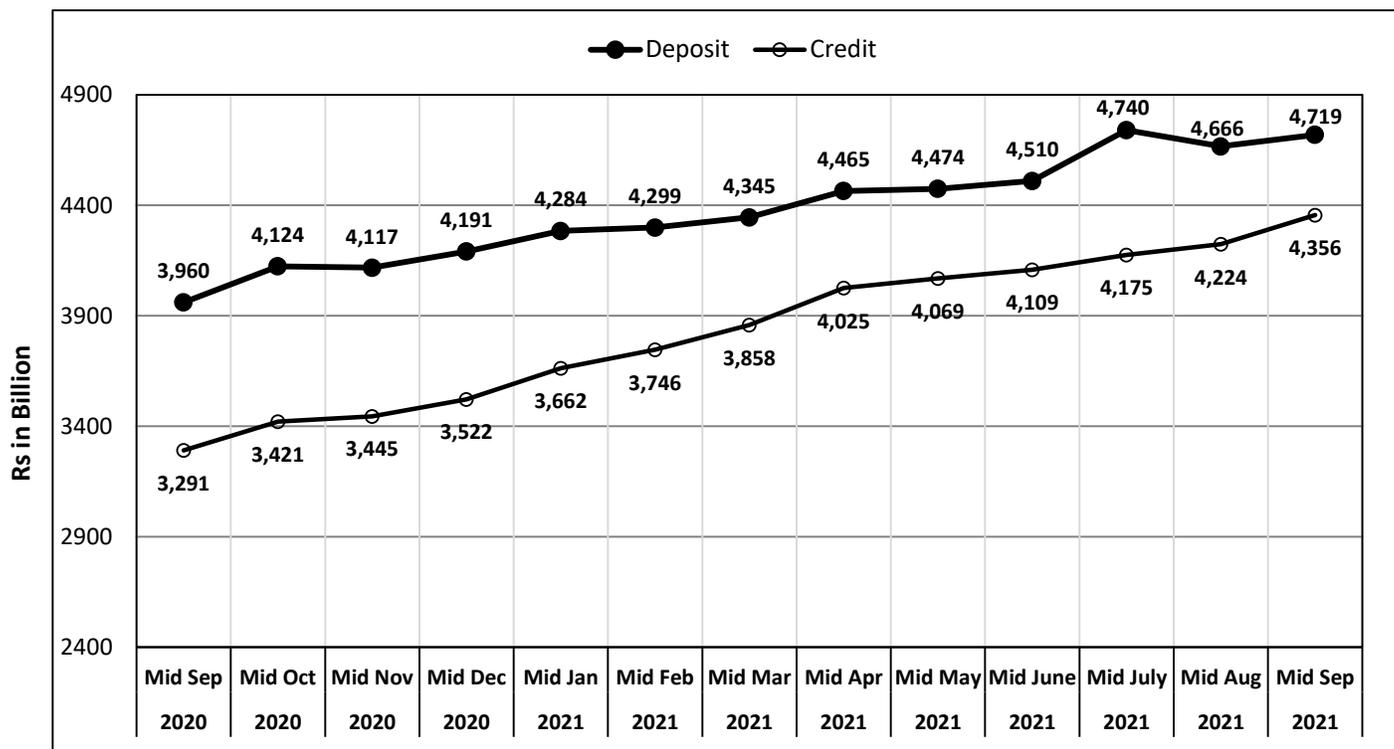


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2078 Bhadau
Mid-Sept, 2021

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

Explanatory Notes

1 "Banking and Financial Statistics, Monthly" contains statistical information of NRB licensed
Banks and Financial Institutions (BFIs).

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in
transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the
months of the Nepalese Calendar Year:

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	27	18	17	69	131
Total Number of Licensed BFIs*	27	18	17	69	131

* Samjhana Finance Ltd. and Himalaya Finance Ltd. ("C" class Financial Institution) are in
the process of liquidation

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.

Major Financial Indicators

as on Bhadau End, 2078 (Mid-Sept, 2021)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	97.83	10.62	2.16	110.61
2	Total Credit/GDP	90.89	9.52	1.69	102.10
3	Total Credit/ Total Deposit	92.91	89.63	78.20	92.30
4	CD Ratio [#]	87.89	87.25	76.09	87.61
5	Fixed Deposit/Total Deposit	48.77	57.66	57.30	49.79
6	Saving Deposit/Total Deposit	34.37	31.26	30.34	34.00
7	Current Deposit/Total Deposit	8.37	2.21	1.23	7.64
8	Call Deposit/Total Deposit	7.33	8.82	9.38	7.51
9	NPL/ Total Loan [^]	1.41	1.30	6.19	1.48
10	Total LLP /Total Loan	2.33	2.09	6.57	2.37
11	Deprived Sector Loan/Total Loan ^{\$^}	7.43	14.90	13.05	8.25
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.82	6.03	8.27	7.66
2	Investment in Gov. Securities/Total Deposit	15.10	13.24	22.35	15.07
3	Total Liquid Assets/Total Deposit	23.42	22.81	36.46	23.61
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	10.92	11.77	19.66	11.12
2	Total Capital/RWA	14.13	13.14	22.04	14.19
D. Financial Access					
1	No. of institutions	27	18	17	62
2	No. of Branches	4,775	1,029	237	6,041
3	No. of Deposit Accounts [^]	32,927,622	4,332,374	510,989	37,770,985
4	No. of Loan Accounts [^]	1,366,442	300,631	35,122	1,702,195
5	No. of Branchless Banking Centers [^]	1,706	-	-	1,706
6	No. of Branchless Banking Customers [^]	230,154	-	-	230,154
7	No. of Mobile Banking Customers [^]	12,638,366	1,500,050	56,423	14,194,839
8	No. of Internet Banking Customers [^]	1,115,532	37,063	7,726	1,160,321
9	No. of ATMs	3,990	307	43	4,340
10	No. of Debit Cards [^]	8,459,435	348,411	32,009	8,839,855
11	No. of Credit Cards [^]	192,370	-	-	192,370
12	No. of Prepaid Cards [^]	65,786	-	-	65,786
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	4.92			
	(a) Saving	3.05			
	(b) Fixed	7.80			
	(c) Call	0.97			
2	Wt. Avg Interest Rate on Credit	8.57			

Note:

Bank balance includes money at call

Nominal GDP for 2020/21(P) stands at Rs. 4,266,322 million(Preliminary)

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

\$ 6 months prior Total Loan is taken to calculate Deprived Sector Lending Ratio

Month end (last day) CD ratio

[^]Data as on end of FY2077/78 (2020/21)

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate)

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2019	2020	2021	2021	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	446,402	488,277	558,525	634,705	629,756	9.38	14.39	-0.78
	a. Paid-up Capital	305,885	330,876	365,820	365,937	365,947	8.17	10.56	0.00
	b. Statutory Reserves	76,174	94,150	105,951	108,865	109,339	23.60	12.53	0.44
	c. Retained Earning	4,538	4,312	12,331	75,135	74,486	-4.98	185.98	-0.86
	d. Others Reserves	59,805	58,939	74,422	84,768	79,984	-1.45	26.27	-5.64
2	BORROWINGS	90,729	81,610	275,089	308,542	372,088	-10.05	237.08	20.60
	a. NRB	22,927	7,992	118,779	119,037	169,066	-65.14	1386.25	42.03
	b. "A"Class Licensed Institution	34,286	5,392	28,829	56,920	64,459	-84.27	434.65	13.24
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	23,925	24,238	348.99	74.06	1.31
	d. Other Financial Ins.	3,283	1,737	1,267	1,267	1,267	-47.10	-27.05	0.00
	e. Bonds and Securities	26,935	51,679	100,435	107,393	113,059	91.87	94.34	5.28
3	DEPOSITS	3,354,428	3,933,738	4,740,066	4,666,314	4,718,952	17.27	20.50	1.13
	a. Current	311,505	401,130	490,765	357,412	360,580	28.77	22.35	0.89
	b. Savings	1,060,516	1,224,189	1,592,152	1,575,389	1,604,225	15.43	30.06	1.83
	c. Fixed	1,526,497	1,884,402	2,213,503	2,302,503	2,349,432	23.45	17.46	2.04
	d. Call Deposits	417,390	387,287	396,693	383,269	354,463	-7.21	2.43	-7.52
	e. Others	38,519	36,729	46,953	47,742	50,252	-4.65	27.84	5.26
4	Bills Payable	2,309	2,053	3,067	3,497	5,527	-11.11	49.42	58.06
5	Other Liabilities	303,249	385,596	418,432	433,644	440,135	27.15	8.52	1.50
	1. Loan Loss Provision	54,893	78,604	89,594	86,137	85,807	43.19	13.98	-0.38
	2. Interest Suspense a/c	20,271	27,582	20,035	22,542	22,922	36.06	-27.36	1.69
	3. Others	228,085	279,410	308,804	324,966	331,405	22.50	10.52	1.98
6	Reconciliation A/c	15,556	3,427	4,050	3,218	3,818	-77.97	18.18	18.64
7	Profit & Loss A/c	73,519	59,045	69,757	6,988	14,933	-19.69	18.14	113.70
	TOTAL	4,286,193	4,953,745	6,068,987	6,056,908	6,185,209	15.57	22.51	2.12
	Assets								
1	LIQUID FUNDS	466,279	563,630	519,340	407,733	403,356	20.88	-7.86	-1.07
	a. Cash Balance	92,563	110,726	116,799	109,613	113,104	19.62	5.48	3.18
	Nepalese Notes & Coins	84,640	98,161	99,422	92,757	96,668	15.97	1.28	4.22
	Foreign Currency	7,923	12,565	17,377	16,855	16,436	58.59	38.29	-2.49
	b. Bank Balance	295,862	369,615	334,152	228,217	248,197	24.93	-9.59	8.75
	1. In Nepal Rastra Bank	215,138	294,780	273,553	172,872	170,027	37.02	-7.20	-1.65
	2. "A"Class Licensed Institution	29,036	27,141	17,905	17,102	14,048	-6.53	-34.03	-17.86
	3. Other Financial Ins.	13,010	3,372	3,275	2,347	2,733	-74.08	-2.89	16.47
	4. In Foreign banks	38,678	44,322	39,419	35,896	61,388	14.59	-11.06	71.02
	c. Money at Call	77,853	83,288	68,389	69,903	42,056	6.98	-17.89	-39.84
2	INVESTMENTS	375,402	534,611	732,619	734,383	713,875	42.41	37.04	-2.79
	a. Govt. Securities	374,262	533,827	721,612	723,233	710,918	42.63	35.18	-1.70
	b. Others	1,140	784	11,007	11,150	2,957	-31.24	1304.07	-73.48
3	SHARE & OTHER INVESTMENT	186,189	171,683	214,313	238,659	238,618	-7.79	24.83	-0.02
	LOANS & ADVANCES								
	(Including Bills Purchased)	2,913,970	3,273,096	4,174,616	4,223,106	4,355,133	12.32	27.54	3.13
	4.1 LOANS & ADVANCES	2,910,511	3,270,133	4,170,584	4,218,941	4,351,044	12.36	27.54	3.13
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,060,519	4,192,372	11.96	27.19	3.25
	b. Financial Institutions	86,056	110,945	152,818	155,354	155,545	28.92	37.74	0.12
	c. Government Organizations	5,176	2,679	2,995	3,067	3,127	-48.24	11.81	1.96
	4.2 BILLS PURCHASED	3,459	2,963	4,032	4,165	4,089	-14.36	36.09	-1.82
5	LOANS AGT. COLLECTED BILLS	-	-	412	471	676	0.00	0.00	43.34
6	FIXED ASSETS	71,420	78,568	82,989	83,067	82,999	10.01	5.63	-0.08
7	OTHER ASSETS	253,949	312,752	331,101	359,235	380,505	23.16	5.87	5.92
	a. Accrued Interests	46,171	152,797	171,036	187,856	207,680	230.93	11.94	10.55
	b. Others	207,777	159,955	160,065	171,379	172,825	-23.02	0.07	0.84
8	Expenses not Written off	26	189	342	247	246	613.61	81.43	-0.20
9	Non Banking Assets	5,716	7,076	7,693	7,764	7,987	23.80	8.72	2.87
10	Reconciliation Account	13,167	11,715	5,154	2,215	1,670	-11.03	-56.01	-24.61
11	Profit & Loss A/c	75	426	407	28	144	464.35	-4.36	414.10
	TOTAL	4,286,193	4,953,745	6,068,987	6,056,908	6,185,209	15.57	22.51	2.12

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2019	2020	2021	2021	2021			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	385,245	433,941	500,573	567,720	563,917	12.64	15.35	-0.67
	a. Paid-up Capital	252,260	284,811	320,629	320,629	320,629	12.90	12.58	0.00
	b. Statutory Reserves	67,359	86,033	96,910	99,635	100,069	27.72	12.64	0.44
	c. Retained Earning	8,249	8,248	15,897	70,400	70,224	-0.01	92.73	-0.25
	d. Others Reserves	57,377	54,850	67,137	77,056	72,995	-4.40	22.40	-5.27
2	BORROWINGS	82,024	78,942	261,004	294,351	354,312	-3.76	230.63	20.37
	a. NRB	21,327	7,810	109,436	110,388	157,821	-63.38	1301.19	42.97
	b. "A"Class Licensed Institution	27,181	3,356	26,034	56,825	63,373	-87.65	675.65	11.52
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	23,925	24,238	348.99	74.06	1.31
	d. Other Financial Ins.	3,283	1,737	1,267	1,267	1,267	-47.10	-27.05	0.00
	e. Bonds and Securities	26,935	51,229	98,488	101,947	107,613	90.20	92.25	5.56
3	DEPOSITS	2,880,092	3,490,101	4,204,913	4,125,598	4,173,560	21.18	20.48	1.16
	a. Current	301,550	389,700	475,545	347,036	349,447	29.23	22.03	0.69
	b. Savings	901,359	1,087,517	1,426,355	1,412,077	1,434,572	20.65	31.16	1.59
	c. Fixed	1,308,269	1,646,630	1,919,565	1,989,471	2,035,292	25.86	16.58	2.30
	d. Call Deposits	336,801	332,548	338,330	330,978	305,852	-1.26	1.74	-7.59
	e. Others	32,114	33,706	45,117	46,036	48,397	4.96	33.85	5.13
4	Bills Payable	2,239	2,036	3,003	3,398	5,422	-9.06	47.47	59.58
5	Other Liabilities	264,670	350,780	383,438	398,080	401,601	32.54	9.31	0.88
	1. Loan Loss Provision	42,916	67,444	77,889	74,013	73,571	57.15	15.49	-0.60
	2. Interest Suspense a/c	10,597	16,882	11,631	13,009	12,736	59.30	-31.11	-2.10
	3. Others	211,156	266,454	293,919	311,058	315,295	26.19	10.31	1.36
6	Reconciliation A/c	8,608	3,286	3,962	3,200	3,812	-61.83	20.59	19.10
7	Profit & Loss A/c	64,456	54,484	63,462	6,311	13,663	-15.47	16.48	116.49
	TOTAL	3,687,334	4,413,571	5,420,355	5,398,660	5,516,288	19.70	22.81	2.18
Assets									
1	LIQUID FUNDS	348,011	462,843	447,432	342,349	346,999	33.00	-3.33	1.36
	a. Cash Balance	82,456	100,912	107,227	101,116	104,204	22.38	6.26	3.05
	Nepalese Notes & Coins	74,684	88,499	89,926	84,338	87,817	18.50	1.61	4.13
	Foreign Currency	7,772	12,412	17,301	16,778	16,386	59.72	39.38	-2.33
	b. Bank Balance	242,924	327,901	304,444	199,119	222,133	34.98	-7.15	11.56
	1. In Nepal Rastra Bank	196,554	275,162	256,583	155,022	153,130	39.99	-6.75	-1.22
	2. "A"Class Licensed Institution	7,476	8,186	8,327	8,036	7,473	9.49	1.73	-7.01
	3. Other Financial Ins.	223	233	119	170	146	4.35	-48.76	-14.01
	4. In Foreign banks	38,671	44,320	39,414	35,891	61,383	14.61	-11.07	71.03
	c. Money at Call	22,631	34,031	35,761	42,114	20,662	50.37	5.08	-50.94
2	INVESTMENTS	356,216	498,252	655,204	656,227	633,186	39.87	31.50	-3.51
	a. Govt. Securities	355,159	497,643	644,196	645,140	630,295	40.12	29.45	-2.30
	b. Others	1,057	609	11,007	11,086	2,891	-42.36	1707.57	-73.93
3	SHARE & OTHER INVESTMENT	179,087	164,516	202,553	219,591	221,115	-8.14	23.12	0.69
	LOANS & ADVANCES								
4	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	3,762,385	3,876,852	16.41	27.81	3.04
	4.1 LOANS & ADVANCES	2,496,607	2,907,269	3,715,568	3,758,220	3,872,763	16.45	27.80	3.05
	a. Private Sector	2,414,260	2,801,001	3,579,832	3,616,341	3,728,957	16.02	27.81	3.11
	b. Financial Institutions	77,175	103,588	132,741	138,870	140,679	34.23	28.14	1.30
	c. Government Organizations	5,172	2,679	2,995	3,009	3,127	-48.20	11.81	3.93
	4.2 BILLS PURCHASED	3,459	2,963	4,032	4,165	4,089	-14.36	36.09	-1.82
5	LOANS AGT. COLLECTED BILLS	-	-	412	471	676	0.00	0.00	43.34
6	FIXED ASSETS	62,650	69,840	75,298	75,322	75,203	11.48	7.82	-0.16
7	OTHER ASSETS	230,511	290,073	307,472	333,042	353,320	25.84	6.00	6.09
	a. Accrued Interests	35,840	136,304	155,810	169,964	188,706	280.31	14.31	11.03
	b. Others	194,671	153,770	151,662	163,078	164,614	-21.01	-1.37	0.94
8	Expenses not Written off	18	169	241	243	245	843.42	42.75	0.58
9	Non Banking Assets	4,555	5,945	6,736	6,807	7,027	30.51	13.31	3.23
10	Reconciliation Account	6,219	11,569	5,074	2,212	1,666	86.02	-56.14	-24.68
11	Profit & Loss A/c	-	133	332	10	-	0.00	150.03	-100.00
	TOTAL	3,687,334	4,413,571	5,420,355	5,398,660	5,516,288	19.70	22.81	2.18

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2019	2020	2021	2021	2021			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	47,933	39,284	41,688	49,293	48,745	-18.04	6.12	-1.11
	a. Paid-up Capital	40,039	31,964	32,232	32,232	32,242	-20.17	0.84	0.03
	b. Statutory Reserves	6,067	5,096	6,135	6,270	6,289	-16.01	20.38	0.30
	c. Retained Earning	427	(186)	505	7,733	7,483	-143.58	-371.49	-3.23
	d. Others Reserves	1,400	2,410	2,816	3,058	2,730	72.13	16.87	-10.71
2	BORROWINGS	5,173	136	9,690	12,034	15,661	-97.37	7030.46	30.14
	a. NRB	1,406	136	7,590	7,534	10,311	-90.34	5485.23	36.85
	b. "A"Class Licensed Institution	3,767	-	1,100	-	850	-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	-	-	1,000	4,500	4,500	0.00	0.00	0.00
3	DEPOSITS	398,341	354,778	445,827	450,377	453,136	-10.94	25.66	0.61
	a. Current	9,426	9,263	13,929	9,476	9,997	-1.73	50.38	5.50
	b. Savings	135,366	112,816	139,864	137,565	141,664	-16.66	23.97	2.98
	c. Fixed	178,880	188,006	243,409	259,935	261,273	5.10	29.47	0.51
	d. Call Deposits	74,358	44,048	48,417	43,190	39,957	-40.76	9.92	-7.49
	e. Others	311	646	207	211	244	107.38	-67.87	15.75
4	Bills Payable	59	15	41	99	104	-75.01	178.27	5.90
5	Other Liabilities	20,723	15,497	19,406	18,679	20,900	-25.22	25.22	11.89
	1. Loan Loss Provision	5,639	4,242	6,431	6,632	6,507	-24.79	51.62	-1.89
	2. Interest Suspense a/c	2,069	1,470	1,138	1,559	2,072	-28.95	-22.63	32.93
	3. Others	13,014	9,785	11,837	10,488	12,321	-24.81	20.97	17.48
6	Reconciliation A/c	6,828	141	76	0	0	-97.93	-46.09	-100.00
7	Profit & Loss A/c	7,258	3,577	5,224	577	1,123	-50.72	46.05	94.64
	TOTAL	486,316	413,428	521,953	531,059	539,670	-14.99	26.25	1.62
	Assets								
1	LIQUID FUNDS	94,564	76,518	55,300	50,237	43,337	-19.08	-27.73	-13.73
	a. Cash Balance	8,673	7,918	8,134	7,138	7,548	-8.71	2.74	5.74
	Nepalese Notes & Coins	8,521	7,765	8,059	7,061	7,499	-8.88	3.78	6.21
	Foreign Currency	151	153	76	78	49	0.90	-50.29	-36.24
	b. Bank Balance	40,335	28,987	22,731	22,464	19,789	-28.13	-21.58	-11.91
	1. In Nepal Rastra Bank	15,331	15,492	13,432	14,416	13,727	1.04	-13.30	-4.78
	2. "A"Class Licensed Institution	16,437	12,441	7,619	7,121	4,835	-24.31	-38.76	-32.11
	3. Other Financial Ins.	8,560	1,052	1,676	921	1,222	-87.70	59.21	32.64
	4. In Foreign banks	7	3	5	5	5	-64.63	89.32	0.00
	c. Money at Call	45,556	39,613	24,435	20,635	16,000	-13.04	-38.32	-22.46
2	INVESTMENTS	15,305	28,288	56,879	57,545	60,007	84.82	101.07	4.28
	a. Govt. Securities	15,245	28,113	56,879	57,545	60,007	84.40	102.33	4.28
	b. Others	60	175	-	-	-	191.67	-100.00	0.00
3	SHARE & OTHER INVESTMENT	4,745	4,484	8,062	13,425	9,693	-5.51	79.79	-27.80
	LOANS & ADVANCES								
4	(Including Bills Purchased)	345,165	287,580	383,480	390,242	406,137	-16.68	33.35	4.07
	4.1 LOANS & ADVANCES	345,165	287,580	383,480	390,242	406,137	-16.68	33.35	4.07
	a. Private Sector	338,885	284,009	369,145	376,914	393,489	-16.19	29.98	4.40
	b. Financial Institutions	6,276	3,571	14,335	13,328	12,648	-43.10	301.39	-5.10
	c. Government Organizations	4	-	-	-	-	-100.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	6,744	6,094	5,673	5,667	5,697	-9.64	-6.92	0.53
7	OTHER ASSETS	12,326	9,692	11,972	13,442	14,191	-21.36	23.52	5.57
	a. Accrued Interests	2,609	5,555	6,166	7,427	8,337	112.90	10.99	12.26
	b. Others	9,716	4,137	5,806	6,016	5,853	-57.42	40.34	-2.69
8	Expenses not Written off	6	17	0	2	0	169.91	-97.19	-80.88
9	Non Banking Assets	624	599	489	489	489	-3.99	-18.33	0.00
10	Reconciliation Account	6,827	141	78	2	2	-97.93	-45.12	5.55
11	Profit & Loss A/c	9	15	21	8	116	59.13	41.19	1414.54
	TOTAL	486,316	413,428	521,953	531,059	539,670	-14.99	26.25	1.62

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2019	2020	2021	2021	2021*			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	13,224	15,051	16,264	17,691	17,094	13.82	8.05	-3.38
	a. Paid-up Capital	13,585	14,101	12,959	13,076	13,076	3.80	-8.10	0.00
	b. Statutory Reserves	2,748	3,021	2,907	2,960	2,981	9.95	-3.79	0.69
	c. Retained Earning	(4,138)	(3,750)	(4,071)	(2,999)	(3,222)	-9.37	8.54	7.43
	d. Others Reserves	1,029	1,680	4,469	4,654	4,259	63.25	166.09	-8.49
2	BORROWINGS	3,532	2,531	4,395	2,156	2,115	-28.33	73.60	-1.90
	a. NRB	194	46	1,753	1,114	933	-76.43	3729.83	-16.24
	b. "A"Class Licensed Institution	3,338	2,036	1,695	95	235	-39.01	-16.73	147.21
	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	-	450	947	947	947	0.00	110.38	0.00
3	DEPOSITS	75,995	88,858	89,326	90,339	92,256	16.93	0.53	2.12
	a. Current	530	2,167	1,290	900	1,136	309.33	-40.48	26.29
	b. Savings	23,791	23,856	25,932	25,747	27,988	0.28	8.70	8.71
	c. Fixed	39,349	49,766	50,529	53,096	52,867	26.47	1.53	-0.43
	d. Call Deposits	6,231	10,691	9,945	9,101	8,654	71.57	-6.98	-4.91
	e. Others	6,094	2,377	1,629	1,495	1,610	-60.99	-31.47	7.72
4	Bills Payable	11	2	23	0	1	-84.01	1240.71	35.63
5	Other Liabilities	17,857	19,319	15,588	16,885	17,633	8.19	-19.31	4.43
	1. Loan Loss Provision	6,338	6,918	5,274	5,491	5,730	9.16	-23.77	4.35
	2. Interest Suspense a/c	7,604	9,230	7,267	7,974	8,114	21.37	-21.27	1.76
	3. Others	3,915	3,171	3,048	3,421	3,789	-19.00	-3.89	10.77
6	Reconciliation A/c	120	0	12	17	6	-99.96	21673.05	-64.22
7	Profit & Loss A/c	1,805	984	1,071	100	146	-45.45	8.84	46.85
	TOTAL	112,543	126,746	126,679	127,189	129,251	12.62	-0.05	1.62
	Assets								
1	LIQUID FUNDS	23,704	24,269	16,607	15,147	13,021	2.38	-31.57	-14.04
	a. Cash Balance	1,435	1,897	1,438	1,359	1,352	32.21	-24.21	-0.52
	Nepalese Notes & Coins	1,435	1,897	1,438	1,359	1,352	32.22	-24.21	-0.52
	Foreign Currency	0	0	0	0	0	-16.14	-37.48	0.00
	b. Bank Balance	12,603	12,727	6,977	6,634	6,275	0.99	-45.18	-5.42
	1. In Nepal Rastra Bank	3,253	4,126	3,538	3,434	3,170	26.84	-14.25	-7.71
	2. "A"Class Licensed Institution	5,123	6,514	1,959	1,945	1,741	27.16	-69.93	-10.50
	3. Other Financial Ins.	4,227	2,087	1,480	1,255	1,365	-50.62	-29.09	8.74
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,666	9,644	8,193	7,154	5,394	-0.23	-15.05	-24.60
2	INVESTMENTS	3,881	8,072	20,536	20,611	20,682	107.97	154.42	0.34
	a. Govt. Securities	3,858	8,072	20,536	20,548	20,615	109.23	154.42	0.33
	b. Others	24	-	-	63	67	-100.00	0.00	5.48
3	SHARE & OTHER INVESTMENT	2,357	2,683	3,698	5,644	7,810	13.86	37.79	38.38
	LOANS & ADVANCES								
4	(Including Bills Purchased)	68,738	75,284	71,536	70,479	72,144	9.52	-4.98	2.36
	4.1 LOANS & ADVANCES	68,738	75,284	71,536	70,479	72,144	9.52	-4.98	2.36
	a. Private Sector	66,133	71,499	65,795	67,264	69,927	8.11	-7.98	3.96
	b. Financial Institutions	2,605	3,785	5,742	3,156	2,217	45.31	51.69	-29.75
	c. Government Organizations	-	-	-	58	-	0.00	0.00	-100.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	2,026	2,634	2,019	2,078	2,099	30.01	-23.36	1.01
7	OTHER ASSETS	11,111	12,986	11,657	12,750	12,995	16.88	-10.23	1.92
	a. Accrued Interests	7,722	10,938	9,061	10,466	10,636	41.65	-17.16	1.63
	b. Others	3,389	2,048	2,597	2,285	2,358	-39.56	26.78	3.22
8	Expenses not Written off	2	3	100	1	1	13.23	3834.00	7.86
9	Non Banking Assets	537	533	468	468	471	-0.80	-12.08	0.54
10	Reconciliation Account	121	4	2	0	1	-96.44	-56.22	384.35
11	Profit & Loss A/c	66	279	55	10	27	320.12	-80.35	169.62
	TOTAL	112,543	126,746	126,679	127,189	129,251	12.62	-0.05	1.62

