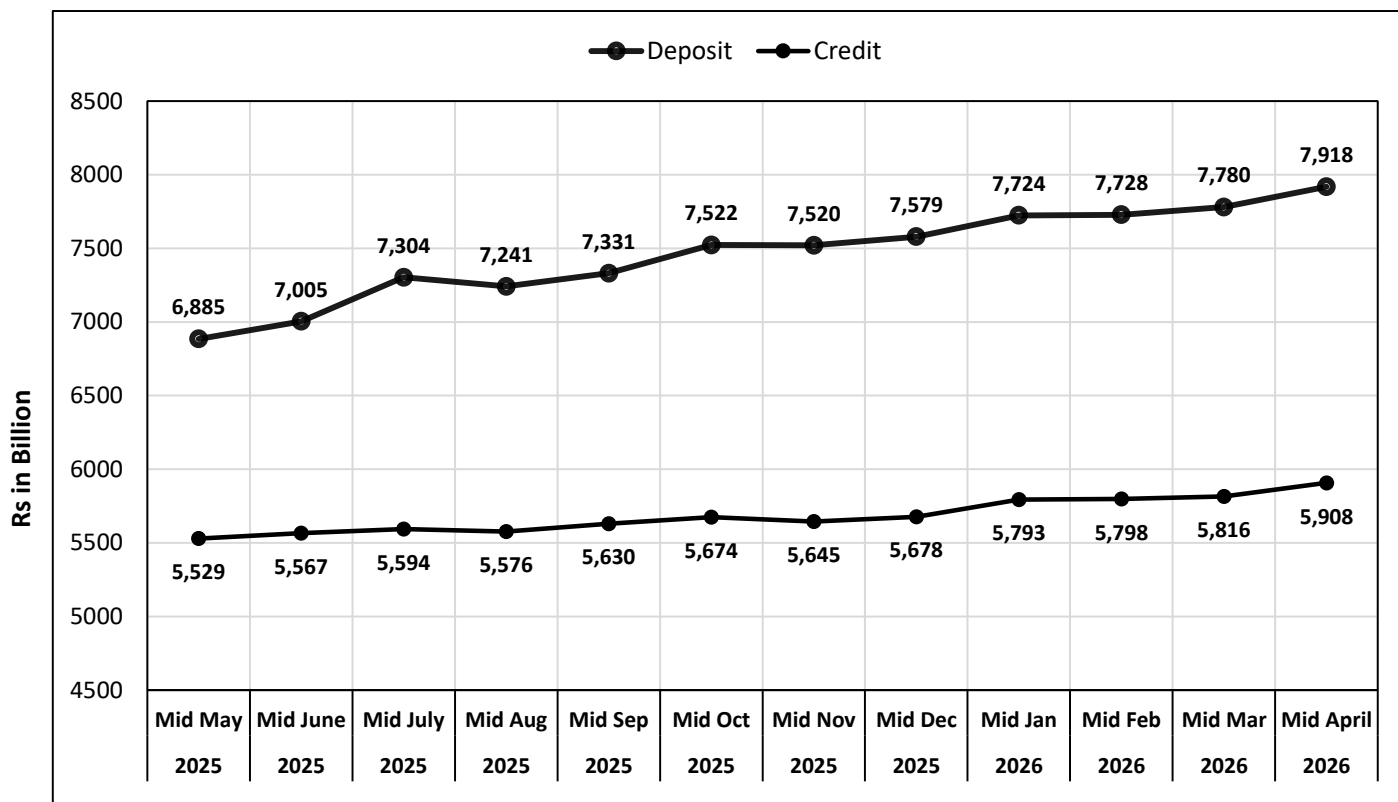


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Chait
(Mid-Apr, 2026)

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

Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs) 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	51	1	106
Total Number of Licensed BFIs	20	17	17	51	1	106

- 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.
The financial indicators of Microfinance institutions commencing from Asar 2082 (Mid July 2025) also includes NFRS based data, based on data submitted by respective microfinance institutions due to applicability of NFRS for microfinance institutions from FY 2081.82

Major Financial Indicators

as on Chait End, 2082 (Mid-Apr, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	116.85	10.51	2.29	129.65
2	Total Credit/GDP	86.02	8.96	1.75	96.73
3	Total Credit/ Total Deposit**	73.61	85.26	76.51	74.61
4	CD Ratio*	72.92	84.81	76.19	73.93
5	Fixed Deposit/Total Deposit	38.65	34.83	57.95	38.68
6	Saving Deposit/Total Deposit	44.67	53.20	29.60	45.10
7	Current Deposit/Total Deposit	7.66	2.81	1.33	7.15
8	Call Deposit/Total Deposit	8.29	9.11	11.06	8.40
9	NPL/ Total Loan [^]	5.41	6.13	12.19	5.60
10	Total LLP /Total Loan	5.85	5.63	10.60	5.92
11	Deprived Sector Loan/Total Loan ^{\$^}	5.18	5.90	5.68	5.26
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.36	6.41	10.93	8.25
2	Investment in Gov. Securities/Total Deposit	15.14	12.85	11.69	14.89
3	Total Liquid Assets/Total Deposit [#]	36.18	26.33	35.37	35.37
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.61	10.73	10.75	9.72
2	Total Capital/RWA	12.53	13.58	13.47	12.62
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,003	1,124	292	6,419
3	No. of Deposit Accounts	53,517,842	7,800,824	1,082,592	62,401,258
4	No. of Loan Accounts	1,703,202	265,939	75,471	2,044,612
5	No. of Branchless Banking Centers	742	4	-	746
6	No. of Branchless Banking Customers	267,816	547	-	268,363
7	No. of Mobile Banking Customers	25,504,292	3,939,431	331,832	29,775,555
8	No. of Internet Banking Customers	1,772,365	611,086	20,324	2,403,775
9	No. of ATMs	4,798	339	37	5,174
10	No. of Debit Cards	12,401,821	1,354,646	84,578	13,841,045
11	No. of Credit Cards	323,986	4,939	753	329,678
12	No. of Prepaid Cards	274,683	4,703	-	279,386
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.40			
	(a) Saving	2.90			
	(b) Fixed	5.09			
	(c) Call	0.67			
2	Wt. Avg Interest Rate on Credit	6.77			

Note:

Bank balance includes money at call

Nominal GDP for 2024/25(P) stands at Rs. 6,107,220 million (Source: <https://nsonepal.gov.np/content/13365/annuppout-statistics-regarding-national-audit-of-national/>)

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

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

[^]Data as on Chaitra end of FY2082/83 (2025/26)

[#]Calculation method is revised; liquid assets are derived from FN 9 (CAF 2015) and FN 8 (CAF 2007)

*CD Ratio =

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

**Total Credit / Total Deposit = $\frac{\text{Total Credit}}{\text{Total Deposit}}$ (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-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	683,127	728,713	775,395	824,516	831,904	6.67	6.41	0.90
a. Paid-up Capital	425,052	436,408	443,682	467,328	472,543	2.67	1.67	1.12
b. Statutory Reserves	138,151	150,114	162,782	173,105	175,292	8.66	8.44	1.26
c. Retained Earning	(6,633)	(21,577)	(31,473)	(37,040)	(40,891)	225.30	45.86	10.40
d. Others Reserves	126,558	163,767	200,403	221,122	224,959	29.40	22.37	1.74
2 BORROWINGS	255,302	240,886	235,077	228,432	225,990	-5.65	-2.41	-1.07
a. NRB	2,022	393	433	542	542	-80.57	10.31	0.00
b. "A"Class Licensed Institution	18,993	6,970	9,133	15,365	15,123	-63.30	31.04	-1.57
c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	17,848	15,649	-25.04	-31.11	-12.32
d. Other Financial Ins.	6,467	8,037	7,243	3,655	3,650	24.27	-9.88	-0.13
e. Bonds and Securities	163,416	177,211	185,012	191,023	191,026	8.44	4.40	0.00
3 DEPOSITS	5,771,238	6,495,583	7,303,531	7,780,151	7,918,313	12.55	12.44	1.78
a. Current	454,049	381,824	527,894	525,098	566,477	-15.91	38.26	7.88
b. Savings	1,519,064	1,954,389	2,673,443	3,415,380	3,570,799	28.66	36.79	4.55
c. Fixed	3,359,257	3,642,837	3,506,979	3,105,822	3,062,842	8.44	-3.73	-1.38
d. Call Deposits	390,785	472,514	547,192	680,143	665,254	20.91	15.80	-2.19
e. Others	48,082	44,019	48,023	53,707	52,941	-8.45	9.10	-1.43
4 Bills Payable	3,189	3,117	3,242	4,509	8,448	-2.25	4.03	87.37
5 Other Liabilities	502,666	598,080	710,107	841,305	826,127	18.98	18.73	-1.80
1. Loan Loss Provision	168,124	230,012	285,008	339,611	349,672	36.81	23.91	2.96
2. Interest Suspense a/c	28,910	28,409	56,087	69,909	66,231	-1.73	97.43	-5.26
3. Others	305,633	339,659	369,012	431,785	410,223	11.13	8.64	-4.99
6 Reconciliation A/c	471	3,179	4,343	629	560	574.99	36.58	-10.94
7 Profit & Loss A/c	75,002	61,825	69,866	42,348	47,641	-17.57	13.01	12.50
TOTAL	7,290,996	8,131,382	9,101,560	9,721,889	9,858,983	11.53	11.93	1.41
Assets								
1 LIQUID FUNDS	533,958	553,205	647,262	656,999	721,089	3.60	17.00	9.75
a. Cash Balance	102,134	103,855	101,206	93,610	94,152	1.69	-2.55	0.58
Nepalese Notes & Coins	99,262	100,579	97,078	88,444	88,480	1.33	-3.48	0.04
Foreign Currency	2,871	3,277	4,128	5,166	5,671	14.11	25.98	9.79
b. Bank Balance	362,361	378,811	483,070	499,031	559,086	4.54	27.52	12.03
1. In Nepal Rastra Bank	288,687	330,452	385,908	376,373	468,817	14.47	16.78	24.56
2. "A"Class Licensed Institution	23,870	17,711	58,265	68,871	23,224	-25.80	228.99	-66.28
3. Other Financial Ins.	2,939	1,621	1,428	900	882	-44.86	-11.87	-1.92
4. In Foreign banks	46,865	29,028	37,468	52,887	66,162	-38.06	29.08	25.10
c. Money at Call	69,463	70,539	62,986	64,357	67,851	1.55	-10.71	5.43
2 INVESTMENTS	1,049,633	1,471,177	1,743,212	1,913,788	1,902,350	40.16	18.49	-0.60
a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,170,920	1,179,357	13.06	0.70	0.72
b. Others	19,827	306,882	570,793	742,868	722,993	1447.82	86.00	-2.68
3 SHARE & OTHER INVESTMENT	251,757	275,676	365,368	478,284	500,667	9.50	32.54	4.68
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,814,735	5,906,388	5.97	8.18	1.58
4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,804,407	5,895,085	5.91	8.13	1.56
a. Private Sector	4,687,782	4,952,707	5,355,346	5,593,551	5,660,780	5.65	8.13	1.20
b. Financial Institutions	183,328	202,802	222,405	206,394	229,158	10.62	9.67	11.03
c. Government Organizations	2,697	6,202	3,450	4,462	5,148	129.96	-44.36	15.37
4.2 BILLS PURCHASED	3,600	6,954	10,086	10,327	11,303	93.16	45.03	9.45
5 LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,443	1,400	92.13	73.06	-2.99
6 FIXED ASSETS	136,783	145,320	152,824	153,284	153,340	6.24	5.16	0.04
7 OTHER ASSETS	417,472	476,248	546,869	644,619	613,499	14.08	14.83	-4.83
a. Accrued Interests	244,588	282,704	315,816	386,555	348,564	15.58	11.71	-9.83
b. Others	172,884	193,544	231,053	258,064	264,935	11.95	19.38	2.66
8 Expenses not Written off	364	1,004	46	34	34	175.67	-95.45	-0.06
9 Non Banking Assets	18,689	35,509	50,551	51,330	54,266	90.01	42.36	5.72
10 Reconciliation Account	2,304	2,550	10	7,022	5,456	10.66	-99.60	-22.31
11 Profit & Loss A/c	1,831	497	1,481	351	494	-72.86	198.06	40.78
TOTAL	7,290,996	8,131,382	9,101,560	9,721,889	9,858,983	11.53	11.93	1.41

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	611,312	652,888	697,778	743,441	751,024	6.80	6.88	1.02
a. Paid-up Capital	369,857	379,020	385,327	406,228	411,228	2.48	1.66	1.23
b. Statutory Reserves	126,035	137,000	148,046	157,048	159,099	8.70	8.06	1.31
c. Retained Earning	(1,180)	(13,948)	(19,371)	(21,385)	(25,248)	1082.50	38.88	18.06
d. Others Reserves	116,599	150,815	183,775	201,550	205,946	29.34	21.85	2.18
2 BORROWINGS	243,416	231,919	225,206	217,773	214,136	-4.72	-2.89	-1.67
a. NRB	1,674	393	433	542	542	-76.53	10.31	0.00
b. "A"Class Licensed Institution	16,193	6,970	8,433	15,365	13,923	-56.96	21.00	-9.38
c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	17,848	15,649	-25.04	-31.11	-12.32
d. Other Financial Ins.	6,164	7,558	6,806	3,230	3,229	22.61	-9.95	-0.02
e. Bonds and Securities	154,982	168,723	176,277	180,789	180,791	8.87	4.48	0.00
3 DEPOSITS	5,086,244	5,756,809	6,541,650	7,013,267	7,136,173	13.18	13.63	1.75
a. Current	441,571	368,702	508,974	507,706	546,596	-16.50	38.04	7.66
b. Savings	1,366,476	1,752,143	2,391,430	3,046,746	3,187,727	28.22	36.49	4.63
c. Fixed	2,898,148	3,177,768	3,112,938	2,796,121	2,758,084	9.65	-2.04	-1.36
d. Call Deposits	333,864	415,610	481,153	609,414	591,242	24.49	15.77	-2.98
e. Others	46,186	42,586	47,156	53,280	52,523	-7.79	10.73	-1.42
4 Bills Payable	3,163	3,095	3,230	4,481	8,436	-2.15	4.34	88.26
5 Other Liabilities	453,119	538,952	636,043	761,469	746,500	18.94	18.01	-1.97
1. Loan Loss Provision	147,603	201,267	246,562	297,295	307,509	36.36	22.50	3.44
2. Interest Suspense a/c	18,049	15,809	41,966	53,750	50,765	-12.41	165.45	-5.55
3. Others	287,467	321,875	347,515	410,424	388,226	11.97	7.97	-5.41
6 Reconciliation A/c	470	3,177	4,315	612	540	576.23	35.80	-11.85
7 Profit & Loss A/c	68,213	55,901	62,713	37,811	41,616	-18.05	12.19	10.06
TOTAL	6,465,937	7,242,741	8,170,934	8,778,855	8,898,424	12.01	12.82	1.36
Assets								
1 LIQUID FUNDS	450,799	477,887	574,754	594,421	648,946	6.01	20.27	9.17
a. Cash Balance	92,853	95,352	92,517	85,586	86,297	2.69	-2.97	0.83
Nepalese Notes & Coins	90,215	92,309	88,822	80,934	81,276	2.32	-3.78	0.42
Foreign Currency	2,638	3,043	3,695	4,652	5,021	15.33	21.43	7.94
b. Bank Balance	324,727	340,981	437,981	458,909	510,478	5.01	28.45	11.24
1. In Nepal Rastra Bank	263,539	301,463	353,434	344,192	428,961	14.39	17.24	24.63
2. "A"Class Licensed Institution	14,124	10,338	47,060	61,791	15,339	-26.80	355.19	-75.18
3. Other Financial Ins.	201	153	24	43	21	-23.51	-84.63	-52.05
4. In Foreign banks	46,864	29,026	37,463	52,882	66,157	-38.06	29.07	25.10
c. Money at Call	33,219	41,554	44,257	49,926	52,171	25.09	6.50	4.50
2 INVESTMENTS	937,730	1,330,657	1,599,985	1,768,567	1,760,825	41.90	20.24	-0.44
a. Govt. Securities	918,942	1,049,313	1,070,576	1,071,711	1,080,466	14.19	2.03	0.82
b. Others	18,788	281,344	529,409	696,856	680,359	1397.43	88.17	-2.37
3 SHARE & OTHER INVESTMENT	238,878	262,629	349,567	456,885	477,522	9.94	33.10	4.52
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,312,591	4,567,541	4,960,492	5,171,760	5,251,792	5.91	8.60	1.55
4.1 LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	5,161,433	5,240,490	5.84	8.55	1.53
a. Private Sector	4,149,539	4,381,897	4,749,763	4,967,610	5,025,699	5.60	8.40	1.17
b. Financial Institutions	156,762	172,496	197,193	189,361	209,643	10.04	14.32	10.71
c. Government Organizations	2,690	6,194	3,450	4,462	5,148	130.31	-44.30	15.37
4.2 BILLS PURCHASED	3,600	6,954	10,086	10,327	11,303	93.16	45.03	9.45
5 LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,443	1,400	92.13	73.06	-2.99
6 FIXED ASSETS	124,602	132,130	137,527	137,595	137,598	6.04	4.08	0.00
7 OTHER ASSETS	381,570	436,640	503,140	597,666	568,753	14.43	15.23	-4.84
a. Accrued Interests	218,341	255,668	289,037	354,489	319,620	17.10	13.05	-9.84
b. Others	163,228	180,972	214,102	243,177	249,133	10.87	18.31	2.45
8 Expenses not Written off	363	1,003	45	30	30	176.18	-95.47	0.00
9 Non Banking Assets	15,306	30,176	42,773	43,476	46,107	97.15	41.75	6.05
10 Reconciliation Account	2,301	2,547	-	7,010	5,449	10.70	-100.00	-22.26
11 Profit & Loss A/c	1,001	-	-	-	-	-100.00	0.00	0.00
TOTAL	6,465,937	7,242,741	8,170,934	8,778,855	8,898,424	12.01	12.82	1.36

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	52,784	57,742	60,146	62,996	63,045	9.39	4.16	0.08
a. Paid-up Capital	40,207	42,171	43,055	45,783	45,998	4.88	2.10	0.47
b. Statutory Reserves	8,341	9,318	10,724	11,770	11,869	11.72	15.08	0.84
c. Retained Earning	(355)	(878)	(3,457)	(6,184)	(6,241)	147.43	293.66	0.92
d. Others Reserves	4,592	7,131	9,825	11,627	11,419	55.30	37.78	-1.79
2 BORROWINGS	9,340	8,019	8,624	8,911	10,107	-14.14	7.55	13.42
a. NRB	300	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution	1,250	-	700	-	1,200	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	303	479	437	424	420	57.88	-8.80	-0.98
e. Bonds and Securities	7,486	7,540	7,487	8,486	8,486	0.71	-0.70	0.00
3 DEPOSITS	571,573	610,171	630,437	629,730	642,166	6.75	3.32	1.97
a. Current	11,059	11,513	16,950	15,895	18,022	4.10	47.22	13.38
b. Savings	132,843	176,770	250,566	328,986	341,646	33.07	41.75	3.85
c. Fixed	380,584	374,776	308,219	227,835	223,650	-1.53	-17.76	-1.84
d. Call Deposits	46,811	46,863	53,904	56,686	58,525	0.11	15.02	3.24
e. Others	275	249	798	328	323	-9.24	220.33	-1.58
4 Bills Payable	23	21	13	27	12	-9.55	-40.29	-55.19
5 Other Liabilities	30,451	36,086	48,936	52,255	50,935	18.50	35.61	-2.53
1. Loan Loss Provision	13,887	19,372	27,666	30,582	30,814	39.49	42.81	0.76
2. Interest Suspense a/c	1,931	2,459	3,366	4,790	4,133	27.37	36.90	-13.71
3. Others	14,633	14,255	17,904	16,883	15,988	-2.58	25.60	-5.30
6 Reconciliation A/c	0	0	0	1	1	-100.00	0.00	0.00
7 Profit & Loss A/c	5,715	5,291	5,887	4,168	5,237	-7.42	11.25	25.64
TOTAL	669,886	717,330	754,042	758,088	771,502	7.08	5.12	1.77
Assets								
1 LIQUID FUNDS	64,562	56,513	54,762	47,136	52,082	-12.47	-3.10	10.49
a. Cash Balance	7,574	7,022	7,372	6,831	6,665	-7.29	5.00	-2.42
Nepalese Notes & Coins	7,341	6,788	6,940	6,317	6,014	-7.53	2.24	-4.78
Foreign Currency	233	234	433	514	650	0.30	85.08	26.56
b. Bank Balance	28,785	29,706	36,081	32,265	34,500	3.20	21.46	6.93
1. In Nepal Rastra Bank	20,033	23,445	26,115	26,052	27,823	17.03	11.39	6.80
2. "A"Class Licensed Institution	7,521	5,775	9,146	5,655	6,111	-23.21	58.36	8.05
3. Other Financial Ins.	1,228	483	815	552	561	-60.67	68.75	1.59
4. In Foreign banks	2	2	5	5	5	0.00	216.96	0.00
c. Money at Call	28,203	19,786	11,308	8,040	10,917	-29.85	-42.85	35.78
2 INVESTMENTS	91,763	114,973	118,004	112,230	112,241	25.29	2.64	0.01
a. Govt. Securities	90,725	92,535	86,899	83,040	82,521	2.00	-6.09	-0.62
b. Others	1,038	22,438	31,105	29,190	29,720	2061.03	38.63	1.81
3 SHARE & OTHER INVESTMENT	8,504	9,159	11,053	16,127	16,699	7.70	20.68	3.54
4 (Including Bills Purchased)	471,886	501,432	526,613	538,671	547,504	6.26	5.02	1.64
4.1 LOANS & ADVANCES	471,886	501,432	526,613	538,671	547,504	6.26	5.02	1.64
a. Private Sector	451,918	476,949	504,466	523,199	530,787	5.54	5.77	1.45
b. Financial Institutions	19,964	24,480	22,147	15,471	16,717	22.62	-9.53	8.05
c. Government Organizations	3	3	-	-	-	0.00	-100.00	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	8,845	9,710	11,173	11,281	11,338	9.78	15.07	0.51
7 OTHER ASSETS	21,777	22,172	26,828	27,815	26,357	1.81	21.00	-5.24
a. Accrued Interests	14,549	13,386	13,661	17,529	15,105	-8.00	2.06	-13.83
b. Others	7,228	8,787	13,168	10,287	11,251	21.56	49.86	9.38
8 Expenses not Written off	-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets	2,269	3,369	4,687	4,725	4,957	48.51	39.11	4.92
10 Reconciliation Account	0	-	10	-	-	-100.00	0.00	0.00
11 Profit & Loss A/c	279	-	911	100	320	-100.00	0.00	220.59
TOTAL	669,886	717,330	754,042	758,088	771,502	7.08	5.12	1.77

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change			
	2023	2024	2025	2026	2026	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	19,031	18,083	17,470	18,078	17,834	-4.98	-3.39	-1.35	
a. Paid-up Capital	14,988	15,217	15,300	15,316	15,316	1.53	0.55	0.00	
b. Statutory Reserves	3,775	3,796	4,011	4,287	4,325	0.55	5.68	0.87	
c. Retained Earning	(5,098)	(6,751)	(8,645)	(9,471)	(9,401)	32.41	28.05	-0.73	
d. Others Reserves	5,367	5,821	6,803	7,945	7,595	8.46	16.88	-4.42	
2 BORROWINGS	2,546	948	1,248	1,748	1,748	-62.77	31.61	0.00	
a. NRB	49	-	-	-	-	-100.00	0.00	0.00	
b. "A"Class Licensed Institution	1,550	-	-	-	-	-100.00	0.00	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	948	948	1,248	1,748	1,748	0.01	31.61	0.00	
3 DEPOSITS	113,422	128,603	131,444	137,154	139,975	13.38	2.21	2.06	
a. Current	1,419	1,609	1,971	1,497	1,860	13.35	22.52	24.18	
b. Savings	19,745	25,477	31,448	39,648	41,426	29.03	23.44	4.48	
c. Fixed	80,525	90,293	85,822	81,866	81,108	12.13	-4.95	-0.93	
d. Call Deposits	10,110	10,041	12,135	14,044	15,486	-0.69	20.87	10.27	
e. Others	1,622	1,184	68	99	95	-27.02	-94.24	-3.85	
4 Bills Payable	2	1	0	1	0	-74.24	-47.06	-98.80	
5 Other Liabilities	19,097	23,043	25,128	27,580	28,691	20.66	9.05	4.03	
1. Loan Loss Provision	6,634	9,373	10,780	11,734	11,349	41.29	15.02	-3.28	
2. Interest Suspense a/c	8,930	10,140	10,755	11,369	11,333	13.56	6.06	-0.31	
3. Others	3,533	3,529	3,593	4,477	6,009	-0.10	1.81	34.20	
6 Reconciliation A/c	1	2	28	16	20	105.88	1223.81	22.98	
7 Profit & Loss A/c	1,073	633	1,266	369	789	-41.03	100.04	113.52	
TOTAL	155,172	171,311	176,585	184,947	189,057	10.40	3.08	2.22	
Assets									
1 LIQUID FUNDS	18,596	18,804	17,746	15,442	20,061	1.12	-5.63	29.91	
a. Cash Balance	1,706	1,481	1,317	1,194	1,190	-13.18	-11.11	-0.31	
Nepalese Notes & Coins	1,706	1,481	1,317	1,194	1,190	-13.17	-11.12	-0.31	
Foreign Currency	0	0	0	0	0	-76.92	766.67	0.00	
b. Bank Balance	8,849	8,125	9,008	7,858	14,108	-8.18	10.87	79.54	
1. In Nepal Rastra Bank	5,115	5,544	6,359	6,129	12,033	8.39	14.70	96.33	
2. "A"Class Licensed Institution	2,224	1,597	2,060	1,425	1,774	-28.20	29.00	24.53	
3. Other Financial Ins.	1,510	984	590	304	301	-34.83	-40.09	-1.15	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,041	9,198	7,421	6,390	4,763	14.38	-19.32	-25.46	
2 INVESTMENTS	20,140	25,547	25,223	32,991	29,284	26.85	-1.27	-11.24	
a. Govt. Securities	20,140	22,447	14,944	16,169	16,370	11.45	-33.42	1.24	
b. Others	-	3,100	10,278	16,822	12,914	0.00	231.56	-23.23	
3 SHARE & OTHER INVESTMENT	4,375	3,888	4,748	5,271	6,446	-11.13	22.12	22.27	
LOANS & ADVANCES									
4 (Including Bills Purchased)	92,931	99,691	104,182	104,304	107,091	7.27	4.50	2.67	
4.1 LOANS & ADVANCES	92,931	99,691	104,182	104,304	107,091	7.27	4.50	2.67	
a. Private Sector	86,325	93,861	101,116	102,742	104,293	8.73	7.73	1.51	
b. Financial Institutions	6,602	5,826	3,066	1,562	2,798	-11.75	-47.38	79.17	
c. Government Organizations	4	4	-	-	-	0.00	-100.00	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	3,336	3,480	4,123	4,407	4,404	4.30	18.51	-0.07	
7 OTHER ASSETS	14,125	17,436	16,901	19,138	18,389	23.44	-3.07	-3.91	
a. Accrued Interests	11,697	13,651	13,118	14,538	13,839	16.70	-3.91	-4.81	
b. Others	2,428	3,785	3,783	4,600	4,551	55.93	-0.06	-1.08	
8 Expenses not Written off	1	1	0	0	0	10.81	-78.05	-2.70	
9 Non Banking Assets	1,114	1,964	3,091	3,129	3,202	76.36	57.35	2.34	
10 Reconciliation Account	3	3	0	13	6	1.02	-94.97	-51.59	
11 Profit & Loss A/c	551	497	571	251	173	-9.74	14.81	-30.87	
TOTAL	155,172	171,311	176,585	184,947	189,057	10.40	3.08	2.22	

