.26	10,015.40	13,909.92	18,019.03	15,303.08	19,282.26	2,992.86	37.11	10.76	3,576.02	830.11	233.57
	1. In Nepal Rastra Bank	10,471.89	29,533.87	8,477.30	10,466.99	13,946.55	11,821.51	14,894.78	2,680.68	37.11	10.76	2,423.03	608.73	221.35
	Domestic Currency	10,414.11	29,436.08	8,413.53	10,016.57	12,705.32	11,716.73	11,357.16	2,670.20	37.11	10.76	2,420.78	608.73	221.35
	Foreign Currency	57.78	97.79	63.77	450.42	1,241.23	104.79	3,537.62	10.48	-	-	2.25	-	-
	2. "A"Class Licensed Institution	445.66	490.41	423.68	337.94	696.42	1,067.60	494.49	302.30	-	-	1,053.08	221.37	12.17
	Domestic Currency	318.89	426.26	239.46	250.64	696.42	815.12	489.17	233.18	-	-	1,045.70	221.37	12.17
	Foreign Currency	126.77	64.15	184.22	87.30	-	252.48	5.32	69.11	-	-	7.38	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	6.18	-	-	98.20	-	0.05
	4. In Foreign Banks	342.09	5,129.98	1,114.42	3,104.99	3,376.06	2,393.18	3,892.99	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	3,377.22	-	591.83	-	-	1,112.72	81.49	13.22	-	787.35	125.06
	Domestic Currency	-	-	1,000.29	-	-	-	-	1,112.72	81.49	13.22	-	787.11	125.06
	Foreign Currency	-	-	2,376.93	-	591.83	-	-	-	-	-	-	0.24	-
2	**INVESTMENT IN SECURITIES**	66,503.89	114,329.60	32,531.14	48,578.19	39,248.53	81,710.87	37,891.62	8,681.91	4.00	-	8,302.79	1,579.50	200.16
	a. Govt.Securities	66,503.89	99,938.22	32,531.14	48,578.19	29,183.05	58,622.99	31,050.17	6,891.81	4.00	-	8,302.79	1,579.50	200.16
	b. NRB Bond	-	14,391.38	-	-	10,065.48	23,087.88	6,070.28	1,790.10	-	-	-	-	-
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	771.18	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	19,826.61	32,727.57	6,553.11	13,518.30	16,635.21	16,337.67	4,716.42	1,646.22	41.76	-	1,914.09	1,008.55	2,936.85
	a. Interbank Lending	-	3,742.06	-	-	3,186.18	-	-	500.00	-	-	900.00	500.00	2,900.00
	b. Non Residents	-	21,143.61	4,001.27	9,244.83	7,863.64	6,175.39	1,383.59	-	-	-	-	-	-
	c. Others	19,826.61	7,841.90	2,551.84	4,273.47	5,585.39	10,162.28	3,332.84	1,146.22	41.76	-	1,014.09	508.55	36.85
4	**LOANS & ADVANCES (Including Bills Purchased)**	208,941.45	429,824.85	169,882.64	215,727.40	233,739.56	234,561.54	179,687.46	46,026.73	334.62	2,775.47	47,468.76	12,127.21	4,235.31
	4.1 LOANS & ADVANCES	208,941.45	429,824.85	169,882.64	212,340.75	233,722.29	234,344.13	179,687.46	46,026.73	334.62	2,775.47	47,468.76	12,127.21	4,235.31
	a. Private Sector	205,948.80	411,188.97	168,216.87	202,144.78	224,714.19	223,077.98	173,218.72	42,009.51	334.62	2,775.47	43,989.88	11,825.41	3,897.26
	b. Financial Institutions	2,992.65	17,605.67	1,645.38	10,195.97	9,008.10	11,141.59	6,468.74	4,017.22	-	-	3,478.88	301.80	338.05
	c. Government Organizations	-	1,030.21	20.40	-	-	124.55	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	3,386.65	17.27	217.41	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	3,386.65	17.27	217.41	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	2,278.46	11,733.82	6,529.68	3,964.46	2,948.30	4,284.56	1,597.97	793.40	40.97	154.66	646.23	364.30	43.64
7	**OTHER ASSETS**	51,128.14	35,211.33	12,156.24	18,721.73	31,271.34	30,144.33	10,687.60	3,677.23	98.35	2,511.60	2,605.89	536.26	121.19
	a. Accrued Interest:	5,822.45	9,238.96	4,647.59	8,194.94	7,242.84	14,070.25	3,217.86	2,732.80	26.31	862.95	815.94	219.12	44.70
	Financial Institutions	4,406.92	-	3,507.50	6,139.64	5,505.04	11,969.75	2,121.42	43.67	20.73	-	-	161.55	10.64
	Government Enterprises	927.60	1,309.53	1.04	755.38	461.73	1,081.84	562.40	95.87	-	-	93.66	-	5.13
	Private Sector	487.94	7,929.43	1,139.05	1,299.92	1,276.08	1,018.66	534.04	2,593.26	5.58	862.95	722.27	57.57	28.94
	b. Staff Loans / Adv.	6,298.47	3,569.88	2,574.73	1,893.32	2,778.86	7,650.29	4,436.12	506.39	0.41	53.67	1,267.51	197.47	41.56
	c. Sundry Debtors	24,495.66	4,482.04	17.87	2,867.54	8.93	-	72.63	38.75	25.12	8.17	216.91	64.68	9.54
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	14,511.56	17,920.45	4,916.05	5,765.92	21,240.71	8,423.79	2,960.98	399.28	46.51	1,586.81	305.52	54.98	25.38
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	-	-
9	**Non Banking Assets**	1,018.61	5,883.51	1,054.52	2,027.62	1,146.56	1,260.68	728.99	616.75	36.13	61.13	300.73	189.18	15.49
10	**Reconcillation Account**	-	-	-	-	-	-	-	-	-	10.05	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	-	-	-	-	20.75	735.46	-	188.74	-
	TOTAL ASSETS	365,016.88	671,313.69	246,201.88	319,475.34	348,975.81	388,378.39	257,041.34	66,182.08	711.40	6,289.01	65,365.21	18,023.84	7,959.17

Statement of Assets and Liabilities as on Fagun end, 2081(Mid-Mar, 2025)

Amt in Mn of Rs

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
	Liabilities												
1	**CAPITAL FUND**	**10,408.19**	**7,986.65**	**5,367.43**	**695.84**	**6,292.64**	**6,655.22**	**6,463.57**	**364.72**	**354.73**	**686.48**	**628.25**	**989.61**
	a. Paid-up Capital	7,046.94	5,680.52	3,510.85	525.00	4,395.79	4,875.70	3,623.68	557.46	350.00	834.34	538.72	729.91
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,712.40	1,474.96	946.10	75.00	837.02	1,132.32	1,142.79	61.12	8.25	64.65	25.85	242.70
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.08
	f. Retained Earning	194.70	2.38	17.46	(33.96)	(663.43)	38.66	65.37	(323.13)	(15.68)	(359.26)	37.90	(244.57)
	g. Others Reserves Fund	1,454.15	828.79	893.02	105.87	1,723.26	608.54	1,631.74	69.28	12.16	146.75	25.78	162.13
2	**BORROWINGS**	1,672.16	998.12	996.23	-	1,800.00	0.37	1,017.92	5.00	-	-	25.42	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	300.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	421.88	2.08	-	-	-	0.37	-	5.00	-	-	25.42	-
	e. Bonds and Securities	1,250.28	996.03	996.23	-	1,500.00	-	1,017.92	-	-	-	-	-
3	**DEPOSITS**	113,696.78	86,537.47	61,875.26	1,800.41	59,249.91	68,537.97	56,255.71	5,212.14	1,166.26	6,989.62	5,919.27	3,750.41
	a. Current	2,492.63	1,502.28	1,262.30	20.72	1,262.74	893.08	1,182.41	96.56	64.48	285.13	104.71	115.40
	Domestic	2,492.61	1,502.28	1,262.30	20.72	1,262.68	893.08	1,182.40	96.56	64.48	254.31	104.71	115.40
	Foreign	0.02	-	-	-	0.05	-	0.01	-	-	30.82	-	-
	b. Savings	40,865.58	33,920.29	18,614.33	196.44	25,272.18	26,561.11	15,182.46	1,579.72	420.00	2,040.06	1,238.83	776.36
	Domestic	40,861.96	33,920.29	18,614.33	196.44	25,270.14	26,561.11	15,182.46	1,579.72	420.00	-	1,238.83	776.36
	Foreign	3.62	-	-	-	2.04	-	0.01	-	-	2,040.06	-	-
	c. Fixed	63,788.66	43,470.82	38,193.68	1,491.21	27,527.61	38,164.94	35,677.38	3,004.39	583.76	3,807.85	4,150.70	2,491.16
	Domestic	63,788.66	43,470.82	38,193.68	1,491.21	27,527.61	38,164.94	35,677.38	3,004.39	583.76	3,807.85	4,150.70	2,491.16
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,461.01	7,609.82	3,804.96	89.79	5,113.14	2,904.60	4,189.35	531.36	98.02	854.57	425.03	367.11
	Domestic	6,461.01	7,609.82	3,804.96	89.79	5,113.14	2,904.60	4,189.35	531.36	98.02	854.57	425.03	367.11
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	88.90	34.26	-	2.25	74.24	14.24	24.10	0.13	-	2.00	-	0.38
	Domestic	88.90	34.26	-	2.25	74.24	14.24	24.10	0.13	-	2.00	-	0.38
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	**Bills Payable**	0.02	0.41	-	-	-	-	0.90	-	-	-	0.21	-
5	**Other Liabilities**	5,126.90	5,586.59	3,710.51	241.35	5,060.52	4,152.55	6,752.58	571.12	90.66	1,062.96	366.47	843.92
	1. Sundry Creditors	-	5.21	0.40	3.05	16.08	51.87	58.66	1.03	6.84	17.17	(0.21)	34.66
	2. Loan Loss Provision	3,592.52	3,796.42	2,283.78	118.17	3,437.44	2,076.80	2,361.66	321.41	40.87	511.23	159.12	214.04
	3. Interest Suspense a/c	-	-	-	110.21	-	887.65	1,524.63	-	-	175.62	52.82	404.56
	4. Others	1,534.38	1,784.95	1,426.33	9.92	1,607.01	1,136.22	2,807.63	248.69	42.95	358.93	154.74	190.65
6	**Reconcillation A/c**	0.20	-	-	-	0.00	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	787.81	834.83	372.07	-	360.13	564.81	310.19	48.86	0.17	-	18.03	13.05
	TOTAL Liabilities	131,692.05	101,944.06	72,321.51	2,737.59	72,763.20	79,910.92	70,800.87	6,201.84	1,611.83	8,739.05	6,957.65	5,596.98
	Assets												
1	**LIQUID FUNDS**	**10,509.17**	**7,520.60**	**4,761.46**	**952.25**	**4,493.06**	**4,760.28**	**4,675.24**	**792.93**	**254.15**	**1,120.46**	**1,504.53**	**1,580.95**
	a. Cash Balance	1,385.14	694.04	527.70	10.51	922.56	651.81	587.93	63.16	31.50	142.96	61.85	23.72
	Nepalese Notes & Coins	1,335.65	602.78	521.23	10.51	813.62	651.81	586.75	63.16	31.50	142.96	61.85	23.72
	Foreign Currency	49.49	91.26	6.48	-	108.94	-	1.18	-	-	-	-	-
	b. Bank Balance	6,713.48	3,920.47	4,233.76	941.74	2,797.68	2,976.13	4,087.31	387.68	71.49	316.16	301.10	494.76
	1. In Nepal Rastra Bank	6,712.71	3,910.53	3,149.41	94.08	2,687.22	2,971.45	2,447.53	379.22	-	315.84	276.78	494.76
	Domestic Currency	6,697.72	3,891.41	3,149.38	94.08	2,680.28	2,971.45	2,447.53	379.22	-	315.84	276.78	494.76
	Foreign Currency	14.99	19.12	0.03	-	6.95	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	0.77	9.94	999.94	781.12	110.46	4.62	1,617.48	8.46	53.75	0.32	24.32	-
	Domestic Currency	-	-	975.15	781.12	110.46	3.96	1,607.58	8.46	53.75	0.32	24.32	-
	Foreign Currency	0.77	9.94	24.79	-	-	0.66	9.90	-	-	-	-	-
	3. Other Financial Ins.	-	-	84.40	66.53	-	0.06	22.30	-	17.74	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	2,410.56	2,906.09	-	-	772.83	1,132.35	-	342.09	151.16	661.34	1,141.58	1,062.47
	Domestic Currency	2,410.56	2,906.09	-	-	761.27	1,132.35	-	342.09	151.16	661.34	1,141.58	1,062.47
	Foreign Currency	-	-	-	-	11.56	-	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	15,920.70	14,263.59	9,876.52	-	11,040.96	12,832.05	8,201.38	1,160.32	129.47	761.47	636.01	359.80
	a. Govt.Securities	14,195.48	13,454.87	9,876.52	-	11,040.96	11,332.05	7,994.36	685.87	129.47	761.47	636.01	359.80
	b. NRB Bond	1,725.23	808.73	-	-	-	1,500.00	207.03	474.45	-	-	-	-
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	1,047.42	1,148.84	1,111.03	-	1,356.75	1,114.37	3,183.93	109.16	33.62	31.42	102.09	174.72
	a. Interbank Lending	-	-	-	-	-	514.16	1,000.00	-	-	-	60.00	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,047.42	1,148.84	1,111.03	-	1,356.75	600.21	2,183.93	109.16	33.62	31.42	42.09	174.72
4	**LOANS & ADVANCES (Including Bills Purchased)**	101,200.33	75,098.28	53,135.46	1,361.03	49,687.75	56,768.95	49,219.86	3,624.95	945.77	5,952.24	4,306.35	2,634.77
	4.1 LOANS & ADVANCES	101,200.33	75,098.28	53,135.46	1,361.03	49,687.75	56,768.95	49,219.86	3,624.95	945.77	5,952.24	4,306.35	2,634.77
	a. Private Sector	98,664.91	70,686.42	50,095.18	1,361.03	47,186.76	55,077.69	48,489.71	3,624.95	945.77	5,550.14	4,306.35	2,537.99
	b. Financial Institutions	2,535.42	4,411.86	3,040.29	-	2,500.99	1,691.26	730.15	-	-	402.10	-	96.79
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	1,497.63	540.11	973.19	138.47	2,192.92	676.10	1,278.33	207.00	32.20	148.99	26.88	173.74
7	**OTHER ASSETS**	1,110.16	3,096.77	2,165.43	159.72	3,355.98	3,607.17	4,084.17	254.45	214.40	555.15	353.65	578.65
	a. Accrued Interest:	178.39	1,125.41	939.77	115.13	1,346.78	1,509.50	1,610.92	39.94	20.14	186.34	72.00	455.59
	Financial Institutions	-	51.99	-	49.65	-	-	1,082.99	-	1.91	5.33	-	36.16
	Government Enterprises	178.39	-	146.88	-	126.36	165.21	86.51	0.21	-	10.72	7.76	23.25
	Private Sector	-	1,073.43	792.90	65.48	1,220.43	1,344.28	441.41	39.73	18.22	170.29	64.24	396.17
	b. Staff Loans / Adv.	1.99	656.01	458.58	1.97	795.11	678.05	81.39	88.38	171.13	53.37	97.32	23.20
	c. Sundry Debtors	55.07	0.65	105.14	2.52	100.59	63.11	815.67	1.17	2.27	182.42	8.20	2.19
	d. Cash In Transit	-	-	-	-	-	-	0.04	-	-	-	-	-
	e. Others	874.72	1,314.68	661.94	40.09	1,113.50	1,356.52	1,576.16	124.97	20.86	133.02	176.14	97.67
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	-
9	**Non Banking Assets**	406.64	275.88	298.40	119.31	635.79	151.99	157.97	53.03	2.22	155.75	28.14	94.35
10	**Reconcillation Account**	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	6.82	-	-	-	-	-	13.57	-	-
	TOTAL ASSETS	131,692.05	101,944.06	72,321.51	2,737.59	72,763.20	79,910.92	70,800.87	6,201.84	1,611.83	8,739.05	6,957.65	5,596.98