Profit and Loss Statement of Banks & Financial Institutions (Aggregate)

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	212,129	232,951	224,341	20,897	41,962	9.82	-3.70	100.81
1.1 Deposit Liabilities	208,274	227,205	215,183	19,749	39,450	9.09	-5.29	99.76
1.1.1 Saving A/c	48,102	53,627	43,601	4,257	8,517	11.49	-18.70	100.09
1.1.2 Fixed A/c	143,530	157,021	166,935	15,109	30,213	9.40	6.31	99.97
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	527	1,083	-10.68	-9.59	105.30
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	1,602	3,092	68.14	2.23	93.03
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	6,434	13,196	3.29	-7.35	105.10
1.1.2.4 Above 1 Year	52,269	56,898	72,595	6,545	12,842	8.86	27.59	96.20
1.1.3 Call Deposit	16,374	16,291	4,443	362	679	-0.51	-72.73	87.43
1.1.4 Certificate of Deposits	268	266	204	21	41	-0.75	-23.26	93.79
1.2 Others	3,855	5,746	9,158	1,148	2,512	49.04	59.39	118.79
2 Commission/Fee Expense	1,668	1,695	1,735	160	341	1.59	2.36	112.60
3 Employees Expenses	39,312	42,145	48,174	4,010	7,962	7.21	14.30	98.57
4 Office Operating Expenses	29,456	32,395	33,544	2,469	5,231	9.98	3.55	111.82
5 Exchange Fluctuation Loss	35	6	1	3	296	-83.89	-74.82	9792.29
5.1 Due to Change in Exchange Rates	26	5	1	3	296	-81.86	-74.17	9905.20
5.2 Due to Foreign Currency Transactions	9	1	0	0	0	-89.93	-78.28	472.51
6 Non-Operating Expenses	164	463	89	1	5	182.54	-80.71	322.87
7. Provision for Risk	19,852	33,869	39,014	636	679	70.61	15.19	6.68
7.1 Loan loss Provision	19,032	33,522	38,874	636	663	76.13	15.96	4.23
7.1.1 General Loan loss Provision	8,358	17,257	25,113	504	377	106.46	45.52	-25.27
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	505	356	69.12	94.45	-29.50
7.1.1.2 Watch List Provision	1,901	6,336	3,878	(0)	21	233.29	-38.80	-5939.85
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	49	96	56.86	-10.96	97.19
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	83	190	11.40	-72.60	128.65
7.2. Provision for Non-Banking Assets	481	124	48	-	-	-74.23	-60.90	0.00
7.3. Provision for Loss on Investment	147	92	3	0	16	-37.32	-96.39	37071.90
7.4. Provision for Loss of Other Assets	191	131	88	0	0	0.00	0.00	0.01
8 Loan Written Off	917	411	814	8	8	-55.19	97.97	-3.22
9 Provision for Staff Bonus	8,857	7,499	9,238	972	1,951	-15.33	23.20	100.63
10 Provision for Income Tax	30,505	24,783	30,913	3,014	6,378	-18.76	24.73	111.60
11 Others	21	36	248	0	0	74.69	593.60	265.99
12 Net Profit	74,230	58,924	71,306	7,124	15,184	-20.62	21.01	113.12
TOTAL EXPENSES	417,146	435,177	459,417	39,296	79,997	4.32	5.57	103.58
Income								
1. Interest Income	359,820	378,136	372,972	33,707	68,635	5.09	-1.37	103.62
1.1. On Loans and Advance	335,598	350,654	342,440	30,578	62,392	4.49	-2.34	104.05
1.2. On Investment	13,247	19,023	25,974	2,855	5,604	43.60	36.54	96.29
1.2.1 Government Bonds	11,868	17,635	23,335	2,511	4,965	48.59	32.33	97.75
1.2.2 Foreign Bonds	195	109	215	66	91	-44.25	97.64	37.99
1.2.3 NRB Bonds	620	1,038	589	62	123	67.49	-43.27	98.00
1.2.4 Deventure & Bonds	565	242	1,835	215	424	-57.16	658.86	96.65
1.3 Agency Balance	1,064	640	169	6	18	-39.84	-73.59	204.39
1.4 On Call Deposit	6,394	4,459	1,193	68	144	-30.26	-73.23	112.81
1.5 Others	3,517	3,360	3,196	201	477	-4.46	-4.90	137.65
2. Comission & Discount	18,694	19,439	24,942	2,405	4,954	3.99	28.31	106.00
2.1 Bills Purchase & Discount	218	194	228	13	35	-11.04	17.68	163.69
2.2 Comission	15,685	15,925	20,920	2,005	4,078	1.53	31.37	103.41
2.3 Others	2,791	3,321	3,794	387	841	18.98	14.24	117.43
3 Income From Exchange Fluctuation	10,506	10,780	10,913	1,029	1,681	2.61	1.23	63.45
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	360	93	11.70	1.77	-74.02
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	669	1,588	1.46	1.15	137.45
4 Other Operating Income	15,376	11,434	16,789	1,393	3,162	-25.64	46.84	126.94
5 Non Operating Income	792	2,353	8,176	384	928	196.94	247.49	141.59
6 Provision Written Back	10,302	12,606	24,835	333	269	22.36	97.02	-19.16
7 Recovery from Written off Loan	995	449	760	11	221	-54.88	69.26	1843.37
8 Income from Extra Ordinary Expenses	635	(98)	12	3	3	-115.50	-111.72	32.77
9 Net Loss	26	79	19	32	144	203.28	-75.98	355.68
TOTAL INCOME	417,146	435,177	459,417	39,296	79,997	4.32	5.57	103.58

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	177,011	199,997	194,409	17,987	36,145	12.99	-2.79	100.95
1.1 Deposit Liabilities	173,492	194,436	185,438	16,881	33,727	12.07	-4.63	99.79
1.1.1 Saving A/c	38,239	45,353	37,545	3,722	7,458	18.60	-17.22	100.37
1.1.2 Fixed A/c	122,507	135,903	143,928	12,837	25,662	10.93	5.91	99.91
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	321	664	-29.14	-2.82	106.49
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	1,240	2,357	62.57	-5.47	90.09
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	5,234	10,646	9.73	-10.87	103.38
1.1.2.4 Above 1 Year	46,565	50,304	66,414	6,041	11,996	8.03	32.02	98.57
1.1.3 Call Deposit	12,478	12,915	3,760	301	566	3.50	-70.89	88.09
1.1.4 Certificate of Deposits	268	266	204	21	41	-0.75	-23.26	93.79
1.2 Others	3,519	5,561	8,971	1,106	2,418	58.00	61.33	118.65
2 Commission/Fee Expense	1,663	1,678	1,693	158	335	0.92	0.90	112.07
3 Employees Expenses	33,900	36,655	42,824	3,544	7,049	8.13	16.83	98.88
4 Office Operating Expenses	24,478	27,815	29,235	2,136	4,552	13.64	5.10	113.11
5 Exchange Fluctuation Loss	22	-	0	2	295	-100.00	0.00	11771.87
5.1 Due to Change in Exchange Rates	14	-	0	2	295	-100.00	0.00	11771.87
5.2 Due to Foreign Currency Transactions	9	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	156	458	78	1	5	194.30	-83.03	324.61
7. Provision for Risk	16,833	28,699	32,424	596	526	70.49	12.98	-11.70
7.1 Loan loss Provision	16,382	28,485	32,326	596	511	73.89	13.48	-14.31
7.1.1 General Loan loss Provision	6,774	14,922	21,420	476	343	120.28	43.54	-27.89
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	481	329	94.34	82.43	-31.68
7.1.1.2 Watch List Provision	1,552	4,772	2,904	(5)	14	207.60	-39.15	-373.52
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	37	(22)	45.85	-14.36	-160.09
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	83	190	1.65	-83.14	128.65
7.2. Provision for Non-Banking Assets	263	-	7	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	4	91	3	0	16	2060.20	-96.73	37071.90
7.4. Provision for Loss of Other Assets	185	122	88	-	-	0.00	0.00	0.00
8 Loan Written Off	868	385	708	8	7	-55.67	83.94	-10.27
9 Provision for Staff Bonus	7,625	6,917	8,146	869	1,768	-9.29	17.77	103.53
10 Provision for Income Tax	26,928	22,858	27,592	2,679	5,800	-15.11	20.71	116.48
11 Others	15	33	248	0	0	127.43	649.25	265.99
12 Net Profit	65,216	54,351	63,374	6,311	13,663	-16.66	16.60	116.49
TOTAL EXPENSES	354,715	379,846	400,732	34,292	70,145	7.08	5.50	104.55
Income								
1. Interest Income	304,367	328,666	326,157	29,195	59,891	7.98	-0.76	105.14
1.1. On Loans and Advance	285,281	305,723	298,351	26,310	54,168	7.17	-2.41	105.89
1.2. On Investment	12,684	17,963	23,895	2,652	5,179	41.62	33.02	95.30
1.2.1 Government Bonds	11,439	16,712	21,509	2,336	4,603	46.09	28.71	97.05
1.2.2 Foreign Bonds	195	109	215	66	91	-44.25	97.64	37.99
1.2.3 NRB Bonds	491	930	398	39	73	89.33	-57.24	84.04
1.2.4 Deventure & Bonds	559	213	1,774	210	411	-61.95	733.94	96.12
1.3 Agency Balance	878	639	169	6	16	-27.26	-73.54	177.00
1.4 On Call Deposit	2,190	1,127	691	57	122	-48.52	-38.75	115.54
1.5 Others	3,334	3,214	3,051	171	406	-3.58	-5.08	136.99
2. Comission & Discount	18,058	18,463	23,473	2,321	4,692	2.24	27.14	102.15
2.1 Bills Purchase & Discount	218	194	228	13	35	-11.04	17.68	163.69
2.2 Comission	15,267	15,407	20,103	1,974	4,006	0.92	30.48	102.99
2.3 Others	2,573	2,862	3,142	334	650	11.23	9.78	94.74
3 Income From Exchange Fluctuation	10,475	10,720	10,900	1,028	1,681	2.34	1.68	63.44
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	360	94	10.36	3.93	-73.88
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	668	1,586	1.33	1.37	137.52
4 Other Operating Income	11,744	9,346	12,990	1,122	2,649	-20.42	38.99	136.13
5 Non Operating Income	509	1,859	5,901	297	769	264.92	217.41	158.93
6 Provision Written Back	8,057	10,461	20,596	305	242	29.84	96.88	-20.90
7 Recovery from Written off Loan	847	431	706	11	220	-49.15	64.00	1891.86
8 Income from Extra Ordinary Expenses	658	(100)	8	3	3	-115.25	-108.46	0.00
9 Net Loss	-	-	-	10	-	0.00	0.00	-100.00
TOTAL INCOME	354,715	379,846	400,732	34,292	70,145	7.08	5.50	104.55

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	28,665	25,608	24,027	2,373	4,750	-10.66	-6.18	100.14
1.1 Deposit Liabilities	28,433	25,519	23,915	2,340	4,672	-10.25	-6.29	99.69
1.1.1 Saving A/c	8,006	6,462	4,871	429	847	-19.29	-24.63	97.70
1.1.2 Fixed A/c	16,780	16,342	18,531	1,861	3,732	-2.61	13.39	100.55
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	167	343	83.05	-27.80	105.10
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	317	643	108.68	41.94	102.88
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	1,029	2,189	-34.62	36.41	112.86
1.1.2.4 Above 1 Year	4,445	5,180	4,527	348	557	16.54	-12.61	59.91
1.1.3 Call Deposit	3,646	2,715	513	50	93	-25.54	-81.10	84.72
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	232	89	112	33	78	-61.55	25.95	132.14
2 Commission/Fee Expense	-	16	42	2	6	0.00	162.17	147.56
3 Employees Expenses	4,474	4,354	4,341	370	737	-2.67	-0.30	99.32
4 Office Operating Expenses	4,070	3,590	3,441	265	534	-11.80	-4.15	101.41
5 Exchange Fluctuation Loss	13	6	1	1	1	-55.51	-75.47	164.50
5.1 Due to Change in Exchange Rates	13	5	1	0	1	-62.20	-74.95	141.25
5.2 Due to Foreign Currency Transactions	0	1	0	0	0	681.16	-78.28	472.51
6 Non-Operating Expenses	7	3	11	-	0	-56.01	256.13	0.00
7. Provision for Risk	2,088	3,878	5,678	36	145	85.77	46.42	301.97
7.1 Loan loss Provision	1,906	3,807	5,636	36	145	99.79	48.05	301.97
7.1.1 General Loan loss Provision	1,332	1,863	3,312	18	20	39.86	77.76	9.66
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	17	17	-32.22	244.62	0.00
7.1.1.2 Watch List Provision	276	1,147	845	1	3	315.98	-26.39	162.29
7.1.2 Special Loan Loss Provision	565	1,868	2,314	18	125	230.83	23.83	588.84
7.1.3 Additional Loan Loss Provision	9	75	10	-	-	786.22	-86.38	0.00
7.2. Provision for Non-Banking Assets	120	66	42	-	-	-45.27	-36.73	0.00
7.3. Provision for Loss on Investment	62	0	0	-	-	-99.26	-27.24	0.00
7.4. Provision for Loss of Other Assets	0	5	-	-	-	0.00	0.00	0.00
8 Loan Written Off	4	4	14	-	-	10.39	272.70	0.00
9 Provision for Staff Bonus	1,052	473	828	86	156	-55.05	75.10	81.98
10 Provision for Income Tax	3,075	1,627	2,486	262	490	-47.09	52.83	87.15
11 Others	0	0	-	-	-	-98.52	-100.00	0.00
12 Net Profit	7,258	3,804	5,935	649	1,278	-47.59	56.04	96.93
TOTAL EXPENSES	50,705	43,362	46,806	4,044	8,098	-14.48	7.94	100.24
Income								
1. Interest Income	45,718	39,332	38,436	3,712	7,265	-13.97	-2.28	95.70
1.1. On Loans and Advance	41,784	36,071	36,443	3,562	6,937	-13.67	1.03	94.74
1.2. On Investment	434	781	1,525	129	267	79.87	95.21	107.48
1.2.1 Government Bonds	330	739	1,399	113	231	124.14	89.36	104.35
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	105	41	122	15	35	-60.45	195.11	134.76
1.2.4 Deventure & Bonds	-	1	4	1	1	0.00	286.52	22.22
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00
1.4 On Call Deposit	3,387	2,413	348	4	10	-28.76	-85.58	157.34
1.5 Others	79	67	119	17	50	-15.07	78.91	194.59
2. Comission & Discount	554	915	1,273	65	221	65.23	39.02	242.23
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	383	496	677	19	44	29.77	36.36	134.66
2.3 Others	171	419	596	46	177	144.36	42.17	286.56
3 Income From Exchange Fluctuation	31	60	13	0	1	91.57	-79.13	115.53
3.1 Due to Change in Exchange Rate	10	26	(1)	(0)	(1)	164.75	-102.03	49.78
3.2 Due to Foreign Currency Trans.	21	34	13	1	1	57.48	-61.19	78.88
4 Other Operating Income	2,995	1,504	2,257	206	400	-49.80	50.12	93.90
5 Non Operating Income	163	180	1,556	18	67	10.47	764.21	278.01
6 Provision Written Back	1,242	1,353	3,211	28	28	8.94	137.39	0.04
7 Recovery from Written off Loan	34	3	49	0	0	-90.09	1364.12	0.00
8 Income from Extra Ordinary Expenses	(42)	-	-	-	-	-100.00	0.00	0.00
9 Net Loss	9	15	11	15	116	59.13	-25.97	673.52
TOTAL INCOME	50,705	43,362	46,806	4,044	8,098	-14.48	7.94	100.24

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	6,453	7,345	5,905	537	1,068	13.83	-19.61	98.87
1.1 Deposit Liabilities	6,349	7,250	5,830	528	1,051	14.18	-19.58	99.07
1.1.1 Saving A/c	1,856	1,811	1,185	106	212	-2.41	-34.58	100.02
1.1.2 Fixed A/c	4,243	4,777	4,476	411	819	12.58	-6.30	99.29
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	39	76	128.24	7.68	96.30
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	45	92	82.44	45.37	104.45
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	171	361	0.85	-28.19	111.05
1.1.2.4 Above 1 Year	1,259	1,414	1,654	156	289	12.30	17.02	85.63
1.1.3 Call Deposit	250	662	170	11	20	164.27	-74.38	81.90
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	104	96	75	9	17	-7.87	-21.92	86.79
2 Commission/Fee Expense	5	1	-	-	-	-85.02	-100.00	0.00
3 Employees Expenses	938	1,136	1,009	96	176	21.07	-11.23	84.35
4 Office Operating Expenses	909	990	868	69	145	8.96	-12.36	111.83
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	1	2	0	0	0	71.02	-85.43	0.00
7. Provision for Risk	931	1,293	911	4	8	38.84	-29.52	88.63
7.1 Loan loss Provision	745	1,229	911	4	8	64.98	-25.88	88.90
7.1.1 General Loan loss Provision	252	471	381	11	14	87.08	-19.23	33.44
7.1.1.1 Pass Loan Loss Provision	178	55	252	7	10	-69.22	358.80	52.50
7.1.1.2 Watch List Provision	74	416	129	4	4	464.72	-69.01	0.00
7.1.2 Special Loan Loss Provision	466	694	394	(7)	(7)	49.06	-43.28	0.00
7.1.3 Additional Loan Loss Provision	27	64	137	-	-	132.79	114.82	0.00
7.2. Provision for Non-Banking Assets	98	58	-	-	-	-40.78	-100.00	0.00
7.3. Provision for Loss on Investment	81	0	-	-	-	-99.76	-100.00	0.00
7.4. Provision for Loss of Other Assets	7	5	-	0	0	0.00	0.00	0.01
8 Loan Written Off	46	22	92	0	1	-51.09	308.77	221.55
9 Provision for Staff Bonus	180	109	264	18	27	-39.31	142.33	49.43
10 Provision for Income Tax	502	298	834	73	88	-40.59	179.80	20.47
11 Others	6	3	-	-	-	-52.71	-100.00	0.00
12 Net Profit	1,755	770	1,996	164	242	-56.14	159.33	47.43
TOTAL EXPENSES	11,726	11,969	11,879	960	1,754	2.07	-0.75	82.66
Income								
1. Interest Income	9,734	10,138	8,379	800	1,479	4.14	-17.34	84.96
1.1. On Loans and Advance	8,533	8,861	7,645	706	1,287	3.84	-13.72	82.35
1.2. On Investment	129	279	554	75	158	116.63	98.59	111.85
1.2.1 Government Bonds	99	184	427	61	130	85.24	131.97	112.29
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	24	67	69	8	16	179.14	3.64	98.97
1.2.4 Deventure & Bonds	5	28	58	5	12	413.40	104.85	126.84
1.3 Agency Balance	151	-	-	0	2	-100.00	0.00	2128.65
1.4 On Call Deposit	817	919	155	7	11	12.48	-83.13	64.13
1.5 Others	105	79	25	13	21	-24.70	-67.95	69.70
2. Comission & Discount	82	61	196	20	41	-25.70	221.90	112.39
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	35	21	140	12	28	-40.04	559.38	122.39
2.3 Others	47	40	56	7	14	-14.80	41.30	94.91
3 Income From Exchange Fluctuation	-	0	-	-	-	0.00	-100.00	0.00
3.1 Due to Change in Exchange Rate	-	0	-	-	-	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	636	584	1,542	65	113	-8.27	164.08	73.46
5 Non Operating Income	120	314	719	69	92	161.61	129.12	32.61
6 Provision Written Back	1,003	792	1,027	-	-	-21.12	29.81	0.00
7 Recovery from Written off Loan	114	15	4	0	0	-86.91	-70.13	0.00
8 Income from Extra Ordinary Expenses	19	2	3	-	1	-89.16	51.06	0.00
9 Net Loss	17	64	8	6	27	282.36	-87.39	328.65
TOTAL INCOME	11,726	11,969	11,879	960	1,754	2.07	-0.75	82.66

Statement of Loans and Advances of Banks & Financial Institutions (Aggregate)

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	157,905	189,981	273,901	278,633	289,577	20.31	44.17	3.93
Fishery Related	4,216	5,490	8,956	9,510	10,343	30.24	63.13	8.76
Mining Related	7,313	6,454	8,685	9,028	8,742	-11.75	34.58	-3.16
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	695,016	710,013	10.57	21.74	2.16
Construction	309,417	347,420	414,030	416,865	421,491	12.28	19.17	1.11
Electricity, Gas and Water	126,594	161,972	207,797	210,487	214,298	27.95	28.29	1.81
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	65,630	68,088	24.27	35.79	3.74
Transport, Communication and Public Utilities	93,129	97,603	97,505	97,198	96,754	4.80	-0.10	-0.46
Wholesaler & Retailer	615,309	662,828	837,582	840,718	876,214	7.72	26.36	4.22
Finance, Insurance and Real Estate	233,847	252,638	337,170	333,715	347,995	8.04	33.46	4.28
Hotel or Restaurant	122,122	148,657	183,908	186,619	190,536	21.73	23.71	2.10
Other Services	122,900	150,620	177,036	176,656	183,725	22.55	17.54	4.00
Consumption Loans	163,819	158,624	233,767	235,041	234,324	-3.17	47.37	-0.31
Local Government	1,569	1,583	1,539	2,022	1,409	0.89	-2.79	-30.33
Others	406,642	472,099	641,727	662,472	691,292	16.10	35.93	4.35
TOTAL	2,911,897	3,266,012	4,172,747	4,219,612	4,344,801	12.16	27.76	2.97
Productwise								
Term Loan	562,527	718,480	932,079	950,430	979,854	27.72	29.73	3.10
Overdraft	455,716	488,596	634,300	643,529	675,913	7.22	29.82	5.03
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	204,760	207,190	8.73	48.67	1.19
Demand & Other Working Capital Loan	615,755	702,115	880,234	886,633	906,593	14.03	25.37	2.25
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	298,625	304,081	6.13	18.10	1.83
Real Estate Loan	146,991	163,480	183,538	190,468	192,479	11.22	12.27	1.06
Margin Nature Loan	45,417	50,410	106,282	108,512	104,494	10.99	110.84	-3.70
Hire Purchase Loan	180,957	174,058	160,657	163,584	166,561	-3.81	-7.70	1.82
Deprived Sector Loan	177,390	201,610	293,414	295,484	311,827	13.65	45.54	5.53
Bills Purchased	3,342	3,304	4,403	4,734	5,243	-1.14	33.28	10.75
Other Product	358,628	373,101	473,944	472,854	490,567	4.04	27.03	3.75
Total	2,911,897	3,266,012	4,172,747	4,219,612	4,344,801	12.16	27.76	2.97
Collateral wise								
Gold and Silver	38,246	38,427	43,111	43,775	43,939	0.47	12.19	0.38
Government Securities	336	465	678	783	1,928	38.25	45.85	146.24
Non Governmental Securities	35,873	39,776	87,213	90,772	86,522	10.88	119.26	-4.68
Fixed Deposit Receipts	24,099	20,041	29,313	28,160	31,110	-16.84	46.27	10.48
Own	23,569	19,704	29,081	27,923	30,882	-16.40	47.59	10.60
Other Licences Institutions	530	336	232	236	228	-36.49	-31.05	-3.68
Collateral of Properties	2,600,225	2,913,947	3,647,609	3,699,553	3,822,098	12.07	25.18	3.31
Fixed Assets	2,206,624	2,489,020	3,118,968	3,161,366	3,269,735	12.80	25.31	3.43
Current Assets	393,601	424,927	528,641	538,187	552,362	7.96	24.41	2.63
Against security of Bill	23,281	33,694	47,628	46,828	48,323	44.73	41.35	3.19
Domestic Bills	2,382	720	556	530	581	-69.78	-22.76	9.58
Foreign Bills	20,899	32,974	47,072	46,298	47,742	57.78	42.75	3.12
Against Guarantee	100,601	110,038	181,603	178,221	178,268	9.38	65.04	0.03
Government Guarantee	2,365	2,666	2,597	2,695	2,854	12.73	-2.61	5.88
Institutional Guarantee	77,217	80,995	135,679	130,296	124,912	4.89	67.52	-4.13
Personal Guarantee	5,846	9,330	26,424	28,183	32,799	59.59	183.23	16.38
Collective Guarantee	7,398	8,340	8,130	8,274	8,764	12.72	-2.51	5.93
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,826	1,736	14.39	-6.20	-4.94
Other Guarantee	6,112	6,806	6,990	6,947	7,203	11.35	2.70	3.69
Credit Card	1,670	1,748	2,152	2,247	2,469	4.62	23.15	9.87
Others	87,565	107,877	133,439	129,273	130,144	23.20	23.70	0.67
Total	2,911,897	3,266,012	4,172,747	4,219,612	4,344,801	12.16	27.76	2.97