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

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	429,253	455,987	350,266	199,114	222,681	6.23	-23.19	11.84
1.1 Deposit Liabilities	402,421	431,908	328,104	185,848	207,741	7.33	-24.03	11.78
1.1.1 Saving A/c	88,065	79,278	77,164	58,350	66,527	-9.98	-2.67	14.01
1.1.2 Fixed A/c	305,845	344,566	244,252	123,682	136,995	12.66	-29.11	10.76
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	6,880	7,578	-12.13	-51.66	10.15
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	11,097	12,053	-6.86	-34.15	8.62
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	41,743	46,003	15.30	-31.50	10.21
1.1.2.4 Above 1 Year	138,814	166,377	126,923	63,962	71,361	19.86	-23.71	11.57
1.1.3 Call Deposit	8,461	8,034	6,655	3,791	4,191	-5.04	-17.16	10.55
1.1.4 Certificate of Deposits	51	30	32	25	28	-41.40	8.27	11.66
1.2 Others	26,832	24,079	22,163	13,266	14,940	-10.26	-7.96	12.62
2 Commission/Fee Expense	4,228	4,635	5,627	3,745	4,284	9.61	21.41	14.39
3 Employees Expenses	55,126	63,661	68,118	45,484	51,396	15.48	7.00	13.00
4 Office Operating Expenses	38,127	43,010	43,468	27,870	31,671	12.81	1.06	13.64
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-Operating Expenses	499	926	552	179	268	85.74	-40.45	49.47
7. Provision for Risk	65,952	85,515	89,979	65,743	82,283	29.66	5.22	25.16
7.1 Loan loss Provision	65,818	85,205	89,474	65,584	81,939	29.46	5.01	24.94
7.1.1 General Loan loss Provision	17,473	26,227	23,367	19,096	22,262	50.11	-10.90	16.58
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	5,690	8,021	31.70	5.31	40.97
7.1.1.2 Watch List Provision	6,969	12,394	8,800	13,407	14,241	77.85	-29.00	6.23
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	46,863	59,674	23.05	17.01	27.34
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	(375)	2	4.11	-85.79	-100.64
7.2. Provision for Non-Banking Assets	89	153	3	-	-	72.55	-98.08	0.00
7.3. Provision for Loss on Investment	16	31	-	5	6	88.57	-100.00	12.50
7.4. Provision for Loss of Other Assets	29	127	502	154	339	336.07	296.86	120.76
8 Loan Written Off	2,823	4,026	8,709	1,493	2,236	42.60	116.33	49.77
9 Provision for Staff Bonus	10,407	10,642	11,757	7,493	8,456	2.26	10.48	12.85
10 Provision for Income Tax	32,840	33,085	35,956	22,050	26,167	0.75	8.68	18.67
11 Others	79	165	8	114	186	108.98	-95.16	63.05
12 Net Profit	77,771	70,918	78,796	49,039	55,920	-8.81	11.11	14.03
TOTAL EXPENSES	717,106	772,570	693,236	422,324	485,549	7.73	-10.27	14.97
Income								
1. Interest Income	641,877	674,109	567,194	341,561	385,283	5.02	-15.86	12.80
1.1. On Loans and Advance	572,265	588,296	480,770	280,093	315,583	2.80	-18.28	12.67
1.2. On Investment	57,477	66,519	64,883	44,102	49,865	15.73	-2.46	13.07
1.2.1 Government Bonds	53,207	59,980	56,244	35,981	40,557	12.73	-6.23	12.72
1.2.2 Foreign Bonds	228	499	477	317	366	118.51	-4.31	15.53
1.2.3 NRB Bonds	558	960	2,858	3,658	4,207	72.14	197.61	14.99
1.2.4 Deventure & Bonds	3,484	5,079	5,304	4,146	4,735	45.80	4.41	14.22
1.3 Agency Balance	1,430	1,423	1,790	1,363	1,601	-0.48	25.73	17.44
1.4 On Call Deposit	2,428	3,840	3,930	3,649	4,167	58.14	2.35	14.19
1.5 Others	8,276	14,031	15,821	12,353	14,066	69.53	12.76	13.87
2. Comission & Discount	29,086	35,259	39,774	27,320	31,400	21.23	12.80	14.94
2.1 Bills Purchase & Discount	206	397	415	278	331	92.78	4.47	19.05
2.2 Comission	22,065	27,596	30,363	21,022	24,056	25.07	10.03	14.43
2.3 Others	6,815	7,267	8,996	6,020	7,014	6.63	23.79	16.51
3 Income From Exchange Fluctuation	5,553	6,369	9,627	8,284	10,354	14.70	51.16	24.98
3.1 Due to Change in Exchange Rate	829	(311)	787	656	790	-137.56	-352.69	20.29
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	7,628	9,564	41.42	32.34	25.39
4 Other Operating Income	11,095	10,946	13,321	9,064	10,297	-1.35	21.70	13.61
5 Non Operating Income	1,971	1,866	3,167	2,969	3,130	-5.36	69.78	5.45
6 Provision Written Back	27,558	43,240	58,456	32,323	44,177	56.90	35.19	36.67
7 Recovery from Written off Loan	245	285	406	382	428	16.44	42.08	11.90
8 Income from Extra Ordinary Expenses	(1,060)	12	25	25	24	-101.13	105.02	-3.02
9 Net Loss	780	485	1,268	397	455	-37.87	161.63	14.64
TOTAL INCOME	717,106	772,570	693,236	422,324	485,549	7.73	-10.27	14.97

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July					Mid-Mar 2026	Mid-Apr 2026	% Change		
	2023	2024	2025	2026	2026			2/1	3/2	5/4
	1	2	3	4	5					
1 Interest Expenses	364,419	396,012	306,738	176,121	197,104	8.67	-22.54	11.91		
1.1 Deposit Liabilities	339,229	372,863	285,480	163,516	182,910	9.91	-23.44	11.86		
1.1.1 Saving A/c	77,696	70,894	68,372	51,501	58,760	-8.76	-3.56	14.09		
1.1.2 Fixed A/c	254,527	294,989	211,213	108,578	120,343	15.90	-28.40	10.84		
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	6,405	7,053	2.52	-41.87	10.12		
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	9,806	10,678	-3.71	-32.26	8.89		
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	35,422	39,163	19.54	-31.84	10.56		
1.1.2.4 Above 1 Year	125,810	150,210	113,916	56,944	63,449	19.39	-24.16	11.42		
1.1.3 Call Deposit	6,963	6,951	5,863	3,412	3,779	-0.18	-15.64	10.77		
1.1.4 Certificate of Deposits	43	30	32	25	28	-29.89	8.27	11.66		
1.2 Others	25,190	23,148	21,257	12,605	14,194	-8.10	-8.17	12.60		
2 Commission/Fee Expense	4,099	4,524	5,521	3,679	4,207	10.37	22.05	14.37		
3 Employees Expenses	47,816	55,898	60,031	39,914	45,130	16.90	7.39	13.07		
4 Office Operating Expenses	32,261	37,062	37,155	23,986	27,230	14.88	0.25	13.52		
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	462	890	480	118	192	92.56	-46.01	62.89		
7. Provision for Risk	57,437	74,107	74,263	58,236	72,823	29.02	0.21	25.05		
7.1 Loan loss Provision	57,424	74,018	74,000	58,190	72,778	28.90	-0.03	25.07		
7.1.1 General Loan loss Provision	15,606	23,763	21,131	17,328	20,241	52.27	-11.08	16.81		
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	5,387	7,657	35.89	0.52	42.14		
7.1.1.2 Watch List Provision	5,858	10,517	7,815	11,941	12,584	79.51	-25.69	5.39		
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	41,317	52,641	20.98	10.63	27.41		
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	(454)	(104)	7.85	-87.86	-77.02		
7.2. Provision for Non-Banking Assets	0	55	3	-	-	0.00	-94.65	0.00		
7.3. Provision for Loss on Investment	13	31	-	5	6	130.40	-100.00	12.50		
7.4. Provision for Loss of Other Assets	0	3	260	41	40	14200.00	9004.55	-1.89		
8 Loan Written Off	2,602	3,786	8,241	1,372	2,057	45.50	117.67	49.91		
9 Provision for Staff Bonus	9,462	9,671	10,611	6,673	7,416	2.21	9.72	11.14		
10 Provision for Income Tax	29,784	29,989	32,801	19,874	23,307	0.69	9.38	17.27		
11 Others	72	165	8	105	177	128.52	-95.14	68.61		
12 Net Profit	70,037	64,153	71,511	43,885	49,212	-8.40	11.47	12.14		
TOTAL EXPENSES	618,452	676,255	607,360	373,963	428,856	9.35	-10.19	14.68		
Income										
1. Interest Income	551,682	588,736	497,588	301,186	339,053	6.72	-15.48	12.57		
1.1. On Loans and Advance	490,121	511,556	418,637	244,502	274,720	4.37	-18.16	12.36		
1.2. On Investment	51,290	59,590	58,749	40,188	45,425	16.18	-1.41	13.03		
1.2.1 Government Bonds	47,873	53,733	50,369	32,262	36,346	12.24	-6.26	12.66		
1.2.2 Foreign Bonds	228	499	477	317	366	118.51	-4.31	15.53		
1.2.3 NRB Bonds	2	635	2,687	3,529	4,060	27870.93	323.20	15.03		
1.2.4 Deventure & Bonds	3,187	4,724	5,215	4,080	4,653	48.24	10.41	14.06		
1.3 Agency Balance	1,430	1,420	1,778	1,357	1,594	-0.73	25.19	17.40		
1.4 On Call Deposit	1,367	3,245	3,605	3,538	4,037	137.42	11.08	14.10		
1.5 Others	7,475	12,925	14,820	11,601	13,277	72.91	14.66	14.45		
2. Comission & Discount	27,763	33,790	37,791	25,968	29,773	21.71	11.84	14.65		
2.1 Bills Purchase & Discount	206	397	415	278	331	92.78	4.47	19.05		
2.2 Comission	21,250	26,721	29,341	20,334	23,233	25.75	9.81	14.26		
2.3 Others	6,307	6,671	8,035	5,356	6,209	5.78	20.43	15.93		
3 Income From Exchange Fluctuation	5,468	6,294	9,516	8,172	10,220	15.12	51.18	25.07		
3.1 Due to Change in Exchange Rate	817	(317)	773	614	740	-138.79	-344.17	20.36		
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	7,558	9,481	42.15	32.24	25.45		
4 Other Operating Income	9,218	8,654	10,711	7,504	8,539	-6.12	23.77	13.79		
5 Non Operating Income	1,760	1,370	2,668	2,712	2,855	-22.15	94.73	5.26		
6 Provision Written Back	23,391	37,139	48,685	28,040	37,992	58.78	31.09	35.49		
7 Recovery from Written off Loan	231	271	392	368	411	17.32	44.75	11.93		
8 Income from Extra Ordinary Expenses	(1,060)	1	10	13	12	-100.14	567.57	-5.88		
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00		
TOTAL INCOME	618,452	676,255	607,360	373,963	428,856	9.35	-10.19	14.68		

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	53,217	48,793	34,593	18,143	20,175	-8.31	-29.10	11.20
1.1 Deposit Liabilities	52,034	47,947	33,777	17,552	19,511	-7.85	-29.55	11.16
1.1.1 Saving A/c	8,737	6,896	7,413	5,908	6,708	-21.07	7.49	13.54
1.1.2 Fixed A/c	42,073	40,214	25,736	11,363	12,500	-4.42	-36.00	10.01
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	385	423	-30.90	-74.06	9.84
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	940	989	-21.05	-45.43	5.21
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	4,536	4,935	-3.67	-31.55	8.80
1.1.2.4 Above 1 Year	9,226	12,112	9,734	5,502	6,153	31.28	-19.63	11.84
1.1.3 Call Deposit	1,215	836	628	281	302	-31.15	-24.91	7.51
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	590	665	-28.48	-3.61	12.53
2 Commission/Fee Expense	120	103	96	61	70	-14.54	-6.69	16.01
3 Employees Expenses	5,838	6,202	6,432	4,436	4,966	6.23	3.71	11.95
4 Office Operating Expenses	4,617	4,704	4,966	3,078	3,529	1.89	5.56	14.65
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	31	25	18	50	63	-18.97	-29.38	26.94
7. Provision for Risk	7,125	9,415	14,054	6,238	8,237	32.13	49.27	32.05
7.1 Loan loss Provision	7,064	9,268	13,812	6,125	7,938	31.20	49.03	29.60
7.1.1 General Loan loss Provision	1,606	2,077	2,143	1,646	1,888	29.33	3.21	14.69
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	241	346	-35.03	222.30	43.21
7.1.1.2 Watch List Provision	1,010	1,689	895	1,404	1,542	67.34	-47.02	9.79
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	4,467	6,044	33.39	63.09	35.32
7.1.3 Additional Loan Loss Provision	106	52	25	12	6	-50.90	-51.46	-51.91
7.2. Provision for Non-Banking Assets	31	23	-	-	-	-24.12	-100.00	0.00
7.3. Provision for Loss on Investment	3	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	28	124	242	113	299	343.64	95.57	164.89
8 Loan Written Off	150	148	255	110	152	-1.34	72.38	38.01
9 Provision for Staff Bonus	844	868	961	755	933	2.88	10.75	23.62
10 Provision for Income Tax	2,604	3,011	2,628	2,032	2,516	15.63	-12.70	23.78
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	4,787	5,898	-4.23	2.04	23.22
TOTAL EXPENSES	80,737	79,197	70,053	39,690	46,540	-1.91	-11.55	17.26
Income								
1. Interest Income	74,528	70,425	56,897	33,171	37,806	-5.51	-19.21	13.97
1.1. On Loans and Advance	68,237	63,418	50,838	29,232	33,405	-7.06	-19.84	14.27
1.2. On Investment	4,790	5,607	5,055	3,265	3,692	17.05	-9.84	13.07
1.2.1 Government Bonds	4,352	5,401	5,039	3,238	3,653	24.11	-6.70	12.83
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	11	15	-53.19	-91.93	33.80
1.2.4 Deventure & Bonds	2	2	0	16	24	-20.97	-93.88	46.32
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	50	58	-53.14	-52.08	15.97
1.5 Others	725	1,037	830	623	651	43.00	-19.94	4.56
2. Comission & Discount	1,030	1,171	1,576	1,115	1,346	13.73	34.58	20.74
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	563	673	13.91	20.37	19.55
2.3 Others	446	506	775	552	673	13.50	53.27	21.96
3 Income From Exchange Fluctuation	85	74	111	112	134	-12.63	49.59	18.81
3.1 Due to Change in Exchange Rate	12	5	13	42	50	-56.45	150.09	19.19
3.2 Due to Foreign Currency Trans.	73	69	98	71	84	-5.21	41.74	18.58
4 Other Operating Income	1,601	1,916	2,033	1,250	1,406	19.65	6.12	12.54
5 Non Operating Income	114	278	295	192	204	144.51	6.16	6.32
6 Provision Written Back	3,135	5,325	8,223	3,750	5,322	69.88	54.41	41.91
7 Recovery from Written off Loan	9	8	7	3	5	-12.23	-7.03	48.50
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	97	317	-100.00	0.00	227.99
TOTAL INCOME	80,737	79,197	70,053	39,690	46,540	-1.91	-11.55	17.26

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	11,618	11,182	8,936	4,849	5,402	-3.75	-20.09	11.40
1.1 Deposit Liabilities	11,159	11,098	8,846	4,779	5,320	-0.55	-20.29	11.32
1.1.1 Saving A/c	1,631	1,488	1,380	940	1,059	-8.75	-7.30	12.57
1.1.2 Fixed A/c	9,245	9,363	7,303	3,741	4,153	1.27	-22.00	11.01
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	90	102	-41.26	-43.70	13.28
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	351	386	5.13	-21.94	10.16
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	1,785	1,905	4.16	-22.02	6.76
1.1.2.4 Above 1 Year	3,778	4,055	3,274	1,516	1,759	7.32	-19.26	16.07
1.1.3 Call Deposit	283	247	164	98	109	-12.70	-33.52	11.35
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	70	82	-81.57	5.98	16.69
2 Commission/Fee Expense	9	8	10	6	6	-13.47	19.24	10.71
3 Employees Expenses	1,472	1,562	1,655	1,135	1,299	6.09	5.99	14.52
4 Office Operating Expenses	1,249	1,244	1,347	806	912	-0.36	8.28	13.20
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-Operating Expenses	5	11	53	12	13	112.19	378.28	10.69
7. Provision for Risk	1,389	1,993	1,662	1,269	1,223	43.48	-16.60	-3.59
7.1 Loan loss Provision	1,330	1,919	1,662	1,269	1,223	44.23	-13.35	-3.59
7.1.1 General Loan loss Provision	261	388	93	123	133	48.67	-76.07	8.78
7.1.1.1 Pass Loan Loss Provision	160	199	3	62	18	24.79	-98.48	-70.02
7.1.1.2 Watch List Provision	101	188	90	61	115	86.43	-52.34	88.35
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	1,079	989	48.16	-0.05	-8.36
7.1.3 Additional Loan Loss Provision	36	-	40	67	101	-100.00	0.00	50.65
7.2. Provision for Non-Banking Assets	58	75	-	-	-	29.14	-100.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	1	-	0	-	-	-100.00	0.00	0.00
8 Loan Written Off	71	92	212	10	26	29.24	131.92	158.89
9 Provision for Staff Bonus	101	102	184	65	107	1.18	79.71	64.02
10 Provision for Income Tax	452	86	527	143	344	-81.03	513.89	140.12
11 Others	7	1	-	9	9	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	367	810	-45.80	47.77	120.38
TOTAL EXPENSES	17,917	17,117	15,823	8,671	10,152	-4.46	-7.56	17.08
Income								
1. Interest Income	15,666	14,947	12,708	7,204	8,424	-4.59	-14.98	16.94
1.1. On Loans and Advance	13,907	13,322	11,295	6,360	7,459	-4.21	-15.22	17.28
1.2. On Investment	1,397	1,322	1,079	649	748	-5.42	-18.36	15.35
1.2.1 Government Bonds	983	847	836	481	559	-13.87	-1.24	16.03
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	118	132	1.39	27.52	11.96
1.2.4 Deventure & Bonds	295	354	88	50	58	20.03	-75.06	16.81
1.3 Agency Balance	-	3	12	6	8	0.00	245.56	27.09
1.4 On Call Deposit	285	231	151	61	72	-19.03	-34.70	17.57
1.5 Others	76	69	171	129	138	-9.42	147.46	6.99
2. Comission & Discount	293	299	407	237	281	1.91	36.19	18.80
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	125	150	-9.28	5.74	20.19
2.3 Others	63	90	186	112	131	42.98	107.06	17.23
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	276	376	576	310	352	36.26	53.33	13.61
5 Non Operating Income	98	218	205	65	72	122.96	-6.00	10.88
6 Provision Written Back	1,033	776	1,548	533	862	-24.87	99.53	61.87
7 Recovery from Written off Loan	6	7	6	11	11	25.64	-6.80	0.44
8 Income from Extra Ordinary Expenses	1	10	15	12	12	1994.00	39.83	0.00
9 Net Loss	545	485	358	300	138	-11.09	-26.21	-54.11
TOTAL INCOME	17,917	17,117	15,823	8,671	10,152	-4.46	-7.56	17.08

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

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	369,627	363,887	356,370	351,904	348,902	-1.55	-2.07	-0.85
Fishery Related	15,012	16,213	16,261	15,961	15,697	8.00	0.29	-1.65
Mining Related	11,789	11,898	11,755	13,134	12,869	0.92	-1.20	-2.02
Agriculture, Forestry, Beverage & Non Food Production Related*	782,536	857,723	929,124	975,018	984,931	9.61	8.32	1.02
Construction	203,379	207,710	231,369	251,646	256,011	2.13	11.39	1.73
Electricity, Gas and Water	307,457	376,015	445,617	478,727	491,468	22.30	18.51	2.66
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	76,981	77,470	-0.02	3.96	0.63
Transport, Communication and Public Utilities	98,130	88,555	83,318	87,715	87,410	-9.76	-5.91	-0.35
Wholesaler & Retailer	983,500	999,438	1,033,161	1,041,307	1,047,376	1.62	3.37	0.58
Finance, Insurance and Real Estate	365,559	396,355	440,738	429,044	466,059	8.42	11.20	8.63
Tourism Service**	211,160	231,556	257,021	268,008	273,362	9.66	11.00	2.00
Other Services	196,597	201,661	222,298	229,056	230,432	2.58	10.23	0.60
Consumption Loans	926,138	1,013,605	1,151,709	1,273,161	1,287,003	9.44	13.62	1.09
Local Government	1,127	1,218	1,234	1,229	1,228	8.14	1.29	-0.11
Others	337,541	331,052	338,556	320,468	324,587	-1.92	2.27	1.29
TOTAL	4,879,851	5,167,173	5,591,604	5,813,360	5,904,806	5.89	8.21	1.57
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,133,392	2,143,095	22.25	7.07	0.45
Overdraft	230,782	124,431	111,286	108,261	111,573	-46.08	-10.56	3.06
Cash Credit Loan	516,456	648,712	650,654	661,363	669,158	25.61	0.30	1.18
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	154,287	165,243	12.58	51.13	7.10
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	852,836	855,974	-17.58	13.17	0.37
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	452,727	458,724	10.98	7.91	1.32
Real Estate Loan	249,588	268,158	275,962	265,079	266,335	7.44	2.91	0.47
Margin Nature Loan	76,535	90,093	140,702	156,279	159,488	17.71	56.17	2.05
Hire Purchase Loan	159,216	124,102	128,681	139,764	139,617	-22.05	3.69	-0.10
Deprived Sector Loan	308,356	312,186	296,260	276,313	293,975	1.24	-5.10	6.39
Bills Purchased	4,271	7,815	12,372	12,885	13,701	82.99	58.31	6.34
Other Product	452,502	465,365	544,374	600,174	627,922	2.84	16.98	4.62
Total	4,879,851	5,167,173	5,591,604	5,813,360	5,904,806	5.89	8.21	1.57
Collateral wise								
Gold and Silver	55,533	58,489	83,287	109,194	114,466	5.32	42.40	4.83
Government Securities	3,239	3,160	4,606	4,592	4,597	-2.43	45.74	0.12
Non Governmental Securities	58,566	81,671	131,074	143,476	146,295	39.45	60.49	1.96
Fixed Deposit Receipts	58,120	41,599	40,045	37,243	40,130	-28.43	-3.74	7.75
Own	57,887	41,348	33,779	31,230	40,117	-28.57	-18.31	28.46
Other Licences Institutions	233	252	6,267	6,013	14	7.79	2390.17	-99.78
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,134,717	5,182,447	7.13	6.90	0.93
Fixed Assets	3,749,324	3,938,300	4,132,041	4,263,394	4,305,252	5.04	4.92	0.98
Current Assets	565,372	684,244	809,314	871,323	877,194	21.03	18.28	0.67
Against security of Bill	37,183	35,589	51,517	56,720	58,515	-4.29	44.75	3.16
Domestic Bills	771	1,112	5,629	4,630	4,883	44.28	406.21	5.46
Foreign Bills	36,412	34,477	45,887	52,089	53,632	-5.31	33.10	2.96
Against Guarantee	195,038	199,590	197,228	171,783	188,432	2.33	-1.18	9.69
Government Guarantee	3,129	3,145	3,151	3,407	4,233	0.49	0.21	24.24
Institutional Guarantee	127,020	147,144	148,915	124,345	138,715	15.84	1.20	11.56
Personal Guarantee	41,125	32,724	31,948	31,796	31,991	-20.43	-2.37	0.61
Collective Guarantee	7,239	3,388	1,203	1,132	1,087	-53.19	-64.50	-4.02
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	16,069	12,937	11,882	11,103	12,406	-19.49	-8.15	11.73
Credit Card	4,528	5,678	6,223	7,145	7,720	25.41	9.59	8.06
Others	152,948	118,852	136,269	148,490	162,204	-22.29	14.65	9.24
Total	4,879,851	5,167,173	5,591,604	5,813,360	5,904,806	5.89	8.21	1.57