S.N.	BFI Name	NSMIL	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL
	Liabilities													
1	**CAPITAL FUND**	**327.33**	**1,372.04**	**1,893.52**	**1,301.22**	**1,015.06**	**640.48**	**399.77**	**1,205.76**	**1,271.41**	**689.79**	**380.76**	**117.99**	**1,537.65**
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	431.88	246.78	272.00	241.13	70.46	184.35	243.42	179.22	20.22	97.16	343.20	201.98
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,965.66)	(507.29)	(659.89)	4.43	(430.11)	(450.57)	(721.62)	(468.83)	(193.00)	0.56	(650.38)	(1,162.89)	(32.69)
	g. Others Reserves Fund	1,810.33	557.06	1,358.04	24.79	298.66	172.49	246.56	348.62	335.88	48.26	95.36	(0.00)	356.19
2	**BORROWINGS**	-	-	248.73	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-		-	-	-	-
	e. Bonds and Securities	-	-	248.73	-	-	-	-	-	-	-	-	-	-
3	**DEPOSITS**	355.06	9,274.18	12,672.29	8,131.24	5,411.37	7,042.73	3,765.49	7,118.64	7,392.84	2,837.50	2,497.50	26.92	7,888.10
	a. Current	-	116.86	20.06	83.57	56.35	159.84	18.49	96.13	72.61	106.69	30.63	-	68.15
	Domestic	-	116.86	20.06	83.57	56.35	159.84	18.49	96.13	72.61	106.69	30.63	-	68.15
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	31.72	2,385.78	3,077.32	1,840.34	1,447.30	1,793.41	1,362.14	1,931.96	1,691.06	595.58	689.65	22.21	1,719.26
	Domestic	31.72	2,385.78	3,077.32	1,840.34	1,447.30	1,793.41	1,362.14	1,931.96	1,691.06	595.58	689.65	22.21	1,719.26
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,778.49	8,743.91	5,673.96	3,671.65	4,204.81	2,360.24	4,935.42	4,954.93	1,933.35	1,637.10	-	5,340.50
	Domestic	-	5,778.49	8,743.91	5,673.96	3,671.65	4,204.81	2,360.24	4,935.42	4,954.93	1,933.35	1,637.10	-	5,340.50
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	185.57	993.05	829.53	533.37	236.06	880.76	24.62	155.13	-	201.88	140.13	-	759.98
	Domestic	185.57	993.05	829.53	533.37	236.06	880.76	24.62	155.13	-	201.88	140.13	-	759.98
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	137.76	-	1.48	-	-	3.91	-	0.01	674.24	-	-	4.71	0.20
	Domestic	137.76	-	1.48	-	-	3.91	-	0.01	674.24	-	-	4.71	0.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	**Bills Payable**	-	-	-	-	-	0.22	-	0.13	-	-	-	-	-
5	**Other Liabilities**	7,982.64	1,601.12	1,123.82	340.27	630.37	610.02	1,992.22	2,403.97	643.86	67.57	492.87	4,010.13	673.98
	1. Sundry Creditors	145.67	4.43	-	24.36	11.91	44.65	12.85	7.89	9.38	-	4.53	166.10	18.35
	2. Loan Loss Provision	2,207.38	1,057.32	578.13	192.08	324.02	271.91	1,234.51	2,157.10	430.53	-	295.02	718.69	333.08
	3. Interest Suspense a/c	5,581.91	368.25	-	9.50	-	43.22	651.45	-	-	-	50.40	3,072.90	150.12
	4. Others	47.69	171.12	545.69	114.33	294.44	250.25	93.40	238.99	203.96	67.57	142.93	52.44	172.43
6	**Reconcillation A/c**	-	-	-	-	-	3.29	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	9.49	-	-	29.64	-	-	-	-	13.20	24.03	-	-	-
	TOTAL Liabilities	8,674.51	12,247.34	15,938.36	9,802.38	7,056.80	8,296.74	6,157.47	10,728.51	9,321.31	3,618.88	3,371.13	4,155.04	10,099.73
	Assets													
1	**LIQUID FUNDS**	**241.76**	**1,575.53**	**2,260.56**	**1,034.41**	**540.93**	**1,543.56**	**1,756.78**	**390.79**	**985.35**	**560.08**	**599.84**	**135.44**	**1,008.84**
	a. Cash Balance	-	216.91	216.32	27.47	29.21	85.55	31.83	145.03	88.52	24.99	27.38	0.40	48.77
	Nepalese Notes & Coins	-	216.91	216.32	27.47	29.21	85.55	31.83	145.03	88.52	24.99	27.38	0.40	48.75
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.28	369.22	532.31	592.91	511.72	279.52	175.44	107.49	896.83	134.74	572.46	135.04	339.73
	1. In Nepal Rastra Bank	0.07	369.22	532.31	592.91	229.43	264.52	172.36	65.75	363.93	134.74	144.82	9.07	330.95
	Domestic Currency	0.07	369.22	532.31	592.91	229.43	264.52	172.36	65.75	363.93	134.74	144.82	9.07	330.95
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	1.21	-	-	-	202.12	14.98	3.07	41.74	296.79	-	249.13	125.67	8.75
	Domestic Currency	1.21	-	-	-	202.12	14.98	3.07	41.74	296.79	-	249.13	125.67	8.75
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	80.17	0.02	0.00	-	236.12	-	178.51	0.30	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	240.49	989.41	1,511.92	414.02	-	1,178.49	1,549.51	138.27	-	400.36	-	-	620.34
	Domestic Currency	240.49	989.41	1,511.92	414.02	-	1,178.49	1,549.51	138.27	-	400.36	-	-	620.34
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	1.00	1,671.88	2,428.38	2,107.70	1,010.75	660.00	-	-	2,279.20	736.85	298.84	-	1,869.88
	a. Govt.Securities	1.00	650.00	2,428.38	2,107.70	910.75	660.00	-	-	1,279.20	736.85	298.84	-	1,669.88
	b. NRB Bond	-	1,021.88	-	-	100.00	-	-	-	1,000.00	-	-	-	200.00
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	123.75	361.20	549.83	203.40	314.45	140.40	39.50	56.54	557.49	343.11	88.32	0.03	837.66
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.75	361.20	549.83	203.40	314.45	140.40	39.50	56.54	557.49	343.11	88.32	0.03	837.66
4	**LOANS & ADVANCES (Including Bills Purchased)**	2,192.44	7,138.18	8,734.55	6,081.09	4,267.75	5,051.68	2,867.93	7,795.33	4,865.54	1,689.26	1,909.36	718.69	5,734.59
	4.1 LOANS & ADVANCES	2,192.44	7,138.18	8,734.55	6,081.09	4,267.75	5,051.68	2,867.93	7,795.33	4,865.54	1,689.26	1,909.36	718.69	5,734.59
	a. Private Sector	2,192.44	6,872.28	8,444.55	5,960.54	4,247.75	4,687.28	2,863.15	7,745.80	4,769.74	1,689.23	1,299.16	718.69	5,624.78
	b. Financial Institutions	-	265.90	290.00	120.55	20.00	364.40	4.78	49.53	95.79	0.03	610.20	-	109.81
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	18.17	149.49	668.04	113.80	300.51	386.21	53.69	169.58	198.56	196.17	104.13	78.41	220.54
7	**OTHER ASSETS**	6,063.95	912.16	717.39	246.68	267.17	275.82	1,292.50	1,476.58	373.90	81.79	176.01	3,126.07	388.13
	a. Accrued Interest:	5,577.33	511.26	-	147.62	81.65	150.22	651.45	628.69	19.31	43.45	82.09	3,072.90	195.43
	Financial Institutions	1,621.21	244.81	-	43.45	29.57	-	608.89	482.48	-	25.33	52.26	3,072.90	34.70
	Government Enterprises	-	10.70	-	11.81	9.46	11.53	-	-	19.31	-	4.56	-	25.55
	Private Sector	3,956.12	255.75	-	92.36	42.62	138.69	42.57	146.22	-	18.12	25.28	-	135.18
	b. Staff Loans / Adv.	-	136.18	-	53.82	65.03	63.85	4.76	57.11	-	12.49	23.30	0.72	0.55
	c. Sundry Debtors	440.73	1.27	-	16.38	1.26	2.76	398.71	70.13	6.60	0.45	26.17	3.65	1.69
	d. Cash In Transit	-	-	-	-	-	-	-	-	0.44	-	-	-	-
	e. Others	45.89	263.45	717.39	28.85	119.23	58.99	237.57	720.64	347.54	25.40	44.45	48.79	190.47
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	-	-
9	**Non Banking Assets**	-	389.60	579.63	15.30	317.49	239.07	10.16	81.30	61.27	11.62	111.84	20.34	37.71
10	**Reconcillation Account**	33.44	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	49.30	-	-	37.75	-	136.93	758.40	-	-	82.79	76.07	2.38
	TOTAL ASSETS	8,674.51	12,247.34	15,938.36	9,802.38	7,056.80	8,296.74	6,157.47	10,728.51	9,321.31	3,618.88	3,371.13	4,155.04	10,099.73

S.N.	BFI Name	ICFC	Manju	Reliance
	Liabilities			
1	**CAPITAL FUND**	**1,853.55**	**2,125.93**	**1,233.71**
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	378.96	359.48	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	9.99	84.68	(281.80)
	g. Others Reserves Fund	281.12	330.22	238.40
2	**BORROWINGS**	499.86	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	499.86	500.00	-
3	**DEPOSITS**	18,907.95	20,539.11	8,393.33
	a. Current	238.98	312.60	76.95
	Domestic	238.98	312.60	76.95
	Foreign	-	-	-
	b. Savings	5,632.96	3,320.92	2,010.27
	Domestic	5,632.96	3,320.92	2,010.27
	Foreign	-	-	-
	c. Fixed	11,583.17	14,949.21	5,279.86
	Domestic	11,583.17	14,949.21	5,279.86
	Foreign	-	-	-
	d. Call Deposits	1,426.73	1,956.33	1,021.97
	Domestic	1,426.73	1,956.33	1,021.97
	Foreign	-	-	-
	e. Others	26.10	0.05	4.27
	Domestic	26.10	0.05	4.27
	Foreign	-	-	-
4	**Bills Payable**	0.00	-	-
5	**Other Liabilities**	1,012.53	1,545.77	817.99
	1. Sundry Creditors	172.68	77.02	11.22
	2. Loan Loss Provision	477.36	739.06	524.47
	3. Interest Suspense a/c	-	220.38	154.90
	4. Others	362.50	509.31	127.40
6	**Reconcillation A/c**	-	-	-
7	**Profit & Loss A/c**	142.44	136.20	-
	TOTAL Liabilities	22,416.34	24,847.01	10,445.03
	Assets			
1	**LIQUID FUNDS**	**1,775.49**	**1,397.93**	**785.75**
	a. Cash Balance	175.80	100.11	50.76
	Nepalese Notes & Coins	175.67	100.11	50.76
	Foreign Currency	0.14	-	-
	b. Bank Balance	1,599.68	1,297.83	334.53
	1. In Nepal Rastra Bank	821.82	989.22	334.53
	Domestic Currency	821.82	989.22	334.53
	Foreign Currency	-	-	-
	2. "A"Class Licensed Institution	597.46	242.85	-
	Domestic Currency	597.46	242.85	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	180.41	65.76	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	400.45
	Domestic Currency	-	-	400.45
	Foreign Currency	-	-	-
2	**INVESTMENT IN SECURITIES**	2,552.50	3,271.88	1,532.85
	a. Govt.Securities	2,552.50	1,850.00	1,432.85
	b. NRB Bond	-	1,421.88	100.00
	c. Govt.Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e Non Residents	-	-	-
3	**SHARE & OTHER INVESTMENT**	1,345.91	720.96	188.66
	a. Interbank Lending	850.00	500.00	-
	b. Non Residents	-	-	-
	c. Others	495.91	220.96	188.66
4	**LOANS & ADVANCES (Including Bills Purchased)**	15,557.97	17,579.24	6,824.55
	4.1 LOANS & ADVANCES	15,557.97	17,579.24	6,824.55
	a. Private Sector	15,145.47	17,145.96	6,655.27
	b. Financial Institutions	412.51	433.27	169.28
	c. Government Organizations	-	-	-
	4.2 BILL PURCHASED	-	-	-
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
6	**FIXED ASSETS**	385.55	677.38	299.53
7	**OTHER ASSETS**	776.66	1,066.26	484.34
	a. Accrued Interest:	383.99	320.36	203.90
	Financial Institutions	358.08	94.42	134.28
	Government Enterprises	25.91	40.56	12.70
	Private Sector	(0.00)	185.38	56.93
	b. Staff Loans / Adv.	174.03	373.71	99.88
	c. Sundry Debtors	42.79	1.54	8.02
	d. Cash In Transit	-	-	-
	e. Others	175.85	370.65	172.54
8	**Expenses not Written off**	-	-	-
9	**Non Banking Assets**	22.27	133.37	218.92
10	**Reconcillation Account**	-	-	-
11	**Profit & Loss A/c**	-	-	110.44
	TOTAL ASSETS	22,416.34	24,847.01	10,445.03

Profit and Loss Statement of upto Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	**8,724.95**	**11,521.21**	**16,213.19**	**14,723.66**	**2,574.90**	**11,943.71**	**6,933.09**
1.1 On Deposit Liabilities	8,472.65	11,341.22	15,648.03	13,791.09	2,397.72	11,391.37	6,409.70
1.1.1 Saving Account	2,740.50	3,966.71	3,454.07	2,406.55	1,047.65	2,344.58	1,164.94
1.1.2 Fixed Account	5,503.26	7,129.79	11,751.57	10,991.44	1,237.75	8,764.21	5,072.01
1.1.2.1 Up to 3 months Fixed Account	624.58	-	3,525.47	127.91	-	-	203.26
1.1.2.2 3 to 6 months Fixed Account	814.29	-	1,762.74	-	163.30	-	161.99
1.1.2.3 6 months to 1 year Fixed Account	1,768.63	-	3,172.92	-	757.98	8,764.21	444.60
1.1.2.4 Above 1 year Fixed Account	2,295.76	7,129.79	3,290.44	10,863.53	316.47	-	4,262.16
1.1.3 Call Deposit	228.89	244.72	442.38	393.11	112.32	282.58	172.75
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	252.31	179.99	565.16	932.57	177.18	552.34	523.40
2. Commission Expense	**267.99**	**322.89**	**720.92**	**309.17**	**313.18**	**-**	**88.12**
3. Staff Expense	**2,431.84**	**2,771.82**	**2,205.21**	**2,079.94**	**690.19**	**2,007.38**	**1,019.22**
4. Office Operating Expenses	**847.29**	**1,182.35**	**1,596.85**	**1,691.61**	**444.33**	**1,373.93**	**708.46**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**1.20**	**-**	**-**	**-**	**-**
7. Provision for Risk	**2,415.13**	**3,328.01**	**2,123.27**	**5,960.66**	**178.80**	**-**	**1,212.21**
7.1 Loan loss Provision	2,415.13	3,328.01	2,123.27	5,960.66	178.80	-	1,212.21
7.1.1 General Loan loss Provision	2,415.13	564.30	295.03	1,990.76	88.38	-	-
7.1.1.1 Pass Loan Loss Provision	2,415.13	319.03	-	980.12	-	-	-
7.1.1.2 Watch List Provision		245.27	295.03	1,010.64	88.38	-	-
7.1.2 Special Loan Loss Provision	-	2,763.71	1,828.24	3,969.90	90.42	-	1,212.21
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**-**	**-**	**550.15**	**29.43**	**11.89**	**1,387.10**	**-**
9. Provision for Staff Bonus	**255.78**	**129.62**	**759.95**	**648.95**	**345.28**	**265.27**	**209.39**
10. Provision for Income Tax	**1,871.90**	**738.84**	**2,051.90**	**1,754.86**	**932.26**	**717.61**	**635.50**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**2,987.96**	**1,723.96**	**4,787.68**	**4,085.73**	**2,175.27**	**1,669.78**	**1,249.05**
Total Expenses	**19,802.84**	**21,718.69**	**31,010.32**	**31,284.00**	**7,666.10**	**19,364.78**	**12,055.05**
Income							
1. Interest Income	**15,087.86**	**17,645.74**	**26,532.05**	**24,433.14**	**5,456.80**	**18,656.88**	**10,081.27**
1.1 On Loans and Advances	12,846.68	13,835.07	22,836.62	20,752.38	4,237.22	16,080.12	7,804.23
1.2 On Investment	1,289.97	3,518.59	2,669.43	2,102.26	615.70	1,475.90	1,661.05
1.2.1 Government Bonds	1,289.97	1,002.01	2,310.38	2,102.26	589.28	1,475.90	1,554.50
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	852.05	358.09	-	-	-	106.56
1.2.4 Debenture & Bonds	-	1,664.53	0.96	-	26.41	-	-
1.3 On Agency Balance	136.16	7.36	-	829.50	9.82	-	5.95
1.4 On Call Deposit	-	284.72	710.39	-	503.34	-	-
1.5 On Others	815.04	-	315.61	749.00	90.73	1,100.86	610.05
2. Commission and Discount	**865.33**	**303.77**	**2,676.92**	**1,164.56**	**1,190.75**	**667.07**	**824.66**
2.1 Bills Purchase and Discount	-	-	-	-	18.55	0.00	0.74
2.2 Commission	865.33	261.13	744.83	1,164.56	999.25	474.58	325.02
2.3 Others	-	42.64	1,932.09	-	172.95	192.49	498.91
3. Exchange Flactuation Income	**372.80**	**108.21**	**581.44**	**514.76**	**523.21**	**416.10**	**183.30**
3.1 Due to Change in Exchange Rate	-	26.66	98.43	46.19	(536.64)	-	14.86
3.2 Due to Foreign Currency Transaction	372.80	81.55	483.01	468.57	1,059.85	416.10	168.44
4. Other Operating Income	**268.20**	**1,083.61**	**255.70**	**610.76**	**56.63**	**139.09**	**8.36**
5. Non Operating Income	**2.65**	**127.23**	**26.99**	**221.19**	**1.40**	**64.76**	**5.32**
6. Write Back from Provisions for loss	**3,206.00**	**2,446.00**	**772.26**	**4,305.25**	**430.30**	**(580.58)**	**949.38**
7. Recovery of written-off Loan	**-**	**4.13**	**164.96**	**34.32**	**7.01**	**1.47**	**2.75**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**19,802.84**	**21,718.69**	**31,010.32**	**31,284.00**	**7,666.10**	**19,364.78**	**12,055.05**