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	131,517	166,856	242,235	245,665	254,463	26.87	45.18	3.58
Fishery Related	3,427	4,751	7,816	8,292	9,052	38.66	64.51	9.17
Mining Related	6,887	6,218	8,258	8,584	8,246	-9.71	32.81	-3.93
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	669,197	683,237	11.67	22.48	2.10
Construction	251,365	295,117	355,404	357,013	360,235	17.41	20.43	0.90
Electricity, Gas and Water	119,658	156,730	202,483	205,027	208,711	30.98	29.19	1.80
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	63,122	65,469	33.10	39.43	3.72
Transport, Communication and Public Utilities	63,602	75,379	78,828	78,259	77,588	18.52	4.58	-0.86
Wholesaler & Retailer	550,845	605,155	763,650	766,401	796,997	9.86	26.19	3.99
Finance, Insurance and Real Estate	200,565	222,515	287,621	288,262	300,848	10.94	29.26	4.37
Hotel or Restaurant	105,954	133,795	164,941	166,995	170,187	26.28	23.28	1.91
Other Services	109,323	137,370	163,684	163,328	169,313	25.65	19.16	3.66
Consumption Loans	137,464	137,969	205,358	206,078	204,322	0.37	48.84	-0.85
Local Government	1,513	1,539	1,492	1,976	1,362	1.72	-3.04	-31.05
Others	299,952	377,177	513,833	531,243	557,431	25.75	36.23	4.93
TOTAL	2,497,993	2,903,588	3,716,941	3,759,442	3,867,461	16.24	28.01	2.87
Productwise								
Term Loan	477,035	623,349	800,512	816,252	841,413	30.67	28.42	3.08
Overdraft	374,792	421,257	548,651	558,396	586,791	12.40	30.24	5.09
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	204,747	207,179	8.72	48.67	1.19
Demand & Other Working Capital Loan	598,418	684,538	856,327	863,979	886,682	14.39	25.10	2.63
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	247,834	252,102	11.66	19.47	1.72
Real Estate Loan	118,860	141,435	159,139	165,225	165,641	18.99	12.52	0.25
Margin Nature Loan	35,571	41,345	90,921	92,085	88,437	16.23	119.91	-3.96
Hire Purchase Loan	141,826	144,991	134,893	137,386	139,719	2.23	-6.96	1.70
Deprived Sector Loan	142,088	169,090	239,728	243,626	257,437	0.00	0.00	5.67
Bills Purchased	3,339	3,304	4,403	4,734	5,242	-1.05	33.28	10.73
Other Product	292,199	327,553	427,751	425,179	436,817	12.10	30.59	2.74
Total	2,497,993	2,903,588	3,716,941	3,759,442	3,867,461	16.24	28.01	2.87
Collateral wise								
Gold and Silver	31,871	34,208	38,492	39,156	38,933	7.33	12.52	-0.57
Government Securities	298	445	670	713	1,892	49.12	50.59	165.26
Non Governmental Securities	27,631	31,998	73,593	76,371	72,421	15.80	130.00	-5.17
Fixed Deposit Receipts	18,896	16,803	24,777	24,191	26,316	-11.07	47.45	8.78
Own	18,366	16,467	24,545	23,955	26,089	-10.34	49.06	8.91
Other Licences Institutions	530	336	232	236	228	-36.49	-31.05	-3.68
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,314,125	3,421,135	16.20	25.82	3.23
Fixed Assets	1,843,001	2,174,097	2,741,246	2,775,985	2,868,826	17.97	26.09	3.34
Current Assets	393,453	424,691	528,603	538,140	552,309	7.94	24.47	2.63
Against security of Bill	23,279	33,694	47,626	46,827	48,322	44.74	41.35	3.19
Domestic Bills	2,380	720	555	529	580	-69.77	-22.94	9.61
Foreign Bills	20,899	32,974	47,072	46,298	47,742	57.78	42.75	3.12
Against Guarantee	80,168	87,681	130,550	131,170	130,195	9.37	48.89	-0.74
Government Guarantee	2,267	2,196	2,523	2,622	2,780	-3.14	14.91	6.05
Institutional Guarantee	65,753	69,941	105,184	104,826	100,299	6.37	50.39	-4.32
Personal Guarantee	4,146	6,704	12,905	13,828	16,930	61.71	92.49	22.43
Collective Guarantee	474	398	1,299	1,263	1,447	-16.21	226.82	14.54
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,826	1,736	2.14	5.05	-4.94
Other Guarantee	5,865	6,744	6,855	6,804	7,003	14.98	1.65	2.92
Credit Card	1,670	1,748	2,152	2,247	2,469	4.62	23.15	9.87
Others	77,725	98,224	129,231	124,643	125,777	26.37	31.57	0.91
Total	2,497,993	2,903,588	3,716,941	3,759,442	3,867,461	16.24	28.01	2.87

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	21,662	18,518	26,987	28,072	29,873	-14.51	45.74	6.42
Fishery Related	723	677	1,008	1,080	1,132	-6.37	48.90	4.79
Mining Related	361	178	364	380	432	-50.63	104.18	13.59
Agriculture, Forestry & Beverage Production Related	23,263	20,325	21,688	22,292	23,198	-12.63	6.71	4.06
Construction	48,633	42,472	49,017	50,130	51,274	-12.67	15.41	2.28
Electricity, Gas and Water	6,597	4,891	5,116	5,167	5,253	-25.86	4.60	1.66
Metal Products, Machinery & Electronic Equipment & Assemblage	3,610	2,150	2,141	1,978	2,064	-40.43	-0.42	4.37
Transport, Communication and Public Utilities	24,873	17,516	15,054	15,185	15,353	-29.58	-14.06	1.11
Wholesaler & Retailer	55,398	46,826	61,627	61,728	65,818	-15.47	31.61	6.63
Finance, Insurance and Real Estate	25,994	21,802	39,227	37,839	39,907	-16.13	79.93	5.46
Hotel or Restaurant	13,522	11,734	15,863	16,390	16,909	-13.22	35.19	3.17
Other Services	11,457	11,219	11,586	11,749	12,872	-2.08	3.27	9.56
Consumption Loans	21,569	15,664	23,284	23,653	24,738	-27.38	48.65	4.59
Local Government	23	11	11	11	11	-52.43	-0.30	0.00
Others	87,479	73,157	110,457	113,485	115,866	-16.37	50.99	2.10
TOTAL	345,165	287,140	383,430	389,137	404,700	-16.81	33.53	4.00
Productwise								
Term Loan	72,328	80,772	115,573	117,977	121,333	11.67	43.09	2.84
Overdraft	76,191	60,457	78,746	78,006	81,300	-20.65	30.25	4.22
Trust Receipt Loan / Import Loan	-	8	10	13	10	0.00	23.61	-18.07
Demand & Other Working Capital Loan	11,710	11,989	17,949	17,636	14,971	2.38	49.71	-15.11
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	42,448	35,073	41,221	42,338	43,447	-17.37	17.53	2.62
Real Estate Loan	20,965	14,628	17,446	18,165	19,354	-30.23	19.26	6.54
Margin Nature Loan	7,600	6,446	12,528	13,243	13,107	-15.19	94.36	-1.03
Hire Purchase Loan	33,002	23,215	21,804	22,166	22,691	-29.66	-6.08	2.37
Deprived Sector Loan	30,550	26,851	47,111	47,269	50,385	0.00	0.00	6.59
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	32,325	38,101	-45.01	12.07	17.87
Total	345,165	287,140	383,430	389,137	404,700	-16.81	33.53	4.00
Collateral wise								
Gold and Silver	5,442	3,254	3,721	3,732	4,124	-40.20	14.35	10.51
Government Securities	18	-	3	3	4	-100.00	0.00	50.64
Non Governmental Securities	7,484	6,341	11,972	12,633	12,448	-15.27	88.79	-1.46
Fixed Deposit Receipts	4,083	2,395	3,688	3,229	3,898	-41.33	53.95	20.71
Own	4,083	2,395	3,688	3,229	3,898	-41.33	53.95	20.71
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	325,792	338,744	-17.02	24.08	3.98
Fixed Assets	310,036	257,300	319,252	325,777	338,727	-17.01	24.08	3.98
Current Assets	42	3	16	16	17	-92.48	401.57	7.27
Against security of Bill	1	-	1	1	1	-100.00	0.00	-0.48
Domestic Bills	1	-	1	1	1	-100.00	0.00	-0.48
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	16,412	17,425	43,691	42,444	44,300	6.17	150.74	4.37
Government Guarantee	61	31	34	34	34	-49.31	9.04	-0.69
Institutional Guarantee	8,352	7,455	24,143	21,928	22,003	-10.74	223.86	0.34
Personal Guarantee	1,073	1,995	12,644	13,428	14,883	85.84	533.92	10.84
Collective Guarantee	6,924	7,942	6,831	7,010	7,317	14.71	-13.99	4.37
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	44	64	73.27	1650.11	47.33
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	1,303	1,179	-74.46	158.10	-9.46
Total	345,165	287,140	383,430	389,137	404,700	-16.81	33.53	4.00

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,726	4,608	4,679	4,897	5,241	-2.51	1.55	7.03
Fishery Related	66	62	132	138	159	-5.88	113.16	15.45
Mining Related	65	58	64	64	65	-11.86	10.30	0.40
Agriculture, Forestry & Beverage Production Related	3,088	3,533	3,379	3,527	3,579	14.41	-4.37	1.47
Construction	9,419	9,830	9,609	9,722	9,982	4.37	-2.25	2.67
Electricity, Gas and Water	339	352	198	293	334	3.75	-43.78	13.97
Metal Products, Machinery & Electronic Equipment & Assemblage	1,230	1,016	598	530	555	-17.38	-41.17	4.57
Transport, Communication and Public Utilities	4,654	4,708	3,623	3,755	3,813	1.16	-23.05	1.55
Wholesaler & Retailer	9,067	10,847	12,305	12,590	13,399	19.63	13.45	6.43
Finance, Insurance and Real Estate	7,288	8,322	10,322	7,614	7,240	14.18	24.03	-4.91
Hotel or Restaurant	2,647	3,128	3,104	3,235	3,440	18.18	-0.76	6.34
Other Services	2,119	2,032	1,766	1,578	1,540	-4.15	-13.07	-2.43
Consumption Loans	4,786	4,991	5,125	5,310	5,264	4.29	2.68	-0.86
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	17,744	17,994	13.30	-19.88	1.41
TOTAL	68,738	75,284	72,376	71,033	72,640	9.52	-3.86	2.26
Productwise								
Term Loan	13,163	14,359	15,994	16,201	17,108	9.08	11.39	5.60
Overdraft	4,733	6,881	6,903	7,127	7,821	45.39	0.31	9.74
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	5,019	4,940	-0.71	6.61	-1.58
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,861	9,051	8,048	8,454	8,531	2.15	-11.07	0.92
Real Estate Loan	7,165	7,418	6,953	7,078	7,484	3.52	-6.26	5.73
Margin Nature Loan	2,246	2,619	2,833	3,184	2,950	16.62	8.15	-7.34
Hire Purchase Loan	6,128	5,851	3,960	4,032	4,151	-4.52	-32.32	2.97
Deprived Sector Loan	4,752	5,669	6,575	4,589	4,005	0.00	0.00	-12.73
Bills Purchased	-	-	-	-	1	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	15,350	15,648	11.13	-15.11	1.95
Total	68,738	75,284	72,376	71,033	72,640	9.52	-3.86	2.26
Collateral wise								
Gold and Silver	934	965	898	887	882	3.38	-6.90	-0.61
Government Securities	20	20	5	67	31	-0.04	-76.37	-52.86
Non Governmental Securities	758	1,437	1,648	1,768	1,653	89.60	14.70	-6.53
Fixed Deposit Receipts	1,120	842	849	739	895	-24.86	0.84	21.10
Own	1,120	842	849	739	895	-24.86	0.84	21.10
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	59,636	62,219	7.75	1.10	4.33
Fixed Assets	53,587	57,624	58,471	59,605	62,182	7.53	1.47	4.32
Current Assets	106	233	22	31	37	119.37	-90.53	18.10
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	4,021	4,933	7,362	4,608	3,773	22.65	49.25	-18.12
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	3,542	2,610	15.64	76.50	-26.30
Personal Guarantee	627	631	875	927	986	0.63	38.68	6.36
Collective Guarantee	-	-	0	0	0	0.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	99	137	-75.73	59.30	37.67
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,328	3,187	12.69	-66.19	-4.25
Total	68,738	75,284	72,376	71,033	72,640	9.52	-3.86	2.26

S.N.	BFI Name	NBL	RBB	NABIL	INBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC	NIC	NBL
Liabilities														
1	CAPITAL FUND	33,455.67	30,181.89	33,328.15	32,267.08	16,234.00	20,141.74	15,459.01	15,366.47	20,405.78	16,510.59	15,907.24	23,985.51	12,864.13
	a. Paid-up Capital	12,636.76	9,184.89	13,844.45	16,257.33	8,572.23	10,684.40	9,493.58	9,004.82	8,933.72	9,658.18	10,314.52	11,564.01	9,053.09
	b. Calls in Advance	-	1,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	5,535.07	9,813.47	8,239.91	6,048.33	4,504.24	4,254.23	3,058.87	3,319.35	4,682.51	3,237.46	1,877.81	3,049.52	2,028.07
	e. Share Premium	431.88	-	158.76	4.80	-	-	-	0.10	238.47	-	-	-	30.88
	f. Retained Earning	4,330.86	4,878.83	4,302.22	3,414.24	1,905.98	3,757.27	937.13	1,596.24	901.47	1,357.82	2,067.90	6,738.41	1,271.64
	g. Others Reserves Fund	10,521.09	5,304.71	6,782.81	6,542.37	1,251.55	1,445.83	1,969.43	1,445.95	5,649.62	2,257.14	1,647.01	2,633.58	480.45
2	BORROWINGS	9,080.20	13,304.62	16,975.62	21,556.21	1,113.30	12,260.47	14,368.41	6,887.40	6,344.79	12,352.74	5,908.46	32,798.16	22,768.64
	a. NRB	5,580.20	8,894.62	6,418.52	10,370.84	1,113.30	4,116.00	4,847.73	4,587.40	2,225.68	8,732.15	2,808.46	3,349.58	14,238.19
	b. Interbank Borrowing	-	1,850.00	6,350.00	5,185.37	-	5,580.00	6,491.98	300.00	3,650.26	250.00	100.00	18,696.33	2,100.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	1,173.50	-	-	1,176.00
	d. Other Financial Ins.	-	60.00	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,500.00	2,500.00	4,207.11	6,000.00	-	2,564.47	3,028.70	2,000.00	468.85	2,197.09	3,000.00	10,752.26	5,254.45
3	DEPOSITS	164,265.28	236,164.02	228,391.93	171,213.35	94,859.57	147,711.22	108,109.88	78,436.47	157,712.77	101,850.83	115,721.22	314,903.78	131,397.93
	a. Current	27,384.46	54,866.05	21,570.72	20,891.74	18,876.78	12,199.92	6,555.82	6,240.63	11,680.20	6,961.22	5,891.70	23,819.99	6,657.20
	Domestic	27,257.82	54,691.85	18,104.85	18,096.82	14,533.93	9,623.35	6,348.92	5,828.65	10,999.74	6,539.29	5,744.66	22,888.22	6,559.01
	Foreign	126.64	174.20	3,465.86	2,794.92	4,342.85	2,576.57	206.90	411.98	680.46	421.93	147.04	931.77	98.19
	b. Savings	76,293.17	129,590.66	77,338.32	59,205.40	41,314.85	52,696.23	41,662.75	19,697.51	58,850.04	32,549.26	30,166.10	88,332.97	46,646.98
	Domestic	76,280.33	129,585.99	74,297.03	57,893.01	37,438.19	51,245.04	41,384.13	19,643.66	58,721.60	32,354.77	30,141.99	88,273.39	46,587.19
	Foreign	12.84	4.67	3,041.29	1,312.39	3,876.66	1,451.19	278.62	53.85	128.44	194.50	24.11	59.58	59.79
	c. Fixed	48,846.75	46,925.61	100,846.42	67,553.69	26,845.40	69,476.16	53,862.76	47,498.60	71,281.75	51,446.75	70,310.07	183,933.26	68,350.11
	Domestic	48,829.17	46,899.31	93,378.49	67,532.93	18,867.89	62,363.67	53,862.76	47,498.60	71,260.95	51,440.30	68,050.01	165,932.23	62,966.71
	Foreign	17.58	26.30	7,467.93	20.75	7,977.51	7,112.49	-	-	20.80	6.45	2,260.06	18,001.03	5,383.40
	d. Call Deposits	10,693.67	3,427.26	26,271.75	20,033.40	6,354.33	8,301.82	3,708.58	3,885.67	13,649.34	8,819.41	8,680.51	18,422.79	8,791.11
	Domestic	10,317.04	3,242.63	23,052.50	15,304.33	4,358.34	4,870.11	3,524.84	3,758.45	12,565.54	8,699.65	8,654.49	18,371.34	8,714.59
	Foreign	376.63	184.63	3,219.25	4,729.07	1,995.99	3,431.71	183.74	127.23	1,083.80	119.76	26.02	51.45	76.52
	e. Others	1,047.22	1,354.44	2,364.72	3,529.11	1,468.20	5,037.09	2,319.98	1,114.05	2,251.45	2,074.19	672.84	394.76	952.53
	Domestic	687.57	1,354.44	2,332.11	2,605.17	962.73	3,889.96	1,215.29	1,113.79	2,250.92	997.75	671.73	332.28	911.29
	Foreign	359.64	-	32.61	923.93	505.48	1,147.13	1,104.69	0.26	0.53	1,076.44	1.11	62.48	41.25
4	Bills Payable	19.75	2,416.90	169.08	-	200.73	324.60	280.85	(18.61)	315.62	53.13	23.23	209.24	109.57
5	Other Liabilities	18,886.98	21,887.13	32,924.52	31,064.80	4,704.49	6,169.42	7,185.83	14,359.83	10,913.11	6,622.85	7,490.77	40,111.39	13,141.14
	1. Sundry Creditors	726.38	830.65	16,169.82	3,178.33	588.44	30.89	883.37	726.29	1,046.44	918.11	1,073.66	26,627.48	1,373.52
	2. Loan Loss Provision	-	6,478.99	-	6,797.44	1,483.18	2,701.33	1,831.83	1,744.60	2,083.10	3,053.50	3,213.81	4,354.84	2,054.54
	3. Interest Suspense a/c	-	7,714.44	953.12	1,413.62	12.17	-	155.80	-	-	-	-	-	158.15
	4. Others	18,160.60	6,863.05	15,801.57	19,675.41	2,620.70	3,437.21	4,314.84	11,888.95	7,783.56	2,651.25	3,203.31	9,129.07	9,554.93
6	Reconciliation A/c	-	742.00	-	-	-	137.45	-	2,919.65	(7.92)	-	-	-	-
7	Profit & Loss A/c	159.40	1,068.86	934.51	673.01	375.52	264.72	231.86	283.12	569.93	216.54	316.09	810.61	435.31
	TOTAL Liabilities	225,867.29	305,765.42	312,723.82	256,774.44	117,487.60	187,009.63	145,635.85	118,234.33	196,254.09	137,606.70	145,367.02	412,818.69	180,716.72
Assets														
1	LIQUID FUNDS	13,932.46	18,245.86	17,515.89	14,206.59	17,137.65	12,942.67	9,214.74	5,423.33	10,723.73	6,763.90	8,708.31	43,148.11	16,384.84
	a. Cash Balance	8,157.74	5,800.50	3,387.02	3,109.59	1,235.88	2,403.05	1,564.02	2,252.82	2,067.06	1,869.49	2,622.13	6,843.11	3,603.95
	Nepalese Notes & Coins	8,099.32	5,573.87	3,203.83	2,850.52	1,121.20	2,266.99	1,549.80	2,219.34	2,043.52	1,832.78	2,598.73	6,692.82	3,539.84
	Foreign Currency	58.43	226.63	183.19	259.07	114.68	136.06	14.23	33.48	23.55	36.72	23.40	150.29	64.11
	b. Bank Balance	5,774.71	11,052.84	14,128.86	8,265.79	7,316.37	10,539.62	6,562.72	3,170.51	7,856.67	4,894.41	6,086.18	36,305.00	12,780.89
	1. In Nepal Rastra Bank	4,949.00	9,003.77	8,441.61	4,657.41	5,381.49	7,031.17	4,551.34	2,603.35	5,970.51	3,521.85	5,277.02	13,486.25	9,553.04
	Domestic Currency	4,949.00	8,938.04	7,859.90	4,238.57	5,051.97	6,681.28	4,471.49	2,509.83	5,813.27	3,441.91	5,228.32	13,191.35	9,233.89
	Foreign Currency	-	65.74	581.71	418.84	329.51	349.89	79.84	93.52	157.24	79.94	48.70	294.91	319.15
	2. "A" Class Licensed Institution	226.08	583.49	596.52	609.58	75.90	-	305.80	123.13	264.74	103.01	302.72	833.85	270.10
	Domestic Currency	226.08	582.15	596.52	598.06	75.90	-	305.80	121.46	140.55	96.36	294.86	805.53	270.10
	Foreign Currency	-	1.34	-	11.52	-	-	-	1.67	124.20	6.65	7.86	28.32	-
	3. Other Financial Ins.	-	-	-	-	-	84.10	-	-	-	-	30.15	-	-
	4. In Foreign Banks	599.64	1,465.58	5,090.74	2,998.81	1,858.98	3,424.35	1,705.58	444.03	1,621.42	1,269.55	476.29	21,984.90	2,957.76
	c. Money at Call	-	1,392.52	-	2,831.21	8,585.40	-	1,088.00	-	800.00	-	-	-	-
	Domestic Currency	-	170.00	-	1,600.08	-	-	500.00	-	800.00	-	-	-	-
	Foreign Currency	-	1,222.52	-	1,231.13	8,585.40	-	588.00	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	24,306.38	55,903.20	33,580.40	29,208.79	8,560.66	18,356.37	20,018.70	15,432.18	32,954.73	18,122.61	12,542.11	37,324.44	19,158.03
	a. Govt. Securities	24,306.38	55,903.20	32,026.84	29,208.79	8,560.66	18,356.37	20,018.70	15,432.18	32,954.73	18,122.61	12,542.11	37,324.44	19,158.03
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	377.56	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	1,176.00	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	7,887.72	8,121.55	16,642.57	14,460.52	13,690.08	7,678.71	499.13	4,416.01	5,653.62	4,780.59	6,461.72	7,539.37	3,758.27
	a. Interbank Lending	-	-	-	-	3,400.00	-	-	-	-	-	5,735.47	-	-
	b. Non Residents	4,200.92	-	5,547.33	8,207.85	7,414.47	4,365.13	-	2,067.59	3,294.48	2,680.72	-	-	2,046.24
	c. Others	3,686.80	8,121.55	11,095.24	6,252.67	2,875.61	3,313.59	499.						

S.N.	BFI Name	Kumari	lavami	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL
Liabilities													
1	CAPITAL FUND	18,249.82	16,341.04	19,879.61	31,767.21	32,700.64	18,798.68	23,882.64	16,358.78	25,642.09	17,408.14	20,233.09	10,566.38
	a. Paid-up Capital	13,878.47	10,695.69	10,962.30	16,422.64	21,632.50	12,576.92	16,083.04	9,487.94	16,325.96	11,347.06	14,654.96	8,643.66
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,752.16	1,771.56	3,187.91	8,324.16	4,407.86	2,628.78	4,008.29	2,066.04	3,104.07	2,386.07	2,837.28	982.15
	e. Share Premium	88.80	-	-	-	-	-	-	-	-	-	306.37	-
	f. Retained Earning	2,001.15	1,723.29	1,269.41	4,081.39	4,338.46	1,432.42	2,781.68	3,188.46	4,882.85	1,617.96	1,516.07	604.29
	g. Others Reserves Fund	529.24	2,150.50	4,460.00	2,939.01	2,321.82	2,160.55	1,009.62	1,616.34	1,329.22	2,057.06	918.41	336.28
2	BORROWINGS	12,526.93	13,832.89	23,623.36	30,196.70	16,990.85	3,642.76	4,830.64	9,802.41	16,062.99	10,899.33	14,095.91	3,673.89
	a. NRB	9,056.53	6,238.60	11,378.12	10,101.36	9,644.34	1,166.68	2,389.67	3,127.41	5,656.65	5,262.64	3,919.38	3,321.09
	b. Interbank Borrowing	470.40	-	3,141.48	1,652.80	-	-	-	1,500.00	-	-	3,102.00	352.80
	c. Foreign Banks and Fin. Ins.	-	3,526.50	941.20	-	2,351.00	-	-	1,175.00	5,058.95	-	7,074.53	-
	d. Other Financial Ins.	-	-	-	539.65	497.77	-	-	-	169.56	-	-	-
	e. Bonds and Securities	3,000.00	4,067.79	8,162.56	17,902.88	4,497.74	2,476.08	2,440.97	4,000.00	5,177.83	5,636.70	-	-
3	DEPOSITS	164,522.86	119,160.95	189,270.85	155,475.69	275,854.30	147,920.61	155,218.36	113,021.43	168,276.76	165,891.23	143,949.60	95,226.08
	a. Current	8,550.60	5,906.34	10,092.34	18,841.22	19,084.30	5,455.99	6,547.83	6,943.02	7,313.25	11,900.69	8,241.31	3,751.02
	Domestic	8,430.41	5,616.12	9,848.64	18,010.81	18,619.73	5,256.52	6,206.50	6,798.63	6,916.40	11,735.95	7,998.00	3,739.02
	Foreign	120.19	290.22	243.70	830.41	464.57	199.47	341.33	144.39	396.85	164.74	243.31	12.00
	b. Savings	39,526.99	42,685.72	64,354.65	53,618.14	103,977.99	44,430.58	35,935.65	40,384.18	56,608.18	64,083.39	43,162.32	19,759.40
	Domestic	39,350.83	42,083.44	64,258.82	53,618.07	103,593.99	44,266.47	35,918.07	40,288.16	56,307.18	64,054.20	43,047.77	19,694.52
	Foreign	176.16	602.28	95.84	0.06	384.01	164.11	17.58	96.02	300.99	29.19	114.54	64.88
	c. Fixed	102,368.60	60,469.63	94,541.28	73,112.60	131,541.38	85,341.17	97,139.60	56,754.29	83,309.94	77,528.84	77,737.73	62,060.59
	Domestic	96,635.59	55,800.69	91,127.41	73,112.60	129,434.09	83,279.00	96,832.92	55,210.82	80,456.14	75,983.58	73,064.69	59,939.84
	Foreign	5,733.01	4,668.94	3,413.87	-	2,107.29	2,062.17	306.68	1,543.46	2,853.80	1,545.26	4,673.04	2,120.76
	d. Call Deposits	12,747.38	8,130.57	18,323.63	9,206.36	18,831.91	11,899.25	12,665.84	7,465.19	15,831.54	10,690.06	13,791.62	8,978.01
	Domestic	12,311.35	7,356.28	17,362.34	9,206.36	18,341.47	11,827.76	12,650.14	7,084.54	14,382.70	10,574.25	13,686.14	8,559.84
	Foreign	436.03	774.29	961.29	-	490.44	71.49	15.71	380.66	1,448.84	115.81	105.49	418.17
	e. Others	1,329.29	1,968.70	1,958.95	697.37	2,418.72	793.62	2,929.44	1,474.75	5,213.85	1,688.25	1,016.62	677.06
	Domestic	1,329.29	1,716.41	1,958.70	697.37	2,412.97	793.62	1,931.87	1,474.58	4,235.62	1,688.25	1,016.62	677.06
	Foreign	-	252.29	0.25	-	5.75	-	997.58	0.17	978.23	-	-	-
4	Bills Payable	46.16	128.46	-	-	-	387.97	158.35	38.75	90.10	108.86	237.36	56.72
5	Other Liabilities	12,895.69	7,022.07	16,779.77	35,830.05	22,657.43	8,661.25	12,687.57	7,644.84	27,396.55	15,983.27	2,960.45	7,636.96
	1. Sundry Creditors	7,176.41	909.18	2,671.65	13,647.47	2,526.99	47.84	88.63	1.56	24.32	6,276.93	47.07	9.35
	2. Loan Loss Provision	3,182.50	-	3,239.66	4,241.74	6,358.20	3,004.46	3,239.84	2,318.10	4,739.97	3,592.12	-	1,775.44
	3. Interest Suspense a/c	-	-	-	524.03	-	-	238.48	1,477.59	-	88.31	-	-
	4. Others	2,536.79	6,112.88	10,868.46	17,416.80	13,772.25	5,608.95	9,120.62	3,847.59	22,632.26	6,025.91	2,913.38	5,852.16
6	Reconciliation A/c	-	-	0.43	19.61	-	-	-	-	-	0.41	-	-
7	Profit & Loss A/c	461.57	386.29	755.23	784.89	985.21	374.10	672.95	422.77	568.69	437.01	558.25	190.37
	TOTAL Liabilities	208,703.02	156,871.69	250,309.26	254,074.14	349,188.43	179,785.37	197,450.51	147,288.97	238,037.18	210,728.27	182,034.67	117,350.41
Assets													
1	LIQUID FUNDS	9,226.83	8,166.21	10,011.37	8,904.47	15,162.42	12,040.51	9,185.92	6,394.44	13,988.63	12,192.06	20,529.82	7,652.12
	a. Cash Balance	3,765.12	2,583.27	3,232.88	5,362.79	4,902.24	4,427.15	2,918.55	2,099.04	3,872.21	3,750.21	16,912.29	1,539.34
	Nepalese Notes & Coins	3,632.13	2,544.68	3,062.54	5,348.24	4,831.61	4,372.71	2,891.24	2,043.67	3,780.44	3,646.73	2,733.19	1,504.87
	Foreign Currency	132.98	38.59	170.34	14.55	70.62	54.44	27.31	55.38	91.77	103.49	14,179.10	34.47
	b. Bank Balance	5,461.71	5,582.94	6,778.49	3,541.68	10,260.18	5,545.16	6,267.37	3,695.40	9,716.82	8,441.85	3,617.53	3,215.74
	1. In Nepal Rastra Bank	4,488.48	3,550.55	5,316.35	2,529.10	8,342.76	4,275.98	4,407.85	3,031.79	8,205.46	7,230.93	3,617.53	2,672.48
	Domestic Currency	4,464.03	3,365.50	5,267.74	2,513.48	8,266.27	4,241.86	4,382.57	2,989.92	5,413.89	7,035.77	3,617.53	2,652.06
	Foreign Currency	24.45	185.05	48.61	15.63	76.49	34.12	25.29	41.87	2,791.57	195.16	-	20.42
	2. "A"Class Licensed Institution	212.80	476.41	111.11	721.25	194.57	259.20	152.74	83.10	282.15	408.84	-	105.17
	Domestic Currency	212.80	344.17	107.90	380.91	184.33	254.55	145.45	82.92	281.99	401.84	-	102.86
	Foreign Currency	-	132.25	3.20	340.35	10.23	4.66	7.29	0.17	0.16	7.00	-	2.30
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.34	2.76	20.79	-	-
	4. In Foreign Banks	760.43	1,555.98	1,351.03	291.33	1,722.86	1,009.98	1,706.78	579.17	1,226.45	781.29	-	438.09
	c. Money at Call	-	-	-	-	-	2,068.20	-	600.00	399.60	-	-	2,897.04
	Domestic Currency	-	-	-	-	-	1,650.00	-	600.00	-	-	-	2,250.24
	Foreign Currency	-	-	-	-	-	418.20	-	-	399.60	-	-	646.80
2	INVESTMENT IN SECURITIES	22,243.64	9,515.71	33,885.90	34,924.95	46,037.80	21,741.30	20,717.49	17,625.25	16,237.45	26,741.37	14,151.00	12,011.78
	a. Govt. Securities	22,243.64	8,765.71	33,885.90	34,924.95	46,037.80	21,741.30	20,717.49	17,625.25	16,237.45	26,741.37	14,151.00	12,011.78
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	750.00	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	9,527.61	15,793.41	13,321.85	13,417.04	11,385.69	7,025.76	9,082.29	6,754.79	10,040.37	11,826.14	1,157.05	3,488.86
	a. Interbank Lending	1,836.96	4,114.25	-	(0.00)	5,450.41	3,666.87	3,896.09	-	6,294.28	-	-	-
	b. Non Residents	5,671.36	5,126.10	4,338.12	1,502.29	1,803.24	3,327.94	3,663.48	1,859.18	996.67	-	2,244.98	-
	c. Others	2,019.30	6,553.05	8,983.73	13,417.04	4,432.99	1,555.65	1,858.26	3,091.31	1,886.92	10,829.48	1,157.05	1,243.88
4	LOANS & ADVANCES (Including Bills Purchased)	158,952.28	115,812.07	176,369.52	155,615.12	254,216.85	128,231.74	146,204.08	107,598.27	167,370.70	142,386.65	141,110.86	86,481.81
	4.1 LOANS & ADVANCES	158,952.28	115,812.07	176,367.89	155,615.12	254,216.85	128,205.84	145,865.62	106,453.45	167,370.70	142,386.65	141,110.86	86,481.81
	a. Private Sector	153,442.47	115,812.07	169,461.78	155,613.14	243,716.19	125,074.13	138,744.03	103,948.38	161,575.49	142,386.65	137,960.47	81,241.05
	b. Financial Institutions	5,509.81	-	6,906.11	2.98	10,500.66	3,131.71						