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been revised upto Rs. 30 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-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	330,086	323,942	318,651	310,476	308,252	-1.86	-1.63	-0.72
Fishery Related	13,237	14,394	14,575	14,003	13,869	8.74	1.26	-0.96
Mining Related	11,383	11,554	11,353	12,792	12,491	1.50	-1.74	-2.35
Agriculture, Forestry, Beverage & Non Food Production Related*	749,504	823,518	893,175	938,587	949,124	9.88	8.46	1.12
Construction	167,502	182,860	204,009	221,296	224,613	9.17	11.57	1.50
Electricity, Gas and Water	298,869	365,248	432,239	469,530	480,824	22.21	18.34	2.41
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	73,962	74,503	-0.91	4.40	0.73
Transport, Communication and Public Utilities	83,643	77,219	72,590	76,617	76,180	-7.68	-5.99	-0.57
Wholesaler & Retailer	896,414	910,162	946,091	957,470	963,217	1.53	3.95	0.60
Finance, Insurance and Real Estate	306,730	321,327	367,855	358,235	391,781	4.76	14.48	9.36
Tourism Service**	182,269	199,049	220,201	226,377	230,993	9.21	10.63	2.04
Other Services	178,117	181,572	200,279	206,577	207,101	1.94	10.30	0.25
Consumption Loans	768,478	841,225	960,879	1,074,412	1,083,576	9.47	14.22	0.85
Local Government	1,082	1,176	1,187	1,187	1,185	8.74	0.90	-0.11
Others	260,185	248,572	249,845	231,683	235,484	-4.46	0.51	1.64
TOTAL	4,315,377	4,569,076	4,963,146	5,173,203	5,253,193	5.88	8.62	1.55
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,874,844	1,880,299	22.75	6.52	0.29
Overdraft	164,141	92,020	86,617	86,738	89,151	-43.94	-5.87	2.78
Cash Credit Loan	493,597	587,956	585,274	599,010	604,439	19.12	-0.46	0.91
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	154,286	165,174	12.59	51.34	7.06
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	839,453	842,822	-16.44	13.16	0.40
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	355,267	358,787	13.16	5.05	0.99
Real Estate Loan	217,964	224,656	230,937	214,946	215,289	3.07	2.80	0.16
Margin Nature Loan	58,679	70,345	116,809	133,690	136,717	19.88	66.05	2.26
Hire Purchase Loan	138,262	106,860	113,080	124,966	124,961	-22.71	5.82	0.00
Deprived Sector Loan	262,365	267,360	256,784	241,303	257,469	1.90	-3.96	6.70
Bills Purchased	4,271	7,815	12,372	12,885	13,701	82.99	58.31	6.34
Other Product	385,119	398,673	484,899	535,817	564,382	3.52	21.63	5.33
Total	4,315,377	4,569,076	4,963,146	5,173,203	5,253,193	5.88	8.62	1.55
Collateral wise								
Gold and Silver	50,575	53,423	76,977	101,214	105,901	5.63	44.09	4.63
Government Securities	3,200	3,160	4,606	4,592	4,597	-1.23	45.74	0.12
Non Governmental Securities	43,198	64,671	108,380	122,407	124,992	49.71	67.59	2.11
Fixed Deposit Receipts	47,972	33,532	33,784	33,254	36,329	-30.10	0.75	9.25
Own	47,738	33,283	27,523	27,241	36,315	-30.28	-17.31	33.31
Other Licences Institutions	233	249	6,262	6,013	14	6.75	2412.35	-99.78
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,562,672	4,602,064	7.25	6.93	0.86
Fixed Assets	3,268,070	3,427,110	3,587,102	3,691,486	3,725,018	4.87	4.67	0.91
Current Assets	565,333	684,086	809,100	871,185	877,046	21.01	18.27	0.67
Against security of Bill	37,183	35,588	51,517	56,716	58,511	-4.29	44.76	3.16
Domestic Bills	771	1,112	5,629	4,626	4,879	44.28	406.21	5.46
Foreign Bills	36,412	34,476	45,887	52,089	53,632	-5.32	33.10	2.96
Against Guarantee	147,130	152,332	160,741	144,374	159,078	3.54	5.52	10.18
Government Guarantee	3,065	3,087	3,091	3,342	4,173	0.73	0.11	24.86
Institutional Guarantee	97,518	112,985	121,561	104,308	116,426	15.86	7.59	11.62
Personal Guarantee	27,919	22,293	24,003	25,055	25,500	-20.15	7.67	1.78
Collective Guarantee	2,186	813	192	578	585	-62.80	-76.39	1.17
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	15,986	12,901	11,765	11,091	12,395	-19.29	-8.81	11.75
Credit Card	4,524	5,662	6,206	7,116	7,693	25.16	9.60	8.11
Others	148,194	109,512	124,733	140,860	154,027	-26.10	13.90	9.35
Total	4,315,377	4,569,076	4,963,146	5,173,203	5,253,193	5.88	8.62	1.55

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been revised upto Rs. 30 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-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	32,930	33,225	30,558	33,716	32,852	0.89	-8.03	-2.56
Fishery Related	1,523	1,523	1,321	1,543	1,412	0.06	-13.32	-8.49
Mining Related	321	239	306	242	280	-25.50	27.94	15.64
Agriculture, Forestry, Beverage & Non Food Production Related*	29,095	30,311	31,394	31,621	30,994	4.18	3.58	-1.98
Construction	32,104	20,936	24,064	26,994	27,924	-34.79	14.94	3.45
Electricity, Gas and Water	7,578	9,835	12,965	8,638	10,080	29.77	31.83	16.70
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,242	2,177	22.35	-5.19	-2.90
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,287	8,378	-20.49	-7.58	1.09
Wholesaler & Retailer	73,242	74,853	73,112	69,398	69,668	2.20	-2.32	0.39
Finance, Insurance and Real Estate	46,985	61,373	59,585	58,723	61,274	30.62	-2.91	4.34
Tourism Service**	24,215	27,181	31,978	36,229	36,845	12.25	17.65	1.70
Other Services	15,561	17,064	18,380	19,559	20,077	9.66	7.71	2.65
Consumption Loans	128,117	142,214	158,224	165,373	168,750	11.00	11.26	2.04
Local Government	9	6	12	7	7	-31.37	82.86	-0.44
Others	66,870	68,896	72,119	72,649	73,835	3.03	4.68	1.63
TOTAL	471,382	498,615	524,199	535,221	544,552	5.78	5.13	1.74
Productwise								
Term Loan	167,740	199,355	220,267	225,433	229,215	18.85	10.49	1.68
Overdraft	59,343	28,465	19,982	17,480	18,434	-52.03	-29.80	5.46
Cash Credit Loan	19,124	52,999	57,854	54,071	56,328	177.14	9.16	4.18
Trust Receipt Loan/Import Loan	-	-	-	1	-	0.00	0.00	-100.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	8,382	8,316	-62.74	37.34	-0.79
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	80,894	83,057	0.62	21.87	2.67
Real Estate Loan	21,884	33,368	33,340	38,440	39,340	52.48	-0.09	2.34
Margin Nature Loan	14,165	15,594	19,541	19,523	19,645	10.09	25.31	0.63
Hire Purchase Loan	17,352	13,990	12,233	11,265	11,186	-19.38	-12.56	-0.70
Deprived Sector Loan	40,153	38,068	33,924	30,446	30,616	-5.19	-10.89	0.56
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	49,287	48,415	0.33	-11.70	-1.77
Total	471,382	498,615	524,199	535,221	544,552	5.78	5.13	1.74
Collateral wise								
Gold and Silver	3,931	3,936	5,493	7,115	7,688	0.12	39.57	8.05
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	18,762	18,932	10.29	41.46	0.91
Fixed Deposit Receipts	8,314	6,702	4,901	2,935	2,823	-19.39	-26.87	-3.79
Own	8,314	6,700	4,896	2,935	2,823	-19.42	-26.92	-3.79
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	479,336	486,732	6.67	6.03	1.54
Fixed Assets	403,343	430,127	456,085	479,209	486,593	6.64	6.03	1.54
Current Assets	7	134	105	127	139	1866.47	-21.71	9.41
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	1	-	-	-	0.00	-100.00	0.00
Against Guarantee	41,526	40,504	32,110	24,251	25,017	-2.46	-20.73	3.16
Government Guarantee	25	18	21	26	21	-28.80	17.83	-19.63
Institutional Guarantee	24,532	28,799	24,497	18,580	19,639	17.40	-14.94	5.70
Personal Guarantee	11,873	9,086	6,469	5,083	4,848	-23.48	-28.80	-4.63
Collective Guarantee	5,052	2,575	1,011	554	502	-49.04	-60.75	-9.43
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	9	8	-39.05	317.09	-5.86
Credit Card	4	16	17	29	28	343.53	5.47	-3.89
Others	1,785	3,446	6,039	2,794	3,333	93.07	75.22	19.29
Total	471,382	498,615	524,199	535,221	544,552	5.78	5.13	1.74

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been revised upto Rs. 30 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-Mar	Mid-Apr	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	6,611	6,720	7,161	7,712	7,798	1.66	6.56	1.12
Fishery Related	253	296	365	415	416	17.05	23.31	0.33
Mining Related	85	105	96	101	99	22.89	-8.51	-1.85
Agriculture, Forestry, Beverage & Non Food Production Related*	3,937	3,894	4,554	4,810	4,813	-1.08	16.96	0.06
Construction	3,774	3,914	3,296	3,355	3,474	3.72	-15.78	3.55
Electricity, Gas and Water	1,009	932	412	559	564	-7.62	-55.83	0.79
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	777	790	32.87	-6.91	1.69
Transport, Communication and Public Utilities	3,427	2,542	2,602	2,811	2,852	-25.82	2.34	1.47
Wholesaler & Retailer	13,844	14,423	13,958	14,440	14,491	4.18	-3.23	0.35
Finance, Insurance and Real Estate	11,844	13,655	13,297	12,086	13,004	15.30	-2.62	7.60
Tourism Service**	4,676	5,326	4,843	5,402	5,524	13.91	-9.08	2.27
Other Services	2,919	3,025	3,640	2,920	3,254	3.65	20.30	11.44
Consumption Loans	29,543	30,166	32,605	33,376	34,677	2.11	8.09	3.90
Local Government	36	36	36	36	36	0.06	0.00	0.00
Others	10,486	13,584	16,592	16,137	15,269	29.54	22.15	-5.38
TOTAL	93,091	99,482	104,259	104,936	107,061	6.86	4.80	2.03
Productwise								
Term Loan	22,909	26,667	31,111	33,115	33,580	16.40	16.67	1.40
Overdraft	7,297	3,946	4,687	4,043	3,987	-45.92	18.77	-1.39
Cash Credit Loan	3,735	7,757	7,526	8,283	8,390	107.67	-2.98	1.29
Trust Receipt Loan/Import Loan	112	118	-	-	69	5.29	-100.00	0.00
Short Term Working Capital/Demand Loan	6,531	6,729	5,472	5,001	4,836	3.03	-18.68	-3.30
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	16,566	16,880	10.09	15.07	1.89
Real Estate Loan	9,740	10,133	11,685	11,693	11,706	4.04	15.31	0.11
Margin Nature Loan	3,691	4,155	4,352	3,067	3,127	12.55	4.74	1.95
Hire Purchase Loan	3,602	3,253	3,368	3,533	3,470	-9.71	3.55	-1.79
Deprived Sector Loan	5,838	6,758	5,552	4,564	5,890	15.76	-17.85	29.05
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,069	15,125	-4.77	-8.26	0.37
Total	93,091	99,482	104,259	104,936	107,061	6.86	4.80	2.03
Collateral wise								
Gold and Silver	1,027	1,131	816	865	876	10.08	-27.78	1.31
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,308	2,371	12.00	-0.19	2.75
Fixed Deposit Receipts	1,835	1,366	1,361	1,055	978	-25.56	-0.37	-7.25
Own	1,835	1,365	1,360	1,055	978	-25.59	-0.39	-7.25
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	92,709	93,651	4.03	9.71	1.02
Fixed Assets	77,912	81,063	88,854	92,699	93,642	4.04	9.61	1.02
Current Assets	32	24	109	10	9	-26.17	359.02	-10.97
Against security of Bill	-	-	-	4	4	0.00	0.00	2.14
Domestic Bills	-	-	-	4	4	0.00	0.00	2.14
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	3,158	4,337	5.83	-35.18	37.35
Government Guarantee	40	40	40	40	40	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	1,457	2,651	7.84	-46.69	81.98
Personal Guarantee	1,332	1,345	1,476	1,658	1,643	0.98	9.71	-0.88
Collective Guarantee	0	0	0	0	0	-30.00	-42.86	-33.33
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	3	3	-78.84	-41.61	-5.54
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	2,970	5,894	5,497	4,837	4,843	98.48	-6.74	0.13
Total	93,091	99,482	104,259	104,936	107,061	6.86	4.80	2.03

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been revised upto Rs. 30 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	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Witri
Liabilities														
1	CAPITAL FUND	37,843.99	63,646.05	22,883.32	32,801.67	34,213.54	33,581.76	24,043.02	7,308.60	222.90	(3,488.27)	5,444.78	1,753.12	1,599.95
	a. Paid-up Capital	19,738.23	38,115.85	15,507.46	20,954.78	22,285.04	23,542.49	15,581.53	4,511.28	453.37	502.83	3,734.07	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	71.63	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,662.16	13,574.91	4,185.53	6,115.80	5,981.04	4,400.01	4,383.82	1,672.00	108.17	17.25	994.23	267.64	333.80
	e. Share Premium	-	-	-	-	-	-	-	-	30.85	-	-	-	9.08
	f. Retained Earning	689.53	1,007.57	(1,810.92)	99.40	64.71	(2,565.48)	1,112.02	109.98	(453.92)	(4,041.94)	(287.50)	26.07	4.49
	g. Others Reserves Fund	6,754.08	10,947.71	5,001.24	5,631.69	5,882.75	8,204.75	2,965.65	1,015.34	12.80	33.59	1,003.98	200.64	44.55
2	BORROWINGS	23,615.80	20,058.78	5,663.26	10,660.91	13,779.44	7,842.83	9,407.12	995.44	-	-	747.30	-	-
	a. NRB	-	-	189.32	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	328.79	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	9,052.74	-	1,493.50	1,867.50	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	2,803.27	316.55	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	20,483.74	10,689.48	5,473.94	9,167.41	11,911.94	7,842.83	9,407.12	995.44	-	-	747.30	-	-
3	DEPOSITS	332,115.21	654,070.88	215,861.00	275,501.39	300,467.96	340,668.65	234,619.72	53,798.92	478.76	4,300.83	56,558.19	17,512.68	8,626.64
	a. Current	19,209.28	43,888.75	13,196.19	12,074.99	22,117.56	19,314.98	22,884.97	1,648.93	17.00	281.88	1,085.45	982.35	324.92
	Domestic	18,767.73	41,783.89	12,685.31	11,776.36	20,346.91	18,881.48	18,054.74	1,648.93	17.00	281.88	1,085.45	982.35	324.92
	Foreign	441.55	2,104.86	510.88	298.63	1,770.64	433.50	4,830.23	0.00	-	-	-	-	-
	b. Savings	150,215.21	283,882.90	99,162.22	95,269.49	131,506.38	178,893.14	113,717.08	30,256.02	87.40	3,237.22	29,361.11	9,496.62	2,814.01
	Domestic	150,206.44	282,968.22	98,726.74	95,168.66	131,125.11	178,779.75	111,002.39	30,254.27	87.40	3,237.22	29,361.11	9,496.62	2,814.01
	Foreign	8.77	914.69	435.48	100.83	381.27	113.39	2,714.69	1.76	-	-	-	-	-
	c. Fixed	131,984.43	276,050.59	83,515.89	143,184.49	116,681.34	118,857.69	76,246.11	17,050.02	298.72	176.13	19,341.46	4,589.38	5,004.79
	Domestic	131,984.43	272,113.69	79,874.48	139,388.66	111,682.65	117,728.93	74,951.59	17,050.02	298.72	176.13	19,341.46	4,589.38	5,004.79
	Foreign	-	3,936.90	3,641.40	3,795.83	4,998.69	1,128.76	1,294.52	-	-	-	-	-	-
	d. Call Deposits	29,554.68	45,546.04	18,735.16	21,897.19	27,072.41	21,143.58	20,207.63	4,839.62	74.21	605.60	6,749.32	2,426.28	482.86
	Domestic	29,554.68	44,859.61	18,673.17	21,561.61	22,120.33	20,896.31	18,625.83	4,839.62	74.21	605.60	6,749.32	2,426.28	482.86
	Foreign	-	686.43	61.98	335.57	4,952.08	247.28	1,581.80	-	-	-	-	-	-
	e. Others	1,151.62	4,702.59	1,251.55	3,075.24	3,090.26	2,459.26	1,563.92	4.31	1.43	-	20.86	18.04	0.07
	Domestic	1,151.62	4,458.22	1,251.55	2,859.69	3,006.02	2,459.26	1,563.92	4.31	1.43	-	20.86	18.04	0.07
	Foreign	-	244.37	-	215.56	84.24	-	-	-	-	-	-	-	-
4	Bills Payable	-	20.34	293.53	89.87	29.73	-	5.63	4.97	-	-	4.75	-	-
5	Other Liabilities	43,344.64	63,491.73	18,882.60	30,846.40	39,490.72	39,643.81	13,013.00	5,659.33	260.12	4,767.15	3,438.59	1,195.68	162.09
	1. Sundry Creditors	-	2,930.26	10.46	25.53	101.43	2,616.14	72.78	29.05	15.50	73.56	47.16	40.38	-
	2. Loan Loss Provision	11,838.52	27,615.76	10,665.26	14,486.36	12,114.25	22,845.88	8,171.35	2,987.53	139.51	2,116.86	2,347.90	842.63	98.36
	3. Interest Suspense a/c	2,576.80	-	1,930.12	1,692.59	1,261.83	5,777.47	-	1,184.35	48.01	1,181.45	-	-	-
	4. Others	28,929.32	32,945.71	6,276.75	14,641.93	26,013.20	8,404.32	4,768.87	1,458.39	57.10	1,395.27	1,043.53	312.67	63.72
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	0.78	-	-	-
7	Profit & Loss A/c	561.92	4,401.18	1,306.46	3,089.34	2,687.79	851.52	2,350.20	-	-	-	484.53	155.72	96.22
	TOTAL Liabilities	437,481.56	805,688.96	264,890.17	352,989.58	390,669.17	422,588.58	283,438.69	67,767.26	961.78	5,580.49	66,678.14	20,617.19	10,484.89
Assets														
1	LIQUID FUNDS	23,722.15	42,352.19	20,654.96	21,695.07	31,763.97	26,002.48	32,690.05	3,505.32	387.50	33.19	4,630.31	2,106.60	645.41
	a. Cash Balance	4,428.64	6,221.99	3,432.93	3,711.19	3,618.10	4,222.68	2,310.80	454.70	18.87	11.35	533.08	322.95	41.96
	Nepalese Notes & Coins	4,393.93	5,966.34	3,306.15	3,401.48	2,731.98	4,022.23	2,021.29	444.69	18.87	11.35	532.48	322.95	41.96
	Foreign Currency	34.71	255.66	126.78	309.71	886.12	200.45	289.51	10.01	-	-	0.61	-	-
	b. Bank Balance	19,293.52	36,130.19	16,544.68	17,983.87	27,489.35	21,779.79	30,379.26	2,144.58	49.32	0.29	4,097.22	1,244.00	399.31
	1. In Nepal Rastra Bank	18,510.94	28,950.85	10,200.03	15,050.23	24,042.62	17,354.63	15,781.51	2,123.77	49.32	0.29	2,713.96	1,191.96	370.63
	Domestic Currency	18,492.33	28,790.20	10,174.58	13,286.67	22,420.04	17,219.89	11,925.50	2,116.02	49.32	0.29	2,689.14	1,191.96	370.63
	Foreign Currency	18.61	160.65	25.44	1,763.56	1,622.59	134.73	3,856.01	7.75	-	-	24.82	-	-
	2. "A" Class Licensed Institution	594.67	1,439.22	801.49	394.07	427.21	1,507.60	155.66	17.09	-	-	1,363.33	52.03	28.63
	Domestic Currency	552.85	1,268.49	584.82	316.52	427.21	1,169.08	152.29	-	-	-	1,353.08	52.03	28.63
	Foreign Currency	41.82	170.73	216.66	77.54	-	338.52	3.37	17.09	-	-	10.24	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	18.23	-	0.05
	4. In Foreign Banks	187.91	5,740.13	5,543.17	2,539.57	3,019.51	2,896.77	14,442.09	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	677.36	-	656.53	-	-	906.04	319.30	21.55	-	539.65	204.14
	Domestic Currency	-	-	-	-	-	-	-	906.04	319.30	21.55	-	539.65	204.14
	Foreign Currency	-	-	677.36	-	656.53	-	-	-	-	-	-	0.02	-
2	INVESTMENT IN SECURITIES	107,231.19	191,859.61	39,282.54	47,567.04	36,422.69	103,458.75	31,243.98	10,444.93	4.00	-	9,937.82	3,608.17	2,205.46
	a. Govt. Securities	71,838.86	109,127.11	33,100.11	47,567.04	22,815.86	66,478.90	24,894.12	7,494.93	4.00	-	9,737.82	200.20	105.46
	b. NRB Bond	35,392.33	82,732.50	6,182.44	-	13,606.83	36,979.85	5,742.83	2,950.00	-	-	200.00	3,407.97	2,100.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	607.04	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	30,342.83	37,980.80	7,530.24	14,845.67	21,500.33	17,707.55	5,010.88	1,436.59	24.30	-	968.77	263.94	52.02
	a. Interbank Lending	700.00	1,000.00	-	-	74.70	-	-	-	-	-	-	-	-
	b. Non Residents	-	27,407.63	4,437.45	9,185.03	14,569.60	6,964.28	1,471.59	-	-	-	-	-	-
	c. Others	29,642.83	9,573.17	3,092.79	5,660.65	6,856.03	10,743.27	3,539.29	1,436.59	24.30	-	968.77	263.94	52.02
4	LOANS & ADVANCES (Including Bills Purchased)	230,961.59	474,543.67	177,200.26	237,781.05	261,585.44	236,903.23	201,901.28	47,619.41	271.79	2,455.89	47,415.57	13,460.93	7,398.32
	4.1 LOANS & ADVANCES	230,961.59	474,543.67	177,200.26	232,367.19	260,366.21	236,873.23	201,901.28	47,619.41	271.79	2,455.89	47,415.57	13,460.93	7,398.32
	a. Private Sector	228,749.85	449,671.78	175,861.80	222,902.86	248,502.10	225,469.96	193,9						

S.N.	BFI Name	Mukti	Ganina	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,450.43	9,042.23	6,282.48	687.38	6,626.59	6,896.14	6,881.39	535.51	543.49	574.86	683.66	1,031.90
	a. Paid-up Capital	8,000.39	6,021.35	4,211.93	525.00	4,395.79	5,021.97	3,623.68	557.46	522.39	834.34	615.50	775.65
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,985.98	1,767.15	1,104.01	75.00	857.03	1,261.83	1,191.82	86.78	9.82	92.41	44.00	243.86
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	-	51.10
	f. Retained Earning	71.56	1.06	33.23	(45.33)	(999.50)	34.66	184.37	(233.28)	(5.56)	(631.53)	(7.75)	(290.47)
	g. Others Reserves Fund	1,392.50	1,252.67	933.31	108.78	2,373.28	577.67	1,881.53	124.55	16.84	279.65	31.90	203.40
2	BORROWINGS	1,666.10	1,297.06	997.11	-	2,400.00	1,000.00	999.03	-	-	-	4.58	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	300.00	-	-	900.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	415.63	-	-	-	-	-	-	-	-	-	4.58	-
	e. Bonds and Securities	1,250.47	997.06	997.11	-	1,500.00	1,000.00	999.03	-	-	-	-	-
3	DEPOSITS	118,919.93	95,463.81	65,316.50	2,389.54	65,221.42	75,468.57	56,582.48	5,518.05	1,494.34	8,515.90	5,999.00	4,520.39
	a. Current	3,654.11	2,574.58	1,960.79	52.63	1,787.50	1,395.81	1,439.41	391.28	34.15	253.52	137.28	92.73
	Domestic	3,654.09	2,574.58	1,960.79	52.63	1,785.86	1,395.81	1,439.40	391.28	34.15	253.52	137.28	92.73
	Foreign	0.02	-	-	-	1.63	-	0.01	-	-	-	-	-
	b. Savings	64,829.47	56,885.37	31,837.13	421.88	34,976.00	43,385.58	25,999.03	2,180.06	579.99	3,047.46	2,251.57	1,057.51
	Domestic	64,824.51	56,885.37	31,837.13	421.88	34,974.14	43,385.58	25,999.03	2,180.06	579.99	3,047.46	2,251.57	1,057.51
	Foreign	4.95	-	-	-	1.86	-	-	-	-	-	-	-
	c. Fixed	40,879.77	24,939.28	26,936.95	1,743.29	21,233.24	27,670.24	23,512.76	2,477.76	798.54	4,081.94	2,915.87	2,944.85
	Domestic	40,879.77	24,939.28	26,936.95	1,743.29	21,233.24	27,670.24	23,512.76	2,477.76	798.54	4,081.94	2,915.87	2,944.85
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	9,453.24	11,035.25	4,581.63	170.45	7,150.38	3,001.12	5,579.22	468.90	81.65	1,130.89	694.28	424.90
	Domestic	9,453.24	11,035.25	4,581.63	170.45	7,150.38	3,001.12	5,579.22	468.90	81.65	1,130.89	694.28	424.90
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	103.35	29.33	-	1.29	74.30	15.81	52.05	0.05	-	2.10	-	0.41
	Domestic	103.35	29.33	-	1.29	74.30	15.81	52.05	0.05	-	2.10	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.09	0.15	-	-	-	-	2.04	-	-	-	-	-
5	Other Liabilities	6,055.62	6,296.14	4,018.23	203.92	5,850.72	4,121.90	6,836.37	535.33	68.91	1,044.61	420.60	935.40
	1. Sundry Creditors	-	6.83	17.14	3.23	13.82	212.17	51.07	1.25	4.61	9.33	(0.48)	33.46
	2. Loan Loss Provision	4,484.65	4,391.94	2,790.66	96.88	3,768.21	2,860.91	2,890.05	244.94	34.48	526.10	192.32	301.40
	3. Interest Suspense a/c	-	-	-	60.36	-	243.41	1,162.89	67.26	-	144.86	40.60	430.38
	4. Others	1,570.97	1,897.37	1,210.43	43.46	2,068.69	805.40	2,732.37	221.88	29.82	364.32	188.16	170.17
6	Reconciliation A/c	0.00	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	942.60	1,048.23	384.37	51.43	629.46	788.40	561.68	-	-	59.02	35.24	-
	TOTAL Liabilities	139,034.78	113,147.62	76,998.70	3,332.27	80,728.19	88,275.01	71,862.99	6,588.89	2,106.73	10,194.39	7,143.09	6,487.69
Assets													
1	LIQUID FUNDS	8,107.17	6,389.22	4,273.01	646.41	4,579.75	7,444.60	4,993.01	820.40	291.02	2,448.56	780.62	672.33
	a. Cash Balance	1,490.01	954.45	480.50	12.21	916.82	646.36	496.09	65.32	27.92	115.96	76.39	34.66
	b. Nepalese Notes & Coins	1,409.60	662.34	455.81	12.21	674.75	646.36	495.53	65.32	27.92	115.96	76.39	34.66
	Foreign Currency	80.41	292.11	24.70	-	242.07	-	0.56	-	-	-	-	-
	b. Bank Balance	4,811.72	5,434.77	3,792.50	634.20	2,666.39	3,185.60	4,496.92	311.26	82.57	444.87	704.23	250.86
	1. In Nepal Rastra Bank	4,810.33	3,528.78	2,651.64	353.52	2,580.24	3,180.14	3,181.49	311.24	-	444.55	331.17	250.86
	Domestic Currency	4,804.50	3,503.20	2,651.58	353.52	2,579.99	3,180.14	3,181.49	311.24	-	444.55	331.17	250.86
	Foreign Currency	5.83	25.59	0.07	-	0.25	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.39	1,852.28	1,018.21	106.56	86.16	5.40	1,295.40	0.01	65.79	0.32	218.03	-
	Domestic Currency	-	1,827.53	1,003.45	106.56	86.16	4.23	1,285.83	0.01	65.79	0.32	218.03	-
	Foreign Currency	1.39	24.74	14.76	-	-	1.17	9.56	-	-	-	-	-
	3. Other Financial Ins.	-	53.71	122.66	174.13	-	0.05	20.04	-	16.78	-	155.03	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,805.44	-	-	-	996.54	3,612.65	-	443.82	180.54	1,887.72	-	386.81
	Domestic Currency	1,805.44	-	-	-	985.73	3,612.65	-	443.82	180.54	1,887.72	-	386.81
	Foreign Currency	-	-	-	-	10.80	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	20,707.15	16,915.18	11,453.76	790.63	11,160.08	11,682.05	10,305.15	1,300.00	423.90	562.67	740.00	1,969.88
	a. Govt. Securities	12,302.80	12,565.18	9,612.66	-	11,160.08	11,482.05	6,379.53	-	423.90	562.67	490.00	359.80
	b. NRB Bond	8,404.35	4,350.00	1,841.10	790.63	-	200.00	3,925.63	1,300.00	-	-	250.00	1,610.08
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	2,699.49	1,721.38	1,280.86	-	4,695.23	850.89	2,375.29	113.72	89.96	56.68	69.64	175.71
	a. Interbank Lending	1,500.00	-	-	-	3,388.48	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,199.49	1,721.38	1,280.86	-	1,306.75	850.89	2,375.29	113.72	89.96	56.68	69.64	175.71
4	LOANS & ADVANCES (Including Bills Purchased)	104,220.04	82,888.39	57,042.16	1,405.58	53,346.34	64,714.84	49,286.97	3,644.34	1,064.19	6,143.80	5,125.70	2,670.58
	4.1 LOANS & ADVANCES	104,220.04	82,888.39	57,042.16	1,405.58	53,346.34	64,714.84	49,286.97	3,644.34	1,064.19	6,143.80	5,125.70	2,670.58
	a. Private Sector	102,563.19	79,473.77	55,431.69	1,405.58	50,642.59	63,876.11	48,187.86	3,440.00	1,064.19	5,868.80	5,125.70	2,590.98
	b. Financial Institutions	1,656.85	3,414.61	1,610.47	-	2,703.75	838.73	1,099.11	204.34	-	275.00	-	79.59
	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	1,447.55	1,867.08	915.69	149.09	2,133.86	757.12	1,323.94	189.36	27.51	130.58	32.72	165.23
7	OTHER ASSETS	1,496.62	2,667.61	1,704.03	155.95	3,793.64	2,626.21	3,302.92	389.25	202.36	593.68	384.88	553.96
	a. Accrued Interest:	221.61	485.31	551.44	76.59	503.34	931.97	1,255.66	106.90	21.25	151.29	57.96	458.64
	Financial Institutions	-	1.14	1.03	30.10	-							