Profit and Loss Statement of upto Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	**7,762.80**	**13,092.22**	**5,965.45**	**14,172.48**	**12,291.78**	**9,332.88**	**9,069.61**
1.1 On Deposit Liabilities	7,487.58	12,423.06	5,465.89	12,991.83	11,679.93	8,086.48	8,184.91
1.1.1 Saving Account	1,554.58	2,649.11	1,337.64	2,286.71	2,725.85	1,830.40	1,695.14
1.1.2 Fixed Account	5,788.93	9,583.44	4,043.77	10,390.22	8,763.79	6,131.36	6,437.43
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,563.39	0.13	-	-	-	2,309.22	-
1.1.2.3 6 months to 1 year Fixed Account	1,305.39	-	56.55	-	5,743.31	2,488.94	6,436.78
1.1.2.4 Above 1 year Fixed Account	1,920.15	9,583.31	3,987.22	10,390.22	3,020.48	1,333.20	0.65
1.1.3 Call Deposit	144.06	190.50	84.48	314.90	190.29	124.72	52.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	275.23	669.16	499.56	1,180.65	611.85	1,246.40	884.70
2. Commission Expense	**73.29**	**221.65**	**168.38**	**218.92**	**6.31**	**-**	**11.65**
3. Staff Expense	**1,218.45**	**2,261.77**	**1,425.66**	**2,692.88**	**2,524.61**	**1,824.32**	**2,444.81**
4. Office Operating Expenses	**911.27**	**1,814.83**	**816.42**	**1,253.07**	**1,546.66**	**1,394.53**	**1,151.08**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**15.78**	**218.86**	**60.49**	**-**	**-**	**35.80**
7. Provision for Risk	**349.60**	**3,499.06**	**653.77**	**7,193.05**	**3,622.42**	**2,285.11**	**2,368.13**
7.1 Loan loss Provision	349.60	3,499.06	653.77	7,193.05	3,622.42	2,285.11	2,368.13
7.1.1 General Loan loss Provision	233.89	577.21	112.70	5,933.78	319.22	2,285.11	285.73
7.1.1.1 Pass Loan Loss Provision	66.55	-	-	2,801.45	-	2,285.11	-
7.1.1.2 Watch List Provision	167.34	577.21	112.70	3,132.34	319.22	-	285.73
7.1.2 Special Loan Loss Provision	115.71	2,921.85	541.07	1,259.27	3,303.20	-	2,082.41
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**-**	**121.52**	**270.55**	**-**	**140.14**	**2.43**	**-**
9. Provision for Staff Bonus	**492.93**	**130.16**	**184.49**	**250.63**	**316.30**	**193.90**	**55.07**
10. Provision for Income Tax	**1,432.37**	**351.43**	**498.12**	**1,286.57**	**854.02**	**528.13**	**308.37**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**4.03**
12. Net Profit	**3,008.86**	**819.99**	**1,162.27**	**969.11**	**1,992.72**	**1,216.93**	**738.03**
Total Expenses	**15,249.57**	**22,328.41**	**11,363.97**	**28,097.19**	**23,294.96**	**16,778.23**	**16,186.57**
Income							
1. Interest Income	**13,706.83**	**19,877.81**	**9,629.30**	**21,641.10**	**19,266.34**	**14,885.37**	**13,178.89**
1.1 On Loans and Advances	11,474.90	17,436.35	8,232.76	18,711.71	16,102.39	12,687.46	10,553.12
1.2 On Investment	2,171.43	2,228.51	1,255.81	2,163.22	2,186.61	1,773.82	2,096.17
1.2.1 Government Bonds	1,880.69	2,211.73	24.82	2,163.22	2,152.29	1,713.97	2,095.92
1.2.2 Foreign Bonds	253.34	-	67.46	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	37.40	16.78	1,163.53	-	34.32	59.85	0.25
1.3 On Agency Balance	-	10.54	-	-	26.49	15.71	-
1.4 On Call Deposit	-	202.41	-	-	422.77	99.91	-
1.5 On Others	60.50	-	140.73	766.17	528.08	308.46	529.60
2. Commission and Discount	**1,197.88**	**1,069.08**	**998.37**	**1,870.98**	**1,201.03**	**1,326.81**	**453.72**
2.1 Bills Purchase and Discount	19.84	1.45	-	-	135.03	61.72	0.00
2.2 Commission	1,178.04	1,067.63	915.86	1,847.99	889.62	149.28	452.29
2.3 Others	-	-	82.51	23.00	176.39	1,115.81	1.42
3. Exchange Flactuation Income	**(16.02)**	**89.86**	**259.16**	**226.59**	**324.88**	**307.86**	**80.50**
3.1 Due to Change in Exchange Rate	-	-	46.69	21.67	43.41	144.83	-
3.2 Due to Foreign Currency Transaction	(16.02)	89.86	212.47	204.93	281.47	163.03	80.50
4. Other Operating Income	**360.89**	**140.93**	**26.20**	**408.52**	**468.80**	**248.19**	**890.54**
5. Non Operating Income	**-**	**-**	**0.04**	**30.08**	**336.27**	**-**	**72.16**
6. Write Back from Provisions for loss	**-**	**1,139.39**	**449.07**	**3,919.91**	**1,693.16**	**-**	**1,510.65**
7. Recovery of written-off Loan	**-**	**11.34**	**1.84**	**-**	**1.98**	**10.00**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**2.50**	**-**	**0.11**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**15,249.57**	**22,328.41**	**11,363.97**	**28,097.19**	**23,294.96**	**16,778.23**	**16,186.57**

Profit and Loss Statement of upto Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	**18,641.80**	**7,517.64**	**9,740.86**	**9,576.11**	**10,745.42**	**7,788.52**	**2,019.74**
1.1 On Deposit Liabilities	17,259.59	7,102.75	8,878.68	8,312.56	10,200.02	7,130.64	1,946.44
1.1.1 Saving Account	3,705.00	1,350.14	1,045.90	1,814.18	2,198.41	1,400.68	619.21
1.1.2 Fixed Account	13,249.98	5,627.23	7,688.75	6,323.97	7,917.78	5,592.68	1,297.07
1.1.2.1 Up to 3 months Fixed Account	-	592.23	-	1.04	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,099.72	470.94	3,535.25	32.91	-	-	21.25
1.1.2.3 6 months to 1 year Fixed Account	3,919.42	3,954.24	3,200.40	2,056.72	-	5,592.68	434.50
1.1.2.4 Above 1 year Fixed Account	7,230.85	609.83	953.10	4,233.30	7,917.78	-	841.32
1.1.3 Call Deposit	304.61	125.37	144.02	152.65	83.84	137.27	30.16
1.1.4 Certificate of Deposit	-	-	-	21.76	-	-	-
1.2 On Borrowing	1,382.20	414.90	862.18	1,263.55	545.40	657.89	73.30
2. Commission Expense	**551.03**	**104.06**	**-**	**145.42**	**-**	**-**	**14.58**
3. Staff Expense	**2,619.13**	**1,163.63**	**1,154.97**	**1,839.58**	**2,485.55**	**1,086.56**	**410.84**
4. Office Operating Expenses	**2,139.84**	**912.07**	**690.02**	**1,017.83**	**1,622.76**	**910.13**	**268.11**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**9.37**	**-**	**-**	**-**	**453.19**	**-**	**-**
7. Provision for Risk	**1,920.53**	**1,476.21**	**1,112.84**	**3,151.89**	**2,628.12**	**1,651.66**	**1,235.86**
7.1 Loan loss Provision	1,920.53	1,476.21	1,112.84	3,151.89	2,628.12	1,651.66	1,235.86
7.1.1 General Loan loss Provision	102.59	167.36	70.58	255.48	1,200.35	231.86	437.46
7.1.1.1 Pass Loan Loss Provision	(756.82)	-	(148.58)	94.84	-	-	244.92
7.1.1.2 Watch List Provision	859.41	167.36	219.17	160.64	1,200.35	231.86	192.54
7.1.2 Special Loan Loss Provision	1,817.94	1,308.85	170.43	2,896.41	1,427.77	1,419.80	784.46
7.1.3 Additional Loan Loss Provision	-	-	871.83	-	-	-	13.94
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**-**	**-**	**526.01**	**36.41**	**0.42**	**3.38**	**4.85**
9. Provision for Staff Bonus	**733.34**	**183.08**	**397.40**	**428.65**	**403.63**	**257.27**	**66.91**
10. Provision for Income Tax	**1,870.55**	**486.16**	**1,073.58**	**1,141.15**	**1,517.57**	**632.19**	**180.66**
11. Others	**-**	**-**	**-**	**94.24**	**-**	**2.07**	**-**
12. Net Profit	**4,729.48**	**1,161.60**	**2,503.06**	**2,716.71**	**2,115.06**	**1,683.22**	**421.54**
Total Expenses	**33,215.06**	**13,004.45**	**17,198.74**	**20,147.98**	**21,971.72**	**14,015.00**	**4,623.09**
Income							
1. Interest Income	**29,773.95**	**11,724.81**	**15,571.38**	**15,283.54**	**17,849.45**	**11,525.85**	**3,306.63**
1.1 On Loans and Advances	25,275.19	10,457.84	13,426.78	13,771.71	15,258.71	9,908.38	2,960.08
1.2 On Investment	3,753.45	1,101.87	1,866.50	1,235.77	2,264.95	1,569.98	238.26
1.2.1 Government Bonds	3,708.36	1,101.87	1,826.64	1,153.74	1,719.94	1,575.95	238.26
1.2.2 Foreign Bonds	-	-	-	-	-	(8.84)	-
1.2.3 NRB Bonds	-	-	-	-	450.62	-	-
1.2.4 Debenture & Bonds	45.09	-	39.86	82.03	94.39	2.87	-
1.3 On Agency Balance	-	98.06	7.24	-	14.32	-	-
1.4 On Call Deposit	-	19.10	-	10.70	-	-	12.14
1.5 On Others	745.31	47.96	270.86	265.36	311.47	47.50	96.15
2. Commission and Discount	**2,615.96**	**915.23**	**910.75**	**1,598.37**	**1,494.97**	**221.64**	**127.90**
2.1 Bills Purchase and Discount	-	1.21	-	-	13.51	-	-
2.2 Commission	2,615.96	211.68	883.86	1,598.37	1,405.84	221.64	3.30
2.3 Others	-	702.34	26.89	-	75.61	-	124.59
3. Exchange Flactuation Income	**583.41**	**127.58**	**155.43**	**340.84**	**372.97**	**402.95**	**3.48**
3.1 Due to Change in Exchange Rate	15.93	-	2.88	(42.00)	5.49	60.32	-
3.2 Due to Foreign Currency Transaction	567.48	127.58	152.55	382.83	367.49	342.62	3.48
4. Other Operating Income	**222.27**	**132.61**	**391.89**	**4.59**	**415.99**	**653.12**	**65.65**
5. Non Operating Income	**-**	**8.97**	**167.39**	**112.64**	**1.28**	**360.89**	**-**
6. Write Back from Provisions for loss	**-**	**90.85**	**-**	**2,807.12**	**1,813.90**	**847.14**	**1,119.11**
7. Recovery of written-off Loan	**19.48**	**4.40**	**1.90**	**0.33**	**23.17**	**2.94**	**0.33**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**0.54**	**-**	**0.47**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**33,215.06**	**13,004.45**	**17,198.74**	**20,147.98**	**21,971.72**	**14,015.00**	**4,623.09**

Profit and Loss Statement of upto Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	**26.90**	**201.53**	**2,234.21**	**451.22**	**256.41**	**4,338.24**	**3,255.99**
1.1 On Deposit Liabilities	26.90	201.30	2,189.14	451.22	256.41	4,243.40	3,197.71
1.1.1 Saving Account	1.92	26.52	294.39	129.70	46.03	857.68	729.38
1.1.2 Fixed Account	24.54	167.16	1,856.83	308.45	207.71	3,319.06	2,394.35
1.1.2.1 Up to 3 months Fixed Account	-	-	110.90	-	8.31	100.91	281.91
1.1.2.2 3 to 6 months Fixed Account	5.77	-	638.64	40.67	10.39	492.12	265.15
1.1.2.3 6 months to 1 year Fixed Account	10.14	-	682.41	1.49	72.70	1,933.77	1,363.12
1.1.2.4 Above 1 year Fixed Account	8.63	167.16	424.88	266.30	116.32	792.26	484.17
1.1.3 Call Deposit	0.44	7.62	37.91	13.06	2.67	66.65	73.98
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.23	45.07	-	-	94.84	58.28
2. Commission Expense	**-**	**-**	**12.17**	**6.49**	**-**	**-**	**2.85**
3. Staff Expense	**12.92**	**44.87**	**390.55**	**119.56**	**42.24**	**785.27**	**630.70**
4. Office Operating Expenses	**16.52**	**42.49**	**314.95**	**82.64**	**25.18**	**552.42**	**433.55**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**1.34**	**-**	**0.01**	**-**	**1.68**
7. Provision for Risk	**(15.41)**	**-**	**248.58**	**339.37**	**5.83**	**1,698.93**	**855.98**
7.1 Loan loss Provision	(15.41)	-	248.58	339.37	5.83	1,698.93	855.98
7.1.1 General Loan loss Provision	0.45	-	17.83	19.90	(1.97)	282.51	134.90
7.1.1.1 Pass Loan Loss Provision	(1.20)	-	-	-	(4.39)	50.07	-
7.1.1.2 Watch List Provision	1.66	-	17.83	19.90	2.42	232.45	134.90
7.1.2 Special Loan Loss Provision	(15.86)	-	230.76	319.47	7.79	1,416.42	721.08
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**1.96**	**-**	**1.36**	**0.30**	**-**	**-**	**-**
9. Provision for Staff Bonus	**-**	**-**	**64.54**	**-**	**11.13**	**125.05**	**132.51**
10. Provision for Income Tax	**4.67**	**-**	**174.26**	**-**	**33.39**	**337.63**	**357.78**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**-**	**-**	**406.60**	**-**	**77.92**	**787.81**	**834.83**
Total Expenses	**47.55**	**288.89**	**3,848.56**	**999.58**	**452.12**	**8,625.35**	**6,505.87**
Income							
1. Interest Income	**24.97**	**107.80**	**3,495.20**	**722.57**	**368.11**	**7,293.58**	**5,743.74**
1.1 On Loans and Advances	23.72	106.29	3,088.51	664.16	280.38	6,657.93	5,073.72
1.2 On Investment	0.08	-	364.28	47.25	61.71	499.38	598.16
1.2.1 Government Bonds	0.08	-	364.28	47.25	61.71	492.24	598.16
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	7.14	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.17	1.51	8.05	8.87	1.54	9.29	11.92
1.5 On Others	-	-	34.36	2.29	24.48	126.98	59.94
2. Commission and Discount	**0.04**	**10.39**	**151.33**	**52.62**	**0.60**	**43.61**	**91.14**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.04	0.68	12.88	4.86	0.39	35.45	88.61
2.3 Others	-	9.71	138.45	47.76	0.21	8.16	2.53
3. Exchange Flactuation Income	**-**	**-**	**0.56**	**0.01**	**-**	**8.46**	**11.79**
3.1 Due to Change in Exchange Rate	-	-	0.45	0.01	-	1.83	3.26
3.2 Due to Foreign Currency Transaction	-	-	0.11	-	-	6.63	8.53
4. Other Operating Income	**1.79**	**-**	**160.76**	**-**	**14.50**	**372.10**	**244.88**
5. Non Operating Income	**-**	**-**	**0.67**	**2.01**	**68.91**	**35.03**	**0.32**
6. Write Back from Provisions for loss	**-**	**(564.76)**	**40.04**	**33.62**	**-**	**871.77**	**414.00**
7. Recovery of written-off Loan	**-**	**-**	**-**	**-**	**-**	**0.80**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**20.75**	**735.46**	**-**	**188.74**	**-**	**-**	**-**
Total Income	**47.55**	**288.89**	**3,848.56**	**999.58**	**452.12**	**8,625.35**	**6,505.87**