S.N.	BFI Name	Century	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Liabilities												
1	CAPITAL FUND	11,107.34	14,874.67	6,061.71	80.67	554.40	3,716.97	1,312.28	1,169.97	7,499.47	5,307.87	4,090.22
	a. Paid-up Capital	9,034.43	9,681.52	3,342.40	131.25	502.83	2,736.97	811.12	797.38	4,811.55	3,675.91	2,651.96
	b. Calls in Advance	-	-	-	50.10	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	984.98	1,978.91	990.98	108.17	23.44	506.49	218.93	203.83	723.97	579.44	849.45
	e. Share Premium	-	-	-	2.96	1.51	-	4.89	-	-	0.10	-
	f. Retained Earning	1,027.95	2,298.92	1,456.88	(218.53)	26.62	304.70	199.73	139.17	1,872.24	460.96	588.80
	g. Others Reserves Fund	59.98	915.32	271.44	6.72	-	168.81	77.62	29.60	91.71	591.47	-
2	BORROWINGS	3,328.31	15,085.74	1,230.70	-	-	1,472.91	416.65	-	4,578.74	489.92	1,602.16
	a. NRB	2,228.31	7,047.63	1,230.70	-	-	722.91	416.65	-	3,328.74	489.92	602.16
	b. Interbank Borrowing	1,100.00	1,500.00	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	1,761.00	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	4,777.12	-	-	-	750.00	-	-	1,250.00	-	1,000.00
3	DEPOSITS	95,760.93	133,272.41	40,596.12	122.54	4,689.19	45,020.15	11,089.52	5,614.34	97,304.04	64,923.28	44,921.08
	a. Current	4,398.63	8,823.75	1,097.92	6.87	41.57	1,014.96	350.69	202.58	2,415.22	1,115.46	615.04
	Domestic	4,341.44	8,319.04	1,096.09	6.87	41.57	1,014.96	350.69	202.58	2,415.22	1,115.46	615.04
	Foreign	57.19	504.71	1.83	-	-	-	-	-	-	-	-
	b. Savings	23,593.51	48,107.50	16,275.82	63.80	1,982.50	12,746.02	4,601.24	2,383.56	27,906.59	18,349.01	12,816.27
	Domestic	23,548.16	46,650.06	16,274.11	63.80	1,982.50	12,746.02	4,601.24	2,383.56	27,905.99	18,349.01	12,816.27
	Foreign	45.36	1,457.44	1.71	-	-	-	-	-	0.60	-	-
	c. Fixed	62,032.21	64,176.40	19,704.07	33.50	2,015.48	27,766.91	4,823.81	2,757.21	58,791.38	39,720.74	27,262.12
	Domestic	62,032.21	59,067.74	19,704.07	33.50	2,015.48	27,766.91	4,823.81	2,757.21	58,791.38	39,720.74	27,262.12
	Foreign	-	5,108.66	-	-	-	-	-	-	-	-	-
	d. Call Deposits	5,246.48	11,004.85	3,513.99	18.25	649.31	3,474.66	1,310.59	270.12	8,124.38	5,682.64	4,227.66
	Domestic	5,246.40	10,742.63	3,513.99	18.25	649.31	3,474.66	1,310.59	270.12	8,124.38	5,682.64	4,227.66
	Foreign	0.08	262.22	-	-	-	-	-	-	-	-	-
	e. Others	490.09	1,159.91	4.32	0.13	0.32	17.60	3.19	0.88	66.46	55.43	-
	Domestic	490.09	1,142.78	4.32	0.13	0.32	17.60	3.19	0.88	66.46	55.43	-
	Foreign	-	17.13	-	-	-	-	-	-	-	-	-
4	Bills Payable	65.45	-	2.63	-	-	7.46	-	-	43.10	46.04	-
5	Other Liabilities	1,689.89	6,293.40	4,258.25	173.99	103.19	1,601.02	586.06	194.92	3,370.91	1,645.18	555.41
	1. Sundry Creditors	288.80	47.79	21.41	21.81	8.43	289.82	11.04	19.61	-	4.50	10.54
	2. Loan Loss Provision	-	2,081.42	1,436.09	8.59	-	767.53	340.55	67.52	1,253.04	-	-
	3. Interest Suspense a/c	-	-	753.84	15.08	-	-	-	-	-	-	-
	4. Others	1,401.08	4,164.19	2,046.90	128.51	94.75	543.67	234.48	107.78	2,117.87	1,640.68	544.87
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	211.31	515.14	50.28	-	11.62	83.32	35.36	18.64	314.29	150.71	-
	TOTAL Liabilities	112,163.23	170,041.36	52,199.69	377.20	5,358.40	51,901.83	13,439.87	6,997.87	113,110.54	72,563.00	51,168.87
Assets												
1	LIQUID FUNDS	7,337.94	11,857.71	4,222.14	121.39	1,745.93	4,849.17	2,021.46	645.87	5,670.55	4,948.63	3,434.57
	a. Cash Balance	2,101.20	1,821.07	653.95	8.61	153.09	721.87	434.27	68.07	1,279.10	909.53	610.34
	Nepalese Notes & Coins	2,069.34	1,763.40	652.09	8.61	153.09	721.69	434.27	68.07	1,260.94	907.90	608.96
	Foreign Currency	31.86	57.67	1.86	-	-	0.18	-	-	18.16	1.63	1.38
	b. Bank Balance	5,236.74	10,036.64	1,408.61	23.25	150.38	1,751.12	964.70	480.50	2,698.88	2,075.29	2,824.23
	1. In Nepal Rastra Bank	4,070.76	6,962.66	1,037.12	23.25	150.38	1,616.03	161.29	130.50	2,696.67	2,075.29	1,755.72
	Domestic Currency	4,050.99	3,240.49	1,037.12	23.25	150.38	1,615.86	161.29	130.50	2,659.78	2,075.29	1,755.70
	Foreign Currency	19.77	3,722.17	0.00	-	-	0.16	-	-	36.90	-	0.02
	2. "A"Class Licensed Institution	113.46	56.99	371.07	-	-	130.19	803.41	350.00	2.21	-	846.79
	Domestic Currency	103.32	54.20	371.07	-	-	129.53	803.41	350.00	-	-	830.06
	Foreign Currency	10.15	2.79	-	-	-	0.65	-	-	2.21	-	16.72
	3. Other Financial Ins.	7.20	-	0.42	-	-	-	-	-	-	-	221.73
	4. In Foreign Banks	1,045.31	3,016.99	-	-	-	4.91	-	-	-	-	-
	c. Money at Call	-	-	2,159.58	89.53	1,442.45	2,376.18	622.49	97.30	1,692.56	1,963.81	-
	Domestic Currency	-	-	2,137.45	89.53	1,442.45	2,376.18	621.92	97.30	1,692.56	1,962.94	-
	Foreign Currency	-	-	22.12	-	-	-	0.57	-	-	0.87	-
2	INVESTMENT IN SECURITIES	13,392.19	18,491.12	5,897.20	4.00	-	5,111.66	470.00	831.43	17,993.00	9,777.98	4,920.00
	a. Govt. Securities	13,392.19	17,904.12	5,897.20	4.00	-	5,111.66	470.00	831.43	17,993.00	9,777.98	4,920.00
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	587.00	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	2,065.35	4,638.87	1,243.77	0.35	-	517.82	408.93	335.98	1,044.66	794.45	438.41
	a. Interbank Lending	420.06	742.08	-	-	-	-	200.00	-	500.00	-	-
	b. Non Residents	1,176.00	2,257.83	-	-	-	-	-	-	-	-	-
	c. Others	469.29	1,638.96	1,243.77	0.35	-	517.82	208.93	335.98	544.66	794.45	438.41
4	LOANS & ADVANCES (Including Bills Purchased)	87,145.66	127,379.97	37,398.50	116.75	3,237.03	40,597.38	9,912.50	5,020.95	85,062.71	55,982.95	40,915.93
	4.1 LOANS & ADVANCES	87,135.61	127,379.97	37,398.50	116.75	3,237.03	40,597.38	9,912.50	5,020.95	85,062.71	55,982.95	40,915.93
	a. Private Sector	85,104.07	122,916.10	32,222.04	108.75	3,237.03	40,597.38	9,664.00	4,735.40	81,841.16	54,163.23	40,915.93
	b. Financial Institutions	2,031.53	4,288.87	5,176.46	8.00	-	-	248.49	285.56	3,221.55	1,819.72	-
	c. Government Organizations	-	175.00	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	10.05	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	10.05	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	666.90	1,270.56	586.10	15.59	130.06	381.47	254.80	37.62	848.53	469.47	702.74
7	OTHER ASSETS	1,531.93	6,403.12	2,545.25	109.44	245.38	444.33	372.17	126.01	2,490.99	589.53	722.41
	a. Accrued Interest:	158.84	2,393.92	813.21	15.08	-	23.06	149.01	30.08	856.50	-	-
	Financial Institutions	-	1,313.57	-	0.40	-	-	91.16	13.19	232.76	-	-
	Government Enterprises	151.94	359.23	57.26	-	-	23.06	-	1.24	172.30	-	-
	Private Sector	6.90	721.12	755.95	14.68	-	-	57.85	15.65	451.44	-	-
	b. Staff Loans / Adv.	1.00	2,767.85	106.00	0.40	63.54	-	142.41	44.92	897.54	-	27.85
	c. Sundry Debtors	552.83	161.08	50.20	72.12	136.06	180.90	50.20	1.65	59.66	126.69	-
	d. Cash In Transit	-	-	-								

S.N.	BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara	Salapa	Sepakoshi	GreenDB	NFL	NSML	GURKHAF
Liabilities													
1	CAPITAL FUND	599.79	5,245.69	5,161.54	5,088.31	637.49	362.27	225.09	1,072.43	558.69	611.49	281.27	1,531.04
	a. Paid-up Capital	410.00	3,844.82	3,408.46	2,906.45	557.46	272.27	28.00	834.34	519.00	493.50	233.33	867.99
	b. Calls in Advance	-	-	-	-	-	-	177.17	-	-	74.14	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	70.10	475.78	609.03	720.29	41.03	83.34	3.99	67.44	13.33	200.29	242.96	414.35
	e. Share Premium	-	-	173.61	-	-	6.67	-	-	0.00	21.96	2.48	22.40
	f. Retained Earning	48.14	745.53	914.45	747.80	20.83	-	8.93	140.58	26.37	(301.03)	(2,023.18)	(124.38)
	g. Others Reserves Fund	71.55	179.56	55.99	713.76	18.17	0.00	7.01	30.07	-	122.63	1,825.68	350.67
2	BORROWINGS	-	3,436.36	1,179.16	1,231.52	-	-	-	23.10	-	-	-	132.00
	a. NRB	-	1,086.36	1,179.16	1,231.52	-	-	-	23.10	-	-	-	132.00
	b. Interbank Borrowing	-	850.00	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	1,500.00	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	538.03	49,475.21	39,746.14	36,954.10	4,091.41	999.44	669.40	4,415.09	1,966.74	869.05	476.38	8,216.69
	a. Current	24.46	1,182.14	587.73	1,027.70	89.51	15.89	12.18	144.70	52.50	54.52	-	111.91
	Domestic	24.46	1,182.11	587.73	1,027.69	89.51	15.89	12.18	144.70	52.50	54.52	-	111.91
	Foreign	-	0.04	-	0.01	-	-	-	-	-	-	-	-
	b. Savings	210.95	12,699.69	17,277.57	9,639.80	1,361.21	692.46	397.35	1,776.54	483.91	341.32	31.32	2,951.23
	Domestic	210.95	12,698.23	17,277.57	9,639.71	1,361.21	692.46	397.35	1,776.54	483.91	341.32	31.32	2,951.23
	Foreign	-	1.46	-	0.09	-	-	-	-	-	-	-	-
	c. Fixed	291.65	29,288.50	20,043.90	23,390.90	1,948.15	132.37	197.84	1,883.60	1,221.29	366.91	-	4,068.03
	Domestic	291.65	29,288.50	20,043.90	23,390.90	1,948.15	132.37	197.84	1,883.60	1,221.29	366.91	-	4,068.03
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	7.72	6,237.28	1,827.29	2,881.63	691.41	158.72	62.04	610.25	209.04	106.31	209.58	1,085.52
	Domestic	7.72	6,237.28	1,827.29	2,881.63	691.41	158.72	62.04	610.25	209.04	106.31	209.58	1,085.52
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	3.26	67.59	9.65	14.07	1.13	-	-	-	-	-	235.48	-
	Domestic	3.26	67.59	9.65	14.07	1.13	-	-	-	-	-	235.48	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	5.14	-	-	-	-	-	-	-	-
5	Other Liabilities	76.85	2,544.09	1,546.76	3,641.55	98.12	94.60	85.38	230.86	93.22	1,031.76	6,738.85	1,231.35
	1. Sundry Creditors	3.28	12.61	80.73	295.83	8.41	0.61	8.76	7.74	4.32	117.76	149.57	1.41
	2. Loan Loss Provision	27.13	847.53	579.88	987.70	-	27.65	27.56	95.22	41.13	253.75	2,214.72	518.13
	3. Interest Suspense a/c	39.38	-	338.94	831.33	-	25.69	-	45.92	21.78	532.20	4,296.12	182.16
	4. Others	7.06	1,683.95	547.21	1,526.68	89.71	40.65	49.06	81.98	25.99	128.05	78.44	529.65
6	Reconciliation A/c	-	0.00	-	-	-	-	-	-	-	-	0.05	-
7	Profit & Loss A/c	-	190.14	122.05	141.83	-	-	-	-	5.23	2.26	0.89	10.55
	TOTAL Liabilities	1,214.68	60,891.49	47,755.64	47,062.44	4,827.02	1,456.32	979.87	5,741.48	2,623.87	2,514.56	7,497.44	11,121.62
Assets													
1	LIQUID FUNDS	536.46	4,012.82	4,382.01	4,030.11	900.44	353.78	277.75	831.55	352.37	325.86	292.28	1,397.01
	a. Cash Balance	4.04	1,262.21	584.70	550.26	80.33	19.33	26.86	149.52	32.20	34.10	0.13	244.64
	Nepalese Notes & Coins	4.04	1,237.50	584.70	548.76	80.33	19.33	26.86	149.52	32.20	34.10	0.13	244.64
	Foreign Currency	-	24.70	-	1.51	-	-	-	-	-	-	-	-
	b. Bank Balance	532.42	1,356.29	1,368.14	3,479.85	132.21	48.91	5.18	168.54	320.17	291.76	24.94	239.75
	1. In Nepal Rastra Bank	18.95	1,283.12	1,357.28	1,054.30	82.19	48.91	-	168.22	67.55	57.31	10.60	239.75
	Domestic Currency	18.95	1,278.16	1,357.28	1,054.30	82.19	48.91	-	168.22	67.55	57.31	10.60	239.75
	Foreign Currency	-	4.96	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	512.96	73.17	10.87	1,578.35	50.02	-	5.18	0.32	100.34	164.70	0.28	-
	Domestic Currency	512.96	72.74	-	1,564.43	50.02	-	5.18	0.32	100.34	164.70	0.28	-
	Foreign Currency	-	0.43	10.87	13.92	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.51	-	-	847.20	-	-	-	-	152.29	69.75	14.07	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	1,394.33	2,429.16	-	687.90	285.54	245.72	513.49	-	-	267.21	912.62
	Domestic Currency	-	1,381.38	2,429.16	-	687.90	285.54	245.72	513.49	-	-	267.21	912.62
	Foreign Currency	-	12.95	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	5,666.64	4,092.05	4,973.54	-	-	-	189.84	80.00	30.00	2.01	1,715.47
	a. Govt. Securities	-	5,666.64	4,092.05	4,973.54	-	-	-	189.84	80.00	30.00	2.01	1,715.47
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	-	2,355.02	1,196.48	1,184.57	149.89	-	-	5.01	17.50	480.70	80.63	1,248.78
	a. Interbank Lending	-	900.00	1,000.00	-	-	-	-	-	-	450.00	-	750.00
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	-	1,455.02	196.48	1,184.57	149.89	-	-	5.01	17.50	30.70	80.63	498.78
4	LOANS & ADVANCES (Including Bills Purchased)	479.56	46,278.86	35,817.03	33,971.59	3,296.93	1,012.60	599.42	4,354.34	2,082.15	762.02	2,247.57	5,742.71
	4.1 LOANS & ADVANCES	479.56	46,278.86	35,817.03	33,971.59	3,296.93	1,012.60	599.42	4,354.34	2,082.15	762.02	2,247.57	5,742.71
	a. Private Sector	479.56	46,278.86	35,817.03	32,117.53	3,296.93	1,012.60	599.42	4,354.34	2,047.53	737.09	2,247.57	5,696.71
	b. Financial Institutions	-	-	-	1,854.06	-	-	-	-	34.62	24.93	-	46.00
	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	39.70	759.45	543.55	570.64	198.25	16.50	24.60	87.93	29.72	37.76	32.18	146.18
7	OTHER ASSETS	90.04	1,810.71	1,724.53	2,265.89	182.78	64.01	74.82	270.32	62.13	768.09	4,842.77	809.27
	a. Accrued Interest:	39.38	655.75	859.89	858.03	72.35	24.79	12.54	48.58	21.78	624.14	4,291.48	327.80
	Financial Institutions	6.39	-	-	564.03	-	-	1.27	-	-	118.90	-	115.58
	Government Enterprises	-	51.49	22.08	26.82	-	-	-	2.66	-	-	-	10.05
	Private Sector	32.99	604.26	837.81	267.19	72.35	24.79	11.27	45.92	21.78	505.23	4,291.48	202.17
	b. Staff Loans / Adv.	0.18	544.64	247.69	49.61	38.78	1.39	12.39	45.27	-	1.47	-	68.19
	c. Sundry Debtors	2.33	1.32	96.53	721.89	0.02	-	3.81	119.30	25.16	9.05	452.19	28.10
	d. Cash In Transit	-	-	-	0.04	-	-	-	-	-	-	-	-
	e. Others	48.14	609.00	520.42	636.33	71.64	37.82	46.09	57.16	15.20	133.43	99.10	385.18
8	Expenses not Written off	-	-	-	-	-	0.47	-	-	-	-	-	-
9	Non Banking Assets	65.40	7.98	-	66.08	-	-	-	2.49	-	110.14	-	62.20
10	Reconciliation Account	-	-	-	-	-	1.79	-	-	-	-	-	-
11	Profit & Loss A/c	3.52	-	-	-	98.73	7.17						

Profit and Loss Statement of upto Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	1,017.26	1,431.32	1,682.91	1,291.43	390.99	1,140.20	1,018.55
1.1 On Deposit Liabilities	965.38	1,367.83	1,575.00	1,149.88	388.64	1,089.62	943.09
1.1.1 Saving Account	415.31	750.66	319.32	214.01	191.07	239.86	201.19
1.1.2 Fixed Account	524.47	590.42	1,216.83	892.25	189.17	830.56	736.74
1.1.2.1 Up to 3 months Fixed Account	15.98	-	182.52	18.14	19.84	-	29.52
1.1.2.2 3 to 6 months Fixed Account	52.76	-	243.37	-	43.25	-	23.53
1.1.2.3 6 months to 1 year Fixed Account	345.93	-	608.41	-	103.09	830.56	64.58
1.1.2.4 Above 1 year Fixed Account	109.79	590.42	182.52	874.11	22.98	-	619.11
1.1.3 Call Deposit	25.60	26.76	38.86	43.61	8.41	19.20	5.16
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	51.88	63.48	107.91	141.56	2.35	50.58	75.46
2. Commission Expense	8.58	41.37	40.07	39.25	26.42	-	18.12
3. Staff Expense	399.96	363.19	265.20	290.82	142.97	200.70	225.62
4. Office Operating Expenses	179.73	167.96	190.49	170.22	101.68	182.35	136.01
5. Foreign Exchange Loss	294.90	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	294.90	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.00	-	-	-
7. Provision for Risk	-	-	-	-	41.44	190.12	134.85
7.1 Loan loss Provision	-	-	-	-	41.44	190.12	119.25
7.1.1 General Loan loss Provision	-	-	-	-	27.70	-	110.00
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	27.70	-	76.12
7.1.1.2 Watch List Provision	-	-	-	-	-	-	33.88
7.1.2 Special Loan Loss Provision	-	-	-	-	13.74	-	9.25
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	190.12	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	15.60
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	0.02	-	0.50	-	-
9. Provision for Staff Bonus	16.19	80.37	148.34	-	59.61	41.71	36.80
10. Provision for Income Tax	148.14	457.64	400.51	288.43	160.94	110.67	99.37
11. Others	-						
12. Net Profit	159.40	1,068.86	934.51	673.01	375.52	264.72	231.86
Total Expenses	2,224.16	3,610.69	3,662.04	2,753.16	1,300.06	2,130.48	1,901.17
Income							
1. Interest Income	1,955.40	2,970.96	3,127.43	2,190.24	958.61	1,896.60	1,592.28
1.1 On Loans and Advances	1,926.92	2,540.61	2,765.59	1,967.92	859.89	1,744.48	1,424.50
1.2 On Investment	9.52	424.00	291.92	217.43	76.10	140.44	137.22
1.2.1 Government Bonds	9.52	206.54	269.46	217.43	74.72	140.11	137.22
1.2.2 Foreign Bonds	-	-	22.46	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	217.46	-	-	1.38	-	-
1.3 On Agency Balance	1.58	-	0.08	3.37	0.07	-	0.96
1.4 On Call Deposit	-	5.66	38.33	-	4.05	-	-
1.5 On Others	17.38	0.69	31.51	1.52	18.49	11.67	29.60
2. Commission and Discount	182.16	28.45	154.42	206.43	154.92	122.42	204.24
2.1 Bills Purchase and Discount	-	-	0.00	0.11	3.59	0.12	0.29
2.2 Commission	182.16	28.45	155.65	206.31	121.42	84.83	71.63
2.3 Others	-	-	(1.23)	-	29.92	37.46	132.32
3. Exchange Flactuation Income	51.32	5.96	143.53	154.65	141.52	84.78	51.21
3.1 Due to Change in Exchange Rate	10.70	(9.15)	121.01	1.67	(31.26)	-	(0.74)
3.2 Due to Foreign Currency Transaction	40.63	15.11	22.52	152.98	172.78	84.78	51.95
4. Other Operating Income	30.59	259.74	209.39	67.59	10.03	24.74	4.75
5. Non Operating Income	4.68	0.26	26.28	134.25	-	1.93	0.41
6. Write Back from Provisions for loss	-	132.69	-	-	34.98	-	48.28
7. Recovery of written-off Loan	-	212.63	1.00	-	-	-	-
8. Income from Extra Ordinary transactions	-						
9. Net Loss	-						
Total Income	2,224.16	3,610.69	3,662.04	2,753.16	1,300.06	2,130.48	1,901.17