S.N.	BFI Name	MSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi	CMerchant	SMBFL
Liabilities														
1	CAPITAL FUND	363.70	1,240.88	1,960.13	1,301.46	944.95	636.54	(15.50)	774.28	1,050.68	722.69	489.50	160.30	1,658.76
	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	434.93	263.48	286.27	252.79	72.98	184.35	290.44	196.96	24.89	99.47	454.36	219.60
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,929.29)	(702.19)	(574.80)	1.64	(548.02)	(443.77)	(1,136.88)	(1,489.15)	(325.05)	12.11	(620.47)	(1,231.75)	(52.87)
	g. Others Reserves Fund	1,810.33	617.75	1,322.86	13.55	334.82	159.23	246.56	890.43	229.45	64.95	171.89	(0.00)	479.86
2	BORROWINGS	-	-	249.16	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	249.16	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	255.34	9,045.71	13,147.44	8,872.98	6,281.36	7,813.67	2,490.51	7,261.74	8,710.16	3,649.62	3,164.38	27.19	8,256.08
	a. Current	-	170.02	26.65	47.99	161.14	92.26	24.87	86.10	82.51	108.43	70.51	22.45	83.53
	Domestic	-	170.02	26.65	47.99	161.14	92.26	24.87	86.10	82.51	108.43	70.51	22.45	83.53
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.35	2,919.90	3,779.08	2,003.63	2,190.26	1,962.65	1,134.79	3,077.32	2,501.99	1,022.60	1,014.54	-	1,940.26
	Domestic	32.35	2,919.90	3,779.08	2,003.63	2,190.26	1,962.65	1,134.79	3,077.32	2,501.99	1,022.60	1,014.54	-	1,940.26
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,768.09	8,369.06	5,967.74	3,593.10	4,788.47	1,258.23	3,623.14	5,064.46	2,114.13	1,790.04	-	5,062.10
	Domestic	-	4,768.09	8,369.06	5,967.74	3,593.10	4,788.47	1,258.23	3,623.14	5,064.46	2,114.13	1,790.04	-	5,062.10
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	187.29	1,187.70	970.50	853.62	336.87	963.70	72.61	475.19	1,061.19	404.47	289.29	-	1,169.79
	Domestic	187.29	1,187.70	970.50	853.62	336.87	963.70	72.61	475.19	1,061.19	404.47	289.29	-	1,169.79
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	35.69	-	2.14	-	-	6.59	-	-	-	-	-	4.74	0.40
	Domestic	35.69	-	2.14	-	-	6.59	-	-	-	-	-	4.74	0.40
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.00	-	0.01	-	-	-	-	-
5	Other Liabilities	8,373.30	1,792.31	3,248.01	384.47	583.19	582.25	2,152.31	1,543.17	732.56	55.42	414.77	4,182.10	609.44
	1. Sundry Creditors	20.21	19.27	-	17.69	6.17	33.09	11.83	4.14	12.02	-	4.38	159.24	18.71
	2. Loan Loss Provision	2,187.12	1,012.43	715.17	237.47	412.45	277.65	1,288.13	1,352.60	571.78	-	178.68	663.53	337.77
	3. Interest Suspense a/c	6,024.30	385.87	-	50.90	-	58.05	791.72	-	-	-	52.62	3,186.63	83.96
	4. Others	141.67	374.74	2,532.84	78.40	164.57	213.46	60.63	186.43	148.76	55.42	179.09	172.70	169.00
6	Reconciliation A/c	22.28	-	-	-	-	(2.48)	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	129.47	-	78.76	58.76	-	-	73.08	36.94	5.32	0.74	-	45.57
	TOTAL Liabilities	9,014.62	12,208.38	18,604.74	10,637.69	7,868.26	9,029.98	4,627.32	9,652.27	10,530.33	4,433.04	4,069.39	4,369.59	10,569.85
Assets														
1	LIQUID FUNDS	110.11	1,047.37	3,307.46	722.37	897.98	813.46	776.19	1,780.76	3,543.80	479.27	385.86	164.48	744.12
	a. Cash Balance	-	129.98	225.91	54.50	30.55	45.45	16.69	124.65	94.48	24.85	32.05	0.08	44.21
	Nepalese Notes & Coins	-	129.98	225.91	54.50	30.55	45.45	16.69	124.65	94.48	24.85	32.05	0.08	44.19
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.33	402.81	2,547.54	518.30	867.43	343.17	124.97	477.83	3,449.32	154.71	353.80	164.39	358.23
	1. In Nepal Rastra Bank	0.07	402.81	2,547.54	518.30	636.69	327.97	124.39	342.51	3,063.68	154.71	240.07	9.07	348.30
	Domestic Currency	0.07	402.81	2,547.54	518.30	636.69	327.97	124.39	342.51	3,063.68	154.71	240.07	9.07	348.30
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.26	-	-	-	213.12	15.18	0.57	135.32	291.73	-	85.97	155.12	9.89
	Domestic Currency	1.26	-	-	-	213.12	15.18	0.57	135.32	291.73	-	85.97	155.12	9.89
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	17.61	0.02	0.00	-	93.91	-	27.77	0.20	0.04
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	108.79	514.59	534.01	149.57	-	424.84	634.52	1,178.28	-	299.71	-	-	341.68
	Domestic Currency	108.79	514.59	534.01	149.57	-	424.84	634.52	1,178.28	-	299.71	-	-	341.68
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,550.00	1,643.38	2,854.64	1,715.00	1,860.00	-	1,375.17	909.20	1,248.81	607.45	-	2,809.88
	a. Govt. Securities	1.00	900.00	1,643.38	1,904.64	415.00	460.00	-	1,375.17	759.20	1,248.81	160.07	-	1,659.88
	b. NRB Bond	-	1,650.00	-	950.00	1,300.00	1,400.00	-	-	150.00	-	447.38	-	1,150.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	285.58	2,150.66	219.30	201.82	157.11	39.50	91.73	564.32	269.09	61.71	1.45	870.24
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	285.58	2,150.66	219.30	201.82	157.11	39.50	91.73	564.32	269.09	61.71	1.45	870.24
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.25	6,559.68	9,137.79	6,469.86	4,331.03	5,316.16	2,400.52	4,814.01	5,114.86	2,096.53	2,422.71	663.53	5,455.90
	4.1 LOANS & ADVANCES	2,192.25	6,559.68	9,137.79	6,469.86	4,331.03	5,316.16	2,400.52	4,814.01	5,114.86	2,096.53	2,422.71	663.53	5,455.90
	a. Private Sector	2,192.25	6,429.32	8,897.79	6,179.21	4,331.03	5,219.09	2,350.87	4,773.42	5,042.57	2,096.53	2,332.86	663.53	5,289.02
	b. Financial Institutions	-	130.35	240.00	290.66	-	97.07	49.65	40.59	72.29	-	89.85	-	166.88
	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	18.79	152.81	646.24	102.53	261.05	346.75	54.05	236.18	178.09	207.96	109.99	343.46	200.88
7	OTHER ASSETS	6,563.36	1,111.71	1,215.70	199.79	261.08	315.42	1,199.31	900.94	132.33	106.15	304.86	3,176.27	284.36
	a. Accrued Interest:	6,024.30	444.47	-	65.19	42.11	109.12	791.72	389.12	7.68	28.21	64.2		

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,987.06	2,243.62	1,283.42
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	445.58	422.52	185.36
	e. Share Premium	-	-	1.14
	f. Retained Earning	31.92	155.10	(257.31)
	g. Others Reserves Fund	326.09	314.44	232.77
2	BORROWINGS	998.83	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	998.83	500.00	-
3	DEPOSITS	22,329.56	24,052.70	10,095.89
	a. Current	371.08	324.00	95.29
	Domestic	371.08	324.00	95.29
	Foreign	-	-	-
	b. Savings	7,455.60	6,759.02	2,574.35
	Domestic	7,455.60	6,759.02	2,574.35
	Foreign	-	-	-
	c. Fixed	11,696.07	13,910.34	6,158.56
	Domestic	11,696.07	13,910.34	6,158.56
	Foreign	-	-	-
	d. Call Deposits	2,762.09	3,059.28	1,267.69
	Domestic	2,762.09	3,059.28	1,267.69
	Foreign	-	-	-
	e. Others	44.72	0.05	-
	Domestic	44.72	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.00	-	-
5	Other Liabilities	830.52	1,516.53	755.60
	1. Sundry Creditors	159.64	62.72	13.00
	2. Loan Loss Provision	502.74	810.48	499.75
	3. Interest Suspense a/c	-	142.17	126.81
	4. Others	168.14	501.16	116.03
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	103.12	218.91	37.90
	TOTAL Liabilities	26,249.10	28,531.76	12,172.80
Assets				
1	LIQUID FUNDS	2,607.03	1,317.66	690.84
	a. Cash Balance	177.43	98.40	56.03
	Nepalese Notes & Coins	177.43	98.40	56.03
	Foreign Currency	-	-	-
	b. Bank Balance	2,429.60	1,219.26	444.52
	1. In Nepal Rastra Bank	1,610.77	1,010.78	444.52
	Domestic Currency	1,610.77	1,010.78	444.52
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	664.92	201.05	-
	Domestic Currency	664.92	201.05	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	153.91	7.42	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	190.30
	Domestic Currency	-	-	190.30
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,772.95	4,083.75	1,882.85
	a. Govt. Securities	2,300.00	1,850.00	1,332.85
	b. NRB Bond	1,472.95	2,233.75	550.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	569.84	430.32	233.21
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	569.84	430.32	233.21
4	LOANS & ADVANCES (Including Bills Purchased)	18,317.03	20,866.68	8,262.32
	4.1 LOANS & ADVANCES	18,317.03	20,866.68	8,262.32
	a. Private Sector	17,620.47	20,027.12	8,257.17
	b. Financial Institutions	696.56	839.57	5.15
	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	365.47	700.70	313.67
7	OTHER ASSETS	565.94	1,028.51	469.48
	a. Accrued Interest:	176.41	256.80	180.20
	Financial Institutions	158.27	122.77	127.87
	Government Enterprises	13.01	68.92	17.38
	Private Sector	5.14	65.11	34.95
	b. Staff Loans / Adv.	175.94	415.06	125.90
	c. Sundry Debtors	16.31	0.27	10.96
	d. Cash In Transit	-	-	-
	e. Others	197.27	356.37	152.41
8	Expenses not Written off	-	-	-
9	Non Banking Assets	50.86	104.14	314.18
10	Reconciliation Account	-	-	6.25
11	Profit & Loss A/c	-	-	-
	TOTAL ASSETS	26,249.10	28,531.76	12,172.80

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	8,884.38	12,535.79	15,984.27	14,145.58	2,581.86	10,450.34	6,900.14
1.1 On Deposit Liabilities	8,606.50	12,198.83	15,188.62	13,406.84	2,384.13	9,829.05	6,253.73
1.1.1 Saving Account	4,114.75	5,493.06	5,047.20	3,352.54	1,298.34	2,554.66	1,432.35
1.1.2 Fixed Account	4,399.28	6,550.89	9,793.74	9,605.79	954.11	6,918.25	4,624.86
1.1.2.1 Up to 3 months Fixed Account	346.68	-	2,938.12	16.48	-	-	869.95
1.1.2.2 3 to 6 months Fixed Account	557.94	-	1,469.06	-	62.68	-	919.14
1.1.2.3 6 months to 1 year Fixed Account	1,118.56	-	2,644.31	-	699.90	6,918.25	810.93
1.1.2.4 Above 1 year Fixed Account	2,376.09	6,550.89	2,742.25	9,589.31	191.53	-	2,024.84
1.1.3 Call Deposit	92.47	154.88	347.68	448.51	131.68	356.14	196.53
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	277.88	336.96	795.65	738.75	197.73	621.29	646.41
2. Commission Expense	253.75	410.45	786.12	375.17	282.04	-	106.30
3. Staff Expense	3,043.70	3,714.59	3,205.01	2,406.07	776.92	2,477.63	1,259.70
4. Office Operating Expenses	1,017.98	1,366.37	1,870.57	1,936.11	634.39	1,572.08	809.14
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	2,895.15	5,366.56	1,010.86	12,510.93	259.03	-	2,677.04
7.1 Loan loss Provision	2,895.15	5,366.56	971.10	12,510.93	259.03	-	2,672.99
7.1.1 General Loan loss Provision	2,895.15	850.33	-	3,482.83	27.51	-	478.18
7.1.1.1 Pass Loan Loss Provision	2,895.15	477.23	-	1,627.42	-	-	365.42
7.1.1.2 Watch List Provision	-	373.09	-	1,855.41	27.51	-	112.76
7.1.2 Special Loan Loss Provision	-	4,516.23	971.10	9,028.10	231.52	-	2,194.81
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	3.95
7.5. Provision for Loss of Other Assets	-	-	39.76	-	-	-	0.11
8. Loan Written Off	-	-	172.75	252.57	10.94	118.87	-
9. Provision for Staff Bonus	255.52	207.67	1,064.99	503.31	330.42	117.04	232.03
10. Provision for Income Tax	2,061.97	1,183.74	2,820.30	1,383.05	892.12	290.82	626.48
11. Others	-	2.33	-	-	-	-	-
12. Net Profit	2,792.98	2,762.06	6,764.65	3,146.77	2,081.62	762.54	1,461.79
Total Expenses	21,205.43	27,549.56	33,679.51	36,659.56	7,849.34	15,789.32	14,072.62
Income							
1. Interest Income	16,197.59	21,244.53	28,443.66	23,725.14	5,496.60	17,282.44	10,778.04
1.1 On Loans and Advances	13,136.08	15,809.81	23,177.24	18,862.10	3,875.24	14,311.72	7,962.24
1.2 On Investment	1,422.93	4,924.95	3,416.37	2,218.73	884.14	1,558.91	1,890.07
1.2.1 Government Bonds	1,422.93	618.98	2,312.12	2,218.73	832.02	1,558.91	1,308.21
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1,509.18	1,104.25	-	-	-	579.41
1.2.4 Debenture & Bonds	-	2,796.80	-	-	52.12	-	2.45
1.3 On Agency Balance	227.39	10.38	-	1,245.54	8.80	-	7.43
1.4 On Call Deposit	-	499.39	1,038.74	-	513.89	-	-
1.5 On Others	1,411.19	0.00	811.31	1,398.77	214.53	1,411.81	918.29
2. Commission and Discount	938.11	293.27	3,223.77	1,404.68	1,320.15	715.30	1,133.03
2.1 Bills Purchase and Discount	-	0.01	-	-	26.37	-	1.41
2.2 Commission	938.11	237.64	860.91	1,404.68	1,130.45	518.39	437.42
2.3 Others	-	55.62	2,362.86	-	163.33	196.92	694.20
3. Exchange Flactuation Income	259.17	190.91	950.74	769.56	621.25	552.64	297.18
3.1 Due to Change in Exchange Rate	-	15.17	191.81	24.78	2.26	-	25.83
3.2 Due to Foreign Currency Transaction	259.17	175.74	758.92	744.78	618.99	552.64	271.35
4. Other Operating Income	522.30	1,377.90	382.19	781.81	72.66	166.59	112.01
5. Non Operating Income	2.09	460.36	-	521.15	1.98	181.74	2.52
6. Write Back from Provisions for loss	3,286.18	3,975.24	532.08	9,454.49	325.43	(3,125.39)	1,749.35
7. Recovery of written-off Loan	-	7.34	147.07	2.72	11.27	15.99	0.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	21,205.43	27,549.56	33,679.51	36,659.56	7,849.34	15,789.32	14,072.62

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	8,183.09	11,179.69	5,736.33	12,276.08	11,020.17	8,930.39	8,812.25
1.1 On Deposit Liabilities	7,748.25	10,408.11	5,259.58	10,969.87	10,456.81	7,664.74	7,981.80
1.1.1 Saving Account	2,138.86	3,109.95	2,132.60	2,832.50	3,786.51	2,485.17	2,826.33
1.1.2 Fixed Account	5,403.15	7,147.54	3,004.57	7,900.59	6,367.55	5,049.31	5,052.64
1.1.2.1 Up to 3 months Fixed Account	2,392.56	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,218.40	-	-	-	-	1,901.69	-
1.1.2.3 6 months to 1 year Fixed Account	1,792.19	-	75.00	-	3,972.51	2,049.70	5,052.41
1.1.2.4 Above 1 year Fixed Account	-	7,147.54	2,929.57	7,900.59	2,395.04	1,097.92	0.22
1.1.3 Call Deposit	206.25	150.62	122.41	236.78	302.75	130.26	102.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	434.84	771.58	476.74	1,306.21	563.36	1,265.65	830.44
2. Commission Expense	55.51	172.38	219.65	300.44	6.48	-	14.31
3. Staff Expense	1,600.68	2,250.06	1,768.26	2,781.70	3,037.49	2,194.24	2,770.79
4. Office Operating Expenses	1,209.26	1,646.32	988.05	1,209.97	1,907.71	1,695.01	1,168.79
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	8.96	8.28	116.95	-	45.25	5.64
7. Provision for Risk	884.12	4,601.93	727.12	9,890.17	6,230.90	2,035.49	5,130.75
7.1 Loan loss Provision	884.12	4,601.93	727.12	9,890.17	6,230.90	2,035.49	5,130.75
7.1.1 General Loan loss Provision	476.35	1,103.35	172.54	7,133.04	1,947.07	291.40	580.04
7.1.1.1 Pass Loan Loss Provision	362.85	-	172.54	-	1,797.46	236.85	449.73
7.1.1.2 Watch List Provision	113.49	1,103.35	-	7,133.04	149.61	54.55	130.31
7.1.2 Special Loan Loss Provision	407.78	3,498.58	554.58	2,757.13	4,283.83	1,744.09	4,550.71
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	-	475.86	27.82	-	132.09	-	-
9. Provision for Staff Bonus	541.86	22.27	263.28	717.31	315.31	323.27	112.30
10. Provision for Income Tax	1,571.14	60.14	710.85	2,277.71	799.62	894.58	739.71
11. Others	-	-	-	-	-	-	-
12. Net Profit	3,329.32	140.32	1,658.66	4,178.05	2,038.18	2,014.86	1,393.97
Total Expenses	17,374.99	20,557.94	12,108.30	33,748.37	25,487.95	18,133.08	20,148.52

Income

1. Interest Income	15,016.56	17,313.18	10,134.68	21,578.30	18,896.45	15,459.26	15,153.72
1.1 On Loans and Advances	12,146.33	14,031.90	8,502.28	17,811.23	15,299.53	12,649.41	11,564.36
1.2 On Investment	2,850.56	2,043.98	1,285.60	3,046.43	2,437.25	2,050.10	2,234.14
1.2.1 Government Bonds	2,472.05	2,016.54	-	3,046.43	2,379.58	1,855.30	2,234.22
1.2.2 Foreign Bonds	336.15	-	15.17	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	104.84	-
1.2.4 Debenture & Bonds	42.36	27.43	1,270.43	-	57.67	89.96	(0.07)
1.3 On Agency Balance	-	6.72	-	-	9.98	9.58	-
1.4 On Call Deposit	-	1,230.59	-	-	488.02	240.17	-
1.5 On Others	19.68	-	346.80	720.64	661.67	510.01	1,355.22
2. Commission and Discount	1,606.78	1,223.08	1,432.50	2,538.39	1,414.76	1,772.35	884.41
2.1 Bills Purchase and Discount	41.97	0.98	-	-	174.50	67.94	0.01
2.2 Commission	1,564.81	1,222.11	1,237.55	2,520.64	1,002.04	192.29	828.49
2.3 Others	-	-	194.95	17.75	238.22	1,512.12	55.91
3. Exchange Flactuation Income	616.69	189.65	384.18	689.28	682.97	415.03	199.04
3.1 Due to Change in Exchange Rate	18.91	-	52.48	203.20	(10.04)	96.50	-
3.2 Due to Foreign Currency Transaction	597.78	189.65	331.70	486.08	693.01	318.53	199.04
4. Other Operating Income	28.23	131.39	97.64	551.34	695.38	478.93	602.83
5. Non Operating Income	-	-	2.21	67.80	565.64	-	143.21
6. Write Back from Provisions for loss	106.73	1,688.25	53.88	8,323.27	3,218.82	-	3,165.31
7. Recovery of written-off Loan	-	12.38	3.20	-	13.73	7.50	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.20	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	17,374.99	20,557.94	12,108.30	33,748.37	25,487.95	18,133.08	20,148.52

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	17,933.62	6,594.47	9,457.50	8,606.06	9,637.74	7,254.33	1,671.60
1.1 On Deposit Liabilities	16,502.72	6,131.27	8,660.52	7,718.94	9,041.10	6,498.72	1,589.90
1.1.1 Saving Account	4,972.13	1,853.58	1,697.73	2,508.82	3,102.31	2,020.43	586.50
1.1.2 Fixed Account	11,283.33	4,155.63	6,863.15	4,974.40	5,918.47	4,375.70	979.38
1.1.2.1 Up to 3 months Fixed Account	-	484.18	-	5.47	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,486.29	399.86	2,631.18	31.80	-	-	1.97
1.1.2.3 6 months to 1 year Fixed Account	3,285.76	2,699.48	2,811.31	856.92	-	4,375.70	231.62
1.1.2.4 Above 1 year Fixed Account	6,511.27	572.11	1,420.66	4,080.22	5,918.47	-	745.78
1.1.3 Call Deposit	247.26	122.07	99.64	207.57	20.32	102.59	24.02
1.1.4 Certificate of Deposit	-	-	-	28.15	-	-	-
1.2 On Borrowing	1,430.90	463.20	796.98	887.12	596.64	755.61	81.70
2. Commission Expense	737.28	127.14	-	204.92	155.41	-	14.60
3. Staff Expense	3,099.00	1,567.95	1,308.18	1,893.80	2,688.15	1,286.54	492.91
4. Office Operating Expenses	2,440.60	1,047.91	819.61	1,259.45	1,583.51	1,046.90	320.67
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	6.65	-	-	-	0.19	-	25.81
7. Provision for Risk	3,914.83	1,876.89	1,543.73	4,664.33	4,152.79	2,450.64	838.72
7.1 Loan loss Provision	3,914.83	1,876.89	1,543.73	4,664.33	4,152.79	2,448.82	838.72
7.1.1 General Loan loss Provision	(350.48)	-	459.51	562.98	-	131.14	169.77
7.1.1.1 Pass Loan Loss Provision	(1,182.51)	-	18.95	325.73	-	109.84	32.74
7.1.1.2 Watch List Provision	832.03	-	440.56	237.26	-	21.30	137.03
7.1.2 Special Loan Loss Provision	4,265.31	1,876.89	1,188.57	4,101.35	4,152.79	2,317.69	668.95
7.1.3 Additional Loan Loss Provision	-	-	(104.35)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	1.81	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	513.03	328.24	0.11	25.20	13.21
9. Provision for Staff Bonus	668.64	207.65	490.00	423.66	251.86	367.21	73.01
10. Provision for Income Tax	1,616.59	562.37	1,320.68	1,125.17	1,415.23	954.64	197.13
11. Others	-	-	-	173.27	-	1.49	-
12. Net Profit	4,401.18	1,306.46	3,089.34	2,687.79	851.52	2,350.20	459.96
Total Expenses	34,818.40	13,290.84	18,542.07	21,366.68	20,736.53	15,737.15	4,107.62
Income							
1. Interest Income	29,818.04	11,273.33	16,298.75	15,984.08	16,556.99	12,401.74	3,304.00
1.1 On Loans and Advances	23,964.60	9,791.85	13,816.34	14,130.48	13,147.00	10,730.21	2,909.46
1.2 On Investment	3,709.29	1,324.35	2,141.35	1,398.02	2,998.10	1,589.61	259.10
1.2.1 Government Bonds	3,512.30	1,324.35	2,087.84	1,305.78	2,268.07	1,571.39	259.10
1.2.2 Foreign Bonds	-	-	-	-	-	14.99	-
1.2.3 NRB Bonds	137.60	-	-	-	624.36	-	-
1.2.4 Debenture & Bonds	59.39	-	53.51	92.24	105.67	3.23	-
1.3 On Agency Balance	-	50.81	4.05	-	12.98	-	-
1.4 On Call Deposit	-	16.09	-	10.38	-	-	4.70
1.5 On Others	2,144.15	90.24	337.00	445.20	398.91	81.91	130.74
2. Commission and Discount	3,344.43	1,044.49	1,130.33	2,260.94	1,825.41	267.17	190.34
2.1 Bills Purchase and Discount	-	1.62	-	-	16.06	-	-
2.2 Commission	3,344.43	474.71	1,060.37	2,260.94	1,729.90	267.17	4.54
2.3 Others	-	568.17	69.97	-	79.45	-	185.80
3. Exchange Flactuation Income	971.83	394.10	269.75	614.93	494.51	656.98	0.19
3.1 Due to Change in Exchange Rate	12.92	-	0.04	84.84	(23.75)	44.63	-
3.2 Due to Foreign Currency Transaction	958.92	394.10	269.71	530.09	518.26	612.35	0.19
4. Other Operating Income	564.36	168.94	508.69	6.00	477.54	812.27	105.01
5. Non Operating Income	-	17.98	305.44	73.20	2.64	506.84	-
6. Write Back from Provisions for loss	-	390.41	-	2,385.55	1,379.34	1,082.89	505.64
7. Recovery of written-off Loan	119.74	1.58	29.11	31.05	0.09	8.23	2.43
8. Income from Extra Ordinary transactions	-	-	-	10.93	-	1.03	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	34,818.40	13,290.84	18,542.07	21,366.68	20,736.53	15,737.15	4,107.62