Profit and Loss Statement of upto Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	**2,441.07**	**89.79**	**2,525.14**	**2,524.42**	**2,608.14**	**213.25**	**43.84**
1.1 On Deposit Liabilities	2,381.62	89.79	2,429.47	2,524.24	2,534.81	213.10	43.84
1.1.1 Saving Account	428.69	6.72	536.55	535.40	300.65	40.83	13.61
1.1.2 Fixed Account	1,917.23	80.84	1,839.47	1,962.15	2,191.20	166.29	28.73
1.1.2.1 Up to 3 months Fixed Account	63.26	-	37.03	-	516.84	-	4.30
1.1.2.2 3 to 6 months Fixed Account	252.76	-	188.29	0.42	225.09	28.59	5.99
1.1.2.3 6 months to 1 year Fixed Account	842.74	60.71	598.68	1,320.86	385.59	86.41	11.27
1.1.2.4 Above 1 year Fixed Account	758.47	20.14	1,015.47	640.87	1,063.68	51.29	7.17
1.1.3 Call Deposit	35.69	2.23	53.45	26.69	42.96	5.98	1.50
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	59.45	-	95.67	0.18	73.33	0.15	-
2. Commission Expense	**14.88**	**-**	**-**	**-**	**-**	**0.18**	**-**
3. Staff Expense	**463.17**	**11.21**	**408.82**	**316.40**	**249.86**	**50.83**	**29.83**
4. Office Operating Expenses	**296.11**	**9.98**	**351.05**	**269.41**	**198.36**	**44.62**	**10.38**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**0.49**	**-**	**0.01**	**-**	**-**
7. Provision for Risk	**338.68**	**9.10**	**361.34**	**566.71**	**1,195.03**	**32.35**	**26.76**
7.1 Loan loss Provision	338.68	9.10	361.34	566.71	1,195.03	32.35	26.76
7.1.1 General Loan loss Provision	24.29	(3.66)	557.91	174.44	157.88	15.00	4.99
7.1.1.1 Pass Loan Loss Provision	-	(0.74)	(92.47)	17.82	26.52	-	1.04
7.1.1.2 Watch List Provision	24.29	(2.92)	650.39	156.61	131.35	15.00	3.95
7.1.2 Special Loan Loss Provision	314.39	12.76	(196.58)	392.28	1,036.58	17.35	21.76
7.1.3 Additional Loan Loss Provision	-	-	-	-	0.58	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**9.14**	**-**	**-**	**11.15**	**2.71**	**-**	**-**
9. Provision for Staff Bonus	**79.64**	**-**	**57.16**	**89.97**	**51.24**	**7.76**	**-**
10. Provision for Income Tax	**215.61**	**-**	**154.34**	**244.87**	**150.98**	**20.94**	**-**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**501.10**	**-**	**360.13**	**564.81**	**310.19**	**48.86**	**0.17**
Total Expenses	**4,359.41**	**120.09**	**4,218.48**	**4,587.75**	**4,766.52**	**418.79**	**110.99**
Income							
1. Interest Income	**3,940.04**	**108.95**	**3,955.85**	**4,285.58**	**3,872.55**	**288.48**	**91.17**
1.1 On Loans and Advances	3,591.95	102.89	3,525.19	3,801.82	3,506.77	266.05	84.34
1.2 On Investment	341.28	-	396.42	430.01	303.94	18.43	3.52
1.2.1 Government Bonds	341.28	-	396.42	430.01	303.94	18.43	3.52
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	6.80	-	9.32	7.69	8.91	4.00	0.97
1.5 On Others	-	6.05	24.93	46.06	52.93	-	2.34
2. Commission and Discount	**209.36**	**0.31**	**14.87**	**202.82**	**7.90**	**8.08**	**1.70**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	209.36	0.21	14.87	18.70	7.90	8.08	1.70
2.3 Others	-	0.10	-	184.13	-	-	-
3. Exchange Flactuation Income	**1.72**	**-**	**51.11**	**-**	**-**	**-**	**-**
3.1 Due to Change in Exchange Rate	1.23	-	9.64	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.49	-	41.47	-	-	-	-
4. Other Operating Income	**67.11**	**3.43**	**120.31**	**28.23**	**143.25**	**3.45**	**4.19**
5. Non Operating Income	**-**	**0.59**	**76.29**	**-**	**40.57**	**0.20**	**-**
6. Write Back from Provisions for loss	**141.18**	**-**	**-**	**70.01**	**702.06**	**118.58**	**13.94**
7. Recovery of written-off Loan	**-**	**-**	**0.06**	**1.10**	**0.19**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**6.82**	**-**	**-**	**-**	**-**	**-**
Total Income	**4,359.41**	**120.09**	**4,218.48**	**4,587.75**	**4,766.52**	**418.79**	**110.99**

Profit and Loss Statement of upto Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFC	Goodwill	Shree
Expenses							
1. Interest Expense	**244.91**	**223.98**	**159.27**	**1.28**	**410.29**	**631.41**	**411.96**
1.1 On Deposit Liabilities	244.91	223.11	159.27	1.28	410.29	631.41	411.96
1.1.1 Saving Account	38.61	30.21	24.74	1.27	70.35	107.31	46.49
1.1.2 Fixed Account	197.98	187.04	130.30	-	331.94	516.75	359.11
1.1.2.1 Up to 3 months Fixed Account	-	25.40	-	-	57.64	33.37	20.40
1.1.2.2 3 to 6 months Fixed Account	69.44	63.44	-	-	62.30	32.26	25.73
1.1.2.3 6 months to 1 year Fixed Account	91.36	66.31	-	-	134.07	160.96	156.84
1.1.2.4 Above 1 year Fixed Account	37.17	31.89	130.30	-	77.92	290.16	156.14
1.1.3 Call Deposit	8.32	5.86	4.24	0.00	8.00	7.35	6.36
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.87	-	-	-	-	-
2. Commission Expense	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3. Staff Expense	**72.68**	**38.39**	**40.19**	**4.62**	**79.34**	**79.38**	**41.23**
4. Office Operating Expenses	**52.49**	**36.46**	**33.77**	**7.33**	**58.56**	**68.92**	**34.38**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**-**	**-**	**-**	**-**	**-**
7. Provision for Risk	**249.00**	**88.96**	**17.19**	**-**	**139.94**	**39.91**	**137.16**
7.1 Loan loss Provision	249.00	88.96	17.19	-	139.94	39.91	137.16
7.1.1 General Loan loss Provision	24.25	17.51	9.30	-	21.96	-	48.59
7.1.1.1 Pass Loan Loss Provision	13.77	2.03	-	-	(28.48)	-	15.58
7.1.1.2 Watch List Provision	10.48	15.49	9.30	-	50.44	-	33.01
7.1.2 Special Loan Loss Provision	224.75	71.44	7.89	-	117.98	-	88.57
7.1.3 Additional Loan Loss Provision	-	0.01	-	-	-	39.91	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**-**	**-**	**-**	**-**	**1.12**	**-**	**-**
9. Provision for Staff Bonus	**-**	**2.86**	**2.07**	**-**	**-**	**-**	**4.71**
10. Provision for Income Tax	**-**	**7.73**	**5.59**	**-**	**-**	**9.00**	**12.70**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**-**	**18.03**	**13.05**	**9.49**	**-**	**21.55**	**29.64**
Total Expenses	**619.08**	**416.42**	**271.14**	**22.71**	**689.25**	**850.17**	**671.78**
Income							
1. Interest Income	**394.29**	**335.74**	**213.11**	**22.71**	**598.07**	**793.75**	**566.13**
1.1 On Loans and Advances	356.63	301.85	169.76	20.62	539.11	683.96	510.83
1.2 On Investment	31.93	26.10	31.44	-	30.65	89.32	53.88
1.2.1 Government Bonds	31.93	20.33	31.44	-	30.65	89.32	53.88
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	5.77	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.72	3.05	7.20	2.09	9.45	20.46	1.43
1.5 On Others	-	4.74	4.71	-	18.86	-	-
2. Commission and Discount	**1.39**	**12.04**	**0.26**	**-**	**0.60**	**22.69**	**0.16**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.39	12.04	0.26	-	0.60	22.69	0.16
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	**25.15**	**6.51**	**9.72**	**-**	**19.97**	**22.33**	**27.02**
5. Non Operating Income	**-**	**-**	**1.67**	**0.00**	**21.30**	**11.40**	**2.56**
6. Write Back from Provisions for loss	**184.67**	**62.12**	**43.32**	**-**	**-**	**-**	**75.90**
7. Recovery of written-off Loan	**-**	**-**	**3.05**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**13.57**	**-**	**-**	**-**	**49.30**	**-**	**-**
Total Income	**619.08**	**416.42**	**271.14**	**22.71**	**689.25**	**850.17**	**671.78**

Profit and Loss Statement of upto Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	**289.71**	**284.72**	**224.61**	**495.34**	**346.27**	**113.93**	**120.33**
1.1 On Deposit Liabilities	289.71	284.72	224.61	495.34	346.27	113.93	120.33
1.1.1 Saving Account	40.81	50.07	43.94	80.37	58.37	17.70	21.32
1.1.2 Fixed Account	246.23	225.50	179.96	413.79	287.89	93.85	96.63
1.1.2.1 Up to 3 months Fixed Account	-	25.62	21.27	-	-	11.58	8.97
1.1.2.2 3 to 6 months Fixed Account	-	56.18	10.87	5.34	27.80	21.03	5.45
1.1.2.3 6 months to 1 year Fixed Account	246.23	76.53	73.70	93.78	179.75	30.44	37.26
1.1.2.4 Above 1 year Fixed Account	-	67.17	74.11	314.67	80.35	30.80	44.96
1.1.3 Call Deposit	2.67	9.15	0.72	1.18	-	2.38	2.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3. Staff Expense	**62.47**	**83.98**	**13.15**	**95.53**	**61.83**	**20.19**	**43.93**
4. Office Operating Expenses	**45.49**	**68.60**	**26.01**	**51.12**	**44.80**	**15.38**	**35.91**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**7.00**	**-**	**-**	**-**	**-**	**-**
7. Provision for Risk	**87.33**	**125.59**	**266.31**	**1,296.30**	**67.30**	**32.98**	**74.47**
7.1 Loan loss Provision	87.33	125.59	266.31	1,296.30	67.30	32.98	74.47
7.1.1 General Loan loss Provision	19.28	12.52	7.76	4.71	0.37	6.82	74.47
7.1.1.1 Pass Loan Loss Provision	3.90	5.83	-	-	(8.70)	3.50	74.47
7.1.1.2 Watch List Provision	15.38	6.69	7.76	4.71	9.08	3.31	-
7.1.2 Special Loan Loss Provision	68.05	113.07	258.55	1,291.59	66.93	26.16	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**1.55**	**0.67**	**5.23**	**-**	**-**	**-**	**-**
9. Provision for Staff Bonus	**-**	**14.22**	**-**	**-**	**2.10**	**-**	**-**
10. Provision for Income Tax	**-**	**38.79**	**-**	**(387.24)**	**5.66**	**10.30**	**-**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**-**	**89.22**	**-**	**-**	**13.20**	**24.03**	**-**
Total Expenses	**486.55**	**712.79**	**535.31**	**1,551.05**	**541.15**	**216.80**	**274.64**
Income							
1. Interest Income	**349.75**	**400.66**	**355.17**	**693.86**	**490.39**	**170.75**	**171.10**
1.1 On Loans and Advances	313.35	348.27	341.06	619.51	424.90	162.25	153.27
1.2 On Investment	26.49	43.67	-	52.13	61.55	-	14.20
1.2.1 Government Bonds	26.49	-	-	52.13	-	-	14.20
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	43.67	-	-	61.55	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.72	5.54	14.11	9.03	3.94	4.43	3.63
1.5 On Others	8.21	3.18	-	13.19	-	4.07	-
2. Commission and Discount	**16.66**	**0.80**	**0.34**	**5.04**	**13.74**	**9.27**	**0.32**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	16.66	0.80	0.34	4.18	13.74	0.89	0.32
2.3 Others	-	-	-	0.86	-	8.38	-
3. Exchange Flactuation Income	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	**18.47**	**24.52**	**5.37**	**14.31**	**37.03**	**22.47**	**14.43**
5. Non Operating Income	**-**	**11.64**	**0.09**	**23.87**	**-**	**-**	**-**
6. Write Back from Provisions for loss	**53.14**	**275.05**	**37.41**	**55.56**	**-**	**14.31**	**-**
7. Recovery of written-off Loan	**-**	**0.12**	**-**	**-**	**-**	**-**	**6.00**
8. Income from Extra Ordinary transactions	**10.79**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**37.75**	**-**	**136.93**	**758.40**	**-**	**-**	**82.79**
Total Income	**486.55**	**712.79**	**535.31**	**1,551.05**	**541.15**	**216.80**	**274.64**

Profit and Loss Statement of upto Fagun end, 2081(Mid-Mar, 2025)

Amt in Mn of Rs

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	**77.94**	**402.27**	**891.29**	**963.27**	**397.25**
1.1 On Deposit Liabilities	77.94	402.27	872.02	931.91	397.25
1.1.1 Saving Account	0.14	54.40	143.55	82.12	60.24
1.1.2 Fixed Account	77.77	337.72	713.78	824.34	325.09
1.1.2.1 Up to 3 months Fixed Account	-	19.98	18.05	-	-
1.1.2.2 3 to 6 months Fixed Account	-	53.53	36.55	140.51	60.72
1.1.2.3 6 months to 1 year Fixed Account	-	111.37	300.43	344.23	127.54
1.1.2.4 Above 1 year Fixed Account	77.77	152.84	358.75	339.59	136.83
1.1.3 Call Deposit	0.03	10.14	14.69	25.45	11.91
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	19.28	31.36	-
2. Commission Expense	**-**	**-**	**4.41**	**-**	**-**
3. Staff Expense	**5.44**	**64.47**	**135.57**	**140.58**	**74.29**
4. Office Operating Expenses	**2.35**	**35.39**	**80.18**	**90.02**	**50.02**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	**-**	**0.68**	**5.98**	**-**	**-**
7. Provision for Risk	**-**	**168.23**	**89.71**	**136.15**	**174.87**
7.1 Loan loss Provision	-	168.23	89.71	136.15	174.87
7.1.1 General Loan loss Provision	-	12.63	36.98	(0.35)	17.76
7.1.1.1 Pass Loan Loss Provision	-	5.66	-	(12.61)	-
7.1.1.2 Watch List Provision	-	6.97	36.98	12.26	17.76
7.1.2 Special Loan Loss Provision	-	155.60	52.73	136.50	157.11
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	**-**	**-**	**-**	**34.09**	**-**
9. Provision for Staff Bonus	**-**	**-**	**22.61**	**23.24**	**-**
10. Provision for Income Tax	**-**	**-**	**61.05**	**72.98**	**-**
11. Others	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**-**	**-**	**142.44**	**136.20**	**-**
Total Expenses	**85.73**	**671.03**	**1,433.25**	**1,596.55**	**696.42**
Income					
1. Interest Income	**-**	**516.97**	**1,242.96**	**1,502.61**	**494.65**
1.1 On Loans and Advances	-	443.44	1,141.16	1,337.39	438.40
1.2 On Investment	-	61.37	63.26	163.32	44.77
1.2.1 Government Bonds	-	-	63.26	163.32	44.77
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	61.37	-	-	-
1.3 On Agency Balance	-	-	-	-	9.45
1.4 On Call Deposit	-	6.84	3.63	0.14	2.01
1.5 On Others	-	5.31	34.91	1.76	0.03
2. Commission and Discount	**-**	**0.75**	**62.60**	**75.27**	**1.96**
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.25	62.60	-	1.95
2.3 Others	-	0.50	-	75.27	0.01
3. Exchange Flactuation Income	**-**	**-**	**-**	**-**	**-**
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	**-**	**18.37**	**86.54**	**18.67**	**29.62**
5. Non Operating Income	**9.66**	**4.20**	**0.06**	**-**	**4.94**
6. Write Back from Provisions for loss	**-**	**128.37**	**41.09**	**-**	**54.82**
7. Recovery of written-off Loan	**-**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**76.07**	**2.38**	**-**	**-**	**110.44**
Total Income	**85.73**	**671.03**	**1,433.25**	**1,596.55**	**696.43**

Statement of Credit as on Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,788.90	19,516.15	19,557.85	15,875.76	9,735.76	14,791.15	7,833.59	10,938.61
Fishery Related	727.47	1,266.95	694.84	731.67	-	328.01	56.70	163.04
Mining Related	2,628.73	111.45	436.22	931.60	-	-	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	44,643.12	33,735.97	76,737.74	102,440.93	14,397.31	89,933.21	44,755.58	54,405.12
Construction	3,738.72	3,511.54	25,008.22	7,238.79	6,958.67	2,344.50	917.13	3,321.53
Electricity,Gas and Water	14,577.78	24,374.54	35,736.07	31,538.81	6,190.18	15,350.31	9,480.62	18,446.98
Metal Products, Mach. & Ele. Eqp.	2,784.49	2,986.16	6,945.67	3,098.82	1,423.70	9,599.84	2,309.25	3,413.53
Tras., Com. and Public Utilities	1,298.72	3,248.23	4,848.38	4,949.85	1,675.59	3,979.88	184.27	2,047.34
Wholesaler & Retailer	43,953.46	62,509.38	90,841.49	69,793.83	22,974.26	46,259.15	29,360.71	50,909.72
Finance, Insurance and Real Estate	8,266.90	21,647.39	20,263.37	30,205.19	4,737.47	18,506.57	6,125.82	20,935.35
Tourism Service**	8,887.95	17,116.71	11,336.39	23,154.14	1,102.16	12,217.99	7,795.31	5,642.84
Other Services	6,580.32	8,730.63	13,423.35	20,915.82	1,526.84	9,195.06	2,059.21	6,242.28
Consumption Loans	69,168.64	87,769.25	69,230.27	34,419.86	14,556.79	14,862.39	18,793.62	35,882.04
Local Government	0.35	-	-	383.43	138.81	271.95	-	-
Others	11,607.20	2,679.83	39,405.84	6,017.00	471.71	13,570.21	9,959.18	11,748.17
TOTAL sectorwise	225,652.76	289,204.18	414,465.69	351,695.50	85,889.26	251,210.22	139,852.70	224,096.55
Product Wise								
Term Loan	59,679.76	79,986.48	125,832.34	119,055.30	13,346.42	102,777.03	46,148.42	73,595.01
Overdraft	7,334.29	5,639.97	3,361.24	2,204.72	116.64	3,625.76	113.29	3,273.40
Cash Credit Loan	32,588.43	61,181.19	2,265.45	26,486.59	7,965.03	46,693.99	19,586.23	43,270.52
Trust Receipt Loan/Import Loan	1,408.41	1,838.35	13,582.46	16,998.54	4,749.28	15,100.47	5,262.05	10,858.77
Short Term Working Capital/Demand Loan	31,178.16	21,335.54	102,245.45	122,689.80	21,473.37	34,560.39	21,108.67	33,363.52
Residential Personal Home Loan (Up to Rs. 20 million)#	10,684.03	27,796.59	27,364.87	7,394.35	8,616.90	4,978.35	2,370.06	22,773.20
Real Estate Loan	14,152.95	9,867.60	23,938.72	24,736.60	8,308.96	12,626.95	4,077.41	7,947.38
Margin Nature Loan	7,629.27	4,772.92	13,824.26	3,052.45	-	2,024.21	472.71	2,500.11
Hire Purchase Loan	3,073.60	8,768.06	11,616.60	5,192.85	1,847.72	6,381.99	2,712.73	4,557.99
Deprived Sector Loan	10,705.55	14,155.60	20,490.81	16,607.19	4,731.49	11,690.22	6,582.36	10,011.92
Bills Purchased	135.30	8.51	20.48	51.62	1,949.76	7.54	0.08	189.91
Other Product	47,083.00	53,853.36	69,923.01	7,225.48	12,783.69	10,743.33	31,418.68	11,754.83
Total Product wise Loan	225,652.76	289,204.18	414,465.69	351,695.50	85,889.26	251,210.22	139,852.70	224,096.55
Collateral Wise								
Gold and Silver	30,042.59	23,872.31	1,063.19	2,056.55	-	-	-	-
Government Securities	97.52	5.80	16.50	7.09	4,500.00	-	-	0.29
Non Governmental Securities	7,640.78	4,772.92	12,045.00	3,051.43	-	2,024.21	472.71	2,627.11
Fixed Deposit Receipts	947.66	1,405.68	1,563.13	1,445.28	120.91	1,264.06	1,174.32	3,062.01
Own	947.66	1,405.68	1,563.13	1,436.09	116.64	1,264.06	1,174.32	3,062.01
Other Licences Institutions	-	-	-	9.19	4.28	-	-	-
Collateral of Properties	175,759.80	232,117.53	366,088.29	320,565.08	71,466.47	237,861.12	115,223.88	196,883.50
Fixed Assets	113,244.89	231,551.38	275,873.81	301,964.04	58,522.71	231,107.16	51,902.60	106,263.83
Current Assets	62,514.91	566.15	90,214.48	18,601.04	12,943.76	6,753.95	63,321.28	90,619.67
Against security of Bill	192.00	10.36	3,759.00	-	-	-	5,262.05	9,816.15
Domestic Bills	2.13	-	53.17	-	-	-	-	-
Foreign Bills	189.88	10.36	3,705.83	-	-	-	5,262.05	9,816.15
Against Guarantee	8,127.02	26,970.01	10,348.51	5,649.36	2,275.75	9,652.08	6,195.16	9,599.79
Government Guarantee	516.31	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	5,950.09	10,085.30	8,278.48	5,250.42	2,136.94	-	5,926.64	9,041.40
Personal Guarantee	1,566.55	16,637.29	1,685.99	9.08	-	-	-	359.66
Collective Guarantee	4.89	30.82	4.49	6.31	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	117.99	112.46	-
Other Guarantee	89.20	-	0.03	0.12	-	9,534.09	-	-
Credit Card	0.05	16.57	1,110.68	188.71	376.51	408.75	-	134.56
Others	2,845.32	32.99	18,471.40	18,731.99	7,149.62	-	11,524.58	1,973.13
Total	225,652.76	289,204.18	414,465.69	351,695.50	85,889.26	251,210.22	139,852.70	224,096.55