Profit and Loss Statement of upto Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	825.28	1,242.73	960.80	1,100.40	2,920.26	1,241.06	1,593.10
1.1 On Deposit Liabilities	771.49	1,219.54	888.20	1,050.02	2,671.01	1,125.82	1,504.33
1.1.1 Saving Account	103.06	300.81	167.09	221.81	519.10	199.51	201.88
1.1.2 Fixed Account	660.50	905.24	704.92	818.49	2,115.88	911.73	1,279.75
1.1.2.1 Up to 3 months Fixed Account	-	205.68	-	82.87	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.14	195.17	-	85.32	5.02	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	204.13	704.92	513.10	25.08	14.05	-
1.1.2.4 Above 1 year Fixed Account	660.36	300.26	-	137.20	2,085.78	897.67	1,279.75
1.1.3 Call Deposit	7.92	13.50	16.20	9.73	36.03	14.59	22.70
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	53.79	23.19	72.60	50.38	249.25	115.24	88.77
2. Commission Expense	5.08	14.96	16.61	3.43	-	5.41	-
3. Staff Expense	135.91	211.73	181.37	148.52	442.33	248.66	409.65
4. Office Operating Expenses	100.12	135.67	202.82	107.57	362.02	160.16	176.02
5. Foreign Exchange Loss	-	-	-	0.04	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.04	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	1.63	0.00
7. Provision for Risk	-	-	-	-	168.28	-	-
7.1 Loan loss Provision	-	-	-	-	168.28	-	-
7.1.1 General Loan loss Provision	-	-	-	-	176.17	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	181.02	-	-
7.1.1.2 Watch List Provision	-	-	-	-	(4.85)	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	(7.89)	-	-
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	-	-	-	-	-	1.28	-
9. Provision for Staff Bonus	44.94	90.47	34.37	47.82	128.67	69.10	73.31
10. Provision for Income Tax	121.34	244.26	92.80	114.33	347.41	186.56	198.23
11. Others	-						
12. Net Profit	283.12	569.93	216.54	316.09	810.61	435.31	461.57
Total Expenses	1,515.80	2,509.74	1,705.33	1,838.21	5,179.58	2,349.15	2,911.87
Income							
1. Interest Income	1,277.24	2,004.35	1,515.16	1,650.88	4,714.72	2,077.17	2,464.51
1.1 On Loans and Advances	1,134.20	1,726.04	1,378.59	1,557.86	4,332.64	1,884.23	2,261.36
1.2 On Investment	132.56	262.26	133.33	88.33	361.91	167.10	159.56
1.2.1 Government Bonds	56.21	259.79	133.33	88.33	361.91	7.82	159.56
1.2.2 Foreign Bonds	-	2.47	-	-	-	11.77	-
1.2.3 NRB Bonds	72.11	-	-	-	-	-	-
1.2.4 Debenture & Bonds	4.24	-	-	-	-	147.50	-
1.3 On Agency Balance	0.02	-	-	4.52	0.59	-	-
1.4 On Call Deposit	7.90	-	2.52	0.17	1.52	-	-
1.5 On Others	2.56	16.06	0.72	0.00	18.07	25.84	43.59
2. Commission and Discount	139.78	189.77	127.69	135.26	400.11	226.56	127.30
2.1 Bills Purchase and Discount	1.61	-	0.82	0.00	0.73	-	-
2.2 Commission	136.57	189.77	126.87	135.25	399.38	224.08	41.76
2.3 Others	1.59	-	-	-	-	2.48	85.54
3. Exchange Flactuation Income	20.35	86.75	47.03	32.13	54.38	44.48	96.82
3.1 Due to Change in Exchange Rate	3.60	2.72	-	-	(19.10)	9.66	19.36
3.2 Due to Foreign Currency Transaction	16.75	84.03	47.03	32.13	73.48	34.82	77.46
4. Other Operating Income	72.78	228.86	15.45	19.94	3.11	-	220.16
5. Non Operating Income	5.65	-	-	-	7.27	0.95	3.08
6. Write Back from Provisions for loss	-						
7. Recovery of written-off Loan	-						
8. Income from Extra Ordinary transactions	-						
9. Net Loss	-						
Total Income	1,515.80	2,509.74	1,705.33	1,838.21	5,179.58	2,349.15	2,911.87

Profit and Loss Statement of upto Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
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Expenses

1. Interest Expense	1,058.33	1,753.91	1,508.76	2,344.99	1,557.79	1,577.09	1,027.13
1.1 On Deposit Liabilities	952.49	1,561.44	1,333.80	2,225.39	1,509.28	1,528.24	925.13
1.1.1 Saving Account	183.25	380.82	356.65	456.35	281.69	178.06	207.39
1.1.2 Fixed Account	740.18	1,160.06	964.95	1,730.81	1,187.96	1,331.28	706.11
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	108.40	-	-
1.1.2.2 3 to 6 months Fixed Account	83.40	95.37	-	441.69	109.51	294.56	336.91
1.1.2.3 6 months to 1 year Fixed Account	278.72	415.30	940.58	471.45	694.02	740.70	8.92
1.1.2.4 Above 1 year Fixed Account	378.06	649.39	24.37	817.68	276.03	296.03	360.28
1.1.3 Call Deposit	29.06	20.57	12.20	38.23	39.63	18.90	11.64
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	105.83	192.46	174.96	119.59	48.51	48.85	101.99
2. Commission Expense	-	-	3.46	48.69	14.82	-	0.64
3. Staff Expense	206.50	312.50	613.00	380.13	195.50	145.31	179.42
4. Office Operating Expenses	174.61	234.41	169.25	272.80	168.05	49.97	171.18
5. Foreign Exchange Loss	-						
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	3.12	-	-	-	-
7. Provision for Risk	-	(2.42)	-	-	-	(5.80)	-
7.1 Loan loss Provision	-	(2.42)	-	-	-	(5.80)	-
7.1.1 General Loan loss Provision	-	(2.42)	-	-	-	31.66	-
7.1.1.1 Pass Loan Loss Provision	-	(2.42)	-	-	-	46.27	-
7.1.1.2 Watch List Provision	-	-	-	-	-	(14.60)	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	(37.46)	-
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	-	1.08	-	-	-	-	4.28
9. Provision for Staff Bonus	61.32	119.88	52.53	156.38	59.38	108.08	67.11
10. Provision for Income Tax	165.55	323.67	213.23	422.23	160.33	299.72	181.19
11. Others	-	-	-	-	-	-	0.19
12. Net Profit	386.29	755.23	784.89	985.21	374.10	672.95	422.77
Total Expenses	2,052.60	3,498.25	3,348.24	4,610.43	2,529.97	2,847.33	2,053.90

Income

1. Interest Income	1,656.54	2,923.02	2,643.42	3,907.78	2,319.83	2,488.93	1,667.01
1.1 On Loans and Advances	1,555.26	2,602.50	2,366.07	3,465.21	2,090.57	2,296.34	1,513.13
1.2 On Investment	93.38	299.61	277.34	411.31	167.60	181.36	137.99
1.2.1 Government Bonds	80.80	299.61	277.34	399.53	167.60	172.56	135.81
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	12.59	-	-	11.79	-	8.80	2.18
1.3 On Agency Balance	-	0.02	-	-	0.21	0.10	0.00
1.4 On Call Deposit	-	16.89	-	-	13.88	-	7.92
1.5 On Others	7.89	3.99	0.01	31.26	47.57	11.13	7.97
2. Commission and Discount	76.68	277.41	125.73	478.79	188.51	201.45	119.79
2.1 Bills Purchase and Discount	8.85	5.33	-	-	-	-	12.08
2.2 Commission	67.83	31.77	108.02	478.79	187.68	200.06	95.41
2.3 Others	-	240.31	17.72	-	0.83	1.39	12.29
3. Exchange Flactuation Income	49.45	100.90	33.22	136.01	(23.77)	61.99	53.20
3.1 Due to Change in Exchange Rate	1.45	(3.47)	-	11.92	(57.25)	1.55	0.85
3.2 Due to Foreign Currency Transaction	48.00	104.38	33.22	124.09	33.48	60.44	52.35
4. Other Operating Income	102.19	196.86	466.80	87.86	42.33	45.74	97.32
5. Non Operating Income	167.75	-	79.06	-	2.12	49.22	108.68
6. Write Back from Provisions for loss	-						
7. Recovery of written-off Loan	0.01	0.06	-	-	0.95	-	5.40
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	2.50
9. Net Loss	-						
Total Income	2,052.60	3,498.25	3,348.24	4,610.43	2,529.97	2,847.33	2,053.90

Profit and Loss Statement of upto Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	1,591.68	1,462.92	1,265.48	999.09	972.64	1,168.67	382.38
1.1 On Deposit Liabilities	1,464.45	1,331.53	1,191.05	983.09	963.59	1,047.74	382.38
1.1.1 Saving Account	300.86	356.07	196.04	140.63	119.38	256.08	98.82
1.1.2 Fixed Account	1,091.57	962.22	974.84	824.94	836.09	774.38	274.31
1.1.2.1 Up to 3 months Fixed Account	0.64	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	91.50	-	-	-	255.56	-	29.52
1.1.2.3 6 months to 1 year Fixed Account	589.21	-	974.84	824.94	518.93	774.38	204.49
1.1.2.4 Above 1 year Fixed Account	410.22	962.22	-	-	61.59	-	40.31
1.1.3 Call Deposit	30.86	13.25	20.17	17.53	8.13	17.28	9.24
1.1.4 Certificate of Deposit	41.15	-	-	-	-	-	-
1.2 On Borrowing	127.24	131.38	74.43	16.00	9.05	120.93	-
2. Commission Expense	29.00	-	18.89	-	-	-	1.99
3. Staff Expense	269.21	299.00	300.32	134.07	174.77	172.51	83.72
4. Office Operating Expenses	175.15	187.56	170.55	127.49	122.23	155.86	46.46
5. Foreign Exchange Loss	-	-	-	-	-	-	0.21
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.21
6. Non Operating Expense	-	-	-	-	0.41	-	0.06
7. Provision for Risk	-	-	-	-	-	-	-
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	90.27	69.37	-	30.22	-	81.77	7.98
10. Provision for Income Tax	243.72	187.29	239.27	81.59	90.56	220.77	21.55
11. Others	-	-	-	-	-	-	-
12. Net Profit	568.69	437.01	558.25	190.37	211.31	515.14	50.28
Total Expenses	2,967.72	2,643.15	2,552.75	1,562.84	1,571.91	2,314.72	594.63
Income							
1. Interest Income	2,524.44	2,283.02	2,313.60	1,391.48	1,388.67	1,988.21	517.30
1.1 On Loans and Advances	2,346.30	1,980.43	2,142.52	1,282.28	1,243.96	1,779.10	475.06
1.2 On Investment	151.09	277.78	142.17	104.52	127.26	205.77	30.03
1.2.1 Government Bonds	145.51	277.78	142.17	104.52	91.83	186.29	30.03
1.2.2 Foreign Bonds	0.67	-	-	-	34.85	18.90	-
1.2.3 NRB Bonds	-	-	-	-	0.58	-	-
1.2.4 Debenture & Bonds	4.91	-	-	-	-	0.57	-
1.3 On Agency Balance	-	3.60	0.03	0.01	1.10	-	-
1.4 On Call Deposit	0.03	6.42	12.51	4.46	-	-	2.08
1.5 On Others	27.02	14.79	16.38	0.20	16.34	3.34	10.13
2. Commission and Discount	344.78	163.94	130.43	25.06	114.05	45.54	40.33
2.1 Bills Purchase and Discount	-	0.94	0.69	-	-	-	-
2.2 Commission	344.78	159.14	43.74	25.06	114.05	45.54	0.57
2.3 Others	-	3.87	86.00	-	-	-	39.76
3. Exchange Flactuation Income	79.67	2.88	45.33	33.77	22.85	70.14	-
3.1 Due to Change in Exchange Rate	15.93	-	-	4.77	3.72	6.18	-
3.2 Due to Foreign Currency Transaction	63.74	2.88	45.33	28.99	19.13	63.96	-
4. Other Operating Income	18.82	138.75	61.48	87.92	9.98	125.33	36.27
5. Non Operating Income	-	54.26	1.90	-	35.37	85.50	0.50
6. Write Back from Provisions for loss	-	-	-	24.61	0.99	-	-
7. Recovery of written-off Loan	-	0.31	-	-	-	-	0.24
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,967.72	2,643.15	2,552.75	1,562.84	1,571.91	2,314.72	594.63

Profit and Loss Statement of upto Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	1.14	50.97	479.02	92.96	63.05	1,054.30	695.11
1.1 On Deposit Liabilities	1.14	50.97	464.20	92.96	63.05	1,038.56	693.08
1.1.1 Saving Account	0.63	13.15	74.49	24.76	21.11	167.71	96.32
1.1.2 Fixed Account	0.45	33.86	381.43	66.46	41.06	852.18	583.26
1.1.2.1 Up to 3 months Fixed Account	0.04	-	26.85	-	1.64	148.22	83.93
1.1.2.2 3 to 6 months Fixed Account	-	-	180.53	62.32	2.05	102.02	57.82
1.1.2.3 6 months to 1 year Fixed Account	0.41	-	126.63	0.04	14.37	466.17	404.53
1.1.2.4 Above 1 year Fixed Account	-	33.86	47.42	4.11	23.00	135.77	36.99
1.1.3 Call Deposit	0.07	3.96	8.28	1.73	0.88	18.67	13.51
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	14.81	-	-	15.74	2.03
2. Commission Expense	-	-	1.08	0.65	-	-	0.00
3. Staff Expense	1.94	8.46	79.19	19.18	13.12	138.62	91.81
4. Office Operating Expenses	1.46	6.79	63.45	14.75	7.27	98.43	70.28
5. Foreign Exchange Loss	-	-	0.09	-	-	1.00	0.05
5.1 Due to Change in Exchange Rates	-	-	0.09	-	-	1.00	0.05
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	0.25	1.60	-	-	-	-	-
7.1 Loan loss Provision	0.25	1.60	-	-	-	-	-
7.1.1 General Loan loss Provision	0.25	1.60	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	0.25	1.60	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	13.23	5.61	2.66	49.89	7.86
10. Provision for Income Tax	-	-	35.71	15.15	7.99	134.70	64.59
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	11.62	83.32	35.36	18.64	314.29	150.71
Total Expenses	4.80	79.44	755.08	183.66	112.73	1,791.23	1,080.42

Income

1. Interest Income	0.72	75.99	696.90	166.99	105.83	1,624.77	1,008.92
1.1 On Loans and Advances	0.72	75.96	684.90	162.88	102.22	1,498.58	1,000.04
1.2 On Investment	-	-	6.13	3.48	3.61	112.67	4.14
1.2.1 Government Bonds	-	-	6.13	3.48	3.61	78.76	4.14
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	33.90	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.04	0.07	-	0.00	0.00	0.22
1.5 On Others	-	-	5.79	0.62	-	13.52	4.52
2. Commission and Discount	-	3.45	49.20	15.01	0.35	4.88	17.16
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	3.45	1.64	0.93	0.25	4.82	14.07
2.3 Others	-	-	47.57	14.08	0.10	0.07	3.09
3. Exchange Flactuation Income	-	-	0.00	-	-	0.47	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	0.47	0.00
4. Other Operating Income	0.39	-	8.98	-	6.56	150.50	54.29
5. Non Operating Income	-	-	0.00	1.67	-	10.61	0.05
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	3.68	-	-	-	-	-	-
Total Income	4.80	79.44	755.08	183.66	112.73	1,791.23	1,080.42

Profit and Loss Statement of upto Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara
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Expenses

1. Interest Expense	506.75	6.26	538.45	350.30	408.16	39.89	10.13
1.1 On Deposit Liabilities	488.82	6.26	512.10	350.30	407.35	39.89	10.13
1.1.1 Saving Account	79.58	1.56	70.49	105.35	57.80	9.95	6.78
1.1.2 Fixed Account	400.42	4.68	428.09	242.25	342.78	28.25	2.59
1.1.2.1 Up to 3 months Fixed Account	47.76	-	21.22	-	12.23	-	-
1.1.2.2 3 to 6 months Fixed Account	92.84	-	40.40	32.75	21.21	5.89	0.00
1.1.2.3 6 months to 1 year Fixed Account	184.42	2.92	294.98	184.90	262.67	17.46	0.01
1.1.2.4 Above 1 year Fixed Account	75.40	1.76	71.49	24.60	46.68	4.90	2.57
1.1.3 Call Deposit	8.83	0.01	13.51	2.70	6.76	1.70	0.76
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	17.92	-	26.36	-	0.81	-	-
2. Commission Expense	2.18	-	-	-	-	-	-
3. Staff Expense	66.60	2.11	65.67	81.45	50.11	9.65	3.28
4. Office Operating Expenses	67.71	1.48	56.37	36.73	33.21	8.36	2.93
5. Foreign Exchange Loss	-	-	-	-	0.00	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.00	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	4.25	-	-	-	105.58	27.65
7.1 Loan loss Provision	-	4.25	-	-	-	105.58	27.65
7.1.1 General Loan loss Provision	-	2.78	-	-	-	-	9.54
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	9.54
7.1.1.2 Watch List Provision	-	2.78	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	1.47	-	-	-	105.58	18.11
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	22.53	-	27.16	-	16.51	-	-
10. Provision for Income Tax	60.84	-	81.49	52.31	7.78	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	141.95	-	190.14	122.05	140.80	-	-
Total Expenses	868.55	14.10	959.29	642.83	656.57	163.48	43.99

Income

1. Interest Income	791.23	8.97	879.87	574.08	609.16	61.08	8.31
1.1 On Loans and Advances	750.18	8.92	820.39	550.30	604.32	61.08	8.31
1.2 On Investment	38.56	-	43.64	19.09	4.27	0.00	-
1.2.1 Government Bonds	38.56	-	43.64	19.09	3.43	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	0.83	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.25	-	3.10	4.69	0.00	0.00	-
1.5 On Others	2.24	0.05	12.74	-	0.57	-	-
2. Commission and Discount	71.88	0.31	2.90	6.80	1.28	0.54	0.11
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.02	2.90	6.80	1.28	0.54	0.11
2.3 Others	71.88	0.29	-	-	-	-	-
3. Exchange Flactuation Income	0.00	-	0.25	-	-	-	-
3.1 Due to Change in Exchange Rate	0.00	-	(0.64)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.88	-	-	-	-
4. Other Operating Income	5.44	1.23	54.76	40.76	34.71	3.13	0.75
5. Non Operating Income	-	-	21.51	21.20	11.42	-	-
6. Write Back from Provisions for loss	-	0.08	-	-	-	-	27.65
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	3.52	-	-	-	98.73	7.17
Total Income	868.55	14.10	959.29	642.83	656.57	163.48	43.99

Profit and Loss Statement of upto Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill
Expenses							
1. Interest Expense	7.20	43.00	21.11	9.03	0.34	96.55	130.81
1.1 On Deposit Liabilities	7.20	43.00	21.11	9.03	0.34	95.87	129.48
1.1.1 Saving Account	3.72	11.75	3.53	3.13	0.34	31.64	0.06
1.1.2 Fixed Account	3.23	29.46	17.03	5.54	-	61.94	129.42
1.1.2.1 Up to 3 months Fixed Account	0.25	0.38	-	-	-	17.01	3.89
1.1.2.2 3 to 6 months Fixed Account	0.09	11.83	3.55	-	-	14.96	1.73
1.1.2.3 6 months to 1 year Fixed Account	2.39	9.84	13.19	-	-	15.19	48.33
1.1.2.4 Above 1 year Fixed Account	0.50	7.42	0.29	5.54	-	14.79	75.47
1.1.3 Call Deposit	0.25	1.78	0.55	0.35	0.00	2.29	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	0.68	1.33
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	2.87	13.64	5.63	9.02	0.58	16.86	18.39
4. Office Operating Expenses	1.03	12.63	4.23	4.02	2.10	15.21	14.59
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	-	-	5.38	0.86	-	-	-
7.1 Loan loss Provision	-	-	5.38	0.86	-	-	-
7.1.1 General Loan loss Provision	-	-	5.38	0.86	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	5.38	0.86	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	2.22	0.75	-	-	1.67	-
10. Provision for Income Tax	-	6.00	2.24	-	-	4.52	13.03
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	13.99	5.23	2.26	0.89	10.55	31.54
Total Expenses	11.10	91.48	44.56	25.18	3.91	145.37	208.36
Income							
1. Interest Income	7.31	84.70	42.45	22.71	1.05	99.31	187.17
1.1 On Loans and Advances	7.31	84.09	41.73	11.02	-	85.90	161.72
1.2 On Investment	-	0.61	0.72	-	-	7.91	25.40
1.2.1 Government Bonds	-	0.61	-	-	-	7.91	25.40
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	0.72	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.00	-	-	1.05	3.62	0.05
1.5 On Others	-	-	-	11.69	-	1.88	-
2. Commission and Discount	0.00	6.76	0.12	2.48	-	0.12	12.60
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	6.76	0.12	2.47	-	0.12	12.60
2.3 Others	0.00	-	-	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	0.52	0.02	1.99	-	-	6.89	6.17
5. Non Operating Income	-	-	-	-	2.86	39.05	2.42
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	3.27	-	-	-	-	-	-
Total Income	11.10	91.48	44.56	25.18	3.91	145.37	208.36

Profit and Loss Statement of upto Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Expenses							
1. Interest Expense	76.20	37.90	33.12	44.19	99.03	68.42	1.27
1.1 On Deposit Liabilities	75.47	37.90	32.23	44.19	99.03	68.31	1.27
1.1.1 Saving Account	14.70	9.59	7.21	10.67	16.29	14.94	-
1.1.2 Fixed Account	58.93	27.27	23.31	33.23	82.23	53.37	1.27
1.1.2.1 Up to 3 months Fixed Account	-	-	5.50	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	-	-	2.06	3.27	11.17	9.15	-
1.1.2.3 6 months to 1 year Fixed Account	36.47	27.27	11.66	24.43	15.14	32.63	-
1.1.2.4 Above 1 year Fixed Account	22.46	-	4.09	5.53	55.92	11.59	1.27
1.1.3 Call Deposit	1.83	1.04	1.72	0.29	0.51	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.73	-	0.89	-	-	0.11	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	7.74	10.33	9.42	2.44	18.19	9.40	0.74
4. Office Operating Expenses	4.95	6.35	7.86	6.58	8.76	8.87	3.63
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.02	-
7. Provision for Risk	-	-	2.76	-	-	-	-
7.1 Loan loss Provision	-	-	2.75	-	-	-	-
7.1.1 General Loan loss Provision	-	-	9.37	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	5.52	-	-	-	-
7.1.1.2 Watch List Provision	-	-	3.85	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	(6.62)	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	0.01	-	-	-	-
8. Loan Written Off	-	0.36	0.40	-	-	-	-
9. Provision for Staff Bonus	4.21	-	-	-	2.07	2.49	-
10. Provision for Income Tax	11.38	3.04	-	-	5.60	6.71	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	26.54	7.08	1.52	26.99	13.07	15.67	3.96
Total Expenses	131.02	65.06	55.08	80.19	146.72	111.59	9.60
Income							
1. Interest Income	122.01	44.64	41.41	68.03	136.75	104.56	8.02
1.1 On Loans and Advances	102.07	42.04	35.54	65.03	129.04	92.34	8.02
1.2 On Investment	19.94	2.61	3.77	-	4.30	12.22	-
1.2.1 Government Bonds	19.94	2.61	-	-	4.30	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	3.77	-	-	12.22	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.00	0.67	3.00	0.00	-	-
1.5 On Others	-	(0.01)	1.43	-	3.41	-	-
2. Commission and Discount	0.15	0.17	0.06	0.25	0.03	6.93	1.30
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.15	0.17	0.06	0.25	0.03	6.93	1.30
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	7.75	4.67	5.49	5.89	9.88	-	-
5. Non Operating Income	1.11	14.76	8.12	6.02	0.07	0.10	0.27
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	0.82	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	131.02	65.06	55.08	80.19	146.72	111.59	9.60

Profit and Loss Statement of upto Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	13.52	0.94	81.08	165.35	144.95	64.81
1.1 On Deposit Liabilities	13.52	0.81	81.08	161.21	136.05	64.78
1.1.1 Saving Account	3.86	0.31	13.40	36.17	27.25	22.29
1.1.2 Fixed Account	9.17	-	65.00	122.34	103.29	42.49
1.1.2.1 Up to 3 months Fixed Account	3.30	-	1.39	10.99	34.38	-
1.1.2.2 3 to 6 months Fixed Account	1.74	-	13.91	3.45	27.00	3.85
1.1.2.3 6 months to 1 year Fixed Account	0.94	-	40.72	71.15	29.22	7.70
1.1.2.4 Above 1 year Fixed Account	3.18	-	8.98	36.76	12.69	30.93
1.1.3 Call Deposit	0.49	0.50	2.68	2.70	5.51	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	0.13	-	4.14	8.90	0.03
2. Commission Expense	-	-	-	-	-	-
3. Staff Expense	7.07	0.75	10.95	26.39	15.26	12.78
4. Office Operating Expenses	5.73	0.95	8.14	22.36	12.30	12.70
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	3.94	-	-	-	-	-
7.1 Loan loss Provision	3.94	-	-	-	-	-
7.1.1 General Loan loss Provision	3.94	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	3.94	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-
8. Loan Written Off	0.04	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	7.44	4.84	3.91
10. Provision for Income Tax	-	-	-	20.08	13.07	10.56
11. Others	-	-	-	-	-	-
12. Net Profit	0.00	-	-	46.85	30.49	24.65
Total Expenses	30.29	2.64	100.17	288.46	220.91	129.42

Income

1. Interest Income	19.85	0.33	70.06	228.15	207.17	118.01
1.1 On Loans and Advances	18.12	0.33	54.00	208.93	165.29	107.24
1.2 On Investment	1.15	-	11.58	17.70	41.88	9.51
1.2.1 Government Bonds	1.15	-	-	17.70	41.88	9.51
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	11.58	-	-	-
1.3 On Agency Balance	-	-	1.86	-	-	-
1.4 On Call Deposit	0.48	-	1.71	-	-	0.74
1.5 On Others	0.09	-	0.91	1.53	0.00	0.51
2. Commission and Discount	0.02	-	0.31	2.83	13.74	0.48
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	0.02	-	0.19	2.83	0.03	0.48
2.3 Others	-	-	0.12	-	13.71	-
3. Exchange Flactuation Income	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	3.68	0.00	7.30	48.62	-	6.60
5. Non Operating Income	-	-	4.10	8.80	-	4.34
6. Write Back from Provisions for loss	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	0.06	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-
9. Net Loss	6.75	2.31	18.40	-	-	-
Total Income	30.29	2.64	100.17	288.46	220.91	129.42

Statement of Credit as on Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	6,619.32	13,745.17	7,582.81	6,862.24	3,157.85	8,268.44	4,268.79
Fishery Related	450.77	816.46	81.70	221.72	-	169.91	53.55
Mining Related	1,641.51	-	138.14	399.73	9.26	-	232.44
Manufacturing (Producing) Related	34,678.53	20,187.73	49,137.46	53,037.95	12,681.57	49,887.40	33,276.01
Construction	18,087.14	20,994.86	706.59	8,043.44	13,615.97	4,975.28	4,074.46
Electricity, Gas and Water	9,270.72	10,568.56	11,108.23	15,072.06	3,720.63	2,905.13	5,618.46
Metal Products, Mach. & Ele. Eqp.	5,416.04	2,706.37	1,600.99	1,210.48	2,672.63	9,220.92	2,400.61
Tras., Com. and Public Utilities	3,641.48	1,789.25	1,572.89	1,061.91	882.06	3,197.91	366.59
Wholesaler & Retailer	19,820.04	48,120.06	52,329.36	30,366.98	21,408.78	26,967.88	24,315.16
Finance, Insurance and Real Estate	6,350.32	29,081.71	9,546.83	13,352.72	6,232.10	15,283.29	5,705.56
Hotel or Restaurant	5,678.04	10,362.39	5,538.38	12,776.70	1,516.11	6,895.36	5,415.47
Other Services	6,174.22	6,130.32	10,447.26	17,105.02	817.57	4,115.23	1,963.07
Consumption Loans	20,524.13	26,056.82	2,967.35	5,497.31	4,623.61	2,359.12	1,024.38
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	11,893.92	5,962.70	60,203.49	5,861.17	2,529.08	5,006.64	18,854.37
TOTAL sectorwise	150,246.18	196,739.00	212,961.48	171,252.87	74,006.02	139,507.71	107,568.91