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	18.79	49.03	1,783.93	434.73	272.17	3,752.96	2,796.04
1.1 On Deposit Liabilities	18.79	49.03	1,721.04	434.73	272.17	3,630.44	2,730.71
1.1.1 Saving Account	1.83	23.08	535.57	158.59	53.60	1,194.78	1,212.37
1.1.2 Fixed Account	16.38	23.74	1,158.18	266.54	216.30	2,388.77	1,472.09
1.1.2.1 Up to 3 months Fixed Account	1.06	-	28.60	-	8.65	39.07	44.10
1.1.2.2 3 to 6 months Fixed Account	3.63	-	222.65	26.76	10.81	151.71	109.16
1.1.2.3 6 months to 1 year Fixed Account	2.59	4.55	418.75	0.44	75.70	1,533.71	837.00
1.1.2.4 Above 1 year Fixed Account	9.09	19.19	488.18	239.33	121.13	664.29	481.83
1.1.3 Call Deposit	0.58	2.21	27.29	9.59	2.28	46.89	46.25
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	62.90	-	0.00	122.52	65.33
2. Commission Expense	-	-	12.31	12.04	-	-	6.29
3. Staff Expense	15.28	25.87	500.77	144.47	55.95	968.32	762.71
4. Office Operating Expenses	18.80	21.77	385.26	93.71	27.03	646.90	497.81
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.01	0.15	-	0.00	0.94	14.80
7. Provision for Risk	40.66	162.96	323.03	25.79	22.52	2,525.40	749.15
7.1 Loan loss Provision	40.66	162.96	323.03	25.79	22.52	2,525.40	749.15
7.1.1 General Loan loss Provision	1.73	-	5.21	2.53	16.86	367.65	467.08
7.1.1.1 Pass Loan Loss Provision	0.40	-	5.21	0.16	14.79	92.43	11.74
7.1.1.2 Watch List Provision	1.32	-	-	2.37	2.07	275.22	455.35
7.1.2 Special Loan Loss Provision	38.94	162.96	317.82	23.26	5.66	2,157.75	282.07
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	12.38	-	22.97	13.82	-	10.15	-
9. Provision for Staff Bonus	-	-	77.09	24.72	13.75	149.62	166.39
10. Provision for Income Tax	-	-	209.30	66.74	41.24	403.97	449.24
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	484.53	155.72	96.22	942.60	1,048.23
Total Expenses	105.91	259.62	3,799.35	971.73	528.88	9,400.85	6,490.67

Income

1. Interest Income	16.33	28.52	3,401.49	850.28	493.75	7,248.45	5,595.93
1.1 On Loans and Advances	16.33	28.48	2,948.10	772.77	450.08	6,523.64	4,852.42
1.2 On Investment	-	-	401.87	69.75	3.68	562.12	639.82
1.2.1 Government Bonds	-	-	401.87	69.75	3.68	539.41	639.82
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	22.71	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.03	5.21	3.96	1.33	7.68	4.21
1.5 On Others	-	-	46.31	3.81	38.67	155.01	99.49
2. Commission and Discount	0.11	-	193.10	74.28	0.51	50.29	131.55
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	-	17.16	10.55	0.36	41.73	129.49
2.3 Others	0.08	-	175.94	63.73	0.15	8.56	2.06
3. Exchange Flactuation Income	-	-	2.20	0.00	-	12.53	42.52
3.1 Due to Change in Exchange Rate	-	-	2.11	0.00	-	4.41	23.84
3.2 Due to Foreign Currency Transaction	-	-	0.09	-	-	8.12	18.68
4. Other Operating Income	0.17	0.02	61.82	-	29.75	408.80	361.29
5. Non Operating Income	4.21	-	4.04	8.93	4.87	81.10	0.67
6. Write Back from Provisions for loss	35.32	-	135.97	38.24	-	1,599.67	358.70
7. Recovery of written-off Loan	-	-	0.73	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	49.78	231.09	-	-	-	-	-
Total Income	105.91	259.62	3,799.35	971.73	528.88	9,400.85	6,490.67

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	2,092.85	97.73	2,094.53	2,412.97	2,008.59	192.66	57.08
1.1 On Deposit Liabilities	2,026.03	97.73	1,993.73	2,331.59	1,926.08	192.65	57.08
1.1.1 Saving Account	623.89	13.91	767.23	822.76	557.51	43.52	11.92
1.1.2 Fixed Account	1,384.98	82.34	1,167.50	1,503.23	1,326.48	146.04	44.28
1.1.2.1 Up to 3 months Fixed Account	9.81	-	4.21	-	273.09	-	6.34
1.1.2.2 3 to 6 months Fixed Account	96.86	-	51.89	-	185.77	27.22	8.11
1.1.2.3 6 months to 1 year Fixed Account	492.89	51.98	145.18	903.77	28.22	72.70	17.85
1.1.2.4 Above 1 year Fixed Account	785.41	30.37	966.21	599.45	839.40	46.12	11.97
1.1.3 Call Deposit	17.16	1.48	58.99	5.60	42.09	3.08	0.89
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	66.82	-	100.80	81.38	82.51	0.01	-
2. Commission Expense	17.52	-	-	-	7.42	0.05	-
3. Staff Expense	545.61	16.91	479.35	400.42	315.25	70.48	36.35
4. Office Operating Expenses	354.32	13.35	391.08	329.48	229.62	54.72	20.43
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	5.34	-	-	16.28	-
7. Provision for Risk	458.21	(61.35)	118.50	727.33	1,917.17	48.65	36.53
7.1 Loan loss Provision	458.21	(61.35)	(180.69)	727.33	1,917.17	48.65	36.53
7.1.1 General Loan loss Provision	64.09	5.53	120.93	129.56	374.59	14.88	8.32
7.1.1.1 Pass Loan Loss Provision	13.25	0.33	39.81	44.67	34.30	-	1.41
7.1.1.2 Watch List Provision	50.84	5.20	81.12	84.90	340.29	14.88	6.90
7.1.2 Special Loan Loss Provision	394.12	(66.89)	(301.62)	597.77	1,536.66	33.77	28.21
7.1.3 Additional Loan Loss Provision	-	-	-	-	5.92	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	299.19	-	-	-	-
8. Loan Written Off	6.22	27.12	-	31.10	15.17	-	-
9. Provision for Staff Bonus	93.64	7.66	99.91	125.14	87.45	-	-
10. Provision for Income Tax	254.08	20.68	269.77	337.89	225.39	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	588.70	48.26	629.46	788.40	561.68	-	-
Total Expenses	4,411.15	170.36	4,087.94	5,152.74	5,367.75	382.85	150.40
Income							
1. Interest Income	3,911.20	165.46	3,691.06	4,472.97	3,460.31	293.38	112.83
1.1 On Loans and Advances	3,509.87	154.10	3,206.83	3,908.96	3,069.96	260.63	96.11
1.2 On Investment	397.49	6.90	446.88	510.58	303.96	30.00	6.67
1.2.1 Government Bonds	397.49	-	446.88	510.58	302.54	29.04	6.67
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.90	-	-	1.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.95	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.85	-	5.39	6.59	4.41	2.76	1.31
1.5 On Others	-	4.46	31.96	46.83	81.97	-	8.73
2. Commission and Discount	264.30	0.21	18.79	255.17	135.18	13.71	1.96
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	264.30	0.13	18.79	18.28	135.18	13.71	1.96
2.3 Others	-	0.07	-	236.89	-	-	-
3. Exchange Flactuation Income	2.34	-	73.76	-	0.05	-	-
3.1 Due to Change in Exchange Rate	1.79	-	17.73	-	0.05	-	-
3.2 Due to Foreign Currency Transaction	0.55	-	56.03	-	-	-	-
4. Other Operating Income	59.76	4.70	207.81	27.68	94.21	2.33	5.68
5. Non Operating Income	-	-	96.31	-	3.44	0.53	-
6. Write Back from Provisions for loss	171.96	-	-	396.92	1,674.56	39.82	26.73
7. Recovery of written-off Loan	1.58	-	0.21	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	33.07	3.19
Total Income	4,411.15	170.36	4,087.94	5,152.74	5,367.75	382.85	150.40

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	234.69	204.75	189.26	1.61	297.34	546.75	365.89
1.1 On Deposit Liabilities	234.69	204.22	189.26	1.61	297.34	546.75	365.89
1.1.1 Saving Account	52.70	48.53	29.13	0.23	64.20	123.50	59.36
1.1.2 Fixed Account	171.55	152.19	156.91	-	231.63	420.33	300.74
1.1.2.1 Up to 3 months Fixed Account	-	7.74	-	-	29.66	26.94	-
1.1.2.2 3 to 6 months Fixed Account	45.47	47.30	-	-	39.40	35.39	23.57
1.1.2.3 6 months to 1 year Fixed Account	60.64	57.31	-	-	95.14	176.89	146.69
1.1.2.4 Above 1 year Fixed Account	65.44	39.83	156.91	-	67.43	181.12	130.48
1.1.3 Call Deposit	10.44	3.50	3.23	1.37	1.52	2.92	5.79
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.53	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	83.87	51.63	46.15	3.63	96.11	103.43	48.09
4. Office Operating Expenses	89.88	34.44	40.99	2.33	79.18	79.82	41.93
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.08	-	-
7. Provision for Risk	255.89	47.82	75.04	-	-	100.83	60.75
7.1 Loan loss Provision	255.89	47.82	75.04	-	-	100.83	60.75
7.1.1 General Loan loss Provision	91.02	47.82	4.99	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	6.51	47.82	-	-	-	-	-
7.1.1.2 Watch List Provision	84.52	-	4.99	-	-	-	-
7.1.2 Special Loan Loss Provision	164.87	-	70.05	-	-	-	60.75
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	100.83	-
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	-	-	-	-	16.40	-	-
9. Provision for Staff Bonus	9.37	5.59	-	-	20.55	-	3.95
10. Provision for Income Tax	25.30	15.10	-	-	55.49	26.28	10.66
11. Others	-	-	-	-	9.28	-	-
12. Net Profit	59.02	35.24	-	-	129.47	75.05	24.87
Total Expenses	758.02	394.57	351.44	7.56	703.90	932.18	556.13

Income

1. Interest Income	388.34	371.75	247.38	2.37	515.89	858.86	528.30
1.1 On Loans and Advances	362.50	334.33	201.75	0.06	448.35	765.14	457.41
1.2 On Investment	21.58	31.74	21.06	1.36	32.64	63.31	70.19
1.2.1 Government Bonds	21.58	24.78	21.06	-	32.64	63.31	70.19
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.96	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.36	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.25	2.33	2.05	0.96	2.76	30.41	0.69
1.5 On Others	-	3.35	22.53	-	32.14	-	-
2. Commission and Discount	2.08	14.33	0.17	-	0.33	33.83	0.21
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.08	14.33	0.17	-	0.33	33.83	0.21
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	28.86	8.49	10.57	-	24.42	38.53	20.51
5. Non Operating Income	-	-	11.62	-	11.85	0.95	3.61
6. Write Back from Provisions for loss	338.75	-	3.08	-	151.41	-	3.50
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	78.63	5.19	-	-	-
Total Income	758.02	394.57	351.44	7.56	703.90	932.18	556.13

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	261.03	262.66	142.74	292.25	316.45	134.13	127.34
1.1 On Deposit Liabilities	261.03	262.66	142.74	290.22	316.45	134.13	127.34
1.1.1 Saving Account	57.26	48.19	44.97	67.60	76.40	28.49	24.95
1.1.2 Fixed Account	200.95	208.25	97.25	218.32	240.04	101.37	99.55
1.1.2.1 Up to 3 months Fixed Account	-	17.13	1.59	-	-	5.55	3.20
1.1.2.2 3 to 6 months Fixed Account	-	44.61	3.10	11.16	17.29	17.63	3.03
1.1.2.3 6 months to 1 year Fixed Account	200.95	90.91	30.07	57.61	165.38	42.94	43.17
1.1.2.4 Above 1 year Fixed Account	-	55.61	62.49	149.55	57.36	35.25	50.15
1.1.3 Call Deposit	2.81	6.21	0.52	4.30	-	4.27	2.85
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	2.03	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	92.46	95.12	14.60	98.08	80.80	30.96	50.26
4. Office Operating Expenses	57.13	75.06	28.57	62.46	51.33	21.14	46.61
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	3.83	-	-	-	-	-
7. Provision for Risk	123.94	167.08	71.68	19.96	30.12	76.46	(16.82)
7.1 Loan loss Provision	123.94	167.08	71.68	19.96	30.12	76.46	(16.82)
7.1.1 General Loan loss Provision	11.47	24.17	-	-	18.21	6.48	(16.82)
7.1.1.1 Pass Loan Loss Provision	3.56	5.75	-	-	(4.64)	3.18	(16.82)
7.1.1.2 Watch List Provision	7.91	18.42	-	-	22.85	3.30	-
7.1.2 Special Loan Loss Provision	112.47	142.91	71.68	19.96	11.92	69.98	-
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	1.10	-	-	0.14	-	-	-
9. Provision for Staff Bonus	-	-	-	11.68	5.86	0.85	-
10. Provision for Income Tax	25.18	-	-	32.03	15.83	2.28	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	58.76	-	-	73.08	36.94	5.32	0.74
Total Expenses	619.58	603.75	257.58	589.68	537.33	271.15	208.14
Income							
1. Interest Income	364.64	403.60	212.81	431.17	481.03	186.60	190.68
1.1 On Loans and Advances	315.24	356.70	206.47	403.57	416.95	172.09	173.24
1.2 On Investment	19.95	42.49	-	18.10	62.07	-	16.65
1.2.1 Government Bonds	19.95	-	-	18.10	-	-	16.65
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	42.49	-	-	62.07	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.10	2.34	6.34	7.67	2.01	3.16	0.79
1.5 On Others	28.36	2.07	-	1.83	-	11.35	-
2. Commission and Discount	16.93	0.98	0.18	3.43	16.87	10.46	13.69
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	16.93	0.98	0.18	2.85	16.87	1.18	0.52
2.3 Others	-	-	-	0.58	-	9.28	13.17
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	10.41	20.98	7.81	1.66	39.42	32.60	0.13
5. Non Operating Income	-	17.78	0.34	2.30	-	-	3.65
6. Write Back from Provisions for loss	215.39	134.45	7.36	144.97	-	41.49	-
7. Recovery of written-off Loan	-	1.21	-	6.16	-	-	-
8. Income from Extra Ordinary transactions	12.22	-	-	-	-	-	-
9. Net Loss	-	24.74	29.09	-	-	-	-
Total Income	619.58	603.75	257.58	589.68	537.33	271.15	208.14

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	0.19	312.86	876.80	900.81	373.99
1.1 On Deposit Liabilities	0.19	309.85	835.24	865.54	373.99
1.1.1 Saving Account	0.16	44.27	160.34	155.58	73.94
1.1.2 Fixed Account	-	254.67	655.25	680.65	286.63
1.1.2.1 Up to 3 months Fixed Account	-	13.73	4.13	-	-
1.1.2.2 3 to 6 months Fixed Account	-	44.32	10.76	91.23	44.64
1.1.2.3 6 months to 1 year Fixed Account	-	98.02	304.43	315.39	137.51
1.1.2.4 Above 1 year Fixed Account	-	98.61	335.92	274.02	104.48
1.1.3 Call Deposit	0.03	10.91	19.66	29.32	13.42
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	3.01	41.56	35.27	-
2. Commission Expense	-	0.75	5.67	-	-
3. Staff Expense	5.42	76.84	181.52	191.98	84.05
4. Office Operating Expenses	2.99	45.87	84.46	132.38	59.82
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	0.03	7.02	2.08	-
7. Provision for Risk	-	108.34	144.37	117.51	143.87
7.1 Loan loss Provision	-	108.34	144.37	117.51	143.87
7.1.1 General Loan loss Provision	-	7.08	24.49	39.34	14.08
7.1.1.1 Pass Loan Loss Provision	-	2.79	1.60	15.53	7.55
7.1.1.2 Watch List Provision	-	4.29	22.89	23.81	6.53
7.1.2 Special Loan Loss Provision	-	101.26	119.87	78.18	129.78
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	-	-	-	8.56	-
9. Provision for Staff Bonus	-	6.36	16.37	35.10	6.02
10. Provision for Income Tax	-	19.09	44.20	97.00	16.24
11. Others	-	-	-	-	-
12. Net Profit	-	45.57	103.12	218.91	37.90
Total Expenses	8.59	615.72	1,463.52	1,704.33	721.89

Income

1. Interest Income	0.15	487.97	1,329.97	1,585.58	597.33
1.1 On Loans and Advances	-	410.44	1,191.67	1,400.97	538.79
1.2 On Investment	-	57.11	110.81	183.23	49.46
1.2.1 Government Bonds	-	-	83.92	183.23	49.46
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	0.38	26.89	-	-
1.2.4 Debenture & Bonds	-	56.73	-	-	-
1.3 On Agency Balance	-	-	-	-	7.60
1.4 On Call Deposit	0.12	4.98	3.77	1.38	1.15
1.5 On Others	0.03	15.43	23.72	0.00	0.33
2. Commission and Discount	-	18.61	72.92	90.05	2.38
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.88	72.92	-	2.38
2.3 Others	-	17.73	-	90.05	0.00
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	5.39	21.86	46.76	25.49	45.20
5. Non Operating Income	2.98	-	0.09	-	16.38
6. Write Back from Provisions for loss	-	86.41	13.76	-	60.60
7. Recovery of written-off Loan	-	0.87	-	3.21	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	0.07	-	-	-	-
Total Income	8.59	615.72	1,463.52	1,704.33	721.89

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,092.91	23,020.64	20,020.80	16,809.71	9,587.86	13,460.25	7,363.01	9,792.28
Fishery Related	603.20	1,315.16	742.33	812.35	-	299.58	48.00	167.44
Mining Related	3,624.43	536.90	387.04	1,049.76	-	102.51	221.71	-
Agriculture, Forestry, Beverage & Non Food Production Related*	43,846.76	39,345.48	85,144.38	101,608.72	11,499.78	91,733.94	45,479.54	58,835.99
Construction	3,451.36	5,032.36	26,001.49	6,589.23	7,583.44	2,595.74	963.72	4,732.26
Electricity, Gas and Water	17,151.88	26,169.31	49,982.12	34,968.84	5,906.64	17,741.50	10,903.18	23,937.75
Metal Products, Mach. & Ele. Eqp.	2,207.69	4,162.03	6,644.93	4,554.00	1,787.18	8,407.78	2,888.05	3,165.97
Tras., Com. and Public Utilities	1,322.97	3,610.63	5,176.90	5,834.78	1,752.20	5,336.43	267.38	2,431.07
Wholesaler & Retailer	41,371.18	69,810.46	101,307.99	66,624.22	19,167.53	44,740.79	33,745.24	53,270.95
Finance, Insurance and Real Estate	10,321.80	19,321.28	21,847.58	33,686.17	4,268.50	18,982.76	6,450.82	35,159.36
Tourism Service**	8,568.69	18,386.40	10,996.25	23,341.80	842.96	12,388.17	6,480.61	6,214.67
Other Services	6,539.15	9,927.37	14,199.15	18,564.13	1,278.86	11,093.34	2,412.49	8,603.72
Consumption Loans	94,044.09	114,112.65	115,743.04	39,947.03	13,455.92	17,039.32	23,825.53	45,786.00
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	16,423.01	4,306.09	14,197.55	7,030.82	776.06	15,292.01	11,423.80	10,659.91
TOTAL sectorwise	255,569.11	339,056.76	472,391.54	361,816.18	78,045.73	259,486.08	152,473.08	262,757.38

Product Wise

Term Loan	53,453.18	83,179.61	128,713.89	116,193.66	11,893.48	96,951.74	48,487.84	78,923.79
Overdraft	6,773.31	6,233.79	3,333.60	2,280.93	92.22	3,159.03	148.38	3,320.45
Cash Credit Loan	18,769.76	68,938.55	1,298.14	25,532.55	9,144.21	51,293.99	20,877.55	42,533.16
Trust Receipt Loan/Import Loan	3,381.97	2,223.08	19,271.37	32,274.14	4,386.21	16,264.89	6,907.90	10,352.78
Short Term Working Capital/Demand Loan	21,929.54	28,042.55	114,129.47	115,380.22	19,367.38	37,095.58	22,109.52	36,639.44
Residential Personal Home Loan (Up to Rs. 30 million)#	13,046.23	34,190.36	30,991.97	8,724.26	9,693.04	5,604.03	3,153.80	26,567.58
Real Estate Loan	14,859.76	9,321.13	16,898.82	24,381.77	7,679.57	11,713.21	1,398.10	8,196.00
Margin Nature Loan	6,645.82	8,201.70	17,400.89	3,886.57	-	3,690.31	560.85	5,088.77
Hire Purchase Loan	2,378.26	10,997.72	12,850.47	5,994.89	1,026.95	9,198.22	3,824.26	10,632.77
Deprived Sector Loan	12,108.88	15,984.45	22,644.10	18,205.68	4,369.18	12,685.53	7,228.93	12,015.88
Bills Purchased	2.80	8.51	7.45	200.24	902.74	-	0.08	809.23
Other Product	102,219.60	71,735.31	104,851.37	8,761.27	9,490.74	11,829.54	37,775.88	27,677.52
Total Product wise Loan	255,569.11	339,056.76	472,391.54	361,816.18	78,045.73	259,486.08	152,473.08	262,757.38

Collateral Wise

Gold and Silver	50,906.20	36,791.09	3,314.19	3,188.63	-	-	-	-
Government Securities	58.60	4.10	14.49	12.20	4,500.00	-	-	-
Non Governmental Securities	6,646.36	8,142.11	17,575.81	3,861.57	-	3,689.41	560.85	5,965.77
Fixed Deposit Receipts	735.38	1,385.98	1,606.56	1,395.82	96.50	1,034.81	1,054.12	14,964.16
Own	734.80	1,385.98	1,606.56	1,388.05	92.23	1,034.81	1,054.12	14,964.16
Other Licences Institutions	0.58	-	-	7.77	4.27	-	-	-
Collateral of Properties	182,368.53	265,396.61	413,725.81	317,333.90	62,059.52	242,576.64	125,620.57	216,006.11
Fixed Assets	122,022.41	262,440.70	302,826.76	293,843.38	54,295.02	238,776.16	62,260.80	118,499.02
Current Assets	60,346.12	2,955.91	110,899.05	23,490.52	7,764.50	3,800.48	63,359.77	97,507.08
Against security of Bill	31.29	19.42	5,797.22	-	-	-	6,907.90	11,183.26
Domestic Bills	2.72	-	1,400.20	-	-	-	-	-
Foreign Bills	28.57	19.42	4,397.01	-	-	-	6,907.90	11,183.26
Against Guarantee	9,712.13	27,155.37	12,048.19	6,035.65	2,897.15	11,765.18	6,429.51	11,829.18
Government Guarantee	1,160.87	216.60	379.52	394.62	138.81	-	155.99	198.74
Institutional Guarantee	6,808.33	9,133.08	9,289.44	5,484.50	2,758.35	-	6,273.52	11,262.29
Personal Guarantee	1,712.72	17,773.90	2,376.97	152.12	-	-	-	368.15
Collective Guarantee	4.02	31.80	2.25	4.41	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	26.19	-	0.02	-	-	11,765.18	-	-
Credit Card	0.05	19.59	1,598.58	319.34	337.84	420.04	-	183.77
Others	5,110.57	142.49	16,710.69	29,669.07	8,154.72	-	11,900.14	2,625.12
Total	255,569.11	339,056.76	472,391.54	361,816.18	78,045.73	259,486.08	152,473.08	262,757.38

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
Sector Wise								
Agricultural and Forest Related	20,683.49	5,562.57	10,433.51	16,284.10	14,412.22	51,895.03	21,297.94	12,046.59
Fishery Related	2,491.15	232.63	841.98	840.41	758.83	1,192.27	699.79	361.64
Mining Related	-	389.73	1,071.24	39.01	705.29	790.99	127.40	1,520.67
Agriculture, Forestry, Beverage & Non Food Production Related*	13,608.61	36,389.87	46,754.54	46,774.83	36,823.15	20,782.11	104,752.43	21,973.92
Construction	21,249.38	12,132.91	15,473.99	24,749.06	4,371.44	12,020.24	10,636.25	19,979.65
Electricity, Gas and Water	2,146.40	15,451.06	51,609.83	31,493.77	20,904.26	12,166.32	31,838.15	22,848.31
Metal Products, Mach. & Ele. Eqp.	899.13	1,402.09	3,809.40	11,454.34	3,421.79	548.86	6,608.17	499.08
Tras., Com. and Public Utilities	459.07	1,818.58	3,129.08	5,275.00	4,258.50	6,648.20	7,278.30	3,516.41
Wholesaler & Retailer	51,488.55	28,506.47	46,994.37	51,207.45	53,294.12	38,395.73	93,480.08	30,745.63
Finance, Insurance and Real Estate	10,510.63	9,060.08	25,457.08	28,268.19	16,983.63	5,560.75	40,916.32	7,022.29
Tourism Service**	2,451.33	6,602.89	17,428.85	11,122.04	7,761.95	8,103.65	23,482.16	4,217.54
Other Services	6,373.81	9,235.43	9,526.24	17,196.88	11,166.32	8,824.05	20,106.20	8,289.73
Consumption Loans	75,767.63	17,734.13	72,300.11	68,815.25	54,041.00	28,518.68	113,290.22	43,349.69
Local Government	-	-	-	231.20	148.77	-	-	-
Others	12,052.20	21,390.77	456.71	1,297.87	15,242.13	35,514.71	30.25	829.09
TOTAL sectorwise	220,181.36	165,909.21	305,286.92	315,049.41	244,293.42	230,961.59	474,543.67	177,200.26