Statement of Credit as on Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	23,627.06	5,259.12	11,421.93	13,612.36	14,867.42	60,108.73	24,353.98	14,087.16
Fishery Related	2,870.50	271.62	959.20	860.50	886.32	1,098.95	772.10	374.72
Mining Related	-	267.58	1,022.00	53.42	635.92	362.55	54.06	1,657.75
Agriculture, Forestry, Bevarage & Non Food Production Related*	10,253.84	33,277.69	48,846.52	48,372.77	32,516.42	17,181.43	86,835.67	21,981.14
Construction	23,706.87	7,722.43	16,217.26	20,171.10	5,152.99	12,454.24	9,036.12	13,716.78
Electricity,Gas and Water	2,518.56	12,712.09	43,028.46	26,312.78	18,072.55	7,806.59	28,312.80	18,054.98
Metal Products, Mach. & Ele. Eqp.	600.68	1,374.13	4,012.97	7,244.14	2,937.06	556.42	6,349.85	395.16
Tras., Com. and Public Utilities	599.65	1,838.99	4,051.51	5,740.75	3,939.99	3,818.45	7,164.30	4,081.70
Wholesaler & Retailer	62,061.50	28,179.98	49,446.14	52,784.02	48,746.67	36,449.31	92,170.60	31,530.18
Finance, Insurance and Real Estate	8,452.30	7,232.56	21,110.70	24,312.30	13,402.79	5,111.76	39,594.43	7,653.07
Tourism Service**	2,950.87	5,486.92	16,540.17	11,640.94	7,595.23	6,641.78	19,605.25	3,904.38
Other Services	6,885.56	6,800.84	10,758.09	14,352.23	9,378.78	4,727.76	21,080.76	7,852.26
Consumption Loans	87,614.59	12,882.20	73,236.56	56,493.57	43,305.19	25,214.10	94,484.25	42,693.93
Local Government	-	-	-	231.20	149.96	-	-	-
Others	17,748.36	21,808.81	432.39	767.80	14,053.42	27,409.38	10.66	1,899.44
TOTAL sectorwise	249,890.34	145,114.94	301,083.92	282,949.89	215,640.70	208,941.45	429,824.85	169,882.64
Product Wise								
Term Loan	86,777.56	70,458.03	139,347.75	92,658.52	103,664.39	36,734.88	180,090.84	73,503.99
Overdraft	1,521.45	982.36	2,219.34	3,964.48	2,703.58	15,089.40	9,073.14	5,709.10
Cash Credit Loan	57,978.34	21,672.08	42,152.85	18,180.51	24,613.67	1,487.59	60,346.06	6,340.76
Trust Receipt Loan/Import Loan	37.20	6,924.08	10,396.89	9,963.74	5,411.94	788.44	10,707.69	2,097.38
Short Term Working Capital/Demand Loan	6,447.52	19,952.66	40,243.60	57,117.81	30,966.05	109,855.25	54,405.27	17,089.65
Residential Personal Home Loan (Up to Rs. 20 million)#	50,665.90	6,524.72	12,555.80	18,294.46	13,723.13	10,929.64	38,505.83	10,573.71
Real Estate Loan	26,278.67	1,859.90	8,688.93	15,108.13	4,377.50	1,919.14	18,476.70	5,047.53
Margin Nature Loan	2,491.56	1,657.71	8,984.21	4,520.19	8,321.55	2,571.17	11,165.61	6,404.86
Hire Purchase Loan	2,781.75	3,737.64	5,512.71	3,342.69	4,389.82	4,006.88	15,869.09	4,500.29
Deprived Sector Loan	8,801.30	6,279.91	13,686.87	13,682.71	9,527.00	22,755.57	19,975.10	13,281.18
Bills Purchased	-	1,035.37	88.49	659.17	180.67	-	178.61	-
Other Product	6,109.09	4,030.48	17,206.48	45,457.47	7,761.43	2,803.49	11,030.93	25,334.20
Total Product wise Loan	249,890.34	145,114.94	301,083.92	282,949.89	215,640.70	208,941.45	429,824.85	169,882.64
Collateral Wise								
Gold and Silver	21.89	242.01	4.87	739.95	9.96	12.57	-	686.71
Government Securities	-	-	-	-	5.04	-	-	7.30
Non Governmental Securities	2,491.56	1,657.71	9,144.93	4,520.19	8,692.83	-	11,165.61	6,499.25
Fixed Deposit Receipts	2,084.81	513.33	3,211.51	1,857.87	1,760.85	1,071.10	2,608.89	1,155.12
Own	2,084.81	513.33	3,211.51	1,857.87	1,759.05	1,071.10	2,608.89	1,140.04
Other Licences Institutions	-	-	-	-	1.80	-	-	15.08
Collateral of Properties	237,134.28	123,142.12	274,015.91	263,081.31	192,645.66	207,857.78	383,893.65	143,562.21
Fixed Assets	234,211.18	83,655.85	263,816.51	218,290.77	111,971.63	207,857.78	231,442.75	96,520.36
Current Assets	2,923.10	39,486.28	10,199.41	44,790.54	80,674.03	-	152,450.90	47,041.85
Against security of Bill	-	1,035.37	2,017.78	732.57	4,592.22	-	16,163.22	3,324.34
Domestic Bills	-	1,035.37	-	-	2.10	-	-	30.43
Foreign Bills	-	-	2,017.78	732.57	4,590.12	-	16,163.22	3,293.91
Against Guarantee	6,641.44	5,695.61	11,839.36	9,509.51	6,493.61	-	497.45	1,102.98
Government Guarantee	0.18	-	240.04	136.67	151.14	-	324.52	7.36
Institutional Guarantee	6,179.90	4,805.83	11,410.06	9,243.64	6,082.77	-	-	206.80
Personal Guarantee	-	697.82	129.10	34.67	256.08	-	172.93	873.43
Collective Guarantee	-	-	60.17	-	-	-	-	0.50
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	461.37	191.96	-	94.53	3.62	-	-	14.89
Credit Card	262.18	333.66	773.91	347.40	824.37	-	552.25	170.93
Others	1,254.17	12,495.13	75.63	2,161.09	616.17	-	14,943.78	13,373.82
Total	249,890.34	145,114.94	301,083.92	282,949.89	215,640.70	208,941.45	429,824.85	169,882.64

Statement of Credit as on Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,922.69	13,654.40	9,421.88	8,483.01	1,185.20	82.03	542.66	2,267.40
Fishery Related	757.76	715.64	487.57	912.95	82.05	-	-	43.44
Mining Related	144.16	2,296.69	207.43	20.73	3.07	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,137.38	37,568.31	45,172.80	35,533.30	1,052.80	-	539.93	2,550.76
Construction	13,040.41	5,816.33	14,751.58	6,931.21	7,353.30	46.29	46.99	966.16
Electricity,Gas and Water	22,397.21	30,001.62	18,714.19	21,923.33	553.35	-	-	1,357.89
Metal Products, Mach. & Ele. Eqp.	2,039.35	5,036.85	5,070.94	2,116.23	315.25	2.70	-	187.21
Tras., Com. and Public Utilities	3,063.78	4,564.96	3,154.63	3,575.42	497.56	12.33	137.11	924.99
Wholesaler & Retailer	26,892.43	49,071.49	36,811.12	24,862.86	10,404.20	23.65	938.22	5,921.26
Finance, Insurance and Real Estate	34,093.12	16,219.27	22,982.51	11,214.87	6,620.62	-	160.00	6,662.46
Tourism Service**	18,510.39	9,699.62	21,821.56	6,267.36	564.16	22.25	-	1,845.12
Other Services	7,866.12	7,201.31	21,835.92	8,497.96	476.05	0.89	376.88	1,807.60
Consumption Loans	24,983.73	44,557.11	31,958.34	17,670.79	16,707.69	131.48	33.69	18,445.00
Local Government	-	-	-	-	-	-	-	3.32
Others	21,878.87	7,335.97	2,171.07	31,677.42	211.42	13.00	-	4,486.15
TOTAL sectorwise	215,727.40	233,739.56	234,561.54	179,687.46	46,026.73	334.62	2,775.47	47,468.76

Product Wise

Term Loan	73,490.93	95,175.98	106,277.02	94,845.21	18,022.76	192.92	733.39	20,679.22
Overdraft	9,782.69	5,380.23	1,202.99	485.11	2,557.94	56.46	184.11	1,950.80
Cash Credit Loan	31,339.88	44,890.81	26,668.92	30,665.33	5,987.14	5.31	744.75	4,886.60
Trust Receipt Loan/Import Loan	1,308.46	5,779.75	4,410.54	3,368.93	-	-	-	-
Short Term Working Capital/Demand Loan	10,910.19	33,892.68	34,027.23	12,019.45	44.84	-	-	571.88
Residential Personal Home Loan (Up to Rs. 20 million)#	8,507.48	17,004.91	13,438.06	9,820.20	6,758.47	24.62	46.99	7,443.54
Real Estate Loan	21,698.39	5,519.40	14,295.52	6,013.92	1,211.14	7.74	160.00	3,155.83
Margin Nature Loan	7,375.78	1,877.61	4,435.53	2,311.86	2,125.46	-	-	1,318.26
Hire Purchase Loan	5,847.64	6,695.02	5,891.37	6,704.50	1,308.74	18.44	137.11	2,001.14
Deprived Sector Loan	11,160.92	10,718.73	12,952.76	8,832.71	4,154.18	26.05	24.08	4,849.89
Bills Purchased	3,386.65	17.27	217.41	289.37	-	-	-	-
Other Product	30,918.37	6,787.17	10,744.17	4,330.87	3,856.07	3.08	745.04	611.59
Total Product wise Loan	215,727.40	233,739.56	234,561.54	179,687.46	46,026.73	334.62	2,775.47	47,468.76

Collateral Wise

Gold and Silver	6,927.53	0.37	8.09	-	233.72	-	-	198.78
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	7,498.81	1,879.35	4,435.53	-	2,125.46	-	-	1,318.26
Fixed Deposit Receipts	1,366.46	750.78	903.87	1,625.51	539.75	0.50	33.69	409.68
Own	1,366.46	750.78	894.87	1,625.51	539.75	0.50	33.69	409.68
Other Licences Institutions	-	-	9.00	-	-	-	-	-
Collateral of Properties	185,441.25	221,755.59	216,818.50	169,074.18	38,386.82	273.53	2,741.78	40,645.03
Fixed Assets	180,744.04	202,948.64	191,970.57	146,164.93	38,251.58	273.53	2,741.78	40,645.03
Current Assets	4,697.21	18,806.95	24,847.93	22,909.25	135.24	-	-	-
Against security of Bill	-	-	409.45	302.71	-	-	-	-
Domestic Bills	-	-	-	302.71	-	-	-	-
Foreign Bills	-	-	409.45	-	-	-	-	-
Against Guarantee	10,208.10	529.66	9,112.23	19.36	4,491.71	13.80	-	4,897.01
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	9,998.34	32.42	8,543.74	-	4,254.65	-	-	3,388.95
Personal Guarantee	55.41	383.55	443.94	19.36	134.35	13.80	-	1,226.36
Collective Guarantee	-	10.09	-	-	1.07	-	-	281.71
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.63	16.53	-	-	101.64	-	-	-
Credit Card	275.40	227.40	137.23	114.38	-	-	-	-
Others	4,009.85	8,596.40	2,736.65	8,551.33	249.28	46.78	-	-
Total	215,727.40	233,739.56	234,561.54	179,687.46	46,026.73	334.62	2,775.47	47,468.76

Statement of Credit as on Fagun end, 2081(Mid-Mar, 2025) Amt in Mn of Rs

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	932.61	223.51	5,397.91	3,571.54	2,634.24	72.61	3,853.38	2,978.04
Fishery Related	14.94	1.68	149.80	358.59	144.06	41.26	135.37	385.74
Mining Related	-	-	4.85	149.71	-	-	43.57	117.37
Agriculture, Forestry, Bevarage & Non Food Production Related*	799.11	248.54	4,260.66	3,443.99	1,790.90	154.30	5,154.62	7,732.00
Construction	56.19	235.96	568.27	6,017.55	558.23	195.17	2,212.45	2,156.80
Electricity,Gas and Water	1.50	-	943.78	516.27	1,056.57	-	1,826.43	-
Metal Products, Mach. & Ele. Eqp.	1.53	11.86	216.37	314.20	70.28	20.52	433.81	205.25
Tras., Com. and Public Utilities	218.25	174.61	1,360.91	1,561.49	836.03	49.88	563.57	855.72
Wholesaler & Retailer	3,714.45	485.02	13,216.47	8,786.15	7,408.76	195.02	4,722.53	10,852.56
Finance, Insurance and Real Estate	765.10	394.36	12,390.13	12,551.82	5,151.08	-	3,658.37	4,938.98
Tourism Service**	416.58	60.33	5,088.49	3,825.97	1,832.48	16.65	2,369.54	9,388.88
Other Services	713.81	23.52	2,030.63	2,491.11	2,248.87	-	745.16	3,841.09
Consumption Loans	4,491.38	1,341.65	20,906.99	23,853.41	18,318.92	223.72	11,264.52	11,719.78
Local Government	-	-	-	-	-	-	3.22	-
Others	1.78	1,034.27	32,062.44	7,656.49	11,085.05	391.89	12,701.21	1,596.74
TOTAL sectorwise	12,127.21	4,235.31	98,597.69	75,098.28	53,135.46	1,361.03	49,687.75	56,768.95

Product Wise

Term Loan	4,168.25	1,337.21	47,883.33	25,294.76	30,665.18	361.69	22,979.01	21,036.82
Overdraft	431.56	15.18	2,537.20	2,548.35	3,033.61	382.20	2,646.98	735.82
Cash Credit Loan	3,208.01	-	8,598.75	7,111.61	4,273.17	-	6,467.14	10,386.91
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	145.04	386.98	1,226.21	1,804.48	524.35	109.17	634.64	642.59
Residential Personal Home Loan (Up to Rs. 20 million)#	1,609.38	846.02	14,810.86	11,268.68	4,476.60	262.13	5,876.35	4,082.43
Real Estate Loan	471.96	56.32	8,227.05	7,522.03	1,910.50	-	548.57	4,563.62
Margin Nature Loan	398.11	32.87	3,601.15	2,854.84	1,670.51	-	1,598.56	2,097.68
Hire Purchase Loan	485.54	268.82	1,992.69	2,258.19	1,080.86	55.57	928.01	956.85
Deprived Sector Loan	583.67	501.31	5,503.23	4,413.09	4,274.09	71.38	3,253.02	3,346.01
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	625.68	790.61	4,217.22	10,022.25	1,226.59	118.90	4,755.48	8,920.23
Total Product wise Loan	12,127.21	4,235.31	98,597.69	75,098.28	53,135.46	1,361.03	49,687.75	56,768.95