Product Wise

Term Loan	33,375.31	41,377.87	38,195.65	52,735.67	6,533.31	30,791.82	22,685.72
Overdraft	21,488.64	20,119.68	26,083.23	16,275.00	4,047.72	11,940.63	870.44
Trust Receipt Loan / Import Loan	5,290.16	1,458.41	19,994.18	24,125.17	9,716.22	21,286.49	14,083.13
Demand & Other Working Capital Loan	25,295.23	55,457.14	56,021.78	47,914.09	21,551.83	45,720.78	35,444.42
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,579.21	17,539.90	15,984.40	2,022.75	8,380.27	3,913.52	2,200.70
Real Estate Loan	7,636.99	13,359.51	13,773.23	5,097.67	5,516.60	6,297.84	4,749.10
Margin Nature Loan	5,275.22	6,114.73	6,590.82	2,994.72	-	1,529.83	-
Hire Purchase Loan	2,548.37	4,605.09	4,531.42	2,921.12	3,831.10	6,934.22	2,451.84
Deprived Sector Loan	9,730.69	15,767.02	11,525.92	12,548.27	4,334.68	6,647.72	6,950.57
Bills Purchased	2.80	30.13	684.02	472.70	595.17	19.65	0.08
Other Product	32,023.57	20,909.52	19,576.81	4,145.70	9,499.12	4,425.23	18,132.91
Total Product wise Loan	150,246.18	196,739.00	212,961.48	171,252.87	74,006.02	139,507.71	107,568.91

Collateral Wise

Gold and Silver	11,981.31	16,662.74	815.73	1,344.79	-	-	-
Government Securities	1.63	517.70	12.32	4.81	1,176.90	-	-
Non Governmental Securities	0.21	6,115.57	10,554.03	2,994.72	-	1,529.83	-
Fixed Deposit Receipts	462.60	527.68	909.49	641.21	6,958.14	520.11	778.08
Own	462.60	527.68	875.18	641.21	6,866.21	520.11	778.08
Other Licences Institutions	-	-	34.31	-	91.93	-	-
Collateral of Properties	132,824.94	160,079.56	175,571.42	149,713.87	58,422.29	131,875.33	78,975.29
Fixed Assets	118,509.85	159,957.10	99,915.07	124,846.10	41,509.92	131,776.58	52,229.98
Current Assets	14,315.09	122.46	75,656.35	24,867.77	16,912.37	98.75	26,745.32
Against security of Bill	5.03	19.06	9,098.56	-	-	19.65	14,083.13
Domestic Bills	-	13.17	-	-	-	9.47	-
Foreign Bills	5.03	5.89	9,098.56	-	-	10.18	14,083.13
Against Guarantee	4,437.13	12,762.82	4,917.31	6,981.72	1,428.81	5,487.79	6,313.11
Government Guarantee	31.43	-	-	383.58	138.81	-	156.09
Institutional Guarantee	3,343.74	6,516.42	3,418.05	6,322.11	1,290.00	-	5,508.73
Personal Guarantee	388.22	6,040.82	1,499.26	275.43	-	-	-
Collective Guarantee	2.62	205.58	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	202.33	648.29
Other Guarantee	629.33	-	-	0.60	-	5,285.47	-
Credit Card	-	0.03	286.84	43.89	325.81	75.01	-
Others	533.34	53.84	10,795.78	9,527.87	5,694.08	-	7,419.30
Total	150,246.18	196,739.00	212,961.48	171,252.87	74,006.02	139,507.71	107,568.91

Statement of Credit as on Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	5,804.90	9,139.04	4,851.61	4,769.25	20,882.51	6,361.16	7,279.09
Fishery Related	398.65	138.91	86.70	240.86	1,792.05	199.64	301.39
Mining Related	354.56	8.15	30.13	905.30	-	155.76	1,088.07
Manufacturing (Producing) Related	9,408.19	19,864.07	24,249.03	14,821.55	13,221.02	28,282.64	34,238.75
Construction	8,905.14	23,319.08	4,195.93	12,273.75	31,195.76	6,713.57	13,333.65
Electricity, Gas and Water	4,643.09	6,737.59	4,831.33	6,201.02	2,471.63	6,714.20	7,826.18
Metal Products, Mach. & Ele. Eqp.	2,316.38	2,331.53	2,492.91	1,947.07	316.88	1,168.72	6,301.51
Tras., Com. and Public Utilities	2,190.23	2,003.02	2,345.98	1,636.60	2,556.24	2,998.29	7,563.83
Wholesaler & Retailer	9,877.16	37,046.88	26,014.27	17,202.83	58,516.58	27,224.92	19,094.53
Finance, Insurance and Real Estate	5,831.08	13,313.24	9,093.01	4,910.51	18,477.24	10,285.42	9,424.90
Hotel or Restaurant	3,155.28	2,905.60	5,874.22	3,619.00	9,439.48	4,274.37	8,383.17
Other Services	12,201.87	5,040.67	6,170.45	3,883.45	5,974.95	6,557.99	7,621.81
Consumption Loans	3,495.00	5,097.50	6,449.15	2,929.74	9,685.80	3,046.14	7,309.45
Local Government	-	-	-	-	-	-	-
Others	5,060.24	12,050.42	5,850.05	33,547.28	104,201.64	20,614.62	24,432.53
TOTAL sectorwise	73,641.77	138,995.69	102,534.76	108,888.20	278,731.78	124,597.45	154,198.84

Product Wise

Term Loan	13,811.17	30,880.97	25,629.29	31,920.71	25,800.47	24,814.82	48,140.51
Overdraft	8,168.44	30,174.57	21,592.37	24,391.43	92,281.34	11,676.69	25,481.61
Trust Receipt Loan / Import Loan	2,651.05	7,869.37	5,464.92	3,334.55	167.48	6,534.91	8,534.13
Demand & Other Working Capital Loan	18,879.44	22,567.84	16,942.42	15,440.35	50,802.55	17,039.67	39,851.08
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,944.86	21,628.98	3,639.24	5,469.89	29,550.05	5,407.66	5,804.89
Real Estate Loan	1,728.68	3,580.32	4,322.34	1,390.13	16,423.45	5,454.40	1,506.57
Margin Nature Loan	2,015.97	2,440.43	2,137.95	2,133.76	4,267.90	1,005.74	4,863.19
Hire Purchase Loan	6,612.26	4,016.54	5,629.27	5,402.87	10,192.12	6,765.44	4,775.83
Deprived Sector Loan	5,058.99	8,181.91	5,360.57	6,101.79	12,162.40	7,658.95	8,174.93
Bills Purchased	286.73	-	863.43	-	-	291.43	94.60
Other Product	10,484.18	7,654.78	10,952.96	13,302.72	37,084.02	37,947.73	6,971.50
Total Product wise Loan	73,641.77	138,995.69	102,534.76	108,888.20	278,731.78	124,597.45	154,198.84

Collateral Wise

Gold and Silver	488.07	-	27.48	64.76	50.45	289.83	7.00
Government Securities	-	1.38	-	-	-	10.89	48.76
Non Governmental Securities	2,016.64	2,221.94	-	2,133.76	4,267.90	-	5,862.25
Fixed Deposit Receipts	433.69	884.35	316.35	375.70	557.36	674.81	370.05
Own	433.20	884.35	316.35	374.76	557.36	598.37	369.83
Other Licences Institutions	0.50	-	-	0.93	-	76.44	0.22
Collateral of Properties	67,197.82	116,875.14	93,790.33	101,329.60	259,199.58	114,580.59	140,056.85
Fixed Assets	66,215.29	66,673.58	90,940.48	98,753.58	249,861.89	63,874.96	134,459.52
Current Assets	982.53	50,201.56	2,849.85	2,576.02	9,337.70	50,705.63	5,597.32
Against security of Bill	359.24	6,236.12	778.94	860.54	-	335.59	1.30
Domestic Bills	228.62	76.56	-	-	-	-	-
Foreign Bills	130.62	6,159.56	778.94	860.54	-	335.59	1.30
Against Guarantee	2,899.08	10,980.38	5,464.09	3,342.07	13,114.66	3,199.22	6,185.49
Government Guarantee	102.53	198.73	210.83	74.74	216.53	312.20	165.23
Institutional Guarantee	2,667.52	10,224.63	4,235.04	3,267.33	12,160.49	969.78	5,126.90
Personal Guarantee	122.88	557.02	170.94	-	-	1,737.16	747.58
Collective Guarantee	6.14	-	-	-	-	2.44	142.94
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	-	-	3.50	-	737.64	177.64	2.83
Credit Card	106.78	1.43	22.11	28.69	122.04	221.87	75.14
Others	140.45	1,794.95	2,135.45	753.09	1,419.78	5,284.65	1,592.00
Total	73,641.77	138,995.69	102,534.76	108,888.20	278,731.78	124,597.45	154,198.84

Statement of Credit as on Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	4,642.02	11,947.72	48,640.14	10,747.24	10,087.32	11,569.04	8,739.78
Fishery Related	314.71	435.79	494.31	521.53	316.77	638.51	318.80
Mining Related	75.94	218.49	297.28	216.63	862.45	204.01	10.12
Manufacturing (Producing) Related	17,284.85	27,246.45	9,268.70	48,648.02	17,535.69	16,352.19	13,174.01
Construction	26,866.31	11,121.96	7,934.50	29,086.86	6,663.99	17,388.13	20,071.61
Electricity, Gas and Water	7,531.96	8,317.01	6,691.35	18,950.51	7,819.11	9,919.73	6,566.31
Metal Products, Mach. & Ele. Eqp.	4,830.54	3,244.47	492.54	1,151.14	486.42	1,381.34	1,648.62
Tras., Com. and Public Utilities	4,262.94	5,337.48	2,051.15	6,955.35	2,894.28	2,967.88	384.55
Wholesaler & Retailer	24,334.94	43,015.50	31,176.18	58,419.02	24,571.30	16,811.90	24,595.29
Finance, Insurance and Real Estate	7,902.21	10,088.45	2,101.66	15,870.42	8,117.69	19,852.80	7,198.31
Hotel or Restaurant	4,676.88	7,523.44	4,125.86	10,326.02	2,640.32	11,758.55	3,667.38
Other Services	4,066.42	6,955.74	3,717.54	9,449.45	5,384.47	8,108.65	2,459.01
Consumption Loans	4,702.87	8,324.11	23,149.37	12,657.62	8,478.31	11,288.34	4,072.56
Local Government	136.67	150.58	-	-	-	-	-
Others	2,592.29	32,442.33	15,474.54	31,217.05	32,373.64	17,963.03	14,691.94
TOTAL sectorwise	114,221.55	176,369.52	155,615.12	254,216.85	128,231.74	146,204.08	107,598.27

Product Wise

Term Loan	25,330.21	46,754.71	9,871.49	58,776.64	29,860.51	40,400.54	12,746.45
Overdraft	7,182.29	32,974.09	7,624.91	47,962.00	18,570.34	39,038.81	17,951.97
Trust Receipt Loan / Import Loan	7,869.42	9,188.69	169.19	16,764.87	4,622.06	2,292.52	5,017.27
Demand & Other Working Capital Loan	25,745.93	42,918.15	98,157.68	50,184.47	16,494.54	17,138.20	18,151.40
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,239.59	7,630.33	7,237.66	21,706.39	8,099.65	7,623.07	14,778.92
Real Estate Loan	4,971.20	6,850.57	1,148.47	4,504.20	4,966.59	12,032.98	4,279.41
Margin Nature Loan	2,719.50	5,493.96	412.86	7,395.98	5,738.46	3,962.91	2,321.12
Hire Purchase Loan	2,202.87	7,997.86	2,146.20	11,517.61	5,952.97	7,261.42	4,162.69
Deprived Sector Loan	7,363.82	12,894.99	27,147.55	14,988.05	12,446.28	7,431.69	7,920.80
Bills Purchased	293.38	1.63	-	-	25.90	338.46	1,144.82
Other Product	25,303.33	3,664.53	1,699.11	20,416.65	21,454.44	8,683.49	19,123.41
Total Product wise Loan	114,221.55	176,369.52	155,615.12	254,216.85	128,231.74	146,204.08	107,598.27

Collateral Wise

Gold and Silver	482.77	10.21	70.31	11.04	839.01	5,039.52	-
Government Securities	-	5.56	-	-	2.69	-	13.75
Non Governmental Securities	-	5,463.81	-	-	5,785.82	4,354.49	2,321.12
Fixed Deposit Receipts	752.56	1,631.91	577.59	1,039.10	702.19	960.25	685.85
Own	752.56	1,622.74	577.59	1,039.10	688.10	960.25	685.85
Other Licences Institutions	-	9.17	-	-	14.09	-	-
Collateral of Properties	104,136.34	154,307.57	154,967.22	214,201.34	96,988.85	126,681.62	100,582.38
Fixed Assets	73,642.84	85,439.89	154,967.22	125,118.53	74,283.26	125,273.05	97,365.35
Current Assets	30,493.51	68,867.67	-	89,082.81	22,705.59	1,408.57	3,217.03
Against security of Bill	-	5,946.80	-	-	4,682.16	3.93	1,212.94
Domestic Bills	-	14.01	-	-	205.50	3.93	-
Foreign Bills	-	5,932.79	-	-	4,476.66	-	1,212.94
Against Guarantee	136.67	8,121.54	-	1,579.61	4,540.95	6,767.17	2,612.83
Government Guarantee	136.67	145.02	-	121.80	2.36	153.80	-
Institutional Guarantee	-	7,775.28	-	951.85	818.91	6,509.88	2,452.82
Personal Guarantee	-	193.04	-	505.97	2,784.88	101.57	65.48
Collective Guarantee	-	-	-	-	920.88	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	8.21	-	-	13.91	1.92	94.53
Credit Card	62.76	318.16	-	257.08	74.16	75.34	118.43
Others	8,650.44	563.96	-	37,128.67	14,615.92	2,321.77	50.97
Total	114,221.55	176,369.52	155,615.12	254,216.85	128,231.74	146,204.08	107,598.27

Statement of Credit as on Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Sector Wise							
Agricultural and Forest Related	9,043.47	6,626.92	6,558.90	5,868.68	3,958.89	6,440.80	2,030.53
Fishery Related	220.45	136.37	179.66	68.25	231.26	223.19	81.28
Mining Related	170.18	-	806.72	182.62	238.39	-	3.49
Manufacturing (Producing) Related	38,893.32	24,957.06	22,505.04	12,367.16	15,591.48	22,440.73	1,498.68
Construction	17,082.07	16,324.52	10,659.71	4,750.26	9,777.20	12,073.26	4,504.31
Electricity, Gas and Water	12,789.57	7,817.19	6,228.24	4,677.94	5,580.48	8,133.09	701.64
Metal Products, Mach. & Ele. Eqp.	2,174.02	2,864.35	1,123.48	1,104.98	1,588.86	1,275.06	158.24
Tras., Com. and Public Utilities	2,331.06	3,514.60	2,471.65	3,087.75	2,254.24	5,269.05	1,378.05
Wholesaler & Retailer	48,240.55	21,398.56	31,153.77	18,829.80	14,937.00	21,207.48	6,566.18
Finance, Insurance and Real Estate	9,179.21	14,421.85	19,205.96	11,138.19	9,636.33	9,246.89	5,627.91
Hotel or Restaurant	5,269.26	14,232.80	7,543.18	4,060.29	4,089.99	4,439.64	897.66
Other Services	3,646.83	14,403.01	4,708.20	2,976.97	3,957.88	5,275.25	731.12
Consumption Loans	5,767.67	4,636.38	7,226.01	6,259.89	4,921.08	1,772.08	2,897.74
Local Government	-	-	-	81.00	-	-	-
Others	12,563.05	11,053.03	20,736.80	11,028.03	9,643.76	29,583.46	9,852.14
TOTAL sectorwise	167,370.70	142,386.65	141,107.32	86,481.81	86,406.83	127,379.97	36,928.97

Product Wise

Term Loan	43,696.88	47,689.88	26,910.42	21,819.57	23,170.94	27,691.21	9,495.44
Overdraft	18,729.64	15,870.71	20,866.66	16,405.00	15,550.54	13,472.12	8,433.83
Trust Receipt Loan / Import Loan	7,522.60	6,543.81	5,023.39	4,719.55	1,264.68	5,671.16	-
Demand & Other Working Capital Loan	28,489.80	26,435.55	32,017.02	18,693.00	19,571.85	23,755.39	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,326.05	10,843.99	8,600.85	2,764.42	4,839.85	6,345.17	3,894.43
Real Estate Loan	4,935.97	2,562.13	11,642.48	4,021.94	7,141.22	5,747.36	1,885.31
Margin Nature Loan	3,558.59	2,447.13	4,106.41	3,827.42	2,925.00	2,157.47	1,693.81
Hire Purchase Loan	5,757.47	6,282.24	5,246.99	2,948.39	2,681.01	4,343.93	1,706.60
Deprived Sector Loan	8,782.05	10,965.62	8,596.78	6,953.41	3,989.37	7,752.66	5,918.74
Bills Purchased	-	-	-	-	13.85	83.22	-
Other Product	32,571.66	12,745.59	18,096.31	4,329.12	5,258.53	30,360.29	3,900.80
Total Product wise Loan	167,370.70	142,386.65	141,107.32	86,481.81	86,406.83	127,379.97	36,928.97

Collateral Wise

Gold and Silver	99.48	51.69	447.15	89.14	34.55	26.05	376.56
Government Securities	-	11.70	-	83.86	-	-	-
Non Governmental Securities	3,558.59	2,397.62	4,103.35	3,814.06	2,925.00	0.10	1,693.80
Fixed Deposit Receipts	596.04	2,752.03	677.91	533.35	392.32	605.60	328.35
Own	596.04	2,752.03	677.91	533.35	392.32	605.60	328.35
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	160,433.89	122,681.80	127,851.06	77,201.47	80,560.67	120,048.35	28,730.16
Fixed Assets	145,074.70	119,922.43	125,561.74	76,881.44	62,622.82	103,148.97	28,730.09
Current Assets	15,359.19	2,759.37	2,289.32	320.03	17,937.85	16,899.38	0.08
Against security of Bill	0.00	4,581.51	-	-	13.85	83.72	-
Domestic Bills	-	14.81	-	-	13.85	-	-
Foreign Bills	0.00	4,566.70	-	-	-	83.72	-
Against Guarantee	537.81	8,807.70	2,951.00	4,347.90	2,231.31	46.97	5,799.50
Government Guarantee	87.07	123.84	2.69	16.55	-	-	-
Institutional Guarantee	7.27	7,716.72	2,755.13	4,224.14	2,036.15	-	5,373.11
Personal Guarantee	387.09	869.48	181.03	59.97	195.12	46.97	327.01
Collective Guarantee	21.75	90.16	12.14	42.37	0.03	-	99.38
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	34.64	7.50	-	4.87	-	-	-
Credit Card	66.77	2.24	91.72	-	49.71	43.09	-
Others	2,078.11	1,100.36	4,985.14	412.03	199.42	6,526.10	0.59
Total	167,370.70	142,386.65	141,107.32	86,481.81	86,406.83	127,379.97	36,928.97

Statement of Credit as on Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Sector Wise								
Agricultural and Forest Related	15.59	565.60	1,177.82	460.66	367.10	8,956.73	2,923.00	3,090.58
Fishery Related	-	-	31.99	16.34	3.62	113.11	167.49	143.54
Mining Related	-	-	12.56	6.50	-	49.99	66.96	4.99
Manufacturing (Producing) Related	3.84	336.69	2,160.77	764.96	350.40	3,346.98	2,183.30	2,070.59
Construction	11.80	96.58	6,376.51	1,329.80	1,024.95	12,738.73	9,017.46	2,311.74
Electricity, Gas and Water	-	-	354.73	26.11	-	259.28	176.27	-
Metal Products, Mach. & Ele. Eqp.	-	-	143.04	176.33	19.99	277.84	295.79	264.49
Tras., Com. and Public Utilities	14.80	92.35	1,710.24	205.75	240.73	3,327.21	3,274.84	1,936.97
Wholesaler & Retailer	9.43	1,020.95	5,226.38	2,623.58	645.78	15,140.53	5,819.97	9,040.20
Finance, Insurance and Real Estate	-	200.00	5,662.89	1,227.23	375.43	9,363.46	2,846.62	2,104.78
Hotel or Restaurant	7.70	-	1,392.35	265.76	59.80	2,763.90	2,540.18	1,317.30
Other Services	-	858.77	1,486.02	565.47	47.83	1,634.78	986.33	752.50
Consumption Loans	-	39.17	2,634.03	366.67	89.47	4,259.75	2,980.30	2,765.01
Local Government	2.72	-	3.34	-	1.50	-	0.03	-
Others	50.88	-	11,168.98	1,877.35	1,794.35	22,830.41	22,861.22	15,349.04
TOTAL sectorwise	116.75	3,210.09	39,541.65	9,912.50	5,020.95	85,062.71	56,139.77	41,151.73

Product Wise

Term Loan	18.56	431.81	11,826.43	2,469.12	793.34	27,616.77	17,447.09	20,297.77
Overdraft	55.31	1,399.96	7,839.53	2,071.00	536.70	14,819.55	12,485.05	10,198.96
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	10.32
Demand & Other Working Capital Loan	-	-	923.58	1,427.87	-	910.13	187.65	783.21
Res. Per. H. Loan (Up to Rs. 15 mil.)	11.80	96.58	5,680.57	1,349.08	716.31	11,640.66	7,145.61	1,877.94
Real Estate Loan	-	200.00	2,203.94	696.45	77.39	6,089.12	2,276.65	71.02
Margin Nature Loan	-	-	1,511.12	254.20	-	2,481.61	1,118.16	1,257.12
Hire Purchase Loan	14.80	92.35	3,090.85	382.18	361.16	4,260.02	4,622.15	2,514.95
Deprived Sector Loan	13.57	161.00	5,586.38	727.71	612.88	13,780.82	6,667.15	3,154.00
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2.72	828.40	879.26	534.87	1,923.18	3,464.03	4,190.25	986.44
Total Product wise Loan	116.75	3,210.09	39,541.65	9,912.50	5,020.95	85,062.71	56,139.77	41,151.73

Collateral Wise

Gold and Silver	-	-	161.72	63.60	-	398.31	1,145.37	735.47
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	1,511.12	350.27	-	2,481.61	561.57	1,312.03
Fixed Deposit Receipts	-	39.17	237.68	42.03	28.43	767.62	506.30	242.39
Own	-	39.17	237.68	42.03	28.43	767.62	506.30	242.39
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	106.01	3,170.92	32,008.63	9,158.07	4,991.02	65,366.88	49,086.08	36,875.13
Fixed Assets	106.01	3,170.92	32,008.63	9,158.07	4,991.02	65,366.88	49,086.08	36,875.13
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	5,622.50	197.10	-	15,810.79	4,290.38	1,984.84
Government Guarantee	2.72	-	-	-	-	-	9.64	0.60
Institutional Guarantee	-	-	3,434.67	136.83	-	3,095.08	1,830.00	834.61
Personal Guarantee	-	-	1,801.38	60.27	-	6,758.94	1,724.34	1,104.36
Collective Guarantee	-	-	386.45	-	-	5,956.77	679.97	45.27
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	46.43	-
Credit Card	-	-	-	-	-	-	-	-
Others	8.03	-	-	101.43	1.50	237.50	550.06	1.88
Total	116.75	3,210.09	39,541.65	9,912.50	5,020.95	85,062.71	56,139.77	41,151.73

Statement of Credit as on Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi
Sector Wise								
Agricultural and Forest Related	25.63	3,367.91	2,555.74	2,131.33	154.72	381.27	268.64	1,010.97
Fishery Related	39.35	105.11	320.04	75.15	-	16.50	1.53	6.52
Mining Related	-	170.28	101.37	-	8.00	-	-	-
Manufacturing (Producing) Related	75.20	3,770.62	4,536.62	1,420.34	136.84	76.41	53.78	138.43
Construction	134.31	5,057.13	2,855.07	5,109.55	151.55	13.03	8.17	366.71
Electricity, Gas and Water	-	886.38	-	2,834.84	-	-	-	2.74
Metal Products, Mach. & Ele. Eqp.	17.89	565.17	31.03	57.08	19.75	3.39	2.97	-
Tras., Com. and Public Utilities	33.40	663.76	1,202.96	889.26	168.98	1.30	1.60	83.01
Wholesaler & Retailer	44.19	6,698.42	7,656.76	3,408.64	578.21	118.23	71.72	973.62
Finance, Insurance and Real Estate	-	2,619.92	4,670.40	4,511.39	204.16	37.62	5.14	400.68
Hotel or Restaurant	1.69	2,316.08	3,981.75	1,040.55	111.34	5.61	34.88	91.75
Other Services	3.05	974.41	1,906.57	1,992.56	620.86	27.65	2.12	219.16
Consumption Loans	16.20	3,848.63	1,227.92	2,224.54	1,049.08	3.35	19.59	237.52
Local Government	-	3.37	-	-	-	-	-	-
Others	80.16	15,231.67	4,770.79	7,809.68	348.61	328.24	129.28	765.26
TOTAL sectorwise	471.08	46,278.86	35,817.03	33,504.90	3,552.09	1,012.60	599.42	4,296.37

Product Wise

Term Loan	84.77	14,434.17	6,159.06	5,776.95	1,315.39	48.97	207.84	2,229.49
Overdraft	145.16	14,589.33	1,317.01	5,255.00	532.48	275.91	134.75	730.97
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	43.18	168.76	8,220.76	1,550.82	109.41	575.04	-	70.95
Res. Per. H. Loan (Up to Rs. 15 mil.)	118.87	4,209.09	2,145.73	3,838.46	409.79	-	-	123.36
Real Estate Loan	-	968.51	1,353.97	3,086.44	55.02	-	-	369.94
Margin Nature Loan	-	2,130.50	666.96	1,736.69	246.49	-	-	7.28
Hire Purchase Loan	43.10	1,904.90	1,733.76	1,501.62	220.08	-	10.50	47.26
Deprived Sector Loan	27.77	3,984.52	4,883.89	3,368.06	522.30	51.73	134.51	326.76
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8.22	3,889.08	9,335.88	7,390.86	141.12	60.95	111.82	390.37
Total Product wise Loan	471.08	46,278.86	35,817.03	33,504.90	3,552.09	1,012.60	599.42	4,296.37

Collateral Wise

Gold and Silver	-	326.71	-	126.50	574.57	-	5.32	180.92
Government Securities	-	4.46	-	-	-	-	-	-
Non Governmental Securities	-	2,124.14	666.96	1,736.69	-	-	-	7.28
Fixed Deposit Receipts	6.97	359.51	244.10	548.22	471.65	8.32	5.75	31.67
Own	6.97	359.51	244.10	548.22	471.65	8.32	5.75	31.67
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	464.10	38,036.30	31,714.89	29,090.00	2,410.08	1,004.28	588.35	3,995.95
Fixed Assets	464.10	38,019.47	31,714.89	29,090.00	2,410.08	1,004.28	588.35	3,995.95
Current Assets	-	16.83	-	-	-	-	-	-
Against security of Bill	-	1.25	-	-	-	-	-	-
Domestic Bills	-	1.25	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	5,225.74	3,191.08	1,999.42	95.79	-	-	80.57
Government Guarantee	-	3.37	-	17.19	-	-	-	-
Institutional Guarantee	-	2,223.70	3,172.87	1,806.11	95.79	-	-	-
Personal Guarantee	-	2,856.28	0.75	169.35	-	-	-	80.57
Collective Guarantee	-	139.62	2.48	6.76	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	2.78	14.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	200.75	-	4.07	-	-	-	-
Total	471.08	46,278.86	35,817.03	33,504.90	3,552.09	1,012.60	599.42	4,296.37