Product Wise

Term Loan	81,272.83	79,670.14	152,608.29	103,388.43	114,052.84	52,569.35	192,222.90	85,537.67
Overdraft	1,363.15	948.86	2,015.37	3,451.33	2,738.30	23,247.37	10,177.78	4,130.73
Cash Credit Loan	49,664.48	20,281.61	39,286.76	17,501.24	41,178.58	849.27	58,172.31	6,820.80
Trust Receipt Loan/Import Loan	29.39	6,891.54	6,313.04	12,327.82	10,210.31	1,358.35	18,726.69	1,863.36
Short Term Working Capital/Demand Loan	6,942.41	25,568.17	39,261.94	61,727.32	17,070.88	107,103.07	68,608.66	18,425.42
Residential Personal Home Loan (Up to Rs. 30 million)#	40,471.57	7,223.20	11,592.68	20,781.34	18,848.92	9,301.93	46,171.42	12,017.11
Real Estate Loan	20,580.74	1,489.86	7,047.00	16,322.04	4,818.53	3,110.01	13,863.17	3,609.38
Margin Nature Loan	4,653.57	4,298.59	10,930.01	9,498.34	9,003.24	8,496.20	13,736.52	5,889.61
Hire Purchase Loan	1,556.18	3,948.01	3,247.94	3,304.03	4,458.30	6,168.31	15,562.14	4,830.85
Deprived Sector Loan	10,436.59	8,104.98	15,431.81	14,711.25	11,463.03	14,850.18	22,705.38	9,070.29
Bills Purchased	-	1,843.99	795.10	754.48	107.83	-	539.49	-
Other Product	3,210.45	5,640.25	16,756.98	51,281.77	10,342.67	3,907.55	14,057.20	25,005.04
Total Product wise Loan	220,181.36	165,909.21	305,286.92	315,049.41	244,293.42	230,961.59	474,543.67	177,200.26

Collateral Wise

Gold and Silver	129.27	272.38	4.48	923.96	38.32	1.71	-	763.19
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	4,653.57	4,298.59	11,056.58	9,682.69	9,261.62	-	13,736.52	5,897.07
Fixed Deposit Receipts	1,085.20	502.25	1,059.73	1,614.04	2,183.92	565.93	2,399.49	823.72
Own	1,085.20	502.25	1,059.73	1,614.04	2,183.02	565.93	2,399.49	823.72
Other Licences Institutions	-	-	-	-	0.90	-	-	-
Collateral of Properties	198,570.54	139,921.93	271,999.55	288,673.93	212,469.40	230,393.95	424,996.51	155,824.39
Fixed Assets	196,201.54	94,989.44	261,011.34	240,830.29	128,465.81	230,393.95	258,183.28	101,937.81
Current Assets	2,369.00	44,932.49	10,988.21	47,843.63	84,003.59	-	166,813.23	53,886.58
Against security of Bill	-	1,843.99	5,928.24	95.38	9,296.96	-	12,904.42	2,738.80
Domestic Bills	-	1,843.99	-	-	122.42	-	-	272.58
Foreign Bills	-	-	5,928.24	95.38	9,174.54	-	12,904.42	2,466.22
Against Guarantee	9,367.58	7,360.58	14,239.34	10,458.95	9,172.84	-	476.18	1,879.95
Government Guarantee	216.53	-	238.89	231.20	148.63	-	324.52	0.82
Institutional Guarantee	8,688.50	6,971.50	13,915.73	10,214.22	8,780.78	-	-	353.22
Personal Guarantee	-	389.03	77.19	13.53	242.71	-	151.66	1,077.66
Collective Guarantee	-	-	7.52	-	-	-	-	429.67
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	462.55	0.04	-	-	0.72	-	-	18.58
Credit Card	243.36	356.74	877.01	408.61	972.16	-	801.18	392.42
Others	6,131.84	11,352.75	122.00	3,191.85	898.19	-	19,229.38	8,880.72
Total	220,181.36	165,909.21	305,286.92	315,049.41	244,293.42	230,961.59	474,543.67	177,200.26

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Kamali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,767.01	14,473.49	11,494.96	7,753.50	374.53	65.91	498.16	3,225.22
Fishery Related	728.19	411.35	435.00	887.79	28.19	-	-	97.34
Mining Related	620.60	1,126.17	177.58	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	25,785.84	37,408.17	43,580.64	36,995.38	974.24	-	538.04	2,262.12
Construction	16,219.00	7,643.07	15,141.44	8,047.00	8,429.86	22.67	-	1,455.47
Electricity, Gas and Water	26,950.74	31,054.08	19,457.92	28,142.19	1,753.23	-	-	1,002.69
Metal Products, Mach. & Ele. Eqp.	2,469.41	4,220.58	3,924.66	1,427.56	435.38	2.28	-	197.18
Tras., Com. and Public Utilities	3,892.08	6,164.01	2,806.49	5,202.19	464.18	7.29	119.33	518.13
Wholesaler & Retailer	26,650.19	51,124.14	35,451.07	25,840.93	8,359.91	13.59	840.53	6,148.16
Finance, Insurance and Real Estate	32,433.99	21,732.65	27,712.99	16,083.83	6,037.00	21.49	160.00	5,060.80
Tourism Service**	22,288.02	11,312.45	22,103.88	6,898.54	2,038.94	16.62	-	2,491.83
Other Services	7,789.21	8,253.35	18,696.34	9,025.31	1,275.31	0.17	257.78	1,845.91
Consumption Loans	30,861.21	60,275.62	33,516.17	21,152.42	17,111.73	81.59	42.04	17,740.28
Local Government	-	-	-	-	-	-	-	3.34
Others	25,325.55	6,386.31	2,404.09	34,444.64	5.28	40.18	-	5,367.10
TOTAL sectorwise	237,781.05	261,585.44	236,903.23	201,901.28	47,287.79	271.79	2,455.89	47,415.57

Product Wise

Term Loan	87,566.48	104,075.02	106,389.33	103,148.82	15,245.64	120.64	706.04	22,301.63
Overdraft	8,886.19	5,507.14	932.68	410.87	2,236.07	34.00	80.99	1,644.03
Cash Credit Loan	28,388.47	45,427.53	27,695.71	30,784.58	4,163.75	4.90	705.20	4,575.68
Trust Receipt Loan/Import Loan	1,298.47	4,647.65	3,451.40	2,993.81	-	-	-	-
Short Term Working Capital/Demand Loan	13,023.97	38,875.38	34,043.58	17,477.71	-	-	-	766.72
Residential Personal Home Loan (Up to Rs. 30 million)#	9,837.96	22,875.28	14,129.40	13,565.02	8,082.18	22.69	32.30	7,738.11
Real Estate Loan	20,375.57	6,036.66	16,807.89	6,779.93	1,929.55	-	160.00	3,711.25
Margin Nature Loan	9,694.20	4,008.90	6,127.05	4,905.49	2,345.42	-	-	1,664.45
Hire Purchase Loan	6,315.06	6,737.02	5,300.05	6,629.69	1,044.56	14.52	119.33	1,323.14
Deprived Sector Loan	11,387.27	12,761.18	11,688.39	9,616.29	2,909.56	64.64	9.54	3,143.86
Bills Purchased	5,413.86	1,219.24	30.00	1,066.16	-	-	-	-
Other Product	35,593.55	9,414.46	10,307.75	4,522.91	9,331.05	10.40	642.48	546.70
Total Product wise Loan	237,781.05	261,585.44	236,903.23	201,901.28	47,287.79	271.79	2,455.89	47,415.57

Collateral Wise

Gold and Silver	9,556.30	7.37	4.34	-	384.40	-	-	270.95
Government Securities	-	5.05	2.60	-	-	-	-	-
Non Governmental Securities	9,789.97	4,008.90	6,164.93	-	2,345.42	-	-	1,664.45
Fixed Deposit Receipts	1,462.32	745.94	405.78	1,207.15	329.55	7.07	9.74	259.68
Own	1,462.32	745.94	405.78	1,207.15	329.55	7.07	9.74	259.68
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	199,422.49	249,348.39	218,047.51	187,308.07	39,514.55	244.01	2,446.15	43,063.11
Fixed Assets	196,129.76	235,395.93	166,162.21	160,352.43	39,450.15	244.01	2,446.15	43,063.11
Current Assets	3,292.73	13,952.46	51,885.30	26,955.64	64.41	-	-	-
Against security of Bill	-	197.41	500.08	1,066.16	-	-	-	-
Domestic Bills	-	170.19	0.71	1,066.16	-	-	-	-
Foreign Bills	-	27.23	499.38	-	-	-	-	-
Against Guarantee	9,903.89	756.67	7,569.45	20.12	3,395.26	10.68	-	2,151.22
Government Guarantee	153.72	87.07	126.02	-	-	-	-	-
Institutional Guarantee	9,603.98	17.07	6,871.06	-	3,329.67	-	-	1,169.19
Personal Guarantee	54.61	603.72	485.98	20.12	63.86	10.68	-	790.28
Collective Guarantee	-	18.91	86.39	-	0.63	-	-	191.75
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.59	29.90	-	-	1.10	-	-	-
Credit Card	252.12	215.49	186.64	107.88	4.03	-	-	-
Others	7,393.95	6,300.22	4,021.90	12,191.90	1,314.57	10.04	-	6.15
Total	237,781.05	261,585.44	236,903.23	201,901.28	47,287.79	271.79	2,455.89	47,415.57

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	974.82	276.81	3,864.77	4,681.84	5,382.93	73.76	3,137.66	2,967.07
Fishery Related	13.18	31.59	126.09	343.45	101.31	34.51	165.67	280.15
Mining Related	-	-	4.47	98.32	-	-	41.27	100.65
Agriculture, Forestry, Beverage & Non Food Production Related*	919.71	242.71	4,097.19	3,756.95	2,430.49	99.00	4,112.78	8,502.74
Construction	22.41	298.92	474.92	8,459.03	1,147.76	130.94	3,146.12	2,239.48
Electricity, Gas and Water	1.50	195.91	1,220.77	389.60	1,476.15	-	2,022.53	-
Metal Products, Mach. & Ele. Eqp.	1.35	10.20	204.63	331.76	201.48	10.50	412.69	208.20
Tras., Com. and Public Utilities	228.45	349.25	1,386.10	1,532.27	735.71	54.63	780.59	833.89
Wholesaler & Retailer	4,171.37	713.08	11,879.04	8,478.04	6,641.93	171.57	4,261.58	10,804.17
Finance, Insurance and Real Estate	447.31	981.82	12,506.51	11,781.19	4,461.46	50.32	5,013.40	6,415.78
Tourism Service**	490.56	131.66	5,971.53	4,830.30	2,434.82	19.92	2,214.86	12,203.57
Other Services	777.27	188.26	1,541.26	2,895.45	2,453.71	-	1,426.39	4,037.65
Consumption Loans	5,368.36	2,847.49	23,286.45	25,549.17	22,037.02	433.88	15,881.05	13,738.10
Local Government	-	-	-	-	0.35	-	3.04	-
Others	44.64	1,130.61	35,059.71	9,761.01	7,537.04	326.55	10,726.71	2,383.39
TOTAL sectorwise	13,460.93	7,398.32	#####	82,888.39	57,042.16	1,405.58	53,346.34	64,714.84

Product Wise

Term Loan	4,485.10	3,096.25	51,770.05	29,090.27	33,195.26	494.43	23,942.28	24,748.10
Overdraft	414.56	136.30	2,114.69	2,267.27	2,591.43	153.84	3,362.93	559.91
Cash Credit Loan	3,535.36	-	8,309.31	9,695.30	3,514.71	-	5,696.42	10,149.04
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	102.26	414.74	1,238.49	904.04	368.00	230.44	1,358.08	1,354.99
Residential Personal Home Loan (Up to Rs. 30 million)#	1,869.50	1,009.09	17,180.69	16,208.77	7,253.98	234.91	8,257.82	5,367.12
Real Estate Loan	311.73	282.87	8,659.35	8,090.47	2,564.55	50.32	1,511.71	6,813.04
Margin Nature Loan	425.70	560.48	3,849.71	2,725.88	1,865.62	-	1,489.32	2,317.64
Hire Purchase Loan	521.77	383.63	1,621.33	2,172.14	875.79	56.88	627.17	854.68
Deprived Sector Loan	671.59	401.49	5,053.74	4,511.27	3,088.97	71.81	2,842.60	3,120.50
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,123.36	1,113.47	1,826.08	7,222.98	1,723.85	112.95	4,258.01	9,429.83
Total Product wise Loan	13,460.93	7,398.32	#####	82,888.39	57,042.16	1,405.58	53,346.34	64,714.84

Collateral Wise

Gold and Silver	715.17	-	1,362.67	1,544.08	1,443.75	-	740.28	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	468.34	-	3,849.71	2,725.88	1,865.62	-	1,489.34	2,317.64
Fixed Deposit Receipts	81.50	59.07	345.35	275.07	280.10	103.15	369.09	271.26
Own	81.50	59.07	345.35	275.07	280.10	103.15	369.09	271.26
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	12,015.91	6,790.35	91,661.41	73,595.54	51,525.40	1,302.43	45,178.32	61,253.30
Fixed Assets	12,015.91	6,790.35	91,661.41	73,538.50	51,525.40	1,302.43	45,160.86	61,253.30
Current Assets	-	-	-	57.04	-	-	17.46	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	178.98	547.40	3,854.75	4,649.30	1,927.28	-	5,536.70	739.04
Government Guarantee	-	-	-	-	0.35	-	3.04	-
Institutional Guarantee	135.34	547.40	1,519.61	4,276.34	1,610.47	-	4,704.83	738.24
Personal Guarantee	43.64	-	2,182.93	292.22	300.45	-	762.18	-
Collective Guarantee	-	-	152.22	75.81	16.01	-	64.65	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	4.93	-	-	2.00	-
Credit Card	-	-	-	23.61	-	-	-	-
Others	1.04	1.50	549.55	74.92	0.01	-	32.60	133.60
Total	13,460.93	7,398.32	#####	82,888.39	57,042.16	1,405.58	53,346.34	64,714.84

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,579.36	339.14	403.66	571.79	434.41	170.87	0.00	701.60
Fishery Related	182.68	-	2.36	5.29	-	23.34	-	22.30
Mining Related	35.04	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,706.35	92.04	22.40	159.08	78.14	31.41	63.70	173.99
Construction	1,070.61	67.20	-	198.70	760.12	128.58	-	50.00
Electricity, Gas and Water	1,958.70	57.56	-	1.42	-	73.71	-	-
Metal Products, Mach. & Ele. Eqp.	144.01	-	4.35	-	12.97	2.77	-	-
Tras., Com. and Public Utilities	822.69	152.86	3.31	123.85	265.05	159.22	9.03	117.83
Wholesaler & Retailer	5,116.81	429.26	118.54	1,149.85	370.59	137.90	77.40	865.68
Finance, Insurance and Real Estate	6,742.93	254.34	14.18	785.51	540.35	174.24	90.40	428.20
Tourism Service**	3,423.96	188.32	50.40	80.31	257.70	88.81	20.70	213.69
Other Services	2,639.11	89.12	2.10	538.85	108.34	145.79	-	195.69
Consumption Loans	18,847.40	1,037.73	384.20	2,441.93	1,921.72	1,051.45	218.92	1,377.70
Local Government	-	-	-	-	-	-	33.18	-
Others	17.33	936.75	58.68	63.43	376.30	482.49	1,678.92	2,413.00
TOTAL sectorwise	49,286.97	3,644.34	1,064.19	6,120.01	5,125.70	2,670.58	2,192.25	6,559.68

Product Wise

Term Loan	13,767.73	797.34	320.13	2,823.86	2,310.56	648.89	344.07	3,229.70
Overdraft	2,421.12	44.50	74.98	132.00	165.56	155.14	-	162.60
Cash Credit Loan	5,301.65	197.54	74.47	310.76	94.36	-	-	184.82
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,140.53	111.01	-	326.60	-	166.57	96.65	303.59
Residential Personal Home Loan (Up to Rs. 30 million)#	7,331.44	664.47	37.31	772.20	994.60	362.50	530.32	945.84
Real Estate Loan	4,388.41	50.00	-	450.21	366.25	94.64	1,027.29	298.11
Margin Nature Loan	1,962.14	95.20	-	133.12	210.38	302.20	26.19	118.74
Hire Purchase Loan	1,026.18	104.21	5.77	152.69	282.24	188.63	120.35	142.73
Deprived Sector Loan	3,376.66	378.51	216.54	446.30	308.16	136.45	33.18	576.29
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,571.12	1,201.56	335.00	572.27	393.59	615.56	14.20	597.25
Total Product wise Loan	49,286.97	3,644.34	1,064.19	6,120.01	5,125.70	2,670.58	2,192.25	6,559.68

Collateral Wise

Gold and Silver	332.51	214.66	90.59	396.74	191.89	-	-	56.31
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,962.14	95.20	-	148.12	-	-	26.19	118.74
Fixed Deposit Receipts	306.00	21.43	19.61	46.29	39.40	46.99	0.05	45.56
Own	306.00	21.43	19.61	46.29	39.40	46.99	0.05	45.56
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,376.90	2,143.24	953.99	5,151.58	4,515.32	2,215.20	403.82	6,032.07
Fixed Assets	45,376.90	2,143.24	953.99	5,151.58	4,515.32	2,215.20	403.82	6,032.07
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,276.25	204.34	-	377.27	168.71	106.08	83.27	307.00
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	1,032.32	204.34	-	330.30	40.95	79.69	-	130.35
Personal Guarantee	226.73	-	-	46.97	127.76	26.39	50.09	176.65
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	33.18	965.47	-	-	210.38	302.30	1,678.92	-
Total	49,286.97	3,644.34	1,064.19	6,120.01	5,125.70	2,670.58	2,192.25	6,559.68

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	517.95	532.42	356.13	553.00	546.98	298.13	299.43	615.26
Fishery Related	11.94	26.58	33.37	136.59	-	14.27	23.53	23.41
Mining Related	7.62	-	-	-	-	-	27.93	-
Agriculture, Forestry, Beverage & Non Food Production Related*	550.57	190.26	371.28	329.13	171.24	324.81	156.41	20.99
Construction	313.44	198.84	470.22	343.01	-	106.23	281.71	18.90
Electricity, Gas and Water	87.97	-	31.79	9.00	-	-	69.02	-
Metal Products, Mach. & Ele. Eqp.	292.60	19.53	44.00	21.16	-	41.00	97.43	20.99
Tras., Com. and Public Utilities	674.91	62.55	102.82	36.16	-	127.46	271.88	5.20
Wholesaler & Retailer	1,374.22	477.85	278.39	948.83	969.24	1,013.09	472.32	533.53
Finance, Insurance and Real Estate	955.93	1,359.87	317.94	657.20	152.92	457.29	239.32	112.71
Tourism Service**	846.09	283.75	77.87	62.84	129.32	427.21	61.85	25.67
Other Services	360.96	631.09	17.01	154.97	-	112.53	50.55	0.23
Consumption Loans	2,874.67	1,337.44	1,294.68	2,030.53	11.40	1,826.70	2,995.80	866.09
Local Government	-	-	-	-	-	-	-	-
Others	145.28	1,349.67	935.53	33.73	419.40	65.31	13.15	1.34
TOTAL sectorwise	9,014.15	6,469.86	4,331.03	5,316.16	2,400.52	4,814.01	5,060.32	2,244.32

Product Wise

Term Loan	1,659.22	970.06	344.12	467.44	86.01	2,082.40	1,760.95	1,358.39
Overdraft	-	466.83	412.54	204.79	295.54	75.00	94.27	248.32
Cash Credit Loan	-	83.83	312.74	-	1,009.85	743.98	253.59	297.76
Trust Receipt Loan/Import Loan	-	-	69.27	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,398.51	310.52	-	74.34	-	187.39	437.17	-
Residential Personal Home Loan (Up to Rs. 30 million)#	563.18	686.92	971.99	356.25	5.18	513.07	788.76	50.52
Real Estate Loan	670.19	1,396.80	316.55	696.91	103.27	443.12	150.38	115.76
Margin Nature Loan	196.76	434.17	120.37	142.85	-	33.01	197.97	4.30
Hire Purchase Loan	884.62	48.45	169.57	120.56	-	345.25	108.78	7.83
Deprived Sector Loan	449.40	345.53	275.91	366.72	101.47	275.68	271.04	118.82
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,192.27	1,726.73	1,337.98	2,886.31	799.19	115.10	997.42	42.62
Total Product wise Loan	9,014.15	6,469.86	4,331.03	5,316.16	2,400.52	4,814.01	5,060.32	2,244.32

Collateral Wise

Gold and Silver	820.11	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	206.50	434.17	122.41	142.85	-	33.01	197.97	-
Fixed Deposit Receipts	87.80	51.60	46.68	22.34	6.22	61.56	25.86	34.67
Own	87.80	51.60	46.68	22.34	6.22	61.56	25.86	34.67
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,302.37	5,693.43	4,038.23	4,959.23	103.27	4,654.04	4,695.46	2,188.68
Fixed Assets	7,302.37	5,693.43	4,037.25	4,951.04	103.27	4,654.04	4,695.46	2,188.68
Current Assets	-	-	0.98	8.19	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	4.30
Domestic Bills	-	-	-	-	-	-	-	4.30
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	512.84	290.66	123.69	191.74	-	65.40	130.17	16.68
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	240.14	290.66	-	69.44	-	11.84	126.17	-
Personal Guarantee	272.70	-	118.68	122.30	-	53.56	3.98	16.68
Collective Guarantee	-	-	-	-	-	-	0.02	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	84.53	-	0.03	-	2,291.03	-	10.86	-
Total	9,014.15	6,469.86	4,331.03	5,316.16	2,400.52	4,814.01	5,060.32	2,244.32

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	278.10	49.19	237.22	1,213.47	720.42	708.26
Fishery Related	3.48	-	6.17	47.99	10.81	32.73
Mining Related	-	-	0.85	10.98	51.28	-
Agriculture, Forestry, Beverage & Non Food Production Related*	22.17	199.99	116.27	960.33	581.11	549.21
Construction	183.93	-	546.63	431.78	63.31	337.45
Electricity, Gas and Water	20.00	-	2.70	225.05	18.44	26.12
Metal Products, Mach. & Ele. Eqp.	9.81	-	14.91	81.72	38.75	105.19
Tras., Com. and Public Utilities	152.46	2.94	18.69	293.51	137.24	680.47
Wholesaler & Retailer	217.70	68.51	498.95	2,741.69	2,299.81	1,515.44
Finance, Insurance and Real Estate	288.27	-	368.20	2,821.47	3,958.18	622.26
Tourism Service**	65.72	37.24	209.33	1,807.33	604.36	562.22
Other Services	43.55	-	83.60	563.55	682.41	211.85
Consumption Loans	959.89	1.55	1,104.28	5,520.63	8,340.84	2,864.17
Local Government	2.63	-	-	-	-	-
Others	175.00	304.11	2,248.09	1,597.52	3,359.71	46.95
TOTAL sectorwise	2,422.71	663.53	5,455.90	18,317.03	20,866.68	8,262.32

Product Wise

Term Loan	1,087.92	345.91	424.72	8,578.37	6,719.20	3,473.03
Overdraft	73.38	-	-	816.06	928.17	54.32
Cash Credit Loan	278.80	108.00	-	2,890.25	1,197.14	1,029.07
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	193.94	92.50	261.88	313.05
Residential Personal Home Loan (Up to Rs. 30 million)#	319.34	-	1,183.10	2,008.06	6,491.92	1,102.67
Real Estate Loan	166.42	191.51	291.13	1,961.49	3,118.62	664.06
Margin Nature Loan	98.93	-	266.03	364.85	625.25	195.01
Hire Purchase Loan	166.80	-	59.02	419.80	175.62	512.21
Deprived Sector Loan	179.64	-	324.03	933.21	1,132.68	370.22
Bills Purchased	-	-	-	-	-	-
Other Product	51.46	18.11	2,713.94	252.44	216.22	548.68
Total Product wise Loan	2,422.71	663.53	5,455.90	18,317.03	20,866.68	8,262.32

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	98.93	-	-	364.86	625.27	-
Fixed Deposit Receipts	51.64	-	59.94	211.57	95.17	130.55
Own	51.64	-	59.94	211.57	95.17	130.55
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	2,111.98	663.53	4,982.47	16,975.17	18,825.63	7,806.31
Fixed Assets	2,111.98	663.53	4,982.47	16,975.17	18,825.63	7,806.31
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	160.16	-	141.13	757.29	1,320.61	130.46
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	88.04	-	140.38	627.54	812.57	33.96
Personal Guarantee	67.42	-	0.75	129.75	508.05	96.50
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	2.08	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	272.36	8.14	-	195.01
Total	2,422.71	663.53	5,455.90	18,317.03	20,866.68	8,262.32