Collateral Wise

Gold and Silver	140.35	-	796.62	1,108.01	784.86	-	500.05	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	398.11	32.87	3,610.05	2,810.72	1,670.51	-	1,629.87	2,097.68
Fixed Deposit Receipts	95.54	28.85	718.62	620.21	441.73	101.89	538.72	348.87
Own	95.54	28.85	718.62	620.21	441.73	101.89	538.72	348.87
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,147.54	3,821.52	86,239.13	64,378.47	46,734.58	1,259.14	41,155.96	52,494.62
Fixed Assets	11,147.54	3,821.52	86,239.13	64,343.89	46,734.58	1,259.14	41,138.24	52,494.62
Current Assets	-	-	-	34.58	-	-	17.73	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	343.89	350.58	6,795.83	6,032.18	3,503.12	-	5,671.27	1,692.14
Government Guarantee	-	-	-	-	0.35	-	3.22	-
Institutional Guarantee	293.67	350.58	2,664.67	5,239.39	3,040.29	-	4,232.47	1,691.26
Personal Guarantee	50.22	-	3,151.53	606.17	441.87	-	1,363.67	0.00
Collective Guarantee	-	-	979.64	171.43	20.61	-	69.95	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	15.19	-	-	1.96	-
Credit Card	-	-	-	21.65	-	-	-	-
Others	1.78	1.50	437.45	127.03	0.67	-	191.87	135.63
Total	12,127.21	4,235.31	98,597.69	75,098.28	53,135.46	1,361.03	49,687.75	56,768.95

Statement of Credit as on Fagun end, 2081(Mid-Mar, 2025)

Amt in Mn of Rs

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,453.05	260.06	299.28	619.76	446.55	116.35	0.00	735.27
Fishery Related	188.11	-	2.54	6.02	-	23.75	-	23.14
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,534.09	168.21	24.75	184.71	80.04	31.92	63.70	262.62
Construction	1,253.20	89.72	4.57	262.39	822.89	171.22	-	50.00
Electricity,Gas and Water	2,279.42	58.00	-	1.20	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	163.37	-	4.27	-	19.23	2.95	-	-
Tras., Com. and Public Utilities	804.28	170.52	0.21	129.62	210.32	134.60	9.03	132.33
Wholesaler & Retailer	4,929.11	549.94	97.15	1,191.52	250.98	202.49	77.40	848.34
Finance, Insurance and Real Estate	6,551.97	154.20	10.96	793.16	378.89	362.54	90.40	1,013.03
Tourism Service**	2,663.39	219.67	46.52	105.22	157.33	73.63	20.70	268.43
Other Services	2,466.24	81.25	2.10	405.90	87.26	132.76	-	192.68
Consumption Loans	18,910.26	856.62	348.62	2,110.24	1,542.37	841.82	159.85	2,686.78
Local Government	-	-	-	-	-	-	33.18	-
Others	23.37	1,016.78	104.80	34.79	310.50	540.76	1,738.17	925.56
TOTAL sectorwise	49,219.86	3,624.95	945.77	5,844.52	4,306.35	2,634.77	2,192.44	7,138.18

Product Wise

Term Loan	12,080.56	929.16	309.65	2,732.19	2,074.88	602.97	124.27	3,080.87
Overdraft	2,845.79	44.55	78.76	178.21	202.93	122.55	-	327.78
Cash Credit Loan	5,215.24	234.74	72.82	521.55	79.83	-	-	242.38
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,604.65	175.64	-	273.61	-	229.48	147.82	337.27
Residential Personal Home Loan (Up to Rs. 20 million)#	7,249.65	673.41	-	549.73	822.89	320.27	535.62	675.35
Real Estate Loan	4,379.88	50.00	-	268.80	244.76	262.67	1,195.91	745.13
Margin Nature Loan	1,926.18	43.77	-	113.19	90.92	341.29	26.19	406.16
Hire Purchase Loan	1,262.18	130.58	5.69	135.23	189.61	144.17	120.39	166.92
Deprived Sector Loan	4,008.69	368.30	180.42	637.50	345.04	97.04	33.18	266.83
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,647.03	974.79	298.43	434.51	255.48	514.33	9.05	889.50
Total Product wise Loan	49,219.86	3,624.95	945.77	5,844.52	4,306.35	2,634.77	2,192.44	7,138.18

Collateral Wise

Gold and Silver	230.28	111.37	92.91	220.73	75.21	-	-	366.31
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,926.18	43.77	-	113.19	-	-	26.19	406.16
Fixed Deposit Receipts	869.84	32.16	3.25	56.02	51.39	54.22	0.05	106.28
Own	869.84	32.16	3.25	56.02	51.39	54.22	0.05	106.28
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,178.14	2,300.45	849.60	4,893.09	3,815.67	2,118.16	344.76	5,879.79
Fixed Assets	45,178.14	2,300.45	849.60	4,893.09	3,815.67	2,118.16	344.76	5,879.79
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	980.63	104.20	-	561.49	273.17	120.93	83.27	379.63
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	655.49	104.20	-	490.63	134.13	96.89	-	265.90
Personal Guarantee	307.94	-	-	70.85	139.04	24.04	50.09	113.73
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	34.80	1,033.00	-	-	90.92	341.47	1,738.17	-
Total	49,219.86	3,624.95	945.77	5,844.52	4,306.35	2,634.77	2,192.44	7,138.18

Statement of Credit as on Fagun end, 2081(Mid-Mar, 2025)

Amt in Mn of Rs

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	453.69	553.97	444.35	460.29	610.09	445.93	298.84	471.65
Fishery Related	12.08	36.28	14.10	30.12	-	14.88	17.21	4.74
Mining Related	61.78	-	1.50	-	-	-	4.59	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	551.74	163.64	328.48	273.27	199.00	437.44	176.50	24.85
Construction	325.02	276.70	465.73	313.15	-	144.06	280.39	10.70
Electricity,Gas and Water	42.65	-	49.06	5.34	-	-	51.40	-
Metal Products, Mach. & Ele. Eqp.	294.85	34.98	25.83	21.14	-	77.53	34.24	36.54
Tras., Com. and Public Utilities	640.71	65.47	55.66	49.32	-	232.39	163.97	0.06
Wholesaler & Retailer	1,343.73	443.33	281.89	903.68	1,265.70	1,685.82	562.10	490.50
Finance, Insurance and Real Estate	906.10	1,019.18	325.69	932.65	112.77	756.19	187.40	63.06
Tourism Service**	757.07	261.94	78.95	62.14	84.62	605.15	51.02	34.26
Other Services	466.24	604.62	18.78	103.30	-	222.80	58.39	0.22
Consumption Loans	2,439.94	1,394.38	1,482.89	1,856.07	47.71	3,054.62	1,498.65	617.92
Local Government	-	-	-	-	-	-	-	-
Others	339.33	1,226.60	694.85	41.19	548.04	118.53	1,480.84	12.93
TOTAL sectorwise	8,634.93	6,081.09	4,267.75	5,051.68	2,867.93	7,795.33	4,865.54	1,767.42

Product Wise

Term Loan	1,601.36	1,174.86	293.29	537.87	87.38	3,104.99	1,409.45	587.82
Overdraft	-	362.41	464.01	297.09	360.57	126.64	113.83	244.88
Cash Credit Loan	-	86.94	305.38	-	1,326.91	1,133.30	225.83	362.02
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,267.87	300.13	94.86	87.27	-	324.05	598.05	47.12
Residential Personal Home Loan (Up to Rs. 20 million)#	649.18	773.82	806.04	281.80	6.48	795.83	717.62	24.31
Real Estate Loan	579.56	1,110.92	302.70	569.30	111.60	735.60	164.18	42.41
Margin Nature Loan	230.87	458.18	380.79	149.76	-	82.65	86.28	-
Hire Purchase Loan	747.02	48.44	131.87	95.48	-	555.29	175.89	5.97
Deprived Sector Loan	439.80	192.59	365.98	420.53	92.73	356.35	146.42	74.01
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,119.27	1,572.82	1,122.85	2,612.58	882.26	580.61	1,227.99	378.89
Total Product wise Loan	8,634.93	6,081.09	4,267.75	5,051.68	2,867.93	7,795.33	4,865.54	1,767.42

Collateral Wise

Gold and Silver	643.91	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	241.97	458.18	382.85	149.76	-	82.65	86.28	-
Fixed Deposit Receipts	116.70	50.84	71.65	38.69	38.50	491.45	72.31	22.17
Own	115.81	50.84	71.65	38.69	38.50	491.45	72.31	22.17
Other Licences Institutions	0.89	-	-	-	-	-	-	-
Collateral of Properties	7,115.53	5,451.51	3,659.32	4,423.76	111.60	7,113.81	4,586.30	1,745.25
Fixed Assets	7,115.22	5,451.51	3,659.32	4,405.50	111.60	7,113.81	4,586.30	1,745.25
Current Assets	0.31	-	-	18.27	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	445.95	120.55	153.87	438.97	-	107.40	109.04	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	287.08	120.55	20.98	334.97	-	17.63	108.94	-
Personal Guarantee	158.86	-	127.90	104.00	-	89.78	0.00	-
Collective Guarantee	-	-	-	-	-	-	0.11	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	70.88	-	0.06	0.50	2,717.83	-	11.61	-
Total	8,634.93	6,081.09	4,267.75	5,051.68	2,867.93	7,795.33	4,865.54	1,767.42

Statement of Credit as on Fagun end, 2081(Mid-Mar, 2025)

Amt in Mn of Rs

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	177.42	49.19	231.84	863.45	817.08	369.48
Fishery Related	-	-	8.51	57.83	16.34	44.31
Mining Related	-	-	0.90	15.54	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	32.54	199.99	147.59	875.79	457.65	472.92
Construction	139.13	-	379.54	294.39	-	317.26
Electricity,Gas and Water	18.29	-	-	220.17	18.83	27.34
Metal Products, Mach. & Ele. Eqp.	51.72	-	15.76	85.34	44.62	76.68
Tras., Com. and Public Utilities	148.06	2.94	11.75	311.40	47.27	429.78
Wholesaler & Retailer	167.64	68.51	563.86	2,502.47	1,934.99	1,182.28
Finance, Insurance and Real Estate	261.36	-	502.14	2,108.39	2,936.30	835.38
Tourism Service**	37.16	37.24	225.85	1,154.43	406.10	373.12
Other Services	29.53	-	52.03	733.28	493.42	122.19
Consumption Loans	761.71	1.55	1,451.15	4,885.43	7,178.70	2,523.61
Local Government	2.63	-	-	-	-	-
Others	82.17	359.27	2,143.68	1,450.05	3,227.92	50.19
TOTAL sectorwise	1,909.36	718.69	5,734.59	15,557.97	17,579.24	6,824.55

Product Wise

Term Loan	835.95	345.91	565.26	6,819.02	4,810.36	2,492.00
Overdraft	117.15	-	-	935.54	950.59	53.67
Cash Credit Loan	152.99	108.00	-	2,907.91	-	759.10
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	0.72	-	275.80	75.41	1,323.32	345.08
Residential Personal Home Loan (Up to Rs. 20 million)#	172.28	-	1,166.85	1,581.51	5,119.13	914.77
Real Estate Loan	98.80	246.66	467.79	1,648.45	2,503.03	676.29
Margin Nature Loan	102.65	-	416.97	493.74	767.91	292.57
Hire Purchase Loan	162.23	-	38.59	403.53	107.37	399.92
Deprived Sector Loan	222.85	-	183.44	463.00	753.81	347.13
Bills Purchased	-	-	-	-	-	-
Other Product	43.74	18.11	2,619.89	229.87	1,243.70	544.01
Total Product wise Loan	1,909.36	718.69	5,734.59	15,557.97	17,579.24	6,824.55

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	105.41	-	-	493.74	767.91	-
Fixed Deposit Receipts	44.44	-	110.66	204.98	149.59	100.11
Own	44.44	-	110.66	204.98	149.29	100.11
Other Licences Institutions	-	-	-	-	0.30	-
Collateral of Properties	1,527.21	718.69	5,109.31	14,351.48	15,607.16	6,119.17
Fixed Assets	1,527.21	718.69	5,109.31	14,351.48	15,607.16	6,119.17
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	232.31	-	92.65	500.64	1,054.57	296.64
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	120.82	-	91.81	363.35	433.27	199.71
Personal Guarantee	104.21	-	0.84	137.29	621.30	96.94
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	4.65	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	421.97	7.14	-	308.62
Total	1,909.36	718.69	5,734.59	15,557.97	17,579.24	6,824.55

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% change		
		2022	2023	2024	2024	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	50,334	59,480	63,015	67,047	67,042	18.17	5.94	-0.01
	a. Paid-up Capital	30,093	34,388	35,835	37,832	38,021	14.27	4.21	0.50
	b. Statutory Reserves	9,012	11,190	12,274	13,262	13,292	24.16	9.69	0.22
	c. Retained Earning	5,520	6,645	4,076	3,453	3,060	20.38	-38.66	-11.37
	d. Others Reserves	5,709	7,258	10,830	12,499	12,669	27.14	49.22	1.36
2	**BORROWINGS**	233,582	214,238	230,746	219,963	219,462	-8.28	7.71	-0.23
	a. NRB	22,655	7,944	6,221	543	543	-64.94	-21.69	0.00
	b. Others	210,926	206,294	224,525	219,420	218,919	-2.20	8.84	-0.23
3	**DEPOSITS**	159,023	167,093	176,661	186,372	187,060	5.07	5.73	0.37
4	**BILLS PAYABLE**	38	27	41	10	9	-27.61	52.46	-6.26
5	**OTHER LIABILITIES**	42,123	46,185	56,740	68,553	72,562	9.64	22.85	5.85
	a. Loan Loss Provision	11,708	18,383	21,865	28,708	28,735	57.01	18.94	0.09
	b. Interest Suspense a/c	4,727	6,921	11,557	15,754	16,975	46.42	66.98	7.75
	c. Others	25,688	20,881	23,318	24,091	26,853	-18.72	11.67	11.46
6	**RECONCILIATION A/c**	22,174	15,568	19,691	20,017	20,288	-29.79	26.48	1.35
7	**PROFIT & LOSS A/c**	12,378	5,191	6,837	2,952	3,716	-58.06	31.70	25.86
	Total	**519,651**	**507,782**	**553,731**	**564,914**	**570,140**	**-2.28**	**9.05**	**0.92**
	Assets								
1	**LIQUID FUNDS**	20,320	26,963	34,592	25,188	24,336	32.70	28.29	-3.38
	a. Cash Balance	371	494	424	342	276	33.06	-14.19	-19.26
	b. Bank Balance	10,770	17,249	22,748	16,613	15,790	60.16	31.88	-4.96
	c. Money at Call	9,178	9,220	11,420	8,232	8,270	0.46	23.86	0.46
2	INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	1,143	1,143	39.23	-8.52	0.00
3	**SHARE & OTHER INVESTMENT**	5,334	8,282	9,221	8,815	8,828	55.27	11.34	0.15
4	**LOANS & ADVANCES**	449,686	432,237	455,853	470,355	474,394	-3.88	5.46	0.86
	Institutional	90,239	72,928	59,060	47,201	50,025	-19.18	-19.02	5.98
	Individual	359,447	359,310	396,793	423,155	424,369	-0.04	10.43	0.29
5	**FIXED ASSETS**	3,073	3,258	4,150	4,323	4,524	6.01	27.38	4.66
6	**OTHER ASSETS**	18,137	20,078	28,488	33,645	35,310	10.70	41.89	4.95
7	**EXPENSES NOT WRITTEN OFF**	3	39	0	1	1	1068.57	-98.74	7.08
8	**NON BANKING ASSETS**	1	1	5	5	5	0.00	280.47	0.00
9	**RECONCILIATION A/c**	22,176	14,809	19,991	20,047	20,317	-33.22	34.99	1.34
10	**PROFIT & LOSS A/c**	160	1,054	461	1,393	1,281	558.67	-56.22	-8.04
	Total	**519,651**	**507,782**	**553,731**	**564,914**	**570,140**	**-2.28**	**9.05**	**0.92**
	Profit & Loss A/c								
	Expenses								
	1 INTEREST EXPENSES	30,522	36,966	34,342	18,755	21,206	21.11	-7.10	13.07
	2 COMMISSION/FEE EXPENSES	20	45	15	10	10	124.12	-66.55	1.14
	3 EMPLOYEE EXPENSES	11,857	12,689	12,584	7,969	9,050	7.02	-0.83	13.56
	4 OFFICE OPERATING EXPENSES	4,358	4,651	4,245	2,628	2,974	6.72	-8.72	13.15
	5 NON OPERATING EXPENSES	20	14	64	5	5	-27.38	352.21	1.45
	6 PROVISION FOR RISK	5,527	25,658	26,976	16,821	18,993	364.22	5.14	12.91
	7 LOAN WRITTEN OFF	35	123	155	19	19	252.87	25.59	0.00
	8 EXTRAORDINORY EXPENSES	18	0	1	0	0	-99.36	769.89	-52.94
	9 PROVISION FOR STAFF BONUS	1,955	779	1,004	438	524	-60.14	28.78	19.54
	10 PROVISION FOR INCOME TAX	5,462	2,486	2,992	1,245	1,482	-54.49	20.37	18.98
	11 NET PROFIT	12,376	4,783	6,717	2,730	3,279	-61.35	40.44	20.13
	TOTAL EXPENSES	**72,151**	**87,444**	**89,095**	**50,370**	**57,259**	**21.20**	**1.89**	**13.68**
	Income								
	1. INTEREST INCOME	59,985	61,707	58,836	34,135	38,820	2.87	-4.65	13.72
	2. COMMISSION & DISCOUNT	1,442	618	762	519	622	-57.16	23.33	20.05
	3 OTHER OPERATING INCOME	5,495	3,971	4,275	2,269	2,499	-27.73	7.65	10.13
	4 NON OPERATING INCOME	446	158	146	38	46	-64.70	-7.46	19.01
	5 PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	12,575	14,803	365.46	16.03	17.71
	6 RECOVERY FOR WRITE BACK	6	4	17	7	8	-29.94	300.14	15.40
	7 INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	37	41	77.81	5.22	11.06
	8 NET LOSS	158	646	342	1,171	845	307.55	-47.01	-27.84
	TOTAL INCOME	**72,151**	**88,416**	**89,095**	**50,751**	**57,684**	**22.54**	**0.77**	**13.66**
	Miscellaneous Information								
	No. of Total Staffs	23,303	22,493	21,727	21,554	21,465	-3.48	-3.41	-0.41
	No. of Total Branches	5,135	5,128	5,051	5,039	5,039	-0.14	-1.50	0.00
	No. of Total Centers	428,783	445,666	459,319	464,819	467,073	3.94	3.06	0.48
	No. of Total Groups	1,351,729	1,390,718	1,415,757	1,444,040	1,449,367	2.88	1.80	0.37
	No. of Total Passive Groups	16,159	19,043	19,857	35,046	36,313	17.85	4.28	3.62
	No. of Total Members	5,859,530	6,016,101	5,995,358	6,121,612	6,132,908	2.67	-0.34	0.18
	No. of Total Passive Members	438,040	528,082	534,348	724,994	736,590	20.56	1.19	1.60
	No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,686,924	2,687,297	-9.65	-10.75	0.01
	No. of Total Overdue Borrowers	382,353	587,163	689,852	755,736	776,367	53.57	17.49	2.73
	No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,092,559	6,077,214	2.57	-0.39	-0.25
	Total Saving Amount (Rs million)	159,023	167,027	177,049	186,313	187,060	5.03	6.00	0.40