Statement of Credit as on Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki
Sector Wise									
Agricultural and Forest Related	389.10	72.75	0.52	326.34	314.42	522.25	314.84	258.65	434.86
Fishery Related	10.24	-	-	3.36	-	28.46	3.29	17.73	-
Mining Related	7.75	-	-	-	-	-	11.50	-	-
Manufacturing (Producing) Related	273.29	-	60.00	389.45	72.00	197.40	150.78	263.52	160.70
Construction	167.00	81.82	18.38	567.16	1,797.58	992.48	215.42	418.53	45.05
Electricity, Gas and Water	10.66	-	-	-	95.51	-	-	7.38	-
Metal Products, Mach. & Ele. Eqp.	31.08	-	3.45	-	67.49	42.94	58.70	17.89	-
Tras., Com. and Public Utilities	127.68	29.58	-	174.89	961.77	99.19	103.78	56.26	-
Wholesaler & Retailer	175.69	228.44	33.33	683.98	3,483.97	483.58	164.11	259.01	1,145.73
Finance, Insurance and Real Estate	49.11	40.99	40.31	282.96	-	510.07	125.46	307.13	237.33
Hotel or Restaurant	80.50	9.57	27.50	143.01	347.45	37.15	94.57	91.17	104.39
Other Services	62.82	-	-	131.51	54.55	416.59	21.80	82.62	10.03
Consumption Loans	79.19	144.34	144.91	965.42	380.62	517.86	183.56	177.96	21.26
Local Government	-	-	33.18	-	-	-	-	-	-
Others	618.05	154.52	1,886.00	2,074.61	367.33	687.01	831.77	766.36	682.24
TOTAL sectorwise	2,082.15	762.02	2,247.57	5,742.71	7,942.69	4,534.99	2,279.57	2,724.21	2,841.59

Product Wise

Term Loan	680.12	295.81	124.27	457.28	3,853.76	381.08	103.37	450.79	1,167.74
Overdraft	479.75	69.77	-	563.53	-	152.47	262.33	3.00	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	147.82	971.55	72.00	543.72	31.66	61.22	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	189.14	48.82	18.38	541.74	923.44	744.24	201.26	147.43	45.05
Real Estate Loan	20.18	64.90	1,765.88	242.05	862.94	692.66	93.53	402.87	237.33
Margin Nature Loan	2.62	127.33	26.19	153.18	367.33	407.99	68.17	147.09	-
Hire Purchase Loan	184.46	43.17	122.28	250.02	993.62	83.30	211.39	88.18	2.75
Deprived Sector Loan	463.18	95.36	33.18	56.37	438.08	212.94	71.02	140.89	176.13
Bills Purchased	-	-	-	-	-	-	1.00	-	-
Other Product	62.70	16.85	9.57	2,506.99	431.53	1,316.60	1,235.87	1,282.73	1,212.59
Total Product wise Loan	2,082.15	762.02	2,247.57	5,742.71	7,942.69	4,534.99	2,279.57	2,724.21	2,841.59

Collateral Wise

Gold and Silver	29.30	-	-	640.65	239.26	-	1.90	-	-
Government Securities	-	-	-	-	3.16	-	-	-	-
Non Governmental Securities	2.63	-	26.19	153.18	-	407.99	34.38	147.09	-
Fixed Deposit Receipts	29.60	3.42	0.05	95.91	138.21	98.13	53.06	1.13	18.51
Own	29.60	3.42	0.05	95.91	138.21	98.13	53.06	1.13	18.51
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	1,946.97	590.37	399.89	4,655.75	7,127.25	3,853.38	1,998.75	2,338.49	2,823.08
Fixed Assets	1,946.97	590.37	399.89	4,655.75	7,127.25	3,853.38	1,998.75	2,301.94	2,823.08
Current Assets	-	-	-	-	-	-	-	36.55	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	-	40.90	83.27	197.22	67.49	175.50	157.65	228.74	-
Government Guarantee	-	-	33.18	-	-	-	4.02	-	-
Institutional Guarantee	-	24.93	-	46.00	-	175.50	28.96	137.00	-
Personal Guarantee	-	15.97	50.09	151.22	-	-	123.48	91.74	-
Collective Guarantee	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	67.49	-	1.20	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	73.66	127.33	1,738.17	-	367.33	-	33.84	8.76	-
Total	2,082.15	762.02	2,247.57	5,742.71	7,942.69	4,534.99	2,279.57	2,724.21	2,841.59

Statement of Credit as on Bhadau end, 2078(Mid-Sept, 2021)

BFI Name	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju
Sector Wise								
Agricultural and Forest Related	657.92	372.24	316.82	151.71	287.76	216.03	420.11	387.68
Fishery Related	2.45	10.87	-	-	-	6.93	41.56	27.40
Mining Related	-	23.69	-	-	-	1.00	28.38	-
Manufacturing (Producing) Related	396.34	133.86	3.29	68.45	584.16	137.05	468.53	182.49
Construction	460.33	691.47	41.59	162.38	-	1,067.42	280.93	2,385.97
Electricity, Gas and Water	-	-	-	-	-	64.38	67.85	64.07
Metal Products, Mach. & Ele. Eqp.	-	100.97	-	8.74	-	4.78	11.00	158.06
Tras., Com. and Public Utilities	693.48	296.62	-	13.40	2.94	104.23	514.37	386.68
Wholesaler & Retailer	1,797.16	529.12	26.07	148.92	84.26	654.87	2,166.81	884.86
Finance, Insurance and Real Estate	1,537.77	313.51	-	116.53	-	482.21	2,173.21	695.46
Hotel or Restaurant	437.50	52.42	-	32.41	74.77	238.51	1,246.97	198.33
Other Services	66.82	90.86	1.00	9.16	-	58.66	415.24	120.49
Consumption Loans	38.95	201.88	24.18	141.41	1.55	454.92	600.89	812.68
Local Government	-	-	-	2.60	-	-	-	-
Others	1,456.84	1,673.25	20.08	321.31	550.93	1,526.96	2,927.86	835.73
TOTAL sectorwise	7,545.58	4,490.75	433.03	1,177.04	1,586.38	5,017.95	11,363.69	7,139.91

Product Wise

Term Loan	2,711.48	708.86	-	399.07	910.11	502.65	3,219.11	1,810.83
Overdraft	1,260.62	136.82	9.54	289.27	-	515.72	4,376.38	134.88
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	628.51	906.11	358.53	26.55	149.60	132.33	171.40	730.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	443.53	691.47	41.59	102.13	-	930.38	1,123.67	1,896.70
Real Estate Loan	525.55	161.52	-	81.00	419.96	353.55	898.07	316.23
Margin Nature Loan	57.25	3.63	-	115.41	-	298.07	327.61	454.36
Hire Purchase Loan	693.48	372.85	-	30.27	2.27	86.93	487.77	303.16
Deprived Sector Loan	1,036.90	177.49	20.08	119.08	-	307.74	442.20	436.48
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	188.25	1,332.01	3.29	14.25	104.44	1,890.58	317.48	1,056.48
Total Product wise Loan	7,545.58	4,490.75	433.03	1,177.04	1,586.38	5,017.95	11,363.69	7,139.91

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	17.04	-	-	11.25	-
Non Governmental Securities	-	3.63	-	98.37	-	-	327.61	454.36
Fixed Deposit Receipts	38.95	44.95	24.18	5.77	-	127.71	123.22	52.78
Own	38.95	44.95	24.18	5.77	-	127.71	123.22	52.78
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	6,334.78	4,344.78	408.85	901.97	1,586.38	4,325.31	10,666.77	5,832.67
Fixed Assets	6,334.78	4,344.78	408.85	901.97	1,586.38	4,325.31	10,666.77	5,832.67
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,114.59	97.39	-	153.89	-	224.00	224.73	790.74
Government Guarantee	-	-	-	2.60	-	-	-	-
Institutional Guarantee	1,029.02	97.10	-	17.62	-	222.66	165.60	485.20
Personal Guarantee	85.57	-	-	100.72	-	1.35	59.13	305.53
Collective Guarantee	-	0.30	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	32.95	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	57.25	-	-	-	-	340.92	10.12	9.35
Total	7,545.58	4,490.75	433.03	1,177.04	1,586.38	5,017.95	11,363.69	7,139.91

BFI Name	Reliance
Sector Wise	
Agricultural and Forest Related	185.76
Fishery Related	17.00
Mining Related	-
Manufacturing (Producing) Related	311.12
Construction	755.31
Electricity, Gas and Water	35.01
Metal Products, Mach. & Ele. Eqp.	80.66
Tras., Com. and Public Utilities	375.71
Wholesaler & Retailer	624.55
Finance, Insurance and Real Estate	377.25
Hotel or Restaurant	304.19
Other Services	60.20
Consumption Loans	451.88
Local Government	-
Others	1,231.63
TOTAL sectorwise	4,810.27

Product Wise	
Term Loan	11.68
Overdraft	47.06
Trust Receipt Loan / Import Loan	-
Demand & Other Working Capital Loan	7.95
Res. Per. H. Loan (Up to Rs. 15 mil.)	631.57
Real Estate Loan	365.80
Margin Nature Loan	396.31
Hire Purchase Loan	379.87
Deprived Sector Loan	241.11
Bills Purchased	-
Other Product	2,728.92
Total Product wise Loan	4,810.27

Collateral Wise	
Gold and Silver	-
Government Securities	-
Non Governmental Securities	-
Fixed Deposit Receipts	69.43
Own	69.43
Other Licences Institutions	-
Collateral of Properties	4,030.45
Fixed Assets	4,030.45
Current Assets	-
Against security of Bill	-
Domestic Bills	-
Foreign Bills	-
Against Guarantee	216.68
Government Guarantee	-
Institutional Guarantee	180.48
Personal Guarantee	1.20
Collective Guarantee	-
Int. Rtd. Foreign Bank's Guarantee	-
Other Guarantee	35.01
Credit Card	-
Others	493.71
Total	4,810.27

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	25,503	33,424	39,092	53,161	53,346	31.06	16.96	0.35
a. Paid-up Capital	17,078	21,495	24,740	24,757	24,862	25.87	15.09	0.42
b. Statutory Reserves	3,531	4,814	5,803	6,514	6,376	36.32	20.55	-2.13
c. Retained Earning	1,750	2,790	3,434	15,439	15,618	59.44	23.08	1.16
d. Others Reserves	3,144	4,324	5,115	6,450	6,491	37.53	18.29	0.63
2 BORROWINGS	126,378	142,095	207,349	205,484	211,053	12.44	45.92	2.71
a. NRB	1,701	8	8,220	9,242	11,080	-99.52	100236.37	19.88
b. Others	124,677	142,086	199,129	196,242	199,973	13.96	40.15	1.90
3 DEPOSITS	85,606	106,150	130,425	132,054	134,097	24.00	22.87	1.55
4 BILLS PAYABLE	75	41	11	27	17	-45.48	-73.99	-38.66
5 OTHER LIABILITIES	23,664	29,558	37,483	37,454	39,761	24.90	26.81	6.16
a. Loan Loss Provision	4,013	7,631	10,760	11,044	11,253	90.16	41.01	1.89
b. Interest Suspense a/c	1,800	4,003	4,176	4,898	5,000	122.36	4.32	2.07
c. Others	17,851	17,924	22,547	21,511	23,508	0.41	25.79	9.29
6 RECONCILIATION A/c	5,192	8,482	19,298	19,476	19,853	63.36	127.52	1.93
7 PROFIT & LOSS A/c	6,608	5,419	11,839	715	1,829	-17.99	118.45	155.92
Total	273,028	325,169	445,497	448,370	459,956	19.10	37.00	2.58
Assets								
1 LIQUID FUNDS	19,246	30,382	28,288	27,056	24,739	57.86	-6.89	-8.56
a. Cash Balance	214	379	521	418	401	76.94	37.33	-4.24
b. Bank Balance	13,398	16,872	17,507	16,283	12,493	25.93	3.76	-23.27
c. Money at Call	5,634	13,130	10,260	10,355	11,846	133.06	-21.86	14.39
2 INVESTMENT IN SECURITIES EXCEPT SHARES	312	468	559	470	708	49.91	19.63	50.83
3 SHARE & OTHER INVESTMENT	2,262	9,732	14,153	13,400	14,113	330.28	45.43	5.33
4 LOANS & ADVANCES	235,101	262,732	365,554	370,342	382,626	11.75	39.14	3.32
Institutional	38,955	39,721	54,128	50,958	47,220	1.97	36.27	-7.34
Individual	196,147	223,012	311,426	319,384	335,407	13.70	39.65	5.02
5 FIXED ASSETS	2,107	2,223	2,565	2,697	2,641	5.50	15.42	-2.07
6 OTHER ASSETS	8,552	11,063	15,031	14,756	15,004	29.36	35.86	1.68
7 EXPENSES NOT WRITTEN OFF	11	11	7	7	13	1.87	-34.99	81.45
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,391	8,469	19,325	19,461	19,942	57.11	128.18	2.47
10 PROFIT & LOSS A/c	45	88	13	180	168	96.81	-85.79	-6.54
Total	273,028	325,169	445,497	448,370	459,956	19.10	37.00	2.58
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	17,022	21,965	18,279	1,985	3,975	29.04	-16.78	100.32
2 COMMISSION/FEE EXPENSES	7	38	16	0	1	472.63	-57.81	216.03
3 EMPLOYEE EXPENSES	6,299	8,757	9,379	834	1,673	39.02	7.09	100.57
4 OFFICE OPERATING EXPENSES	2,358	2,907	3,353	274	510	23.29	15.32	85.93
5 NON OPERATING EXPENSES	63	140	36	8	9	122.70	-74.52	5.00
6 PROVISION FOR RISK	1,921	6,648	17,303	1,050	1,654	246.15	160.26	57.63
7 LOAN WRITTEN OFF	5	5	31	-	-	14.51	485.19	0.00
8 EXTRAORDINARY EXPENSES	1	18	9	1	2	1279.00	-49.22	142.84
9 PROVISION FOR STAFF BONUS	861	836	1,848	105	272	-2.95	121.03	158.28
10 PROVISION FOR INCOME TAX	2,545	2,353	5,069	285	739	-7.52	115.41	159.86
11 NET PROFIT	6,249	5,394	11,829	631	1,773	-13.68	119.31	180.82
TOTAL EXPENSES	37,331	49,062	67,152	5,173	10,609	31.43	36.87	105.08
Income								
1. INTEREST INCOME	31,647	41,259	45,304	3,894	8,279	30.37	9.80	112.65
2. COMMISSION & DISCOUNT	805	718	1,420	102	240	-10.80	97.74	134.26
3 OTHER OPERATING INCOME	3,739	3,726	5,025	411	913	-0.33	34.86	121.87
4 NON OPERATING INCOME	176	153	270	9	7	-13.28	76.96	-24.47
5 PROVISION FOR WRITTEN BACK	936	3,134	15,072	617	1,008	234.88	380.95	63.43
6 RECOVERY FOR WRITE BACK	2	2	9	0	1	6.73	292.16	574.13
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	18	48	9	15	53203.70	166.79	63.87
8 NET LOSS	26	52	3	131	147	102.16	-94.57	11.73
TOTAL INCOME	37,331	49,062	67,152	5,173	10,609	31.43	36.87	105.08
Miscellaneous Information								
No. of Total Staffs	17,361	19,017	20,872	21,138	21,803	9.54	9.75	3.15
No. of Total Branches	3,629	4,057	4,685	4,705	4,841	11.79	15.48	2.89
No. of Total Centers	274,186	310,895	362,982	361,732	376,490	13.39	16.75	4.08
No. of Total Groups	926,625	1,039,696	1,183,364	1,199,456	1,217,348	12.20	13.82	1.49
No. of Total Passive Groups	9,565	9,398	34,163	34,876	14,187	-1.75	263.51	-59.32
No. of Total Members	4,327,991	4,686,659	5,191,363	5,237,900	5,325,034	8.29	10.77	1.66
No. of Total Passive Members	118,044	195,311	329,895	347,308	372,879	65.46	68.91	7.36
No. of Total Borrowers	2,679,016	2,783,222	2,992,068	3,001,300	3,036,207	3.89	7.50	1.16
No. of Total Overdue Borrowers	165,984	1,001,407	764,663	705,577	631,420	503.32	-23.64	-10.51
No. of Total Saving Members	4,323,957	4,679,987	5,193,582	5,298,050	5,338,332	8.23	10.97	0.76
Total Saving Amount (Rs million)	101,910	106,150	130,472	132,054	134,099	4.16	22.91	1.55

Districtwise List of Bank and Financial Institutions Branches (Bhadau, 2078)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	130,992	5,695
2	1	Panchthar	26	3	2	31	197,440	6,369
3	1	Ilam	39	7	1	47	314,201	6,685
4	1	Jhapa	138	51	10	199	939,491	4,721
5	1	Sankhuwasabha	27	-	-	27	155,292	5,752
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	7	1	33	171,841	5,207
9	1	Morang	168	56	3	227	1,108,654	4,884
10	1	Sunsari	133	37	7	177	931,436	5,262
11	1	Solukhumbu	27	-	-	27	101,726	3,768
12	1	Khotang	18	6	-	24	169,630	7,068
13	1	Okhaldhunga	23	4	-	27	151,762	5,621
14	1	Udayapur	39	4	1	44	360,705	8,198
	Total		729	178	26	933	4,985,881	5,344
15	2	Saptari	54	7	1	62	719,000	11,597
16	2	Siraha	82	11	2	95	711,146	7,486
17	2	Dhanusa	81	8	8	97	852,097	8,785
18	2	Mahottari	58	7	4	69	719,181	10,423
19	2	Sarlahi	69	13	5	87	909,891	10,459
20	2	Rautahat	59	9	1	69	862,993	12,507
21	2	Bara	78	13	5	96	846,772	8,821
22	2	Parsa	67	12	3	82	729,291	8,894
	Total		548	80	29	657	6,350,371	9,666
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	33	2	2	37	312,448	8,445
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	62	17	-	79	355,975	4,506
28	3	Nuwakot	40	13	1	54	288,328	5,339
29	3	Sindhupalchok	37	11	-	48	294,736	6,140
30	3	Kavrepalanchok	72	14	8	94	404,549	4,304
31	3	Kathmandu	825	133	44	1,002	2,300,890	2,296
32	3	Lalitpur	201	28	15	244	585,982	2,402
33	3	Bhaktapur	109	16	5	130	377,660	2,905
34	3	Makwanpur	59	14	7	80	466,612	5,833
35	3	Chitawan	164	45	16	225	711,629	3,163
	Total		1,681	299	99	2,079	6,540,128	3,146
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	12	-	-	12	6,284	524
38	4	Lamjung	42	5	2	49	172,158	3,513
39	4	Kaski	194	74	19	287	597,988	2,084
40	4	Tanahu	79	22	1	102	348,724	3,419
41	4	Syangja	42	23	2	67	246,315	3,676
42	4	Mustang	16	1	-	17	11,240	661
43	4	Baglung	47	10	-	57	285,119	5,002
44	4	Parbat	25	10	-	35	148,448	4,241
45	4	Myagdi	22	9	-	31	110,419	3,562
46	4	Nawalparasi East	64	22	7	93	359,042	3,861
	Total		584	182	34	800	2,529,009	3,161

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	48	11	-	59	246,206	4,173
49	5	Rupandehi	220	69	24	313	1,091,034	3,486
50	5	Kapilbastu	76	14	5	95	680,984	7,168
51	5	Arghakhanchi	21	6	-	27	202,756	7,509
52	5	Pyuthan	20	13	-	33	243,816	7,388
53	5	Rolpa	21	2	-	23	239,145	10,398
54	5	Rukum East	8	-	-	8	59,086	7,386
55	5	Dang	90	34	3	127	660,742	5,203
56	5	Banke	83	28	5	116	621,921	5,361
57	5	Bardiya	39	19	-	58	486,334	8,385
58	5	Nawalparasi West	60	17	3	80	378,926	4,737
Total			721	227	40	988	5,163,681	5,226
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	24	4	1	29	276,060	9,519
61	6	Surkhet	51	8	1	60	426,673	7,111
62	6	Dailekh	24	1	-	25	302,085	12,083
63	6	Jajarkot	12	1	-	13	201,913	15,532
64	6	Dolpa	12	-	-	12	43,058	3,588
65	6	Jumla	21	1	-	22	127,214	5,782
66	6	Kalikot	14	-	-	14	162,277	11,591
67	6	Mugu	8	-	-	8	65,102	8,138
68	6	Humla	9	1	-	10	59,800	5,980
Total			192	17	3	212	1,836,111	8,661
69	7	Doti	20	1	-	21	213,465	10,165
70	7	Bajhang	18	1	-	19	225,304	11,858
71	7	Kailali	131	25	5	161	971,320	6,033
72	7	Bajura	13	1	-	14	158,078	11,291
73	7	Achham	18	3	-	21	291,468	13,879
74	7	Kanchanpur	60	10	1	71	539,119	7,593
75	7	Darchula	18	2	-	20	145,761	7,288
76	7	Baitadi	17	2	-	19	267,932	14,102
77	7	Dadeldhura	25	1	-	26	160,426	6,170
Total			320	46	6	372	2,972,873	7,992
Grand Total			4,775	1,029	237	6,041	30,378,054	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	18	17	69	1	132
No. of Branches [^]	4,775	1,029	237	4,841		10,882
Population per Branch [*] (Served by A, B and C class BFI's)						5,029
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,792

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	729	178	26	813	933	1,746
2	548	80	29	977	657	1,634
Bagmati	1,681	299	99	710	2,079	2,789
Gandaki	584	182	34	580	800	1,380
Lumbini	721	227	40	1,132	988	2,120
Karnali	192	17	3	207	212	419
Sudur Paschim	320	46	6	422	372	794
Total	4,775	1,029	237	4,841	6,041	10,882

* Population 30,378,054 for 2021 calculated on yearly basis based on yearly population projection 2011-2031 Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

Excluding Crystal Finance Limited, Samjhana Finance Ltd. and Himalaya Finance which are in the process of liquidation

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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						
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	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
4	Demand & Other Working Capital Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
6	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
7	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
8	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
9	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
10	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
11	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

Weighted Average Interest Rate Structure of Commercial Banks

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)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	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	2.11	725,776.47
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
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	4.26	5,038.76
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	4.76	17,403.76
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	6.96	60,834.06
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	6.91	336,877.15
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	6.44	136,635.01
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	6.88	39,461.69
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29	-	2,541.21
	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	4.02	1,802,340.27

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)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	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	10.37	64,498.55
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
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	9.02	92,705.62
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	8.80	184,764.96
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
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	9.42	46,296.49
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	9.18	18,648.81
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	9.81	48,666.05
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
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	8.20	129,094.65
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	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	9.32	1,581,373.78

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)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	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	9.44	244,462.06
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79	9.74	285,840.27
3	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	7.25	74,884.19
4	Demand & Other Working Capital Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05	9.00	372,455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52	9.42	127,759.81
6	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17	9.80	96,619.08
7	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70	9.15	32,288.12
8	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04	9.72	106,711.64
9	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90	7.09	78,528.62
10	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02	4.29	6,778.84
11	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08
	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	9.28	1,581,373.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74	3.56	653,883.30	3.80	655,147.14
2	Fixed:	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26	8.92	770,273.56	9.61	790,886.02
2.1	up to 1 month	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27	7.33	13,809.77	7.72	17,486.93
2.2	1-3 months	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62	8.63	52,800.34	8.81	41,247.24
2.3	3-6 months	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44	8.67	52,060.59	8.90	54,974.83
2.4	6-12 months	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38	9.01	439,358.19	9.92	441,605.58
2.5	1-2 yrs	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86	9.15	165,921.08	9.63	180,424.19
2.6	2 yrs and above	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68	8.34	46,323.59	8.97	55,147.26
3	Call	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15	3.92	253,426.90	4.01	253,914.87
4	Certificate of Deposits	5.00	617.56	-	5.03	5.00	2.49	5.00	0.26	-	-
5	Other	5.45	734.62	4.29	255.05	5.23	1,193.13	5.61	1,349.55	0.70	1,046.48
6	Non interest bearing deposits	-	172,535.45	-	171,340.38	-	166,753.36	-	171,435.75	-	178,169.15
6.1	Current	-	153,332.36	-	150,808.52	-	146,816.85	-	151,587.64	-	158,014.40
6.2	Margin	-	16,788.79	-	17,589.04	-	17,992.01	-	17,724.81	-	17,903.71
6.3	Other	-	2,414.30	-	2,942.82	-	1,944.51	-	2,123.30	-	2,251.04
	Aggregate	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13	5.51	1,850,369.32	5.91	1,879,163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21	11.13	68,960.55	11.65	70,716.61
2	Fishery Related	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38	10.62	1,880.77	11.18	1,919.22
3	Mining Related	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32	10.23	3,160.37	11.13	3,139.88
4	Agriculture, Forestry & Beverage Production Related	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36	10.16	107,392.77	10.86	106,059.76
5	Non Food Production Related	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02	10.06	200,345.07	10.63	197,846.92
6	Construction	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99	11.14	176,395.80	11.59	179,038.03
7	Electricity, Gas and Water	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13	9.64	54,896.12	10.14	55,971.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10	10.42	20,883.42	10.94	21,260.37
9	Transport, Communication and Public Utilities	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39	9.85	50,991.96	11.71	51,184.31
10	Wholesaler & Retailer	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06	10.74	383,208.00	11.32	385,980.41
11	Finance, Insurance and Real Estate	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81	9.96	139,112.22	10.74	139,177.32
12	Hotel or Restaurant	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78	10.45	52,840.78	10.66	52,981.21
13	Other Services	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27	10.72	69,826.03	11.25	70,392.86
14	Consumption Loans	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61	11.47	124,523.92	11.87	125,697.74
15	Local Government	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25	3.09	1,479.74	4.13	1,479.75
16	Others	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59	11.64	189,643.65	12.28	191,662.56
	Aggregate	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27	10.69	1,645,541.17	11.29	1,654,508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28	10.17	253,060.53	10.94	257,682.55
2	Overdraft	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95	10.67	290,775.43	11.79	290,633.71
3	Trust Receipt Loan / Import Loan	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67	9.16	68,537.00	9.65	65,966.98
4	Demand & Other Working Capital Loan	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32	10.53	384,390.08	11.13	384,490.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55	10.73	133,628.24	11.16	134,504.68
6	Real Estate Loan	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02	10.79	101,613.50	11.82	102,695.97
7	Margin Nature Loan	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75	11.16	31,213.79	12.02	31,743.32
8	Hire Purchase Loan	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70	10.78	115,626.58	11.87	116,266.54
9	Deprived Sector Loan	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72	8.80	86,523.05	9.49	86,968.87
10	Bills Purchased	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28	2.23	8,553.30	2.43	9,718.04
11	Other Product	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02	12.41	171,619.68	12.23	173,837.58
	Aggregate	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26	10.57	1,645,541.18	11.25	1,654,508.50