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	59,480	63,015	69,040	74,217	74,307	5.94	9.56	0.12
a. Paid-up Capital	34,388	35,835	38,429	41,258	41,540	4.21	7.24	0.68
b. Statutory Reserves	11,190	12,274	13,620	14,862	15,050	9.69	10.96	1.26
c. Retained Earning	6,645	4,076	2,639	2,248	1,933	-38.66	-35.24	-14.01
d. Others Reserves	7,258	10,830	14,351	15,849	15,783	49.22	32.51	-0.42
2 BORROWINGS	214,238	230,746	239,468	218,040	239,898	7.71	3.78	10.02
a. NRB	7,944	6,221	544	118	118	-21.69	-91.26	0.00
b. Others	206,294	224,525	238,924	217,922	239,780	8.84	6.41	10.03
3 DEPOSITS	167,093	176,661	199,756	216,569	223,165	5.73	13.07	3.05
4 BILLS PAYABLE	27.20	41.48	18.68	18.19	23.96	52.50	-54.97	31.72
5 OTHER LIABILITIES	46,185	56,740	61,892	81,940	76,966	22.85	9.08	-6.07
a. Loan Loss Provision	18,383	21,865	24,267	35,928	35,074	18.94	10.99	-2.38
b. Interest Suspense a/c	6,921	11,557	13,601	18,047	16,972	66.98	17.68	-5.96
c. Others	20,881	23,318	24,024	27,965	24,920	11.67	3.03	-10.89
6 RECONCILIATION A/c	15,568	19,691	19,387	20,967	21,565	26.48	-1.54	2.85
7 PROFIT & LOSS A/c	5,191	6,837	8,876	5,321	7,240	31.70	29.83	36.07
Total	507,782	553,731	598,438	617,073	643,165	9.05	8.07	4.23
Assets								
1 LIQUID FUNDS	26,963	34,592	42,568	31,841	45,066	28.29	23.06	41.54
a. Cash Balance	494	424	325	469	341	-14.19	-23.32	-27.38
b. Bank Balance	17,249	22,748	30,375	21,149	30,826	31.88	33.53	45.75
c. Money at Call	9,220	11,420	11,867	10,222	13,899	23.86	3.92	35.97
2 INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,285	1,454	-8.52	11.33	13.13
3 SHARE & OTHER INVESTMENT	8,282	9,221	9,420	8,155	8,550	11.34	2.16	4.85
4 LOANS & ADVANCES	432,237	455,853	489,673	511,345	523,220	5.46	7.42	2.32
Institutional	72,928	59,060	48,804	42,746	44,254	-19.02	-17.36	3.53
Individual	359,310	396,793	440,869	468,599	478,967	10.43	11.11	2.21
5 FIXED ASSETS	3,258	4,150	4,535	4,849	4,885	27.38	9.28	0.75
6 OTHER ASSETS	20,078	28,488	30,297	38,163	38,217	41.89	6.35	0.14
7 EXPENSES NOT WRITTEN OFF	38.60	0.49	1.38	0.28	0.28	-98.73	181.63	0.00
8 NON BANKING ASSETS	1.34	5.08	6.88	9.95	10.26	279.10	35.43	3.12
9 RECONCILIATION A/c	14,809	19,991	20,277	21,012	21,591	34.99	1.43	2.75
10 PROFIT & LOSS A/c	1,054	461	581	413	170	-56.22	25.91	-58.74
Total	507,782	553,731	598,438	617,073	643,165	9.05	8.07	4.23
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	36,966	34,342	31,513	19,541	22,022	-7.10	-8.24	12.70
2 COMMISSION/FEE EXPENSES	45	15	25	19.49	23.74	-66.55	67.07	21.81
3 EMPLOYEE EXPENSES	12,689	12,584	14,088	9,663	10,880	-0.83	11.95	12.60
4 OFFICE OPERATING EXPENSES	4,651	4,245	4,683	3,005	3,468	-8.72	10.31	15.41
5 NON OPERATING EXPENSES	14	64	48	9.40	16.14	352.21	-25.03	71.70
6 PROVISION FOR RISK	25,880	26,976	26,315	17,014	18,795	4.24	-2.45	10.47
7 LOAN WRITTEN OFF	123	155	41	199	272	25.59	-73.26	36.45
8 EXTRAORDINARY EXPENSES	0.12	1.00	0.42	0.62	1.12	769.89	-58.00	80.65
9 PROVISION FOR STAFF BONUS	779	1,004	1,354	830	1,102	28.78	34.92	32.67
10 PROVISION FOR INCOME TAX	2,486	2,992	4,523	2,562	3,201	20.37	51.14	24.98
11 NET PROFIT	4,783	6,717	8,931	5,321	7,274	40.44	32.96	36.70
TOTAL EXPENSES	88,416	89,095	91,522	58,166	67,056	0.77	2.72	15.28
Income								
1. INTEREST INCOME	61,707	58,836	62,791	41,163	47,519	-4.65	6.72	15.44
2. COMMISSION & DISCOUNT	618	762	1,282	1,235	1,324	23.33	68.24	7.24
3 OTHER OPERATING INCOME	3,971	4,275	4,294	2,101	2,480	7.65	0.45	18.03
4 NON OPERATING INCOME	157.53	145.79	129.68	79.36	98.01	-7.46	-11.05	23.50
5 PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	13,150	15,437	16.03	-9.01	17.39
6 RECOVERY FOR WRITE BACK	4.32	17.27	17.01	23.93	26.87	300.14	-1.53	12.29
7 INCOME FOR EXTRA ORDINARY EXPENSES	112.51	118.39	78.72	-	-	5.22	-33.51	0.00
8 NET LOSS	646	342	549	413	170	-47.01	60.33	-58.74
TOTAL INCOME	88,416	89,095	91,522	58,166	67,056	0.77	2.72	15.28
Miscellaneous Information								
No. of Total Staffs	22,493	21,727	21,717	21,866	21,801	-3.41	-0.05	-0.30
No. of Total Branches	5,128	5,051	5,004	4,982	4,982	-1.50	-0.93	0.00
No. of Total Centers	445,666	459,319	473,465	483,689	484,557	3.06	3.08	0.18
No. of Total Groups	1,390,718	1,415,757	1,478,427	1,505,592	1,516,608	1.80	4.43	0.73
No. of Total Passive Groups	19,043	19,857	38,277	50,996	54,292	4.28	92.76	6.46
No. of Total Members	6,016,101	5,995,358	6,221,295	6,473,907	6,500,988	-0.34	3.77	0.42
No. of Total Passive Members	528,082	534,348	802,163	933,383	935,723	1.19	50.12	0.25
No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,709,230	2,716,376	-10.75	1.62	0.26
No. of Total Overdue Borrowers	587,163	689,852	624,835	825,415	720,459	17.49	-9.42	-12.72
No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,381,844	6,412,946	-0.39	2.79	0.49
Total Saving Amount (Rs million)	167,027	177,049	199,756	216,431	223,023	6.00	12.83	3.05

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,377.19
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,551.33
	e. Share Premium	-
	f. Retained Earning	657.74
	g. Others Reserves Fund	568.12
2	BORROWINGS	7,689.81
	a. NRB	-
	b. Interbank Borrowing	400.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,803.09
	a. Current	372.81
	Domestic	372.81
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	0.28
	Domestic	0.28
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,752.59
	1. Sundry Creditors	-
	2. Loan Loss Provision	641.52
	3. Interest Suspense a/c	-
	4. Others	1,111.07
6	Reconciliation A/c	-
7	Profit & Loss A/c	643.31
	TOTAL Liabilities	42,266.00
Assets		
1	LIQUID FUNDS	499.95
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	499.92
	1. In Nepal Rastra Bank	470.97
	Domestic Currency	470.97
	Foreign Currency	-
	2. "A" Class Licensed Institution	28.94
	Domestic Currency	28.94
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	8,491.24
	a. Govt. Securities	8,491.24
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	3,497.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,497.00
4	LOANS & ADVANCES (Including Bills Purchased)	28,893.58
4.1	LOANS & ADVANCES	28,893.58
	a. Infrastructure Project	28,893.58
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	178.67
7	OTHER ASSETS	705.55
	a. Accrued Interest:	310.80
	Financial Institutions	-
	Government Enterprises	115.53
	Private Sector	195.27
	b. Staff Loans / Adv.	99.88
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	294.87
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	42,266.00

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	725.72
1.1 On Deposit Liabilities	376.52
1.2 On Borrowing	349.20
2. Commission Expense	0.02
3. Staff Expense	52.79
4. Office Operating Expenses	50.85
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	0.09
7. Provision for Risk	63.27
7.1 Loan loss Provision	63.27
7.1.1 General Loan loss Provision	62.34
7.1.1.1 Pass Loan Loss Provision	62.34
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	0.93
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	102.28
10. Provision for Income Tax	277.25
11. Others	-
12. Net Profit	643.31
Total Expenses	1,915.59

Income

1. Interest Income	1,806.99
1.1 On Loans and Advances	1,496.63
1.2 On Investment	199.02
1.2.1 Government Bonds	199.02
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	111.33
2. Commission and Discount	22.27
2.1 Bills Purchase and Discount	-
2.2 Commission	22.27
2.3 Others	-
3. Exchange Fluctuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.40
6. Write Back from Provisions for loss	85.93
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,915.59

Districtwise List of Banks and Financial Institutions Branches (Chait, 2082)

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	39	9	1	49	279,534	5,705
4	Koshi	Jhapa	140	54	11	205	998,054	4,869
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	175	59	5	239	1,148,156	4,804
10	Koshi	Sunsari	133	39	13	185	926,962	5,011
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	7	-	27	175,298	6,493
13	Koshi	Okhaldhunga	22	4	-	26	139,552	5,367
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		757	195	35	987	4,961,412	5,027
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	84	12	3	99	739,953	7,474
17	Madhesh	Dhanusa	88	8	14	110	867,747	7,889
18	Madhesh	Mahottari	66	8	10	84	706,994	8,417
19	Madhesh	Sarlahi	83	15	9	107	862,470	8,060
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	65	14	7	86	654,471	7,610
	Total		581	86	54	721	6,114,600	8,481
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	35	2	2	39	300,026	7,693
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	62	16	1	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	892	149	50	1,091	2,041,587	1,871
32	Bagmati	Lalitpur	223	33	17	273	551,667	2,021
33	Bagmati	Bhaktapur	123	19	5	147	432,132	2,940
34	Bagmati	Makwanpur	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	158	52	18	228	719,859	3,157
	Total		1,775	331	111	2,217	6,116,866	2,759
36	Gandaki	Gorkha	44	6	3	53	251,027	4,736
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	189	77	19	285	600,051	2,105
40	Gandaki	Tanahu	78	22	1	101	321,153	3,180
41	Gandaki	Syangja	47	27	2	76	253,024	3,329
42	Gandaki	Mustang	16	1	-	17	14,452	850
43	Gandaki	Baglung	51	9	1	61	249,211	4,085
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	70	23	8	101	378,079	3,743
	Total		595	189	36	820	2,466,427	3,008

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	221	74	28	323	1,121,957	3,474
50	Lumbini	Kapilbastu	83	18	6	107	682,961	6,383
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	20	12	-	32	232,019	7,251
53	Lumbini	Rolpa	21	1	-	22	234,793	10,672
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	92	39	3	134	674,993	5,037
56	Lumbini	Banke	82	28	7	117	603,194	5,156
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
Total			744	251	47	1,042	5,122,078	4,916
59	Karnali	Rukum West	23	2	1	26	166,740	6,413
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	56	10	1	67	415,126	6,196
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			218	21	3	242	1,688,412	6,977
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	132	29	5	166	904,666	5,450
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
75	Sudur Paschim	Darchula	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			333	51	6	390	2,694,783	6,910
Grand Total			5,003	1,124	292	6,419	29,164,578	

Bank/BFI Class	A	B	C	D	E [§]	Total
No. of BFIs	20	17	17	51	1	106
No. of Branches [^]	5,003	1,124	292	4,982		11,401
Population per Branch [*] (Served by A, B and C class BFIs)						4,543
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,558

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	757	195	35	856	987	1,843
Madhesh	581	86	54	1,030	721	1,751
Bagmati	1,775	331	111	750	2,217	2,967
Gandaki	595	189	36	561	820	1,381
Lumbini	744	251	47	1,096	1,042	2,138
Karnali	218	21	3	236	242	478
Sudur Paschim	333	51	6	453	390	843
Total	5,003	1,124	292	4,982	6,419	11,401

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

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

§ E Refers to Infrastructure Development Bank

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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
5	Short Term Working Capital/Demand Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06
5	Short Term Working Capital/Demand Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.44	244,462.06	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	9.74	285,840.27	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.25	74,884.19	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
5	Short Term Working Capital/Demand Loan	9.00	372,455.08	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.17	253,060.53	10.94	257,682.55	11.06	277,111.94	11.31	280,491.84
2	Overdraft	10.67	290,775.43	11.79	290,633.71	11.93	310,486.80	12.20	303,165.08
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.16	68,537.00	9.65	65,966.98	9.65	58,642.73	10.02	61,655.11
5	Short Term Working Capital/Demand Loan	10.53	384,390.08	11.13	384,490.27	11.09	385,828.33	11.41	385,860.66
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19	10.83	303,123.46
2	Overdraft	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51	11.50	320,363.58
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09	9.29	75,514.51
5	Short Term Working Capital/Demand Loan	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35	11.27	427,441.43
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
5	Short Term Working Capital/Demand Loan	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99
5	Short Term Working Capital/Demand Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25
6	Residential Personal Home Loan (Up to Rs. 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

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	299,640.63
6	Construction	12.29	226,767.66	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23
7	Electricity, Gas and Water	11.42	84,848.49	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	27,845.52	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84
9	Transport, Communication and Public Utilities	12.73	58,894.49	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97
10	Wholesaler & Retailer	12.36	493,446.11	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29
11	Finance, Insurance and Real Estate	11.70	176,984.66	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39
12	Hotel or Restaurant	12.24	82,417.35	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28
13	Other Services	12.44	95,950.81	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36
14	Consumption Loans	12.83	134,334.76	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45
15	Local Government	3.43	1,499.92	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85
16	Others	13.10	251,328.84	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42
	Aggregate	12.31	2,132,011.50	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	378,505.37	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90
2	Overdraft	12.76	351,228.00	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.52	81,475.04	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42
5	Short Term Working Capital/Demand Loan	12.13	506,505.27	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74
6	Residential Personal Home Loan (Up to Rs. 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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.51	119,507.04	12.09	120,321.66	12.09	122,591.17	12.17	125,182.68
2	Fishery Related	11.83	2,698.40	11.53	2,922.51	11.47	3,173.91	11.53	3,269.61
3	Mining Related	12.37	4,383.38	11.98	4,850.82	11.74	5,183.18	12.00	5,929.62
4	Agriculture, Forestry & Beverage Production Related	12.22	130,259.08	11.92	132,429.05	12.01	130,732.53	11.85	133,007.09
5	Non Food Production Related	11.92	297,216.01	11.91	304,097.14	11.84	300,630.46	11.77	306,243.39
6	Construction	12.27	235,960.13	12.39	239,038.73	12.32	242,857.02	12.53	242,721.21
7	Electricity, Gas and Water	11.44	94,499.67	11.43	96,833.09	11.26	98,737.87	11.21	102,175.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	33,449.93	12.36	33,255.77	12.30	33,680.73	12.21	32,939.20
9	Transport, Communication and Public Utilities	12.34	61,082.50	12.36	61,475.42	12.80	61,909.88	12.73	61,187.42
10	Wholesaler & Retailer	12.21	532,376.45	12.42	528,546.50	12.45	539,600.39	12.32	551,011.24
11	Finance, Insurance and Real Estate	11.94	233,815.95	12.19	226,459.07	11.97	188,401.46	11.98	194,653.63
12	Hotel or Restaurant	12.20	88,192.62	12.06	91,258.10	11.89	90,659.96	11.82	94,671.80
13	Other Services	12.52	103,918.38	12.50	105,526.34	12.52	106,039.26	12.43	106,841.99
14	Consumption Loans	12.67	142,641.75	12.73	140,788.26	12.62	140,421.78	12.53	139,632.01
15	Local Government	4.01	1,500.49	4.92	1,499.89	4.95	1,503.69	4.92	1,513.80
16	Others	13.30	237,100.01	13.43	239,832.38	13.44	271,175.65	13.29	278,591.56
	Aggregate	12.29	2,318,601.78	12.34	2,329,134.74	12.33	2,337,298.93	12.28	2,379,571.84

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
5	Short Term Working Capital/Demand Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
6	Residential Personal Home Loan (Up to Rs. 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

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28	5.02	890,431.60
2	Fixed:	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22	9.89	1,286,924.71
2.1	up to 1 month	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43	10.23	28,877.81
2.2	1-3 months	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04	9.62	102,638.13
2.3	3-6 months	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31	9.71	170,209.58
2.4	6-12 months	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57	9.78	468,485.24
2.5	1-2 yrs	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04	9.98	342,296.50
2.6	2 yrs and above	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84	10.29	174,417.45
3	Call	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10	4.28	315,143.35
4	Certificate of Deposits	-	-	0.00	-	0.00	-	0.00	-
5	Other	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60	8.15	4,142.57
6	Non interest bearing deposits	-	261,577.30	0.00	277,967.42	0.00	308,385.52	0.00	249,433.30
6.1	Current	-	236,797.46	0.00	252,657.73	0.00	283,757.48	0.00	223,839.57
6.2	Margin	-	23,028.76	0.00	23,926.53	0.00	23,251.67	0.00	24,057.09
6.3	Other	-	1,751.09	0.00	1,383.15	0.00	1,376.38	0.00	1,536.65
	Aggregate	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71	6.77	2,746,075.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65	11.67	130,972.12
2	Fishery Related	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72	10.77	3,538.33
3	Mining Related	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83	11.84	5,655.64
4	Agriculture, Forestry & Beverage Production Related	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59	11.75	127,019.25
5	Non Food Production Related	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99	11.66	308,819.44
6	Construction	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48	12.35	252,550.38
7	Electricity, Gas and Water	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98	11.30	120,532.24
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83	12.09	30,465.86
9	Transport, Communication and Public Utilities	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41	12.67	60,283.65
10	Wholesaler & Retailer	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73	12.03	545,353.80
11	Finance, Insurance and Real Estate	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03	11.89	197,897.88
12	Hotel or Restaurant	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80	11.74	102,543.02
13	Other Services	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71	12.17	111,574.57
14	Consumption Loans	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35	12.42	134,827.92
15	Local Government	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81	4.92	1,512.81
16	Others	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92	13.02	301,672.18
	Aggregate	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83	12.08	2,435,219.08

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66	11.69	479,430.00
2	Overdraft	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38	12.37	368,380.55
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95	10.61	73,302.39
5	Short Term Working Capital/Demand Loan	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13	11.92	595,256.80
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44
5	Short Term Working Capital/Demand Loan	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.70	542,609.88	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.47	73,745.92	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72
5	Short Term Working Capital/Demand Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.32	589,816.01	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93
2	Overdraft	12.05	405,601.73	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.23	84,425.63	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16
5	Short Term Working Capital/Demand Loan	11.53	667,192.34	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.41	616,175.87	9.88	629,178.40	9.77	640,274.63	9.38	647,513.76
2	Overdraft	10.66	417,436.91	10.32	438,658.43	9.99	440,590.36	9.83	451,030.92
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.49	62,021.15	8.06	61,371.84	7.72	63,173.40	8.22	58,736.72
5	Short Term Working Capital/Demand Loan	9.99	702,335.94	9.65	747,491.35	9.38	733,979.65	9.25	748,221.77
6	Residential Personal Home Loan (Up to Rs. 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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
5	Short Term Working Capital/Demand Loan	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
6	Residential Personal Home Loan (Up to Rs. 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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52	8.03	249,461.13
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01	7.55	9,051.92
3	Mining Related	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68	8.54	6,937.25
4	Agriculture, Forestry & Beverage Production Related	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28	8.27	174,968.73
5	Non Food Production Related	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44	7.97	398,448.66
6	Construction	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82	9.27	359,202.13
7	Electricity, Gas and Water	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23	8.09	205,647.46
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29	8.49	60,085.25
9	Transport, Communication and Public Utilities	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35	9.02	70,725.81
10	Wholesaler & Retailer	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86	8.50	790,626.79
11	Finance, Insurance and Real Estate	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21	7.99	299,670.99
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23	7.89	164,621.84
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90	8.45	168,939.55
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37	9.25	204,287.91
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67	4.14	1,362.29
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43	9.59	555,842.39
	Aggregate	8.53	3,465,398.13	8.46	3,493,884.35	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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38	9.02	868,038.24	9.68	879,787.01
2	Overdraft	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93	9.69	666,446.00	10.62	667,393.65
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12	8.35	89,427.71	9.37	88,649.96
5	Short Term Working Capital/Demand Loan	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36	9.59	950,965.12	10.63	966,779.94
6	Residential Personal Home Loan (Up to Rs. 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	4,074,941.16

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.87	895,441.39	10.22	936,387.16	10.84	937,917.07	10.95	974,856.37	11.03	1,029,228.12
2	Overdraft	10.83	669,361.96	11.07	673,531.73	11.87	647,350.89	11.86	613,730.10	11.87	619,785.23
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69	11.78	64,595.41
5	Short Term Working Capital/Demand Loan	10.88	990,591.48	11.06	1,006,965.61	11.70	1,013,816.51	11.78	1,013,132.59	11.82	989,100.84
6	Residential Personal Home Loan (Up to Rs. 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

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48	7.44	1,122,053.35
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23	11.06	2,502,252.28
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04	11.43	626,004.87
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75	11.06	877,612.09
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33	10.86	448,861.73
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12	10.80	549,773.58
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88	2.83	226,094.55
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88
15	Local Government	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22	4.74	1,081.22	3.50	1,081.22	3.52	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44
3	Cash Credit Loan												
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96
5	Short Term Working Capital/Demand Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56
6	Residential Personal Home Loan (Up to Rs. 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
7	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90
9	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43
10	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62
11	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20
12	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,526.47

Overall Summary of Interest Rate on LCY Deposit		Magh, 2019 (Mid Feb, 2023)		Falgun, 2019 (Mid Mar, 2023)		Chaitra, 2019 (Mid Apr, 2023)		Baisakh, 2020 (Mid May, 2023)		Jestha, 2020 (Mid June, 2023)		Ashadh, 2020 (Mid July, 2023)		Shrawan, 2020 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.93	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35	5.84	1,259,241.27	5.81	1,353,684.43	5.31	1,325,517.52
2	Fixed:	11.06	2,713,140.66	10.99	2,715,032.45	10.88	2,773,731.56	10.76	2,777,652.59	10.27	2,807,185.02	10.13	2,857,985.93	9.98	2,914,338.64
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	11.30	632,008.38	11.14	637,967.50	10.93	639,004.54	10.71	621,381.66	9.99	577,833.72	9.69	538,327.21	9.50	538,720.87
2.4	6-12 months	11.09	859,472.89	11.08	906,053.55	10.94	1,012,396.62	10.83	1,003,037.52	10.33	1,030,140.08	10.18	989,139.54	9.95	961,436.27
2.5	1-2 yrs	10.94	519,385.52	10.90	547,608.72	10.81	444,756.96	10.73	461,409.90	10.45	490,763.95	10.25	576,221.44	10.17	622,777.84
2.6	2 yrs and above	10.89	702,273.87	10.80	623,402.68	10.78	677,573.44	10.71	691,823.52	10.31	708,447.26	10.28	754,297.75	10.20	791,403.66
3	Call	2.62	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49	2.34	306,228.84	2.34	293,534.43
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.39	2,497.27	2.89	1,962.74	2.87	1,858.69	2.70	1,970.97	2.71	1,904.39	2.72	2,019.56	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	8.41	4,632,756.35	8.37	4,661,325.83	8.26	4,722,871.09	8.08	4,730,881.24	7.99	4,798,146.91	7.86	4,975,236.85	8.00	4,824,743.18

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2019 (Mid Feb, 2023)		Falgun, 2019 (Mid Mar, 2023)		Chaitra, 2019 (Mid Apr, 2023)		Baisakh, 2020 (Mid May, 2023)		Jestha, 2020 (Mid June, 2023)		Ashadh, 2020 (Mid July, 2023)		Shrawan, 2020 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77	12.57	68,468.68
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	67,563.42	12.57	77,683.32
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69	11.99	884,037.28
11	Finance, Insurance and Real Estate	13.18	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39	12.33	285,674.09	11.96	293,261.17
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10	12.10	179,123.11
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23	11.93	178,122.27
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64	12.44	787,996.26
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58	3.50	1,176.10
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57	13.10	253,875.44	11.71	237,490.23
	Aggregate	13.03	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51	12.53	4,273,360.88	12.30	4,046,550.26	12.24	4,269,821.78

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2019 (Mid Feb, 2023)		Falgun, 2019 (Mid Mar, 2023)		Chaitra, 2019 (Mid Apr, 2023)		Baisakh, 2020 (Mid May, 2023)		Jestha, 2020 (Mid June, 2023)		Ashadh, 2020 (Mid July, 2023)		Shrawan, 2020 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27	12.13	1,409,236.04
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97	12.04	101,819.68
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97	12.63	533,565.11
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85	12.57	63,117.03
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28	11.02	845,495.11
6	Residential Personal Home Loan (Up to Rs. 20 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32	11.97	288,652.83
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54	12.47	208,471.53
8	Margin Nature Loan	14.58	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	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72	12.27	111,731.38
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65	9.71	264,509.26
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16	12.42	3,818.74
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41	10.98	380,502.96
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26	12.24	4,269,821.78

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, Machinery & 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	4,371,846.09	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

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)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.42	1,493,441.57	4.10	1,531,133.98	4.01	1,588,420.54	3.78	1,591,880.44	3.77	1,613,937.39
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
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
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
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
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
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
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
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58
	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

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)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.62	325,881.05	10.29	323,587.65	10.03	323,476.34	9.81	321,279.52	9.63	322,487.78
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
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
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
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
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
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
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82	10.75	68,552.86	10.63	67,329.53	10.31	66,522.51
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	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
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
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
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
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
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	12.12	238,440.00	11.77	237,941.22	11.44	244,587.09	11.16	245,210.31	10.51	250,302.67
	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

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)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.49	1,572,696.20	11.28	1,600,232.88	11.02	1,624,738.53	10.76	1,640,364.35	10.52	1,652,237.97
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
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
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
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
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
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
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
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	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
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
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
	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

Overall Summary of Interest Rate on LCY Deposit		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.69	1,737,642.58	3.43	1,724,414.19	3.38	1,776,234.36	3.32	1,912,128.44	3.34	1,917,693.89
2	Fixed:	8.15	3,130,250.88	7.93	3,178,536.06	7.71	3,181,823.47	7.43	3,133,338.92	7.08	3,094,142.81
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.38	574,607.89	6.20	559,022.50	5.67	595,514.54	5.34	615,704.36	5.08	612,431.62
2.4	6-12 months	7.07	1,039,688.07	6.69	998,673.91	6.40	1,055,288.33	6.21	1,077,605.33	5.83	1,093,496.69
2.5	1-2 yrs	8.73	717,764.22	8.47	734,351.08	8.33	712,822.10	7.96	638,976.23	7.43	600,736.91
2.6	2 yrs and above	10.30	798,190.72	9.98	886,488.58	10.33	818,198.51	10.25	801,053.00	10.11	787,477.59
3	Call	1.60	388,617.03	1.45	361,813.59	1.39	361,780.73	1.67	367,890.28	1.36	389,613.11
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	1.21	2,272.26	1.20	2,234.71	2.27	2,181.71	2.33	2,098.44	2.31	2,062.80
6	Non interest bearing deposits	-	378,161.20	-	328,841.18	-	337,667.97	-	360,956.81	-	351,865.63
6.1	Current	-	340,942.75	-	290,733.37	-	299,793.50	-	321,584.17	-	312,395.31
6.2	Margin	-	36,582.25	-	37,394.70	-	37,074.67	-	38,040.34	-	38,722.02
6.3	Other	-	636.20	-	713.11	-	799.80	-	1,332.31	-	748.29
	Aggregate	5.77	5,636,943.95	5.66	5,595,839.73	5.48	5,659,688.24	5.24	5,776,412.88	5.01	5,755,378.24