S.N.	Infrastructure Development Bank Name	NIFRA
	Liabilities	
1	**CAPITAL FUND**	24,530.55
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,304.53
	e. Share Premium	-
	f. Retained Earning	769.54
	g. Others Reserves Fund	856.48
2	**BORROWINGS**	2,389.81
	a. NRB	-
	b. Interbank Borrowing	100.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	**DEPOSITS**	7,710.34
	a. Current	278.57
	Domestic	278.57
	Foreign	-
	b. Savings	0.05
	Domestic	0.05
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.72
	Domestic	1.72
	Foreign	-
4	**Bills Payable**	-
5	**Other Liabilities**	1,819.85
	1. Sundry Creditors	-
	2. Loan Loss Provision	833.16
	3. Interest Suspense a/c	-
	4. Others	986.69
6	**Reconcillation A/c**	-
7	**Profit & Loss A/c**	807.36
	TOTAL Liabilities	**37,257.91**
	Assets	
1	**LIQUID FUNDS**	135.79
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	135.76
	1. In Nepal Rastra Bank	117.35
	Domestic Currency	117.35
	Foreign Currency	-
	2. "A"Class Licensed Institution	18.41
	Domestic Currency	18.41
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	**INVESTMENT IN SECURITIES**	6,474.88
	a. Govt.Securities	6,474.88
	b. NRB Bond & Deposit collection	-
	c. Govt.Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e Non Residents	-
3	**SHARE & OTHER INVESTMENT**	5,180.75
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,180.75
4	**LOANS & ADVANCES (Including Bills Purchased)**	24,123.14
	4.1 LOANS & ADVANCES	24,123.14
	a. Infrastructure Project	24,123.14
	4.2 BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	**LOANS AGAINST COLLECTED BILLS**	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	**FIXED ASSETS**	179.24
7	**OTHER ASSETS**	1,164.11
	a. Accrued Interest:	830.77
	Financial Institutions	-
	Government Enterprises	63.39
	Private Sector	767.38
	b. Staff Loans / Adv.	88.01
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	245.34
8	**Expenses not Written off**	-
9	**Non Banking Assets**	-
10	**Reconcillation Account**	-
11	**Profit & Loss A/c**	-
	TOTAL ASSETS	**37,257.91**

Infrastructure Development Bank Name	NIFRA

Expenses

1. Interest Expense	**307.99**
1.1 On Deposit Liabilities	197.62
1.2 On Borrowing	110.38
2. Commission Expense	**0.03**
3. Staff Expense	**43.88**
4. Office Operating Expenses	**39.15**
5. Foreign Exchange Loss	**-**
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	**-**
7. Provision for Risk	**159.84**
7.1 Loan loss Provision	159.84
7.1.1 General Loan loss Provision	71.54
7.1.1.1 Pass Loan Loss Provision	71.54
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	88.30
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
8. Loan Written Off	**-**
9. Provision for Staff Bonus	**128.17**
10. Provision for Income Tax	**346.15**
11. Others	**-**
12. Net Profit	**807.36**
Total Expenses	**1,832.57**

Income

1. Interest Income	**1,644.92**
1.1 On Loans and Advances	1,397.35
1.2 On Investment	107.83
1.2.1 Government Bonds	107.83
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	139.74
2. Commission and Discount	**13.35**
2.1 Bills Purchase and Discount	-
2.2 Commission	13.35
2.3 Others	-
3. Exchange Flactuation Income	**-**
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	**-**
5. Non Operating Income	**0.07**
6. Write Back from Provisions for loss	**174.23**
7. Recovery of written-off Loan	**-**
8. Income from Extra Ordinary transactions	**-**
9. Net Loss	**-**
Total Income	**1,832.57**

Districtwise List of Banks and Financial Institutions Branches (Fagun, 2081)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	28	3	2	33	172,400	5,224
3	Koshi	Ilam	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	139	53	12	204	998,054	4,892
5	Koshi	Sankhuwasabha	32	1	-	33	158,041	4,789
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	9	1	38	150,599	3,963
9	Koshi	Morang	181	61	5	247	1,148,156	4,648
10	Koshi	Sunsari	134	39	13	186	926,962	4,984
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	43	7	1	51	340,721	6,681
	Total		**762**	**195**	**36**	**993**	**4,961,412**	**4,996**
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
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	64	7	10	81	706,994	8,728
19	Madhesh	Sarlahi	82	14	9	105	862,470	8,214
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
	Total		**581**	**84**	**53**	**718**	**6,114,600**	**8,516**
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	62	17	-	79	325,710	4,123
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	937	150	49	1,136	2,041,587	1,797
32	Bagmati	Lalitpur	235	34	17	286	551,667	1,929
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	53	18	237	719,859	3,037
	Total		**1,842**	**335**	**109**	**2,286**	**6,116,866**	**2,676**
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	205	77	19	301	600,051	1,994
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	45	25	2	72	253,024	3,514
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	49	9	1	59	249,211	4,224
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	Total		**605**	**189**	**37**	**831**	**2,466,427**	**2,968**

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	76	28	326	1,121,957	3,442
50	Lumbini	Kapilbastu	86	18	6	110	682,961	6,209
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	21	13	-	34	232,019	6,824
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	90	39	3	132	674,993	5,114
56	Lumbini	Banke	81	29	7	117	603,194	5,156
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
	Total		**745**	**256**	**47**	**1,048**	**5,122,078**	**4,887**
59	Karnali	Rukum West	22	2	1	25	166,740	6,670
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	55	10	1	66	415,126	6,290
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
	Total		**216**	**21**	**3**	**240**	**1,688,412**	**7,035**
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
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	61	11	1	73	513,757	7,038
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			**330**	**52**	**6**	**388**	**2,694,783**	**6,945**
	Grand Total		**5,081**	**1,132**	**291**	**6,504**	**29,164,578**	

Bank/BFI Class	**A**	**B**	**C**	**D**	**E$**	**Total**
No. of BFIs	**20**	**17**	**17**	**52**	**1**	**107**
No. of Branches^	**5,081**	**1,132**	**291**	**5,039**		**11,543**
Population per Branch* **(Served by A, B and C class BFI's)**						**4,484**
Population per Branch* **(Served by A, B, C and D class BFI's)**						**2,527**

Province	**A**	**B**	**C**	**D**	**Total (A+B+C)**	**Total (A+B+C+D)**
Koshi	762	195	36	852	993	1,845
Madhesh	581	84	53	1,044	718	1,762
Bagmati	1,842	335	109	755	2,286	3,041
Gandaki	605	189	37	571	831	1,402
Lumbini	745	256	47	1,118	1,048	2,166
Karnali	216	21	3	238	240	478
Sudur Paschim	330	52	6	461	388	849
Total	**5,081**	**1,132**	**291**	**5,039**	**6,504**	**11,543**

* 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 extention 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, Machinary & 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. 20 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
7	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
8	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
9	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
10	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
11	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
12	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10
7	Electricity,Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35
8	Metal Products, Machinary & 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. 20 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, Machinary & 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. 20 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, Machinary & 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. 20 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, Machinary & 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. 20 million)	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34	11.46	154,017.66
7	Real Estate Loan	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17	11.43	105,581.27
8	Margin Nature Loan	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90	11.36	35,367.48
9	Hire Purchase Loan	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24	11.54	125,676.79
10	Deprived Sector Loan	10.43	95,241.10	10.48	101,054.86	10.42	95,364.32	10.16	96,362.69
11	Bills Purchased	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79	4.75	3,478.20
12	Other Product	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72	12.58	197,919.72
	Aggregate	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63	11.27	1,844,846.80

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity,Gas and Water	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinary & 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. 20 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

Amt 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, Machinary & 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. 20 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29
7	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71
8	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66
9	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99
10	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42
11	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25
12	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.46	109,057.00	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72
2	Fishery Related	12.05	2,616.94	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30
3	Mining Related	12.54	4,301.32	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78
4	Agriculture, Forestry & Beverage Production Related	12.08	121,004.21	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98
5	Non Food Production Related	11.89	260,713.42	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63
6	Construction	12.29	226,767.66	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23
7	Electricity,Gas and Water	11.42	84,848.49	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64
8	Metal Products, Machinary & 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. 20 million)	12.05	171,269.18	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46
7	Real Estate Loan	12.99	116,250.69	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36
8	Margin Nature Loan	12.72	33,172.96	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44
9	Hire Purchase Loan	13.22	139,944.21	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00
10	Deprived Sector Loan	11.22	114,856.28	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17
11	Bills Purchased	4.70	3,335.60	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45
12	Other Product	13.23	235,468.89	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19
	Aggregate	12.32	2,132,011.49	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.51	119,507.04	12.09	120,321.66	12.09	122,591.17	12.17	125,182.68
2	Fishery Related	11.83	2,698.40	11.53	2,922.51	11.47	3,173.91	11.53	3,269.61
3	Mining Related	12.37	4,383.38	11.98	4,850.82	11.74	5,183.18	12.00	5,929.62
4	Agriculture, Forestry & Beverage Production Related	12.22	130,259.08	11.92	132,429.05	12.01	130,732.53	11.85	133,007.09
5	Non Food Production Related	11.92	297,216.01	11.91	304,097.14	11.84	300,630.46	11.77	306,243.39
6	Construction	12.27	235,960.13	12.39	239,038.73	12.32	242,857.02	12.53	242,721.21
7	Electricity,Gas and Water	11.44	94,499.67	11.43	96,833.09	11.26	98,737.87	11.21	102,175.60
8	Metal Products, Machinary & 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. 20 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, Machinary & 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. 20 million)	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65	12.24	186,507.94
7	Real Estate Loan	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34	12.43	118,203.13
8	Margin Nature Loan	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39	12.18	35,221.40
9	Hire Purchase Loan	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70	12.95	144,132.96
10	Deprived Sector Loan	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74	11.56	141,944.21
11	Bills Purchased	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19	5.18	3,168.56
12	Other Product	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64	12.76	289,671.14
	Aggregate	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77	12.09	2,435,219.08

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
7	Electricity,Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinary & 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. 20 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, Machinary & 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. 20 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, Machinary & 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. 20 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, Machinary & 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. 20 million)	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46	10.10	213,022.19
7	Real Estate Loan	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51	9.91	145,572.06
8	Margin Nature Loan	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86	8.82	56,612.67
9	Hire Purchase Loan	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98	10.76	140,352.51
10	Deprived Sector Loan	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31	7.22	177,108.17
11	Bills Purchased	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77	4.21	4,156.64
12	Other Product	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36	10.50	370,080.82
	Aggregate	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29	9.37	3,012,408.24

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19	8.16	226,342.13
2	Fishery Related	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94	7.89	6,731.08
3	Mining Related	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69	8.73	6,769.49
4	Agriculture, Forestry & Beverage Production Related	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87	8.44	162,138.42
5	Non Food Production Related	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09	8.33	368,675.26
6	Construction	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60	9.47	332,795.19
7	Electricity,Gas and Water	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48	8.62	185,859.95
8	Metal Products, Machinary & 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. 20 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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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, Machinary & 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. 20 million)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55	9.32	252,102.27
7	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90	9.12	165,641.33
8	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02	8.26	88,437.07
9	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93	9.74	139,719.12
10	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97	7.45	257,437.46
11	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62	4.71	4,538.04
12	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35	9.57	436,716.06
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30	8.57	3,719,880.08

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53	8.78	269,314.19	9.49	276,304.79
2	Fishery Related	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84	8.00	10,330.23	8.73	10,631.27
3	Mining Related	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55	9.09	7,859.27	9.76	8,066.06
4	Agriculture, Forestry & Beverage Production Related	8.26	175,620.86	8.79	174,847.78	8.99	183,298.57	9.12	194,101.44	10.12	200,286.15
5	Non Food Production Related	8.07	413,083.29	8.50	420,625.22	8.79	430,559.41	9.06	457,418.28	9.91	468,795.75
6	Construction	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91	9.68	171,339.41	10.43	172,625.19
7	Electricity,Gas and Water	8.07	210,600.04	8.20	211,338.31	8.47	212,378.74	8.60	218,011.79	9.05	219,567.02
8	Metal Products, Machinary & 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. 20 million)	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63	9.75	278,190.32	10.74	279,985.42
7	Real Estate Loan	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96	9.73	180,786.47	10.77	181,202.48
8	Margin Nature Loan	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64	9.41	83,705.35	10.33	82,447.46
9	Hire Purchase Loan	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15	10.03	141,578.17	10.85	142,232.64
10	Deprived Sector Loan	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33	8.49	284,284.79	9.28	286,629.30
11	Bills Purchased	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50	5.13	5,292.40	6.73	4,392.73
12	Other Product	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31	9.95	491,869.18	10.77	495,440.08
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,940.67

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.64	284,409.12	9.74	287,555.00	10.33	293,179.79	10.37	296,975.46	10.40	299,322.85
2	Fishery Related	8.80	11,002.60	8.95	11,137.48	9.58	11,484.27	9.59	11,589.12	9.69	11,665.60
3	Mining Related	9.89	8,142.75	10.11	8,063.58	11.17	7,960.25	11.25	8,147.25	11.17	8,386.01
4	Agriculture, Forestry & Beverage Production Related	10.25	207,142.32	10.48	207,889.60	11.29	211,393.93	11.36	212,612.25	11.37	215,693.93
5	Non Food Production Related	10.18	478,545.40	10.48	481,888.59	11.30	485,566.69	11.45	484,017.71	11.49	474,653.43
6	Construction	10.49	167,603.33	11.01	150,745.35	11.70	154,512.76	11.77	168,415.22	11.76	154,722.58
7	Electricity,Gas and Water	9.20	220,057.85	9.51	224,534.97	9.94	229,095.00	10.08	229,411.78	10.20	235,149.10
8	Metal Products, Machinary & 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. 20 million)	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51	11.62	279,105.89
7	Real Estate Loan	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19	11.83	199,641.17
8	Margin Nature Loan	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79	12.25	64,818.98
9	Hire Purchase Loan	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98	11.89	131,340.20
10	Deprived Sector Loan	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35	10.43	279,645.59
11	Bills Purchased	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69	6.34	3,110.44
12	Other Product	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09	11.94	481,360.83
	Aggregate	10.60	4,122,580.46	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (I
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	6.93
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	11.06
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	11.30
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	11.09
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	10.94
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	10.89
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	2.62
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	2.39
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	8.41

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)		Magh, 2079 (I
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	12.24
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	11.02
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	12.17
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	13.32
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	13.27
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	13.85
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	11.57
8	Metal Products, Machinary & 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	13.69
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	13.76
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	13.67
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	13.18
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	12.98
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	13.04
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	13.84
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	3.51
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	13.82
	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	13.03

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)		Magh, 2079 (I
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	12.93
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	14.41
3	Cash Credit Loan													13.34
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	13.82
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	13.48
6	Residential Personal Home Loan (Up to Rs. 20 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	13.21
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	13.55
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	14.58
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	13.71
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	11.95
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	12.84
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	13.54
	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	13.03

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		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)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	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	5.31	1,325,517.52
2	Fixed:	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	9.98	2,914,338.64
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	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	9.50	538,720.87
2.4	6-12 months	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	9.95	961,436.27
2.5	1-2 yrs	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	10.17	622,777.84
2.6	2 yrs and above	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	10.20	791,403.66
3	Call	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	2.34	293,534.43
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	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	2.72	2,006.31
6	Non interest bearing deposits	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09	-	289,346.28
6.1	Current	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74	-	248,611.14
6.2	Margin	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12	-	39,838.34
6.3	Other	2,813.36	-	662.95	-	553.89	-	580.00	-	449.48	-	682.23	-	896.80
	Aggregate	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	8.00	4,824,743.18