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.01	689,423.30	4.04	695,584.55	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93
2	Fixed:	10.08	835,554.74	10.22	848,444.64	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34
2.1	up to 1 month	9.13	16,437.81	7.52	10,162.73	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47
2.2	1-3 months	8.92	39,944.81	8.35	45,009.88	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72
2.3	3-6 months	9.57	57,925.54	9.66	56,714.42	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85
2.4	6-12 months	10.39	471,888.50	10.66	486,270.78	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06
2.5	1-2 yrs	10.23	190,857.41	10.20	192,068.47	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48
2.6	2 yrs and above	8.71	58,500.67	9.09	58,218.35	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77
3	Call	4.14	266,107.50	3.88	281,827.55	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32
4	Certificate of Deposits	5.00	555.98	-	-	-	-	-	-	-	-
5	Other	3.96	250.25	5.20	651.98	5.07	791.02	5.50	795.30	5.75	656.14
6	Non interest bearing deposits	-	206,434.01	-	185,575.78	-	199,471.61	-	202,623.57	-	192,295.40
6.1	Current	-	183,465.21	-	160,838.10	-	173,231.69	-	176,615.24	-	167,318.91
6.2	Margin	-	20,602.83	-	22,326.56	-	23,595.78	-	23,588.72	-	22,777.20
6.3	Other	-	2,365.97	-	2,411.12	-	2,644.14	-	2,419.61	-	2,199.29
	Aggregate	6.15	1,998,325.79	6.25	2,012,084.50	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.11	73,310.67	11.56	73,228.99	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64
2	Fishery Related	11.36	1,996.59	11.38	2,009.19	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73
3	Mining Related	11.26	3,467.83	11.74	3,535.81	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39
4	Agriculture, Forestry & Beverage Production Related	10.85	108,358.60	11.09	106,699.79	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15
5	Non Food Production Related	10.75	198,529.21	10.95	202,450.68	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65
6	Construction	11.53	178,777.17	11.80	181,267.47	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52
7	Electricity, Gas and Water	10.32	59,344.92	10.60	60,181.91	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.97	22,346.92	11.15	22,951.87	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84
9	Transport, Communication and Public Utilities	11.83	51,552.63	12.04	52,332.74	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58
10	Wholesaler & Retailer	11.37	396,221.55	11.70	396,583.21	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08
11	Finance, Insurance and Real Estate	10.99	148,589.16	11.33	145,424.60	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36
12	Hotel or Restaurant	10.74	55,910.21	11.08	56,235.89	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43
13	Other Services	11.41	79,016.31	11.75	79,621.54	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21
14	Consumption Loans	11.94	134,320.38	12.07	131,965.72	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60
15	Local Government	4.14	1,506.86	4.13	1,508.06	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33
16	Others	12.21	203,818.47	13.08	200,457.44	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70
	Aggregate	11.33	1,717,067.47	11.68	1,716,454.91	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.06	277,111.94	11.31	280,491.84	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19
2	Overdraft	11.93	310,486.80	12.20	303,165.08	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51
3	Trust Receipt Loan / Import Loan	9.65	58,642.73	10.02	61,655.11	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09
4	Demand & Other Working Capital Loan	11.09	385,828.33	11.41	385,860.66	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.33	140,053.24	11.69	142,469.21	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34
6	Real Estate Loan	11.94	104,245.22	12.28	104,291.37	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17
7	Margin Nature Loan	12.27	34,419.83	12.43	34,044.76	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90
8	Hire Purchase Loan	12.03	120,085.97	12.35	120,615.83	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24
9	Deprived Sector Loan	10.16	93,428.55	10.41	93,183.32	10.43	95,241.10	10.48	101,054.86	10.42	95,364.32
10	Bills Purchased	2.28	9,438.91	1.92	10,500.29	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79
11	Other Product	12.38	183,325.97	12.65	180,177.44	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72
	Aggregate	11.39	1,717,067.48	11.66	1,716,454.90	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)		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	Wt. avg. (%)	Amount
1	Saving	3.94	746,763.28	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.27	860,980.71	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	9.00	11,034.12	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	8.91	42,897.52	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	10.50	64,709.62	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	10.51	485,145.67	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	10.44	184,978.21	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	9.05	72,215.57	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	3.92	278,783.16	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	5.00	981.16	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	199,654.53	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	172,189.88	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	24,016.07	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	3,448.58	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.17	2,087,162.84	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		Mangsir, 2074 (Mid Dec, 2017)		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	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	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	10.79	106,633.71	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	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	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	10.38	65,823.48	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	11.24	24,833.02	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	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	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	10.78	153,489.28	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	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	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	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		Mangsir, 2074 (Mid Dec, 2017)		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	Wt. avg. (%)	Amount
1	Term Loan	10.83	303,123.46	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	11.50	320,363.58	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Trust Receipt Loan / Import Loan	9.29	75,514.51	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.27	427,441.43	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.46	154,017.66	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	11.43	105,581.27	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	11.36	35,367.48	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	11.54	125,676.79	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.16	96,362.69	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	4.75	3,478.20	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.58	197,919.72	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.27	1,844,846.80	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Weighted Average Interest Rate Structure of Commercial Banks

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)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	4.06	803,408.71
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	9.98	1,085,241.74
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	9.53	34,008.81
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	9.47	91,558.14
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	9.91	116,334.22
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	10.01	488,374.18
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	10.18	241,481.36
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	10.02	113,485.04
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36	3.63	307,298.25
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	7.70	4,009.35
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06	-	217,963.34
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02	-	193,345.22
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57	-	23,155.45
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47	-	1,462.66
	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	6.30	2,417,921.40

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)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	12.46	109,057.00
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96	12.05	2,616.94
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07	12.54	4,301.32
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	12.08	121,004.21
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	11.89	260,713.42
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00	12.29	226,767.66
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	11.42	84,848.49
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	12.28	27,845.52
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	12.73	58,894.49
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81	12.36	493,446.11
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	11.70	176,984.66
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83	12.24	82,417.35
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74	12.44	95,950.81
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54	12.83	134,334.76
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	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	13.10	251,328.84
	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	12.31	2,132,011.50

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)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	11.96	378,505.37
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13	12.76	351,228.00
3	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	10.52	81,475.04
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25	12.13	506,505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29	12.05	171,269.18
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71	12.99	116,250.69
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66	12.72	33,172.96
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99	13.22	139,944.21
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42	11.22	114,856.28
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25	4.70	3,335.60
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31	13.23	235,468.89
	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	12.32	2,132,011.49

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59	4.46	830,030.41	4.37	845,084.60
2	Fixed:	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87	10.28	1,206,389.41	10.29	1,207,979.13
2.1	up to 1 month	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08	9.70	46,070.10	10.75	31,911.69
2.2	1-3 months	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21	10.08	88,503.07	10.12	91,243.17
2.3	3-6 months	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62	10.11	128,871.86	10.30	122,145.68
2.4	6-12 months	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19	10.25	490,257.72	10.13	529,704.96
2.5	1-2 yrs	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84	10.58	295,174.69	10.59	271,285.12
2.6	2 yrs and above	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92	10.25	157,511.96	10.33	161,688.50
3	Call	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30	3.98	266,236.27	3.89	260,222.47
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73	7.79	3,916.09	7.95	4,151.63
6	Non interest bearing deposits	-	223,341.45	-	213,630.70	-	247,984.89	-	251,329.64	-	255,742.18
6.1	Current	-	194,119.76	-	188,281.07	-	223,728.96	-	227,073.21	-	231,751.50
6.2	Margin	-	23,965.59	-	23,633.45	-	23,239.18	-	22,581.34	-	22,321.23
6.3	Other	-	5,256.11	-	1,716.18	-	1,016.75	-	1,675.09	-	1,669.46
	Aggregate	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38	6.72	2,557,901.82	6.67	2,573,180.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72	12.51	119,507.04	12.09	120,321.66
2	Fishery Related	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30	11.83	2,698.40	11.53	2,922.51
3	Mining Related	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78	12.37	4,383.38	11.98	4,850.82
4	Agriculture, Forestry & Beverage Production Related	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98	12.22	130,259.08	11.92	132,429.05
5	Non Food Production Related	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63	11.92	297,216.01	11.91	304,097.14
6	Construction	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23	12.27	235,960.13	12.39	239,038.73
7	Electricity, Gas and Water	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64	11.44	94,499.67	11.43	96,833.09
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84	12.28	33,449.93	12.36	33,255.77
9	Transport, Communication and Public Utilities	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97	12.34	61,082.50	12.36	61,475.42
10	Wholesaler & Retailer	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29	12.21	532,376.45	12.42	528,546.50
11	Finance, Insurance and Real Estate	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39	11.94	233,815.95	12.19	226,459.07
12	Hotel or Restaurant	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28	12.20	88,192.62	12.06	91,258.10
13	Other Services	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36	12.52	103,918.38	12.50	105,526.34
14	Consumption Loans	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45	12.67	142,641.75	12.73	140,788.26
15	Local Government	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85	4.01	1,500.49	4.92	1,499.89
16	Others	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42	13.30	237,100.01	13.43	239,832.38
	Aggregate	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13	12.29	2,318,601.78	12.34	2,329,134.74

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90	11.93	409,391.10	11.96	420,621.83
2	Overdraft	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99	12.60	378,395.46	12.85	379,082.21
3	Trust Receipt Loan / Import Loan	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42	10.12	81,631.46	10.47	84,203.72
4	Demand & Other Working Capital Loan	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74	12.20	575,433.44	12.13	570,359.86
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46	12.04	177,062.15	12.19	179,092.06
6	Real Estate Loan	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36	12.91	117,566.02	12.87	116,847.41
7	Margin Nature Loan	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44	12.63	33,917.95	12.55	32,898.18
8	Hire Purchase Loan	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00	13.11	145,368.12	13.16	146,166.02
9	Deprived Sector Loan	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17	11.31	132,138.86	11.42	130,936.53
10	Bills Purchased	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45	5.13	3,116.71	6.31	2,858.07
11	Other Product	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19	13.14	264,580.52	13.26	266,068.84
	Aggregate	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12	12.28	2,318,601.78	12.35	2,329,134.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.45	850,849.41	4.53	858,028.32	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28
2	Fixed:	10.10	1,205,878.50	10.18	1,207,872.65	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22
2.1	up to 1 month	10.77	40,604.85	10.38	35,313.93	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43
2.2	1-3 months	9.91	99,512.06	9.97	95,340.83	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04
2.3	3-6 months	10.04	135,668.93	10.11	114,472.17	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31
2.4	6-12 months	9.79	505,951.40	10.04	544,362.05	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57
2.5	1-2 yrs	10.53	261,773.10	10.44	260,607.85	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04
2.6	2 yrs and above	10.36	162,368.16	10.34	157,775.84	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84
3	Call	4.07	268,697.81	4.13	270,319.10	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10
4	Certificate of Deposits	-	-	-	-	-	-	0.00	-	0.00	-
5	Other	7.88	3,218.02	8.08	4,204.61	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60
6	Non interest bearing deposits	-	251,752.36	-	256,661.86	-	261,577.30	0.00	277,967.42	0.00	308,385.52
6.1	Current	-	225,357.33	-	232,013.26	-	236,797.46	0.00	252,657.73	0.00	283,757.48
6.2	Margin	-	24,643.90	-	22,814.17	-	23,028.76	0.00	23,926.53	0.00	23,251.67
6.3	Other	-	1,751.13	-	1,834.43	-	1,751.09	0.00	1,383.15	0.00	1,376.38
	Aggregate	6.62	2,580,396.09	6.67	2,597,086.55	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.09	122,591.17	12.17	125,182.68	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65
2	Fishery Related	11.47	3,173.91	11.53	3,269.61	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72
3	Mining Related	11.74	5,183.18	12.00	5,929.62	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83
4	Agriculture, Forestry & Beverage Production Related	12.01	130,732.53	11.85	133,007.09	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59
5	Non Food Production Related	11.84	300,630.46	11.77	306,243.39	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99
6	Construction	12.32	242,857.02	12.53	242,721.21	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48
7	Electricity, Gas and Water	11.26	98,737.87	11.21	102,175.60	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.30	33,680.73	12.21	32,939.20	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83
9	Transport, Communication and Public Utilities	12.80	61,909.88	12.73	61,187.42	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41
10	Wholesaler & Retailer	12.45	539,600.39	12.32	551,011.24	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73
11	Finance, Insurance and Real Estate	11.97	188,401.46	11.98	194,653.63	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03
12	Hotel or Restaurant	11.89	90,659.96	11.82	94,671.80	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80
13	Other Services	12.52	106,039.26	12.43	106,841.99	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71
14	Consumption Loans	12.62	140,421.78	12.53	139,632.01	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35
15	Local Government	4.95	1,503.69	4.92	1,513.80	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81
16	Others	13.44	271,175.65	13.29	278,591.56	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92
	Aggregate	12.33	2,337,298.93	12.28	2,379,571.84	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.84	427,318.03	11.86	439,349.96	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66
2	Overdraft	12.80	376,968.92	12.61	385,468.18	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38
3	Trust Receipt Loan / Import Loan	10.66	82,954.88	10.30	78,537.98	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95
4	Demand & Other Working Capital Loan	12.15	573,602.22	12.07	583,929.24	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.17	180,209.98	12.39	182,065.08	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65
6	Real Estate Loan	12.85	116,723.38	12.71	117,291.93	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34
7	Margin Nature Loan	12.40	32,548.71	12.39	33,297.75	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39
8	Hire Purchase Loan	13.17	146,314.07	13.12	145,291.21	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70
9	Deprived Sector Loan	11.48	130,683.27	11.61	139,084.40	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74
10	Bills Purchased	5.64	3,035.34	5.56	3,015.62	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19
11	Other Product	13.18	266,940.13	13.08	272,240.48	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64
	Aggregate	12.32	2,337,298.94	12.27	2,379,571.84	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2076 (Mid Aug, 2019)		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	Wt. avg. (%)	Amount
1	Saving	5.02	890,431.60	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.89	1,286,924.71	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	10.23	28,877.81	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	9.62	102,638.13	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	9.71	170,209.58	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	9.78	468,485.24	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	9.98	342,296.50	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	10.29	174,417.45	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	4.28	315,143.35	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	-	0.00	-
5	Other	8.15	4,142.57	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	249,433.30	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	223,839.57	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	24,057.09	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	1,536.65	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.77	2,746,075.53	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		Shrawan, 2076 (Mid Aug, 2019)		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	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.67	130,972.12	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.77	3,538.33	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.84	5,655.64	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	11.75	127,019.25	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	11.66	308,819.44	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.59	332,532.86
6	Construction	12.35	252,550.38	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	11.30	120,532.24	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	12.09	30,465.86	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	12.67	60,283.65	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	12.03	545,353.80	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	197,897.88	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.74	102,543.02	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	12.17	111,574.57	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.42	134,827.92	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	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	13.02	301,672.18	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	12.08	2,435,219.08	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		Shrawan, 2076 (Mid Aug, 2019)		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	Wt. avg. (%)	Amount
1	Term Loan	11.69	479,430.00	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.37	368,380.55	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34
3	Trust Receipt Loan / Import Loan	10.61	73,302.39	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44
4	Demand & Other Working Capital Loan	11.92	595,256.80	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.24	186,507.94	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26
6	Real Estate Loan	12.43	118,203.13	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
7	Margin Nature Loan	12.18	35,221.40	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
8	Hire Purchase Loan	12.95	144,132.96	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
9	Deprived Sector Loan	11.56	141,944.21	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
10	Bills Purchased	5.18	3,168.56	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
11	Other Product	12.76	289,671.14	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	Aggregate	12.09	2,435,219.08	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41

Weighted Average Interest Rate Structure of Commercial Banks

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)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	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	4.27	1,005,289.92
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	9.45	1,480,155.55
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	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	9.24	246,209.17
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	9.44	412,162.86
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	9.30	559,552.84
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	9.96	262,230.68
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21
4	Certificate of Deposits	0.00	-	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	8.30	4,251.09
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	0.00	301,738.10
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52
	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	6.44	3,082,656.87

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)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	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	10.95	156,832.56
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36
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	11.26	135,768.71
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	11.25	347,544.28
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02
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	11.10	144,390.54
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	11.74	39,262.22
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	12.10	69,528.61
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59
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	11.63	216,349.18
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	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	12.68	356,671.11
	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	10.99	2,746,328.68

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)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	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	11.32	589,816.01
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73
3	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	9.23	84,425.63
4	Demand & Other Working Capital Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42	11.53	667,192.34
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18	11.92	207,666.19
6	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80
7	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82
8	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92
9	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81
10	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49
11	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95
	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	10.99	2,746,328.68

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38	3.33	1,106,298.32	3.22	1,161,478.97
2	Fixed:	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95	8.68	1,689,310.20	8.46	1,717,266.57
2.1	up to 1 month	0.00	-	-	-	-	-	-	-	-	-
2.2	1-3 months	0.00	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51	7.80	301,118.48	7.44	298,332.69
2.4	6-12 months	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57	8.47	487,162.45	8.18	548,139.62
2.5	1-2 yrs	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76	8.67	647,097.63	8.51	619,700.46
2.6	2 yrs and above	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11	10.16	253,931.63	10.16	251,093.80
3	Call	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87	1.22	308,505.24
4	Certificate of Deposits	0.00	-	-	-	-	-	-	-	-	-
5	Other	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73	8.09	2,830.97	7.90	2,891.37
6	Non interest bearing deposits	0.00	314,390.78	-	387,608.35	-	295,411.77	-	293,922.36	-	355,420.23
6.1	Current	0.00	288,769.24	-	361,765.65	-	268,205.80	-	266,561.40	-	326,763.03
6.2	Margin	0.00	23,598.29	-	23,727.26	-	24,725.94	-	25,064.31	-	26,320.39
6.3	Other	0.00	2,023.25	-	2,115.45	-	2,480.03	-	2,296.65	-	2,336.80
	Aggregate	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84	5.61	3,399,388.71	5.45	3,545,562.37

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96	9.73	165,256.92	9.49	175,365.86
2	Fishery Related	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65	9.20	4,641.47	8.97	4,818.26
3	Mining Related	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44	10.49	5,372.95	10.15	5,758.34
4	Agriculture, Forestry & Beverage Production Related	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45	9.74	142,120.99	9.59	143,788.58
5	Non Food Production Related	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74	10.02	340,206.24	9.55	345,507.96
6	Construction	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18	10.88	291,087.98	10.60	300,437.14
7	Electricity, Gas and Water	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37	10.56	161,153.62	9.88	165,656.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67	10.24	40,709.53	9.97	43,876.26
9	Transport, Communication and Public Utilities	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68	11.08	66,162.53	10.65	66,107.08
10	Wholesaler & Retailer	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41	10.28	603,781.83	9.95	631,372.38
11	Finance, Insurance and Real Estate	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98	8.91	206,690.88	8.22	240,921.36
12	Hotel or Restaurant	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50	10.36	131,310.78	9.90	135,232.24
13	Other Services	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20	10.46	144,086.99	10.10	149,912.39
14	Consumption Loans	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52	10.89	141,855.37	10.44	146,752.56
15	Local Government	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97	5.10	1,423.11	5.78	1,167.52
16	Others	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61	11.39	381,240.13	11.12	389,985.73
	Aggregate	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,101.33	9.83	2,946,660.01

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93	10.41	616,175.87	9.88	629,178.40
2	Overdraft	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98	10.66	417,436.91	10.32	438,658.43
3	Trust Receipt Loan / Import Loan	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16	8.49	62,021.15	8.06	61,371.84
4	Demand & Other Working Capital Loan	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48	9.99	702,335.94	9.65	747,491.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20	10.83	209,886.45	10.55	213,311.37
6	Real Estate Loan	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95	10.67	138,324.10	10.41	137,972.23
7	Margin Nature Loan	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84	10.09	43,165.98	9.47	48,564.23
8	Hire Purchase Loan	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87	11.47	143,175.17	11.29	141,209.49
9	Deprived Sector Loan	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25	8.35	158,920.15	7.63	172,808.59
10	Bills Purchased	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92	6.80	3,279.53	4.82	4,024.55
11	Other Product	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74	11.30	332,384.73	10.94	352,069.53
	Aggregate	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,105.99	9.83	2,946,660.02

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.11	1,180,322.40	2.85	1,187,308.52	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15
2	Fixed:	8.37	1,740,061.30	8.20	1,762,732.52	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.43	277,580.34	7.27	267,486.65	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78
2.4	6-12 months	8.05	549,955.19	7.93	527,100.93	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85
2.5	1-2 yrs	8.39	652,965.05	8.09	695,564.58	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73
2.6	2 yrs and above	9.99	259,560.72	9.94	272,580.35	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59
3	Call	1.09	302,630.69	1.00	317,889.64	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.99	2,858.56	8.00	2,826.90	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89
6	Non interest bearing deposits	-	312,341.37	-	333,733.74	-	364,310.03	-	354,492.03	-	363,040.42
6.1	Current	-	283,274.93	-	302,640.99	-	331,175.31	-	320,171.29	-	328,293.58
6.2	Margin	-	26,734.48	-	28,553.07	-	30,803.99	-	31,654.69	-	31,662.64
6.3	Other	-	2,331.95	-	2,539.68	-	2,330.74	-	2,666.05	-	3,084.20
	Aggregate	5.31	3,538,214.31	5.14	3,604,491.33	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.13	177,720.04	8.97	185,964.12	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19
2	Fishery Related	8.82	5,003.87	8.59	5,136.45	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94
3	Mining Related	9.94	5,884.51	9.83	5,585.74	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69
4	Agriculture, Forestry & Beverage Production Related	9.10	143,706.12	9.24	145,597.93	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87
5	Non Food Production Related	9.13	347,235.57	9.08	343,641.61	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09
6	Construction	10.29	307,142.34	10.20	305,985.07	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60
7	Electricity, Gas and Water	9.76	167,218.24	9.58	166,898.42	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.64	43,020.13	9.36	42,960.44	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26
9	Transport, Communication and Public Utilities	10.33	67,982.33	10.14	68,483.83	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85
10	Wholesaler & Retailer	9.62	630,225.85	9.48	638,175.93	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24
11	Finance, Insurance and Real Estate	7.87	238,226.04	7.77	235,754.59	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53
12	Hotel or Restaurant	9.51	137,586.81	9.41	139,548.55	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52
13	Other Services	9.83	150,414.75	9.67	152,013.81	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48
14	Consumption Loans	10.13	139,973.52	9.95	145,563.21	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30
15	Local Government	5.30	1,422.72	4.34	1,422.72	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35
16	Others	10.67	397,805.45	10.40	429,675.83	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08
	Aggregate	9.52	2,960,568.29	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.77	640,274.63	9.38	647,513.76	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22
2	Overdraft	9.99	440,590.36	9.83	451,030.92	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25
3	Trust Receipt Loan / Import Loan	7.72	63,173.40	8.22	58,736.72	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85
4	Demand & Other Working Capital Loan	9.38	733,979.65	9.25	748,221.77	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.25	213,937.46	10.10	213,022.19	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25
6	Real Estate Loan	10.03	139,673.51	9.91	145,572.06	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45
7	Margin Nature Loan	9.01	50,390.86	8.82	56,612.67	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65
8	Hire Purchase Loan	10.91	140,376.98	10.76	140,352.51	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77
9	Deprived Sector Loan	7.45	168,381.31	7.22	177,108.17	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53
10	Bills Purchased	4.44	3,988.77	4.21	4,156.64	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27
11	Other Product	10.52	365,801.36	10.50	370,080.82	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86
	Aggregate	9.52	2,960,568.29	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2077 (Mid Apr, 2021)		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	Wt. avg. (%)	Amount
1	Saving	2.93	1,347,094.03	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:	7.66	1,800,243.64	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	6.70	293,182.85	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	7.38	587,889.17	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	7.50	668,433.91	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	9.86	250,737.70	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	1.04	286,638.07	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	7.63	2,840.64	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	-	378,508.06	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57	-	366,058.39
6.1	Current	-	344,225.41	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60	-	329,884.66
6.2	Margin	-	31,680.58	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88	-	33,595.00
6.3	Other	-	2,602.07	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08	-	2,578.73
	Aggregate	4.79	3,815,324.43	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		Chaitra, 2077 (Mid Apr, 2021)		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	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.16	226,342.13	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	7.89	6,731.08	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	8.73	6,769.49	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	8.44	162,138.42	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	8.33	368,675.26	8.07	372,131.93	7.95	379,125.47	7.96	379,125.47	7.95	386,387.44	7.97	398,448.66
6	Construction	9.47	332,795.19	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	8.62	185,859.95	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	8.61	52,720.68	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	9.11	70,063.31	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	8.72	726,009.00	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	7.48	278,153.73	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	8.27	151,440.44	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	8.67	160,770.32	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	9.13	175,655.40	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	3.80	1,427.80	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	9.58	523,030.07	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	8.61	3,428,582.27	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30	8.57	3,719,880.10

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2077 (Mid Apr, 2021)		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	Wt. avg. (%)	Amount
1	Term Loan	8.52	736,281.09	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	8.96	541,190.63	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	Trust Receipt Loan / Import Loan	7.47	71,916.73	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
4	Demand & Other Working Capital Loan	8.50	817,337.11	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
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.47	230,945.29	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
6	Real Estate Loan	9.19	162,722.08	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
7	Margin Nature Loan	8.48	78,994.44	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
8	Hire Purchase Loan	9.84	137,023.26	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
9	Deprived Sector Loan	7.07	221,717.98	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
10	Bills Purchased	3.93	3,695.07	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
11	Other Product	9.59	426,758.57	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	8.61	3,428,582.26	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	3,719,880.10

Annex-I

**Name list of Bank and Financial Institutions
Mid-Sept, 2021**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBBL
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC Asia Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizen	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	Prabhu	24	Mega Bank Nepal Ltd.	Mega
25	Civil Bank Ltd.	CBL	26	Century Commercial Bank Ltd.	Century
27	Sanima Bank Ltd.	Sanima			
B. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Sahara Bikas Bank Ltd.	Sahara	16	Salapa Bikash Bank Ltd.	Salapa
17	Saptakoshi Development Bank Ltd.	Saptakoshi	18	Green Development Bank Ltd.	GreenDB
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFC	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	Best Finance Ltd.	BestFC
7	Progressive Finance Co. Ltd.	Progressive	8	Janaki Finance Co. Ltd.	Janaki
9	Pokhara Finance Ltd.	Pokhara	10	Central Finance Ltd.	PFCL
11	Multipurpose Finance Co. Ltd	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Ltd.	CMerchant	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	Manjushree Financial Institution Ltd.	Manju
17	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Womi Laghubitta Bittiya Sanstha Ltd.	Womi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
19	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	20	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF
21	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF	22	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
23	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF	24	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF
25	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF	26	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF
27	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF	28	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF
29	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF	30	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF
31	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	32	Support Microfinance Bittiya Sanstha Ltd.	Support
33	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	ACHautari	34	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
35	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	36	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans
37	Ganapati Laghubitta Bittiya Sanstha Ltd.	Ganapati	38	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
39	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	40	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
41	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	42	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
43	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	44	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
45	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	46	Summit Laghubitta Bittiya Sanstha Limited	Summit
47	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	48	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
49	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	50	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
51	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	52	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa
53	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	54	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
55	WEAN Laghubitta Bittiya Sanstha Limited	WEAN	56	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
57	BPW Laghubitta Bittiya Sanstha Limited	BPW	58	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
59	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	60	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
61	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	62	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
63	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	64	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)
65	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	66	Super Laghubitta Bittiya Sanstha Limited	Super
67	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	68	Deurali Laghubitta Bittiya Sanstha Limited	Deurali
69	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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