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.39	322,187.22	9.25	321,931.82	9.01	321,060.81	8.62	321,092.02	8.47	318,973.42
2	Fishery Related	8.90	14,393.66	8.81	14,372.28	8.58	14,421.37	8.37	14,446.42	8.22	14,397.80
3	Mining Related	10.19	11,432.13	10.02	11,505.78	9.52	12,962.30	9.09	13,313.33	8.74	13,523.90
4	Agriculture, Forestry & Beverage Production Related	9.87	256,118.29	9.59	256,225.86	9.35	255,936.07	9.19	257,212.36	8.90	258,449.28
5	Non Food Production Related	9.62	539,680.47	10.04	540,323.92	9.67	547,700.62	9.35	555,950.87	9.10	563,252.40
6	Construction	10.34	182,860.26	10.15	181,847.43	9.94	185,259.23	9.68	188,049.09	9.45	187,741.05
7	Electricity, Gas and Water	10.01	363,987.12	9.75	370,693.56	9.56	373,477.64	9.18	383,655.99	9.02	383,672.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.07	65,917.18	9.85	67,349.35	9.54	70,756.45	9.90	69,665.95	9.68	69,780.71
9	Transport, Communication and Public Utilities	10.43	69,369.12	10.29	70,465.59	9.89	70,862.62	9.61	70,628.02	9.30	69,588.54
10	Wholesaler & Retailer	10.19	909,327.67	9.99	907,242.94	9.73	919,014.97	9.43	928,394.15	9.29	927,933.32
11	Finance, Insurance and Real Estate	10.00	321,326.74	9.85	315,593.85	9.48	325,363.21	9.19	342,458.66	8.91	332,394.91
12	Hotel or Restaurant	10.28	193,576.59	10.01	197,983.23	9.76	199,230.13	9.47	202,228.47	9.22	202,058.33
13	Other Services	10.16	181,326.86	9.95	178,850.03	9.72	182,039.83	9.44	182,789.16	9.23	183,929.49
14	Consumption Loans	10.75	841,140.71	10.55	842,602.28	10.30	850,030.43	10.06	854,688.39	9.95	858,527.85
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.91	1,175.34
16	Others	10.37	248,547.63	10.56	244,615.77	10.34	245,374.69	10.11	246,057.41	9.85	246,051.47
	Aggregate	9.93	4,522,367.74	9.68	4,522,779.79	9.52	4,574,666.46	9.33	4,631,806.37	9.07	4,631,450.72

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.33	1,689,689.38	10.13	1,692,750.36	9.90	1,718,491.16	9.61	1,734,321.28	9.39	1,734,865.25
2	Overdraft	11.33	92,019.65	11.08	88,878.48	10.66	89,941.26	10.35	89,465.63	10.06	88,500.22
3	Cash Credit Loan	10.25	587,955.80	10.03	588,603.11	9.77	592,900.04	9.44	595,642.03	9.21	589,929.82
4	Trust Receipt Loan/Import Loan	10.26	52,007.07	10.08	56,984.62	9.86	63,233.31	9.72	63,506.60	9.06	69,495.72
5	Short Term Working Capital/Demand Loan	10.11	709,015.95	9.88	712,679.80	9.55	721,785.57	9.01	743,815.77	8.73	754,686.26
6	Residential Personal Home Loan (Up to Rs. 20 million)	10.28	316,089.02	10.15	316,374.42	9.93	317,963.39	9.71	319,583.71	9.42	319,645.57
7	Real Estate Loan	10.45	224,655.82	10.33	224,537.01	10.14	222,454.13	9.84	225,898.02	9.60	225,977.85
8	Margin Nature Loan	10.50	70,344.73	10.18	71,693.11	9.90	79,141.05	9.69	84,210.43	9.13	85,911.44
9	Hire Purchase Loan	10.52	106,859.97	10.32	107,065.51	10.09	107,998.00	9.81	107,823.81	9.58	109,553.37
10	Deprived Sector Loan	9.15	267,360.18	8.99	263,633.44	8.61	262,326.80	8.34	267,907.80	8.04	255,176.65
11	Bills Purchased	9.24	7,790.26	9.39	6,792.35	9.84	6,508.14	9.23	7,173.22	9.22	7,632.63
12	Other Product	9.13	398,579.91	10.32	392,787.58	10.05	391,923.64	9.95	392,458.06	9.67	390,075.93
	Aggregate	9.93	4,522,367.74	9.68	4,522,779.79	9.52	4,574,666.47	9.33	4,631,806.37	9.07	4,631,450.72

Overall Summary of Interest Rate on LCY Deposit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.35	1,973,575.30	3.34	2,023,411.69	3.36	2,070,323.21	3.36	2,115,621.95	3.39	2,168,933.30
2	Fixed:	6.80	3,014,915.47	6.51	3,014,480.94	6.32	3,013,325.32	6.27	2,991,263.97	6.10	2,998,299.39
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	4.88	590,101.99	4.45	620,475.73	4.41	632,440.66	4.45	601,753.72	4.28	573,995.83
2.4	6-12 months	5.50	1,103,916.27	5.31	1,083,749.38	5.05	1,086,595.80	4.95	1,098,169.80	4.68	1,141,743.86
2.5	1-2 yrs	6.88	547,423.12	6.40	536,354.59	6.09	519,127.04	5.92	502,718.59	5.78	506,515.95
2.6	2 yrs and above	10.05	773,474.10	9.90	773,901.24	9.82	775,161.82	9.73	788,621.85	9.72	776,043.75
3	Call	1.28	441,253.72	1.21	420,342.28	1.25	405,740.89	1.27	405,557.00	1.23	402,816.31
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.28	2,074.30	2.34	1,953.90	2.32	1,905.35	2.31	1,864.74	2.34	1,866.85
6	Non interest bearing deposits	-	355,548.16	-	372,315.60	-	352,371.10	-	366,508.54	-	392,654.58
6.1	Current	-	314,474.24	-	332,924.01	-	312,812.40	-	324,894.56	-	350,854.94
6.2	Margin	-	39,055.11	-	38,720.90	-	38,701.20	-	40,160.09	-	41,070.07
6.3	Other	-	2,018.81	-	670.70	-	857.51	-	1,453.89	-	729.57
	Aggregate	4.78	5,787,366.95	4.75	5,832,504.41	4.62	5,843,665.87	4.54	5,880,816.19	4.45	5,964,570.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.38	316,878.39	8.16	317,657.90	8.02	316,207.97	7.85	312,683.15	7.07	316,151.37
2	Fishery Related	8.10	14,638.75	7.91	14,775.46	7.75	14,792.91	7.62	14,936.51	7.27	14,956.54
3	Mining Related	8.76	9,787.44	8.52	9,654.64	8.33	10,329.11	8.09	10,761.69	7.71	10,815.59
4	Agriculture, Forestry & Beverage Production Related	8.70	255,507.86	8.48	260,556.22	8.19	262,227.75	7.98	273,046.85	7.75	275,635.55
5	Non Food Production Related	8.98	564,547.17	8.55	574,997.35	8.37	577,372.84	8.18	577,552.06	7.90	574,175.12
6	Construction	9.31	191,204.98	9.03	198,608.36	8.86	200,830.11	8.72	201,295.91	8.35	204,780.02
7	Electricity, Gas and Water	8.87	387,239.60	8.54	394,630.54	8.39	400,174.18	8.23	404,351.72	7.96	413,603.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.23	63,877.33	8.80	68,239.26	8.58	68,324.88	8.38	68,945.70	8.16	68,843.77
9	Transport, Communication and Public Utilities	9.26	56,702.42	8.91	59,086.96	8.70	59,526.11	8.53	59,843.71	8.16	61,162.08
10	Wholesaler & Retailer	9.11	945,754.44	8.86	954,572.34	8.56	950,507.83	8.38	951,121.27	8.08	958,556.60
11	Finance, Insurance and Real Estate	8.80	332,218.26	8.43	353,078.01	8.14	342,628.06	7.92	342,067.76	7.68	361,700.33
12	Hotel or Restaurant	9.10	209,717.62	8.78	206,783.35	8.51	212,475.55	8.34	213,768.38	8.10	213,070.61
13	Other Services	9.15	186,182.66	8.86	192,087.92	8.67	192,077.78	8.50	195,737.18	8.24	198,381.75
14	Consumption Loans	9.65	868,497.38	9.33	886,342.47	9.19	889,515.63	9.03	899,687.78	8.81	910,101.03
15	Local Government	3.50	1,175.71	3.50	1,175.71	3.50	1,175.70	3.50	1,175.69	3.50	1,185.37
16	Others	9.75	245,962.28	9.51	240,548.47	9.33	238,095.35	9.15	241,490.82	8.63	245,553.96
	Aggregate	8.90	4,649,892.30	8.69	4,732,794.98	8.55	4,736,261.74	8.40	4,768,466.16	8.22	4,828,673.23

Overall Summary of Interest Rate on LCY Productwise Credit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.25	1,721,777.94	8.96	1,737,166.27	8.71	1,748,336.37	8.54	1,759,868.96	8.30	1,768,462.30
2	Overdraft	9.98	85,019.57	9.82	85,664.30	9.61	83,668.41	9.42	83,783.17	8.64	84,477.28
3	Cash Credit Loan	9.07	594,217.58	8.82	611,360.04	8.59	606,783.47	8.41	606,354.04	8.25	615,381.02
4	Trust Receipt Loan/Import Loan	9.08	68,522.80	9.10	64,356.70	8.50	67,172.16	8.34	66,545.68	8.03	62,825.28
5	Short Term Working Capital/Demand Loan	8.63	771,978.98	8.33	798,416.97	8.14	799,045.59	7.95	813,490.16	7.31	832,782.62
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.31	319,814.31	9.08	322,050.47	8.85	318,845.82	8.69	322,522.19	8.44	324,560.00
7	Real Estate Loan	9.41	234,057.36	9.14	229,909.23	8.91	232,995.14	8.72	234,940.31	8.55	235,083.50
8	Margin Nature Loan	9.12	86,330.03	8.84	91,542.11	8.58	93,124.98	8.39	96,393.57	8.12	101,607.08
9	Hire Purchase Loan	9.45	111,582.09	9.22	112,000.18	9.03	113,021.79	8.86	113,430.92	8.59	112,945.37
10	Deprived Sector Loan	7.91	246,875.85	7.68	258,535.77	7.54	247,890.25	7.35	246,629.90	6.94	258,495.41
11	Bills Purchased	9.28	7,853.04	9.11	8,303.52	8.72	7,905.78	8.43	8,386.29	7.92	9,626.85
12	Other Product	9.44	401,862.74	9.26	413,489.41	9.05	417,469.13	8.92	416,120.98	8.79	422,426.52
	Aggregate	8.90	4,649,892.30	8.69	4,732,794.98	8.55	4,736,261.74	8.40	4,768,466.16	8.22	4,828,673.23

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.38	2,187,061.43	3.38	2,241,267.72	3.37	2,373,020.52	3.07	2,400,480.83	3.06	2,460,333.70	3.04	2,566,105.34
2	Fixed:	5.97	3,000,919.43	5.92	3,024,455.50	5.79	3,032,365.87	5.33	3,017,281.03	5.66	3,030,470.05	5.49	3,011,265.59
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	4.24	578,621.85	4.28	734,990.38	4.14	557,148.82	3.97	554,539.95	4.06	554,340.07	3.87	582,207.61
2.4	6-12 months	4.54	1,132,247.44	4.54	1,039,182.83	4.36	1,117,775.30	3.92	1,103,559.64	4.14	1,096,669.56	4.03	1,045,788.61
2.5	1-2 yrs	5.68	518,218.69	5.64	506,795.00	5.22	574,912.05	5.07	583,036.31	5.06	594,374.01	4.87	598,277.94
2.6	2 yrs and above	9.57	771,831.44	9.66	743,487.28	9.43	782,529.71	8.49	776,145.13	9.38	785,086.40	9.10	784,991.44
3	Call	1.10	416,922.36	1.12	435,270.58	1.05	454,357.90	1.04	489,658.65	1.02	485,446.88	0.99	515,357.31
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.31	1,877.58	2.22	2,017.04	2.18	2,196.77	2.44	2,218.37	2.31	2,308.99	2.55	2,059.57
6	Non interest bearing deposits	-	381,737.58	-	399,944.62	-	518,314.49	-	406,311.34	-	429,688.73	-	474,211.20
6.1	Current	-	339,735.87	-	356,067.67	-	477,031.54	-	364,781.92	-	388,767.43	-	432,668.43
6.2	Margin	-	41,209.24	-	42,512.68	-	39,974.05	-	40,537.59	-	40,295.67	-	40,842.27
6.3	Other	-	792.47	-	1,364.27	-	1,308.89	-	991.83	-	625.62	-	700.50
	Aggregate	4.37	5,988,518.37	4.29	6,102,955.46	4.19	6,380,255.55	4.02	6,315,950.22	3.96	6,408,248.35	3.85	6,568,999.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.55	315,042.00	7.40	320,822.90	7.37	313,407.40	7.27	309,185.97	7.15	307,118.58	7.06	312,094.80
2	Fishery Related	7.37	14,888.50	7.28	14,943.31	7.22	14,575.32	7.14	14,444.64	7.04	14,363.18	6.97	14,378.72
3	Mining Related	7.66	11,127.83	7.60	10,835.43	7.59	11,128.61	7.48	10,649.65	7.38	10,248.04	7.25	10,470.22
4	Agriculture, Forestry & Beverage Production Related	7.70	281,142.67	7.58	281,206.28	7.49	287,162.48	7.39	286,888.96	7.28	288,577.64	7.15	291,481.59
5	Non Food Production Related	7.86	569,805.38	7.74	559,791.64	7.64	550,722.93	7.55	558,261.01	7.41	568,034.30	7.25	579,290.39
6	Construction	8.42	206,591.60	8.31	207,343.18	8.20	203,554.74	8.11	204,838.17	7.97	208,379.29	7.86	209,710.42
7	Electricity, Gas and Water	7.94	420,374.96	7.71	422,861.76	7.61	431,277.17	7.51	434,726.81	7.54	439,249.11	7.30	444,338.00
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.01	69,106.91	7.90	70,097.22	7.78	67,936.89	7.65	67,942.56	7.49	70,277.82	7.35	69,965.15
9	Transport, Communication and Public Utilities	8.25	61,456.03	8.14	63,348.09	7.98	64,942.04	7.87	66,114.88	7.69	69,716.59	7.56	70,334.44
10	Wholesaler & Retailer	8.07	957,356.31	7.92	960,326.21	7.87	943,655.11	7.74	939,658.57	7.62	953,125.52	7.51	957,587.59
11	Finance, Insurance and Real Estate	7.62	352,247.05	7.49	355,722.04	7.35	366,807.93	7.26	351,651.17	7.11	352,923.01	6.94	368,588.77
12	Hotel or Restaurant	8.08	214,012.96	7.94	214,447.94	7.80	225,294.73	7.70	217,994.54	7.57	215,111.23	7.44	219,374.28
13	Other Services	8.21	193,623.60	8.06	195,842.43	7.99	200,107.47	7.88	200,505.32	7.73	208,347.54	7.60	202,507.77
14	Consumption Loans	8.78	917,580.17	8.69	937,057.90	8.61	960,782.22	8.50	961,208.43	8.39	972,255.88	8.26	979,745.69
15	Local Government	3.50	1,186.63	3.50	1,187.58	3.50	1,186.63	3.50	1,186.63	3.50	1,186.63	3.50	1,185.29
16	Others	8.87	244,318.35	8.81	246,463.55	8.78	240,461.01	8.64	249,106.23	8.51	248,038.75	8.41	249,550.97
	Aggregate	8.11	4,829,860.96	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.08

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.21	1,771,250.24	8.14	1,769,690.28	8.00	1,803,110.36	7.88	1,807,679.48	7.76	1,822,562.24	7.60	1,828,985.66
2	Overdraft	9.11	83,923.61	8.98	84,078.38	8.62	86,616.53	8.47	84,210.10	8.35	83,879.47	8.20	83,556.04
3	Cash Credit Loan	8.15	604,489.28	7.99	588,570.73	7.90	585,254.48	7.51	581,557.81	7.66	597,926.38	7.55	604,497.79
4	Trust Receipt Loan/Import Loan	7.94	66,441.90	7.95	66,455.17	7.82	59,151.51	7.66	62,816.34	7.58	71,466.03	7.43	70,077.72
5	Short Term Working Capital/Demand Loan	7.62	836,640.30	7.49	835,662.95	7.37	802,075.91	7.27	811,087.49	7.19	808,555.42	7.05	827,876.08
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.43	325,363.27	8.33	326,726.01	8.24	332,053.27	8.16	337,933.67	8.04	340,136.89	7.92	341,297.26
7	Real Estate Loan	8.44	236,435.79	8.35	232,372.43	8.25	230,937.27	8.15	226,014.49	8.02	226,171.54	7.88	226,739.78
8	Margin Nature Loan	8.08	103,137.75	7.98	106,186.40	7.86	116,809.47	7.77	120,612.64	7.66	121,707.50	7.54	121,595.25
9	Hire Purchase Loan	8.60	113,045.47	8.47	115,070.49	8.39	113,079.79	8.28	113,003.37	8.16	113,616.39	8.05	114,022.41
10	Deprived Sector Loan	7.05	252,280.57	6.94	247,866.51	6.84	256,784.17	6.72	242,593.08	6.61	242,768.58	6.48	255,571.83
11	Bills Purchased	7.60	10,344.88	7.45	11,318.60	7.55	12,341.36	7.93	12,044.72	7.98	11,786.83	8.17	11,261.09
12	Other Product	8.72	426,507.90	8.60	478,299.51	8.56	484,788.59	7.03	474,810.32	8.36	486,375.84	8.25	494,609.68
	Aggregate	8.11	4,829,860.97	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.08

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.98	2,598,972.12	2.97	2,665,836.16	2.93	2,805,762.77	2.90	2,916,796.06	2.92	3,024,576.01	2.90	3,165,144.70
2	Fixed:	5.41	2,966,242.40	5.32	2,923,637.30	5.24	2,857,854.33	5.18	2,780,840.73	5.11	2,691,752.13	5.09	2,649,336.46
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	3.83	562,733.13	3.69	491,974.21	3.50	493,195.49	3.34	476,094.93	3.26	432,784.77	3.28	419,335.81
2.4	6-12 months	3.91	1,031,736.37	3.85	955,881.72	3.75	1,004,799.77	3.64	909,261.03	3.60	874,878.76	3.58	875,075.07
2.5	1-2 yrs	4.90	608,289.30	4.75	605,607.59	4.68	587,528.84	4.60	609,647.81	4.46	583,053.47	4.40	569,246.75
2.6	2 yrs and above	9.00	763,483.60	8.26	870,173.78	8.73	772,330.23	8.55	785,836.96	8.24	801,035.13	8.24	785,678.82
3	Call	0.88	548,693.30	0.84	551,028.81	0.76	549,981.28	0.73	553,872.33	0.73	565,483.61	0.67	551,036.81
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.35	2,370.67	2.26	2,195.54	2.22	2,117.91	2.25	2,159.31	2.11	2,334.60	2.19	2,224.03
6	Non interest bearing deposits	-	437,921.07	-	463,570.39	-	510,028.33	-	478,471.03	-	494,461.29	-	528,915.01
6.1	Current	-	394,588.19	-	420,485.24	-	465,047.83	-	432,484.97	-	448,894.28	-	483,393.28
6.2	Margin	-	41,482.78	-	42,004.76	-	44,036.49	-	45,098.33	-	44,538.80	-	44,669.37
6.3	Other	-	1,850.10	-	1,080.40	-	944.01	-	887.73	-	1,028.20	-	852.36
	Aggregate	3.74	6,554,199.56	3.66	6,606,268.20	3.56	6,725,744.62	3.51	6,732,139.46	3.45	6,778,607.64	3.40	6,896,657.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	6.92	307,781.22	6.82	306,575.20	6.69	311,033.82	6.16	308,436.05	6.47	306,177.55	6.50	302,941.78
2	Fishery Related	6.82	14,272.01	6.79	14,195.00	6.63	14,128.37	6.40	13,883.22	6.46	14,003.00	6.51	13,869.08
3	Mining Related	7.08	10,748.11	6.93	11,453.05	6.79	11,492.82	6.41	11,660.21	6.55	12,791.75	6.43	12,491.05
4	Agriculture, Forestry & Beverage Production Related	7.04	282,756.67	6.92	285,491.76	6.71	289,036.77	6.59	287,869.19	6.53	290,763.23	6.39	294,515.33
5	Non Food Production Related	7.08	580,338.16	6.97	580,907.83	6.84	588,094.63	6.68	586,717.11	6.65	584,638.00	6.51	584,223.82
6	Construction	7.68	210,679.03	7.55	214,770.48	7.43	219,349.88	7.15	221,268.48	7.23	220,826.80	7.11	223,805.12
7	Electricity, Gas and Water	7.25	447,132.18	7.14	450,277.42	6.93	460,409.03	6.81	462,342.84	6.80	468,854.80	6.64	480,129.07
8	Metal Products, Machinery & Electronic Equipment & Assemblage	7.13	70,559.68	7.00	70,726.78	6.92	70,269.40	6.81	70,553.41	6.74	70,485.45	6.66	70,585.55
9	Transport, Communication and Public Utilities	7.36	69,181.55	7.31	66,914.27	7.12	69,636.11	6.76	70,585.12	7.00	69,582.96	6.81	69,287.48
10	Wholesaler & Retailer	7.31	947,997.98	7.21	944,980.82	7.10	951,973.05	6.88	952,189.63	6.89	954,090.73	6.78	959,393.98
11	Finance, Insurance and Real Estate	6.78	358,266.88	6.67	358,962.48	6.48	373,397.29	6.35	360,909.82	6.29	358,210.03	6.13	391,755.59
12	Hotel or Restaurant	7.29	219,716.74	7.18	220,251.14	7.04	222,284.61	6.86	220,867.38	6.86	221,525.42	6.76	226,147.43
13	Other Services	7.43	203,786.65	7.33	204,376.05	7.14	205,182.72	6.92	205,161.66	6.94	206,502.63	6.83	206,920.27
14	Consumption Loans	8.12	982,434.91	8.02	1,018,106.19	7.93	1,064,157.49	7.75	1,076,643.12	7.73	1,074,296.65	7.62	1,083,467.26
15	Local Government	3.50	1,186.63	3.50	1,186.63	3.50	1,185.35	3.50	1,186.63	3.50	1,186.63	3.50	1,185.34
16	Others	8.07	249,805.59	7.80	231,493.76	7.77	225,471.27	6.78	226,607.13	7.39	231,590.48	7.21	235,476.01
	Aggregate	7.38	4,956,643.98	7.26	4,980,668.85	7.12	5,077,102.60	7.00	5,076,880.98	6.90	5,085,526.10	6.77	5,156,194.17

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	7.45	1,832,571.10	7.36	1,837,209.70	7.21	1,861,301.87	7.04	1,861,072.85	7.03	1,861,383.59	6.89	1,867,238.64
2	Overdraft	8.04	83,064.87	7.89	82,986.45	7.81	85,351.71	7.02	85,710.88	7.55	86,737.78	7.45	89,151.48
3	Cash Credit Loan	7.37	599,784.53	7.25	605,159.13	7.16	607,948.93	7.06	601,956.76	6.98	599,009.56	6.88	604,439.25
4	Trust Receipt Loan/Import Loan	7.15	72,651.69	7.22	73,009.07	7.04	75,272.60	6.84	79,104.44	6.80	81,115.18	6.55	82,549.06
5	Short Term Working Capital/Demand Loan	6.96	815,683.25	6.84	814,701.22	6.69	830,910.69	6.31	821,684.36	6.50	838,560.39	6.40	842,011.63
6	Residential Personal Home Loan (Up to Rs. 20 million)	7.78	343,411.88	7.65	344,837.93	7.56	349,610.90	7.39	352,197.87	7.37	355,267.35	7.28	358,787.15
7	Real Estate Loan	7.68	225,918.87	7.55	224,846.77	7.38	211,527.48	7.23	212,615.92	7.19	214,945.64	7.05	215,289.15
8	Margin Nature Loan	7.40	123,513.16	7.26	125,838.63	7.10	129,683.87	6.81	133,076.51	6.87	133,689.83	6.73	136,716.63
9	Hire Purchase Loan	7.82	114,870.58	7.74	121,076.78	7.61	122,699.57	7.38	125,671.67	7.45	124,965.81	7.35	124,961.13
10	Deprived Sector Loan	6.35	239,237.21	6.22	239,539.42	6.09	253,804.47	5.31	249,432.73	5.91	241,302.94	5.79	257,469.26
11	Bills Purchased	8.06	11,924.93	7.76	13,382.16	7.82	12,367.00	7.55	13,405.57	7.28	12,868.35	7.10	13,693.01
12	Other Product	8.08	493,901.60	8.04	498,081.61	7.92	536,623.50	7.80	540,951.40	7.86	535,679.66	7.49	563,887.78
	Aggregate	7.38	4,956,533.67	7.26	4,980,668.85	7.12	5,077,102.60	7.00	5,076,880.98	6.90	5,085,526.10	6.77	5,156,194.17

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Apr, 2026)**

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	Samridhhi Finance Company Limited	Samridhhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek
5	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan
7	Nerude Mirmire Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	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 Sanstha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
25	National Laghubitta Bittiya Sanstha Ltd.	NationalMF	26	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF
27	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	28	NADEP Laghubitta Bittiya Sanstha Limited	NADEP
29	Support Laghubitta Bittiya Sanstha Limited	Support	30	Arambha Chautari Laghubitta Bittiya Sanstha Limited	AChautari
31	Asha Laghubitta Bittiya Sanstha Ltd	Asha	32	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans
33	Ganapati Laghubitta Bittiya Sanstha 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	Mahila Laghubitta Bittiya Sanstha Limited	Mahila
39	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	40	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
41	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	42	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
43	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	44	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
45	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	46	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
47	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	48	Matribhumi Laghubitta Bittiya Sanstha Limited	Kisan(NRN)
49	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan	50	Sanjeevani Laghubitta Bittiya Sanstha Limited*	Sanjeevani
51	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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* Super Laghubitta Bittiya Sanstha Limited was renamed as Sanjeevani Laghubitta Bittiya Sanstha Limited dated 2082-09-14