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

Overall Summary of Interest Rate on LCY Productwise Credit		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)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	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	12.13	1,409,236.04
2	Overdraft	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	12.04	101,819.68
3	Cash Credit Loan	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	12.63	533,565.11
4	Trust Receipt Loan/Import Loan	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	12.57	63,117.03
5	Short Term Working Capital/Demand Loan	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	11.02	845,495.11
6	Residential Personal Home Loan (Up to Rs. 20 million)	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	11.97	288,652.83
7	Real Estate Loan	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	12.47	208,471.53
8	Margin Nature Loan	58,247.72	14.52	58,427.42	14.45	58,100.84	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12	12.97	58,902.12
9	Hire Purchase Loan	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	12.27	111,731.38
10	Deprived Sector Loan	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	9.71	264,509.26
11	Bills Purchased	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	12.42	3,818.74
12	Other Product	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	10.98	380,502.96
	Aggregate	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	12.24	4,269,821.78

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		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
1	Saving	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:	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	9.45	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	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	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	10.21	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	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	2.66	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	-	368,032.44	-	406,508.67	-	375,090.16	-	389,609.00	-	418,968.12
6.1	Current	-	327,012.47	-	366,366.21	-	335,606.87	-	351,267.78	-	378,483.13
6.2	Margin	-	39,716.67	-	39,114.58	-	38,484.56	-	37,528.42	-	37,622.92
6.3	Other	-	1,303.31	-	1,027.88	-	998.73	-	812.80	-	2,862.07
	Aggregate	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		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
1	Agricultural and Forest Related	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	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	12.49	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	12.18	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	12.46	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	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	11.42	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, Machinary & Electronic Equipment & Assemblage	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	12.91	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	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	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	12.38	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	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	12.79	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
16	Others	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	12.23	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		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
1	Term Loan	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	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	12.36	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	12.63	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	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. 20 million)	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	12.49	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	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	12.65	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	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	12.72	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	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	12.23	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

Amt 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)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)		Saun, 2081
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	3.77	1,613,937.39	3.69	1,737,642.58	3.43
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	8.38	3,123,115.93	8.15	3,130,250.88	7.93
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	6.75	722,652.54	6.38	574,607.89	6.20
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	7.38	834,460.08	7.07	1,039,688.07	6.69
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	8.95	784,351.04	8.73	717,764.22	8.47
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	10.37	781,652.27	10.30	798,190.72	9.98
3	Call	1.83	322,473.41	1.82	325,706.75	1.70	324,721.57	1.66	334,753.33	1.66	354,140.32	1.60	388,617.03	1.45
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	1.22	2,044.58	1.21	2,272.26	1.20
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20	-	378,161.20	-
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52	-	340,942.75	-
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10	-	36,582.25	-
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58	-	636.20	-
	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	6.06	5,417,776.41	5.77	5,636,943.95	5.66

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)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)		Saun, 2081
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	9.63	322,487.78	9.39	322,187.22	9.25
2	Fishery Related	10.00	14,214.40	9.58	14,339.23	9.27	14,483.03	9.14	14,543.58	9.00	14,579.22	8.90	14,393.66	8.81
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,662.39	10.32	11,404.38	10.19	11,432.13	10.02
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	10.15	253,999.23	9.87	256,118.29	9.59
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	9.85	537,774.04	9.62	539,680.47	10.04
6	Construction	11.72	188,292.56	11.31	191,243.24	11.04	196,058.99	10.72	198,444.90	10.63	200,400.22	10.34	182,860.26	10.15
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	10.23	351,630.30	10.01	363,987.12	9.75
8	Metal Products, Machinary & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82	10.75	68,552.86	10.63	67,329.53	10.31	66,522.51	10.07	65,917.18	9.85
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	10.74	68,560.00	10.43	69,369.12	10.29
10	Wholesaler & Retailer	11.59	921,649.74	11.20	923,401.09	10.87	930,595.17	10.59	924,631.41	10.36	921,695.48	10.19	909,327.67	9.99
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	10.18	309,027.25	10.00	321,326.74	9.85
12	Hotel or Restaurant	11.65	187,727.79	11.34	187,484.66	10.94	188,927.72	10.64	188,933.22	10.47	190,529.88	10.28	193,576.59	10.01
13	Other Services	11.55	186,502.38	11.17	184,610.47	10.82	181,706.17	10.54	181,359.16	10.50	180,844.63	10.16	181,326.86	9.95
14	Consumption Loans	11.97	815,249.70	11.67	812,410.56	11.34	808,778.29	11.11	810,455.08	10.92	818,235.58	10.75	841,140.71	10.55
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	3.50
16	Others	12.12	238,440.00	11.77	237,941.22	11.44	244,587.09	11.16	245,210.31	10.51	250,302.67	10.37	248,547.63	10.56
	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	10.15	4,499,169.25	9.93	4,522,367.75	9.68

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)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)		Saun, 2081
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	10.52	1,652,237.97	10.33	1,689,689.38	10.13
2	Overdraft	12.94	89,596.06	12.63	88,499.94	12.17	87,455.52	11.94	86,118.85	11.66	84,611.21	11.33	92,019.65	11.08
3	Cash Credit Loan	11.59	607,886.01	11.26	601,005.20	10.98	616,285.53	10.67	607,835.06	10.43	603,013.37	10.25	587,955.80	10.03
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	10.66	52,023.90	10.26	52,007.07	10.08
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	10.27	734,594.18	10.11	709,015.95	9.88
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.61	305,511.24	11.21	308,935.71	10.91	310,331.24	10.62	312,637.11	10.43	315,098.60	10.28	316,089.02	10.15
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62	11.11	216,051.56	10.86	213,204.58	10.71	217,119.49	10.45	224,655.82	10.33
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08	11.20	67,524.93	10.90	67,345.96	10.72	68,624.40	10.50	70,344.73	10.18
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04	11.06	114,155.56	10.86	106,520.56	10.69	107,669.67	10.52	106,859.97	10.32
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96	9.54	267,285.27	9.34	264,254.23	9.20	263,068.39	9.15	267,360.18	8.99
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04	10.46	5,867.15	10.06	5,877.77	9.70	6,691.93	9.24	7,790.26	9.39
12	Other Product	10.55	391,906.97	11.57	382,658.08	11.20	388,810.25	10.93	386,563.62	9.44	394,416.13	9.13	398,579.91	10.32
	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	10.15	4,499,169.25	9.93	4,522,367.74	9.68

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		(Mid Aug, 2024)	Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	1,724,414.19	3.38	1,776,234.36	3.32	1,912,128.44	3.34	1,917,693.89	3.35	1,973,575.30	3.34	2,023,411.69	3.36	2,070,323.21
2	Fixed:	3,178,536.06	7.71	3,181,823.47	7.43	3,133,338.92	7.08	3,094,142.81	6.80	3,014,915.47	6.51	3,014,480.94	6.32	3,013,325.32
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	559,022.50	5.67	595,514.54	5.34	615,704.36	5.08	612,431.62	4.88	590,101.99	4.45	620,475.73	4.41	632,440.66
2.4	6-12 months	998,673.91	6.40	1,055,288.33	6.21	1,077,605.33	5.83	1,093,496.69	5.50	1,103,916.27	5.31	1,083,749.38	5.05	1,086,595.80
2.5	1-2 yrs	734,351.08	8.33	712,822.10	7.96	638,976.23	7.43	600,736.91	6.88	547,423.12	6.40	536,354.59	6.09	519,127.04
2.6	2 yrs and above	886,488.58	10.33	818,198.51	10.25	801,053.00	10.11	787,477.59	10.05	773,474.10	9.90	773,901.24	9.82	775,161.82
3	Call	361,813.59	1.39	361,780.73	1.67	367,890.28	1.36	389,613.11	1.28	441,253.72	1.21	420,342.28	1.25	405,740.89
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2,234.71	2.27	2,181.71	2.33	2,098.44	2.31	2,062.80	2.28	2,074.30	2.34	1,953.90	2.32	1,905.35
6	Non interest bearing deposits	328,841.18	-	337,667.97	-	360,956.81	-	351,865.63	-	355,548.16	-	372,315.60	-	352,371.10
6.1	Current	290,733.37	-	299,793.50	-	321,584.17	-	312,395.31	-	314,474.24	-	332,924.01	-	312,812.40
6.2	Margin	37,394.70	-	37,074.67	-	38,040.34	-	38,722.02	-	39,055.11	-	38,720.90	-	38,701.20
6.3	Other	713.11	-	799.80	-	1,332.31	-	748.29	-	2,018.81	-	670.70	-	857.51
	Aggregate	5,595,839.73	5.48	5,659,688.24	5.24	5,776,412.88	5.01	5,755,378.24	4.78	5,787,366.95	4.75	5,832,504.41	4.62	5,843,665.87

Overall Summary of Interest Rate on LCY Sectorwise Credit		(Mid Aug, 2024)	Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	321,931.82	9.01	321,060.81	8.62	321,092.02	8.47	318,973.42	8.38	316,878.39	8.16	317,657.90	8.02	316,207.97
2	Fishery Related	14,372.28	8.58	14,421.37	8.37	14,446.42	8.22	14,397.80	8.10	14,638.75	7.91	14,775.46	7.75	14,792.91
3	Mining Related	11,505.78	9.52	12,962.30	9.09	13,313.33	8.74	13,523.90	8.76	9,787.44	8.52	9,654.64	8.33	10,329.11
4	Agriculture, Forestry & Beverage Production Related	256,225.86	9.35	255,936.07	9.19	257,212.36	8.90	258,449.28	8.70	255,507.86	8.48	260,556.22	8.19	262,227.75
5	Non Food Production Related	540,323.92	9.67	547,700.62	9.35	555,950.87	9.10	563,252.40	8.98	564,547.17	8.55	574,997.35	8.37	577,372.84
6	Construction	181,847.43	9.94	185,259.23	9.68	188,049.09	9.45	187,741.05	9.31	191,204.98	9.03	198,608.36	8.86	200,830.11
7	Electricity,Gas and Water	370,693.56	9.56	373,477.64	9.18	383,655.99	9.02	383,672.95	8.87	387,239.60	8.54	394,630.54	8.39	400,174.18
8	Metal Products, Machinary & Electronic Equipment & Assemblage	67,349.35	9.54	70,756.45	9.90	69,665.95	9.68	69,780.71	9.23	63,877.33	8.80	68,239.26	8.58	68,324.88
9	Transport, Communication and Public Utilities	70,465.59	9.89	70,862.62	9.61	70,628.02	9.30	69,588.54	9.26	56,702.42	8.91	59,086.96	8.70	59,526.11
10	Wholesaler & Retailer	907,242.94	9.73	919,014.97	9.43	928,394.15	9.29	927,933.32	9.11	945,754.44	8.86	954,572.34	8.56	950,507.83
11	Finance, Insurance and Real Estate	315,593.85	9.48	325,363.21	9.19	342,458.66	8.91	332,394.91	8.80	332,218.26	8.43	353,078.01	8.14	342,628.06
12	Hotel or Restaurant	197,983.23	9.76	199,230.13	9.47	202,228.47	9.22	202,058.33	9.10	209,717.62	8.78	206,783.35	8.51	212,475.55
13	Other Services	178,850.03	9.72	182,039.83	9.44	182,789.16	9.23	183,929.49	9.15	186,182.66	8.86	192,087.92	8.67	192,077.78
14	Consumption Loans	842,602.28	10.30	850,030.43	10.06	854,688.39	9.95	858,527.85	9.65	868,497.38	9.33	886,342.47	9.19	889,515.63
15	Local Government	1,176.10	3.50	1,176.10	3.50	1,176.10	3.91	1,175.34	3.50	1,175.71	3.50	1,175.71	3.50	1,175.70
16	Others	244,615.77	10.34	245,374.69	10.11	246,057.41	9.85	246,051.47	9.75	245,962.28	9.51	240,548.47	9.33	238,095.35
	Aggregate	4,522,779.79	9.52	4,574,666.46	9.33	4,631,806.37	9.07	4,631,450.72	8.90	4,649,892.30	8.69	4,732,794.97	8.55	4,736,261.74

Overall Summary of Interest Rate on LCY Productwise Credit		(Mid Aug, 2024)	Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	1,692,750.36	9.90	1,718,491.16	9.61	1,734,321.28	9.39	1,734,865.25	9.25	1,721,777.94	8.96	1,737,166.27	8.71	1,748,336.37
2	Overdraft	88,878.48	10.66	89,941.26	10.35	89,465.63	10.06	88,500.22	9.98	85,019.57	9.82	85,664.30	9.61	83,668.41
3	Cash Credit Loan	588,603.11	9.77	592,900.04	9.44	595,642.03	9.21	589,929.82	9.07	594,217.58	8.82	611,360.04	8.59	606,783.47
4	Trust Receipt Loan/Import Loan	56,984.62	9.86	63,233.31	9.72	63,506.60	9.06	69,495.72	9.08	68,522.80	9.10	64,356.70	8.50	67,172.16
5	Short Term Working Capital/Demand Loan	712,679.80	9.55	721,785.57	9.01	743,815.77	8.73	754,686.26	8.63	771,978.98	8.33	798,416.97	8.14	799,045.59
6	Residential Personal Home Loan (Up to Rs. 20 million)	316,374.42	9.93	317,963.39	9.71	319,583.71	9.42	319,645.57	9.31	319,814.31	9.08	322,050.47	8.85	318,845.82
7	Real Estate Loan	224,537.01	10.14	222,454.13	9.84	225,898.02	9.60	225,977.85	9.41	234,057.36	9.14	229,909.23	8.91	232,995.14
8	Margin Nature Loan	71,693.11	9.90	79,141.05	9.69	84,210.43	9.13	85,911.44	9.12	86,330.03	8.84	91,542.11	8.58	93,124.98
9	Hire Purchase Loan	107,065.51	10.09	107,998.00	9.81	107,823.81	9.58	109,553.37	9.45	111,582.09	9.22	112,000.18	9.03	113,021.79
10	Deprived Sector Loan	263,633.44	8.61	262,326.80	8.34	267,907.80	8.04	255,176.65	7.91	246,875.85	7.68	258,535.77	7.54	247,890.25
11	Bills Purchased	6,792.35	9.84	6,508.14	9.23	7,173.22	9.22	7,632.63	9.28	7,853.04	9.11	8,303.52	8.72	7,905.78
12	Other Product	392,787.58	10.05	391,923.64	9.95	392,458.06	9.67	390,075.93	9.44	401,862.74	9.26	413,489.41	9.05	417,469.13
	Aggregate	4,522,779.79	9.52	4,574,666.47	9.33	4,631,806.37	9.07	4,631,450.72	8.90	4,649,892.30	8.69	4,732,794.98	8.55	4,736,258.89

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2081 (Mid March, 2025)	
S.N.	**Description**	Wt. avg. (%)	Amount
1	Saving	3.36	2,115,621.95
2	Fixed:	6.27	2,991,263.97
2.1	up to 1 month	-	-
2.2	1-3 months	-	-
2.3	3-6 months	4.45	601,753.72
2.4	6-12 months	4.95	1,098,169.80
2.5	1-2 yrs	5.92	502,718.59
2.6	2 yrs and above	9.73	788,621.85
3	Call	1.27	405,557.00
4	Certificate of Deposits	-	-
5	Other	2.31	1,864.74
6	Non interest bearing deposits	-	366,508.54
6.1	Current	-	324,894.56
6.2	Margin	-	40,160.09
6.3	Other	-	1,453.89
	Aggregate	4.54	5,880,816.19

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2081 (Mid March, 2025)	
S.N.	**Description**	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.85	312,683.15
2	Fishery Related	7.62	14,936.51
3	Mining Related	8.09	10,761.69
4	Agriculture, Forestry & Beverage Production Related	7.98	273,046.85
5	Non Food Production Related	8.18	577,552.06
6	Construction	8.72	201,295.91
7	Electricity,Gas and Water	8.23	404,351.72
8	Metal Products, Machinary & Electronic Equipment & Assemblage	8.38	68,945.70
9	Transport, Communication and Public Utilities	8.53	59,843.71
10	Wholesaler & Retailer	8.38	951,121.27
11	Finance, Insurance and Real Estate	7.92	342,067.76
12	Hotel or Restaurant	8.34	213,768.38
13	Other Services	8.50	195,737.18
14	Consumption Loans	9.03	899,687.78
15	Local Government	3.50	1,175.69
16	Others	9.15	241,490.82
	Aggregate	8.40	4,768,466.16

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2081 (Mid March, 2025)	
S.N.	**Description**	Wt. avg. (%)	Amount
1	Term Loan	8.54	1,759,868.96
2	Overdraft	9.42	83,783.17
3	Cash Credit Loan	8.41	606,354.04
4	Trust Receipt Loan/Import Loan	8.34	66,545.68
5	Short Term Working Capital/Demand Loan	7.95	813,490.16
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.69	322,522.19
7	Real Estate Loan	8.72	234,940.31
8	Margin Nature Loan	8.39	96,393.57
9	Hire Purchase Loan	8.86	113,430.92
10	Deprived Sector Loan	7.35	246,629.90
11	Bills Purchased	8.43	8,386.29
12	Other Product	8.92	416,120.98
	Aggregate	8.40	4,768,466.16

Annex-I

Name list of Banks and Financial Institutions
(Mid-Mar, 2025)

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
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. Development Banks					
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			
C. Finance Companies					
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	Samriddhi Finance Company Limited	Samriddhi
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	Sworojgar
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 Sanatha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bitiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bitiya 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	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana
37	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	38	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
39	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	40	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique
41	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	42	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
43	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	44	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
45	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	46	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
47	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	48	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
49	Matribhumi Laghubitta Bittiya Sanstha Limited	Kisan(NRN)	50	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan
51	Super Laghubitta Bittiya Sanstha Limited	Super	52	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA