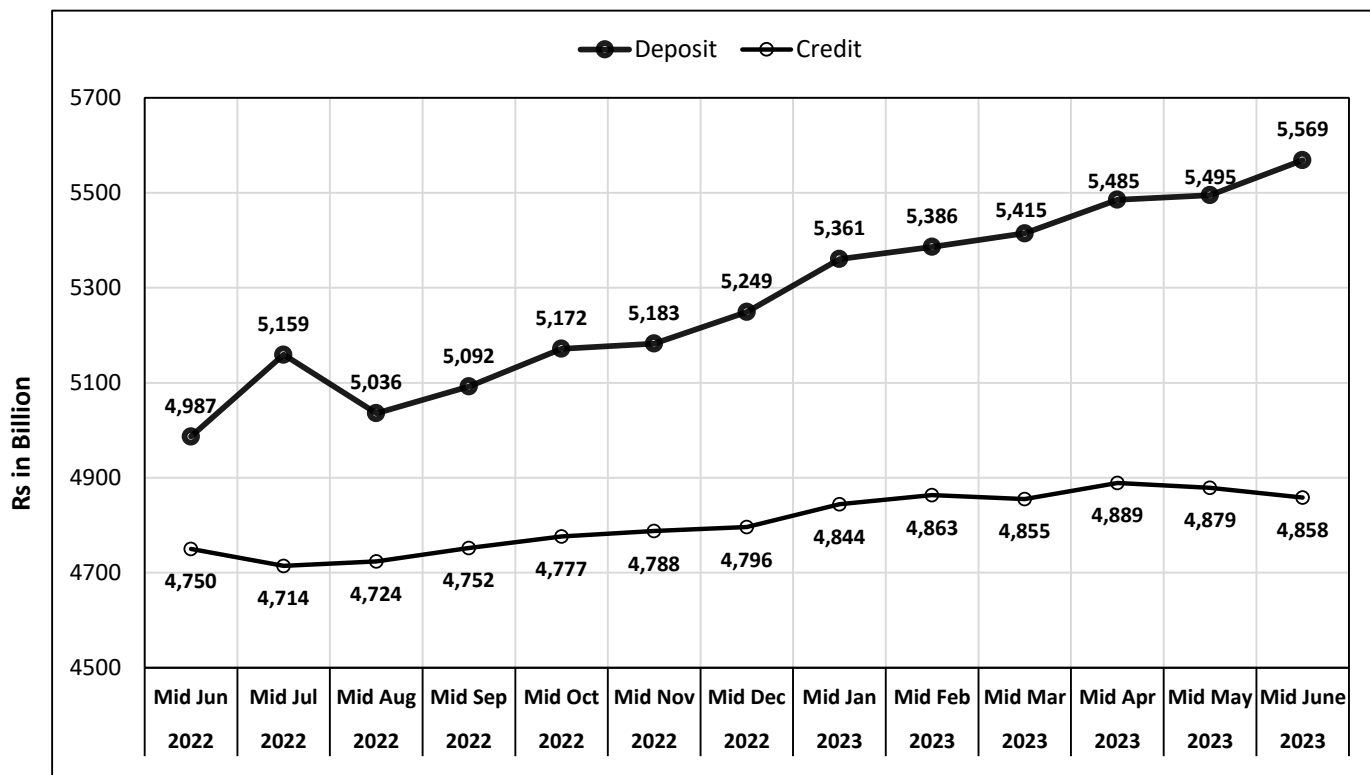


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Jeth  
(Mid-June, 2023)

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

## Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Finance	Infrastructure Development Bank	Total
Data available , out of total number	21	17	17	63	1	119
Total Number of Licensed BFIs	21	17	17	63	1	119

- 5 All the amount in this report are in million of rupees.
- 6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.

## Major Financial Indicators

as on Jeth End, 2080 (Mid-June, 2023)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	91.25	10.21	2.02	103.48
2	Total Credit/GDP	79.91	8.65	1.72	90.28
3	Total Credit/ Total Deposit	87.58	84.68	84.90	87.24
4	CD Ratio	83.97	83.91	83.92	83.96
5	Fixed Deposit/Total Deposit	57.99	68.29	72.75	59.30
6	Saving Deposit/Total Deposit	25.90	22.84	16.93	25.42
7	Current Deposit/Total Deposit	8.92	1.52	0.81	8.03
8	Call Deposit/Total Deposit	6.25	7.29	8.35	6.40
9	NPL/ Total Loan <sup>^</sup>	3.23	3.40	8.19	3.34
10	Total LLP /Total Loan	2.53	2.46	5.84	2.59
11	Deprived Sector Loan/Total Loan <sup>^</sup>	6.43	12.11	7.52	6.88
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	7.24	6.51	7.68	7.18
2	Investment in Gov. Securities/Total Deposit	17.07	16.09	19.18	17.01
3	Total Liquid Assets/Total Deposit	25.01	25.51	32.64	25.21
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	10.09	9.58	14.87	10.14
2	Total Capital/RWA	12.94	12.39	16.90	12.97
<b>D. Financial Access</b>					
1	No. of institutions	21	17	17	55
2	No. of Branches	5,015	1,130	287	6,432
3	No. of Deposit Accounts	43,546,039	6,345,790	774,376	50,666,205
4	No. of Loan Accounts	1,527,353	286,834	41,593	1,855,780
5	No. of Branchless Banking Centers	1,309	21	-	1,330
6	No. of Branchless Banking Customers	319,270	45	-	319,315
7	No. of Mobile Banking Customers	18,220,540	2,722,303	148,216	21,091,059
8	No. of Internet Banking Customers	1,331,969	485,187	13,269	1,830,425
9	No. of ATMs	4,354	345	44	4,743
10	No. of Debit Cards	11,365,860	808,791	59,715	12,234,366
11	No. of Credit Cards	279,663	577	-	280,240
12	No. of Prepaid Cards	133,683	1,466	-	135,149
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>7.99</b>			
	(a) Saving	5.84			
	(b) Fixed	10.27			
	(c) Call	2.31			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>12.53</b>			

**Note:**

Bank balance includes money at call

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

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

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

<sup>^</sup>Data as on Chaitra end of FY2079/80 (2022/23)

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	488,277	558,525	618,798	663,489	666,348	14.39	10.79	0.43
a. Paid-up Capital	330,876	365,820	407,789	424,631	425,027	10.56	11.47	0.09
b. Statutory Reserves	94,150	105,951	120,965	136,628	137,128	12.53	14.17	0.37
c. Retained Earning	4,312	12,331	10,267	(422)	(3,036)	185.98	-16.75	619.62
d. Others Reserves	58,939	74,422	79,777	102,651	107,229	26.27	7.20	4.46
<b>2 BORROWINGS</b>	81,610	275,089	500,434	292,068	277,252	237.08	81.92	-5.07
a. NRB	7,992	118,779	259,218	16,390	3,884	1386.25	118.24	-76.30
b. "A"Class Licensed Institution	5,392	28,829	40,170	35,462	34,830	434.65	39.34	-1.78
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	70,967	68,931	74.06	125.12	-2.87
d. Other Financial Ins.	1,737	1,267	6,027	6,221	7,133	-27.05	375.72	14.65
e. Bonds and Securities	51,679	100,435	136,986	163,027	162,475	94.34	36.39	-0.34
<b>3 DEPOSITS</b>	3,933,738	4,740,066	5,159,175	5,494,874	5,568,601	20.50	8.84	1.34
a. Current	401,130	490,765	465,415	427,585	447,104	22.35	-5.17	4.56
b. Savings	1,224,189	1,592,152	1,402,182	1,409,883	1,415,609	30.06	-11.93	0.41
c. Fixed	1,884,402	2,213,503	2,835,817	3,271,435	3,301,995	17.46	28.11	0.93
d. Call Deposits	387,287	396,693	391,068	337,940	356,121	2.43	-1.42	5.38
e. Others	36,729	46,953	64,694	48,030	47,773	27.84	37.78	-0.54
<b>4 Bills Payable</b>	2,053	3,067	2,782	4,870	3,804	49.42	-9.30	-21.89
<b>5 Other Liabilities</b>	385,596	418,432	424,126	491,859	517,531	8.52	1.36	5.22
1. Loan Loss Provision	78,604	89,594	110,300	163,251	162,980	13.98	23.11	-0.17
2. Interest Suspense a/c	27,582	20,035	19,628	34,375	37,262	-27.36	-2.03	8.40
3. Others	279,410	308,804	294,198	294,233	317,289	10.52	-4.73	7.84
<b>6 Reconciliation A/c</b>	3,427	4,050	512	1,002	438	18.18	-87.36	-56.33
<b>7 Profit &amp; Loss A/c</b>	59,045	69,757	79,497	59,629	69,903	18.14	13.96	17.23
<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,007,791</b>	<b>7,103,876</b>	<b>22.51</b>	<b>11.80</b>	<b>1.37</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	563,630	519,340	509,990	440,899	456,129	-7.86	-1.80	3.45
a. Cash Balance	110,726	116,799	111,631	100,113	95,091	5.48	-4.43	-5.02
Nepalese Notes & Coins	98,161	99,422	108,250	96,347	91,947	1.28	8.88	-4.57
Foreign Currency	12,565	17,377	3,381	3,765	3,144	38.29	-80.55	-16.51
b. Bank Balance	369,615	334,152	302,877	276,630	304,787	-9.59	-9.36	10.18
1. In Nepal Rastra Bank	294,780	273,553	220,659	216,012	244,519	-7.20	-19.34	13.20
2. "A"Class Licensed Institution	27,141	17,905	28,862	17,175	17,450	-34.03	61.19	1.60
3. Other Financial Ins.	3,372	3,275	6,959	4,162	4,020	-2.89	112.50	-3.41
4. In Foreign banks	44,322	39,419	46,397	39,281	38,798	-11.06	17.70	-1.23
c. Money at Call	83,288	68,389	95,482	64,156	56,251	-17.89	39.62	-12.32
<b>2 INVESTMENTS</b>	534,611	732,619	911,435	918,475	949,779	37.04	24.41	3.41
a. Govt. Securities	533,827	721,612	909,783	916,162	947,451	35.18	26.08	3.42
b. Others	784	11,007	1,651	2,313	2,328	1304.07	-85.00	0.66
<b>3 SHARE &amp; OTHER INVESTMENT</b>	171,683	214,313	186,550	210,587	225,412	24.83	-12.95	7.04
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	3,273,096	4,174,616	4,713,537	4,877,398	4,858,078	27.54	12.91	-0.40
<b>4.1 LOANS &amp; ADVANCES</b>	3,270,133	4,170,584	4,709,050	4,874,920	4,855,421	27.54	12.91	-0.40
a. Private Sector	3,156,509	4,014,771	4,493,912	4,700,039	4,675,777	27.19	11.93	-0.52
b. Financial Institutions	110,945	152,818	212,907	171,815	176,478	37.74	39.32	2.71
c. Government Organizations	2,679	2,995	2,231	3,066	3,166	11.81	-25.51	3.28
<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	2,478	2,656	36.09	11.28	7.19
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	412	951	1,733	-	0.00	130.70	-100.00
<b>6 FIXED ASSETS</b>	78,568	82,989	95,030	108,727	109,683	5.63	14.51	0.88
<b>7 OTHER ASSETS</b>	312,752	331,101	353,788	431,058	485,435	5.87	6.85	12.61
a. Accrued Interests	152,797	171,036	199,589	251,212	315,885	11.94	16.69	25.74
b. Others	159,955	160,065	154,198	179,846	169,551	0.07	-3.66	-5.72
<b>8 Expenses not Written off</b>	189	342	219	232	225	81.43	-36.12	-3.04
<b>9 Non Banking Assets</b>	7,076	7,693	10,521	15,778	15,899	8.72	36.76	0.77
<b>10 Reconciliation Account</b>	11,715	5,154	3,241	2,102	2,452	-56.01	-37.12	16.68
<b>11 Profit &amp; Loss A/c</b>	426	407	63	803	784	-4.36	-84.64	-2.31
<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,007,791</b>	<b>7,103,876</b>	<b>22.51</b>	<b>11.80</b>	<b>1.37</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	433,941	500,573	553,626	592,849	595,116	15.35	10.60	0.38
a. Paid-up Capital	284,811	320,629	356,095	369,857	369,857	12.58	11.06	0.00
b. Statutory Reserves	86,033	96,910	110,434	124,759	125,144	12.64	13.96	0.31
c. Retained Earning	8,248	15,897	14,956	4,425	2,091	92.73	-5.92	-52.76
d. Others Reserves	54,850	67,137	72,140	93,807	98,023	22.40	7.45	4.49
<b>2 BORROWINGS</b>	78,942	261,004	462,083	276,855	261,688	230.63	77.04	-5.48
a. NRB	7,810	109,436	229,157	12,472	1,965	1301.19	109.40	-84.24
b. "A"Class Licensed Institution	3,356	26,034	38,482	31,892	28,930	675.65	47.81	-9.29
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	70,967	68,931	74.06	125.12	-2.87
d. Other Financial Ins.	1,737	1,267	5,862	5,929	6,840	-27.05	362.68	15.37
e. Bonds and Securities	51,229	98,488	130,549	155,595	155,022	92.25	32.55	-0.37
<b>3 DEPOSITS</b>	3,490,101	4,204,913	4,545,157	4,842,862	4,910,434	20.48	8.09	1.40
a. Current	389,700	475,545	453,605	418,733	437,846	22.03	-4.61	4.56
b. Savings	1,087,517	1,426,355	1,261,715	1,266,187	1,271,705	31.16	-11.54	0.44
c. Fixed	1,646,630	1,919,565	2,436,953	2,818,492	2,847,696	16.58	26.95	1.04
d. Call Deposits	332,548	338,330	329,895	293,158	306,967	1.74	-2.49	4.71
e. Others	33,706	45,117	62,988	46,293	46,221	33.85	39.61	-0.16
<b>4 Bills Payable</b>	2,036	3,003	2,740	4,849	3,767	47.47	-8.75	-22.31
<b>5 Other Liabilities</b>	350,780	383,438	384,228	439,685	462,651	9.31	0.21	5.22
1. Loan Loss Provision	67,444	77,889	95,409	142,496	142,412	15.49	22.49	-0.06
2. Interest Suspense a/c	16,882	11,631	10,334	21,814	24,027	-31.11	-11.15	10.14
3. Others	266,454	293,919	278,486	275,375	296,212	10.31	-5.25	7.57
<b>6 Reconciliation A/c</b>	3,286	3,962	516	998	432	20.59	-86.98	-56.71
<b>7 Profit &amp; Loss A/c</b>	54,484	63,462	72,201	54,862	64,336	16.48	13.77	17.27
<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,212,961</b>	<b>6,298,424</b>	<b>22.81</b>	<b>11.07</b>	<b>1.38</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	462,843	447,432	420,838	375,751	389,766	-3.33	-5.94	3.73
a. Cash Balance	100,912	107,227	102,537	90,883	86,308	6.26	-4.37	-5.03
Nepalese Notes & Coins	88,499	89,926	99,279	87,376	83,348	1.61	10.40	-4.61
Foreign Currency	12,412	17,301	3,258	3,507	2,960	39.38	-81.17	-15.60
b. Bank Balance	327,901	304,444	268,141	241,040	269,437	-7.15	-11.92	11.78
1. In Nepal Rastra Bank	275,162	256,583	203,810	189,667	218,373	-6.75	-20.57	15.14
2. "A"Class Licensed Institution	8,186	8,327	17,786	11,884	12,112	1.73	113.58	1.92
3. Other Financial Ins.	233	119	149	210	156	-48.76	25.05	-25.62
4. In Foreign banks	44,320	39,414	46,395	39,279	38,796	-11.07	17.71	-1.23
c. Money at Call	34,031	35,761	50,160	43,827	34,021	5.08	40.27	-22.37
<b>2 INVESTMENTS</b>	498,252	655,204	820,456	810,380	840,461	31.50	25.22	3.71
a. Govt. Securities	497,643	644,196	818,804	808,092	838,173	29.45	27.10	3.72
b. Others	609	11,007	1,651	2,288	2,288	1707.57	-85.00	0.01
<b>3 SHARE &amp; OTHER INVESTMENT</b>	164,516	202,553	175,230	198,515	213,219	23.12	-13.49	7.41
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	2,910,231	3,719,600	4,182,299	4,322,696	4,300,488	27.81	12.44	-0.51
<b>4.1 LOANS &amp; ADVANCES</b>	2,907,269	3,715,568	4,177,812	4,320,218	4,297,832	27.80	12.44	-0.52
a. Private Sector	2,801,001	3,579,832	4,025,452	4,170,967	4,143,950	27.81	12.45	-0.65
b. Financial Institutions	103,588	132,741	150,129	146,189	150,719	28.14	13.10	3.10
c. Government Organizations	2,679	2,995	2,231	3,063	3,163	11.81	-25.51	3.28
<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	2,478	2,656	36.09	11.28	7.19
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	412	951	1,733	-	0.00	130.70	-100.00
<b>6 FIXED ASSETS</b>	69,840	75,298	85,850	96,957	97,760	7.82	14.01	0.83
<b>7 OTHER ASSETS</b>	290,073	307,472	322,804	391,397	440,849	6.00	4.99	12.63
a. Accrued Interests	136,304	155,810	177,208	221,770	281,992	14.31	13.73	27.15
b. Others	153,770	151,662	145,596	169,626	158,857	-1.37	-4.00	-6.35
<b>8 Expenses not Written off</b>	169	241	219	231	224	42.75	-9.50	-3.04
<b>9 Non Banking Assets</b>	5,945	6,736	8,665	13,192	13,208	13.31	28.63	0.12
<b>10 Reconciliation Account</b>	11,569	5,074	3,240	2,100	2,449	-56.14	-36.14	16.62
<b>11 Profit &amp; Loss A/c</b>	133	332	-	10	-	150.03	-100.00	-100.00
<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,212,961</b>	<b>6,298,424</b>	<b>22.81</b>	<b>11.07</b>	<b>1.38</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-May	Mid-June	% Change		
		2020	2021	2022	2023	2023	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	39,284	41,688	47,312	52,522	52,656	6.12	13.49	0.25
	a. Paid-up Capital	31,964	32,232	36,994	39,786	40,182	0.84	14.77	0.99
	b. Statutory Reserves	5,096	6,135	7,072	8,247	8,278	20.38	15.28	0.37
	c. Retained Earning	(186)	505	(282)	54	(296)	-371.49	-155.77	-651.52
	d. Others Reserves	2,410	2,816	3,528	4,435	4,492	16.87	25.27	1.29
<b>2</b>	<b>BORROWINGS</b>	136	9,690	26,259	11,316	11,997	7030.46	170.98	6.02
	a. NRB	136	7,590	20,104	2,738	1,000	5485.23	164.87	-63.48
	b. "A"Class Licensed Institution	-	1,100	500	1,800	4,200	0.00	-54.55	133.33
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	165	293	293	0.00	0.00	0.00
	e. Bonds and Securities	-	1,000	5,490	6,485	6,505	0.00	448.95	0.31
<b>3</b>	<b>DEPOSITS</b>	354,778	445,827	509,490	544,168	549,413	25.66	14.28	0.96
	a. Current	9,263	13,929	9,932	7,938	8,373	50.38	-28.70	5.49
	b. Savings	112,816	139,864	120,613	125,053	125,497	23.97	-13.76	0.36
	c. Fixed	188,006	243,409	327,121	374,103	375,181	29.47	34.39	0.29
	d. Call Deposits	44,048	48,417	51,614	36,823	40,075	9.92	6.60	8.83
	e. Others	646	207	211	252	287	-67.87	1.50	14.04
<b>4</b>	<b>Bills Payable</b>	15	41	42	19	36	178.27	1.53	92.82
<b>5</b>	<b>Other Liabilities</b>	15,497	19,406	23,291	32,686	34,736	25.22	20.02	6.27
	1. Loan Loss Provision	4,242	6,431	9,405	14,149	13,996	51.62	46.24	-1.08
	2. Interest Suspense a/c	1,470	1,138	1,129	3,416	4,125	-22.63	-0.72	20.75
	3. Others	9,785	11,837	12,757	15,121	16,616	20.97	7.77	9.88
<b>6</b>	<b>Reconciliation A/c</b>	141	76	0	0	0	-46.09	-99.99	-86.65
<b>7</b>	<b>Profit &amp; Loss A/c</b>	3,577	5,224	6,340	3,927	4,675	46.05	21.35	19.04
	<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>644,638</b>	<b>653,514</b>	<b>26.25</b>	<b>17.39</b>	<b>1.38</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	76,518	55,300	69,497	51,328	51,724	-27.73	25.67	0.77
	a. Cash Balance	7,918	8,134	7,505	7,791	7,416	2.74	-7.73	-4.82
	Nepalese Notes & Coins	7,765	8,059	7,383	7,533	7,232	3.78	-8.39	-4.00
	Foreign Currency	153	76	123	258	184	-50.29	62.05	-28.87
	b. Bank Balance	28,987	22,731	24,830	28,774	28,362	-21.58	9.23	-1.43
	1. In Nepal Rastra Bank	15,492	13,432	13,435	21,951	21,776	-13.30	0.02	-0.80
	2. "A"Class Licensed Institution	12,441	7,619	6,642	3,980	3,981	-38.76	-12.83	0.04
	3. Other Financial Ins.	1,052	1,676	4,752	2,841	2,603	59.21	183.58	-8.37
	4. In Foreign banks	3	5	2	2	2	89.32	-64.18	0.00
	c. Money at Call	39,613	24,435	37,162	14,763	15,946	-38.32	52.08	8.01
<b>2</b>	<b>INVESTMENTS</b>	28,288	56,879	68,793	87,092	88,459	101.07	20.95	1.57
	a. Govt. Securities	28,113	56,879	68,793	87,067	88,419	102.33	20.95	1.55
	b. Others	175	-	-	25	40	-100.00	0.00	60.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4,484	8,062	8,446	8,564	8,729	79.79	4.77	1.93
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	<b>(Including Bills Purchased)</b>	287,580	383,480	444,934	462,095	465,258	33.35	16.03	0.68
	<b>4.1 LOANS &amp; ADVANCES</b>	287,580	383,480	444,934	462,095	465,258	33.35	16.03	0.68
	a. Private Sector	284,009	369,145	386,815	441,468	444,584	29.98	4.79	0.71
	b. Financial Institutions	3,571	14,335	58,120	20,623	20,671	301.39	305.44	0.23
	c. Government Organizations	-	-	-	3	3	0.00	0.00	0.00
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	6,094	5,673	6,410	8,468	8,524	-6.92	13.00	0.66
<b>7</b>	<b>OTHER ASSETS</b>	9,692	11,972	13,338	24,873	28,486	23.52	11.41	14.52
	a. Accrued Interests	5,555	6,166	7,075	16,857	20,632	10.99	14.75	22.40
	b. Others	4,137	5,806	6,263	8,017	7,854	40.34	7.87	-2.04
<b>8</b>	<b>Expenses not Written off</b>	17	0	-	-	-	-97.19	-100.00	0.00
<b>9</b>	<b>Non Banking Assets</b>	599	489	1,258	1,793	1,886	-18.33	157.16	5.16
<b>10</b>	<b>Reconciliation Account</b>	141	78	0	0	0	-45.12	-99.41	0.00
<b>11</b>	<b>Profit &amp; Loss A/c</b>	15	21	56	423	448	41.19	172.42	5.82
	<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>644,638</b>	<b>653,514</b>	<b>26.25</b>	<b>17.39</b>	<b>1.38</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% Change			
	2020	2021	2022	2023	2023*	2/1	3/2	5/4	
<b>1 CAPITAL FUND</b>	15,051	16,264	17,861	18,117	18,576	8.05	9.82	2.53	
a. Paid-up Capital	14,101	12,959	14,700	14,987	14,987	-8.10	13.44	0.00	
b. Statutory Reserves	3,021	2,907	3,459	3,622	3,706	-3.79	19.01	2.32	
c. Retained Earning	(3,750)	(4,071)	(4,408)	(4,901)	(4,831)	8.54	8.29	-1.44	
d. Others Reserves	1,680	4,469	4,110	4,409	4,714	166.09	-8.05	6.90	
<b>2 BORROWINGS</b>	2,531	4,395	12,092	3,897	3,567	73.60	175.15	-8.47	
a. NRB	46	1,753	9,957	1,179	919	3729.83	468.05	-22.07	
b. "A"Class Licensed Institution	2,036	1,695	1,188	1,770	1,700	-16.73	-29.93	-3.95	
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	947	110.38	0.05	0.03	
<b>3 DEPOSITS</b>	88,858	89,326	104,528	107,844	108,753	0.53	17.02	0.84	
a. Current	2,167	1,290	1,878	915	885	-40.48	45.55	-3.33	
b. Savings	23,856	25,932	19,854	18,644	18,407	8.70	-23.44	-1.27	
c. Fixed	49,766	50,529	71,743	78,840	79,117	1.53	41.98	0.35	
d. Call Deposits	10,691	9,945	9,558	7,959	9,080	-6.98	-3.89	14.07	
e. Others	2,377	1,629	1,496	1,485	1,264	-31.47	-8.20	-14.87	
<b>4 Bills Payable</b>	2	23	0	3	1	1240.71	-98.23	-73.43	
<b>5 Other Liabilities</b>	19,319	15,588	16,607	19,488	20,144	-19.31	6.53	3.36	
1. Loan Loss Provision	6,918	5,274	5,486	6,607	6,572	-23.77	4.03	-0.53	
2. Interest Suspense a/c	9,230	7,267	8,165	9,144	9,110	-21.27	12.36	-0.37	
3. Others	3,171	3,048	2,955	3,737	4,462	-3.89	-3.04	19.39	
<b>6 Reconciliation A/c</b>	0	12	(4)	4	5	21673.05	-134.24	41.42	
<b>7 Profit &amp; Loss A/c</b>	984	1,071	957	839	892	8.84	-10.71	6.26	
<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>150,192</b>	<b>151,937</b>	<b>-0.05</b>	<b>20.02</b>	<b>1.16</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	24,269	16,607	19,655	13,820	14,639	-31.57	18.35	5.92	
a. Cash Balance	1,897	1,438	1,588	1,438	1,367	-24.21	10.48	-4.92	
Nepalese Notes & Coins	1,897	1,438	1,588	1,438	1,367	-24.21	10.48	-4.93	
Foreign Currency	0	0	0	0	0	-37.48	-41.58	536.71	
b. Bank Balance	12,727	6,977	9,906	6,816	6,988	-45.18	41.99	2.52	
1. In Nepal Rastra Bank	4,126	3,538	3,414	4,394	4,371	-14.25	-3.50	-0.53	
2. "A"Class Licensed Institution	6,514	1,959	4,434	1,311	1,357	-69.93	126.38	3.51	
3. Other Financial Ins.	2,087	1,480	2,058	1,110	1,260	-29.09	39.05	13.46	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	9,644	8,193	8,160	5,566	6,284	-15.05	-0.40	12.89	
<b>2 INVESTMENTS</b>	8,072	20,536	22,186	21,002	20,859	154.42	8.03	-0.68	
a. Govt. Securities	8,072	20,536	22,186	21,002	20,859	154.42	8.03	-0.68	
b. Others	-	-	-	-	-	0.00	0.00	0.00	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,683	3,698	2,875	3,509	3,464	37.79	-22.26	-1.28	
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	75,284	71,536	86,303	92,607	92,331	-4.98	20.64	-0.30	
<b>4.1 LOANS &amp; ADVANCES</b>	75,284	71,536	86,303	92,607	92,331	-4.98	20.64	-0.30	
a. Private Sector	71,499	65,795	81,645	87,604	87,243	-7.98	24.09	-0.41	
b. Financial Institutions	3,785	5,742	4,658	5,003	5,088	51.69	-18.87	1.69	
c. Government Organizations	-	-	-	-	-	0.00	0.00	0.00	
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00	
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00	
<b>6 FIXED ASSETS</b>	2,634	2,019	2,771	3,302	3,399	-23.36	37.25	2.94	
<b>7 OTHER ASSETS</b>	12,986	11,657	17,646	14,788	16,101	-10.23	51.37	8.88	
a. Accrued Interests	10,938	9,061	15,306	12,585	13,261	-17.16	68.93	5.37	
b. Others	2,048	2,597	2,340	2,203	2,840	26.78	-9.90	28.91	
<b>8 Expenses not Written off</b>	3	100	-	1	1	3834.00	-100.00	-2.98	
<b>9 Non Banking Assets</b>	533	468	599	793	806	-12.08	27.99	1.67	
<b>10 Reconciliation Account</b>	4	2	(0)	1	3	-56.22	-111.62	117.27	
<b>11 Profit &amp; Loss A/c</b>	279	55	6	370	336	-80.35	-88.25	-9.07	
<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>150,192</b>	<b>151,937</b>	<b>-0.05</b>	<b>20.02</b>	<b>1.16</b>	



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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	232,951	224,341	330,008	359,215	400,674	-3.70	47.10	11.54
1.1 Deposit Liabilities	227,205	215,183	305,976	336,939	376,235	-5.29	42.19	11.66
1.1.1 Saving A/c	53,627	43,601	76,032	75,266	82,905	-18.70	74.38	10.15
1.1.2 Fixed A/c	157,021	166,935	223,748	254,578	285,455	6.31	34.03	12.13
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	17,818	19,612	-9.59	67.27	10.07
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	36,644	41,504	2.23	71.84	13.26
1.1.2.3 6 Months to 1 Year Fixed A/	74,620	69,135	99,440	87,647	97,958	-7.35	43.83	11.76
1.1.2.4 Above 1 Year	56,898	72,595	81,297	112,470	126,382	27.59	11.99	12.37
1.1.3 Call Deposit	16,291	4,443	6,111	7,057	7,835	-72.73	37.55	11.02
1.1.4 Certificate of Deposits	266	204	85	38	40	-23.26	-58.37	7.01
1.2 Others	5,746	9,158	24,032	22,276	24,439	59.39	162.41	9.71
<b>2 Commission/Fee Expense</b>	1,695	1,735	3,121	2,757	3,284	2.36	79.87	19.13
<b>3 Employees Expenses</b>	42,145	48,174	53,727	45,228	49,795	14.30	11.53	10.10
<b>4 Office Operating Expenses</b>	32,395	33,544	38,326	31,157	34,866	3.55	14.26	11.91
<b>5 Exchange Fluctuation Loss</b>	6	1	105	89	11	-74.82	7277.31	-87.28
5.1 Due to Change in Exchange Rates	5	1	34	72	-	-74.17	2639.35	-100.00
5.2 Due to Foreign Currency Transactions	1	0	71	16	11	-78.28	36644.30	-30.72
<b>6 Non-Operatiing Expenses</b>	463	89	369	244	301	-80.71	313.83	22.98
<b>7. Provision for Risk</b>	33,869	39,014	25,497	53,617	53,780	15.19	-34.65	0.30
7.1 Loan loss Provision	33,522	38,874	25,367	53,592	53,727	15.96	-34.74	0.25
7.1.1 General Loan loss Provision	17,257	25,113	12,849	16,161	16,292	45.52	-48.83	0.81
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	8,953	9,060	94.45	-58.22	1.19
7.1.1.2 Watch List Provision	6,336	3,878	3,976	7,208	7,232	-38.80	2.54	0.34
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	35,022	34,569	-10.96	-10.06	-1.29
7.1.3 Additional Loan Loss Provision	1,171	321	430	2,410	2,867	-72.60	34.16	18.97
7.2. Provision for Non-Banking Assets	124	48	13	-	28	-60.90	-72.47	0.00
7.3. Provision for Loss on Investment	92	3	98	24	24	-96.39	2840.70	2.05
7.4. Provision for Loss of Other Assets	131	88	19	1	1	-32.93	-78.72	22.01
<b>8 Loan Written Off</b>	411	814	1,607	2,097	2,246	97.97	97.46	7.14
<b>9 Provision for Staff Bonus</b>	7,499	9,238	11,766	8,450	10,576	23.20	27.35	25.17
<b>10 Provision for Income Tax</b>	24,783	30,913	34,273	26,274	30,795	24.73	10.87	17.21
<b>11 Others</b>	36	248	7	21	21	593.60	-97.24	0.18
<b>12 Net Profit</b>	58,924	71,306	83,438	62,607	73,806	21.01	17.01	17.89
<b>TOTAL EXPENSES</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>591,753</b>	<b>660,156</b>	<b>5.57</b>	<b>26.74</b>	<b>11.56</b>
<b>Income</b>								
<b>1. Interest Income</b>	378,136	372,972	509,366	536,474	599,969	-1.37	36.57	11.84
1.1. On Loans and Advance	350,654	342,440	464,186	482,188	538,975	-2.34	35.55	11.78
1.2. On Investment	19,023	25,974	38,306	44,876	50,590	36.54	47.48	12.73
1.2.1 Government Bonds	17,635	23,335	35,010	41,550	46,782	32.33	50.03	12.59
1.2.2 Foreign Bonds	109	215	341	173	200	97.64	59.06	15.63
1.2.3 NRB Bonds	1,038	589	343	421	491	-43.27	-41.74	16.52
1.2.4 Deventure & Bonds	242	1,835	2,612	2,732	3,117	658.86	42.30	14.11
1.3 Agency Balance	640	169	174	649	758	-73.59	3.00	16.92
1.4 On Call Deposit	4,459	1,193	1,460	2,086	2,248	-73.23	22.31	7.80
1.5 Others	3,360	3,196	5,239	6,676	7,397	-4.90	63.95	10.80
<b>2. Comission &amp; Discount</b>	19,439	24,942	27,259	23,016	25,581	28.31	9.29	11.15
2.1 Bills Purchase & Discount	194	228	310	208	235	17.68	35.78	12.97
2.2 Comission	15,925	20,920	22,861	17,898	19,590	31.37	9.28	9.46
2.3 Others	3,321	3,794	4,088	4,910	5,756	14.24	7.75	17.23
<b>3 Income From Exchange Fluctuation</b>	10,780	10,913	8,121	4,718	5,161	1.23	-25.58	9.38
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	445	489	1.77	-23.41	9.85
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	4,273	4,672	1.15	-25.89	9.34
<b>4 Other Operating Income</b>	11,434	16,789	12,504	7,973	8,932	46.84	-25.52	12.04
<b>5 Non Operating Income</b>	2,353	8,176	3,584	1,410	1,442	247.49	-56.17	2.26
<b>6 Provision Written Back</b>	12,606	24,835	20,530	17,234	17,549	97.02	-17.33	1.83
<b>7 Recovery from Written off Loan</b>	449	760	669	160	168	69.26	-12.00	4.95
<b>8 Income from Extra Ordinary Expenses</b>	(98)	12	156	(21)	498	-111.72	1252.34	-2479.39
<b>9 Net Loss</b>	79	19	56	789	856	-75.98	197.60	8.49
<b>TOTAL INCOME</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>591,753</b>	<b>660,156</b>	<b>5.57</b>	<b>26.74</b>	<b>11.56</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	199,997	194,409	284,750	305,659	341,479	-2.79	46.47	11.72
1.1 Deposit Liabilities	194,436	185,438	262,357	284,804	318,569	-4.63	41.48	11.86
1.1.1 Saving A/c	45,353	37,545	67,417	66,549	73,353	-17.22	79.56	10.22
1.1.2 Fixed A/c	135,903	143,928	189,890	212,413	238,713	5.91	31.93	12.38
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	10,118	11,203	-2.82	28.09	10.72
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	29,615	33,750	-5.47	80.19	13.96
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	70,596	79,010	-10.87	41.06	11.92
1.1.2.4 Above 1 Year	50,304	66,414	75,530	102,083	114,749	32.02	13.73	12.41
1.1.3 Call Deposit	12,915	3,760	4,966	5,805	6,463	-70.89	32.07	11.33
1.1.4 Certificate of Deposits	266	204	85	38	40	-23.26	-58.37	7.01
1.2 Others	5,561	8,971	22,393	20,855	22,909	61.33	149.62	9.85
<b>2 Commission/Fee Expense</b>	1,678	1,693	3,057	2,681	3,186	0.90	80.52	18.83
<b>3 Employees Expenses</b>	36,655	42,824	47,172	39,500	43,484	16.83	10.15	10.09
<b>4 Office Operating Expenses</b>	27,815	29,235	33,086	26,648	29,886	5.10	13.17	12.15
<b>5 Exchange Fluctuation Loss</b>	-	0	104	89	11	0.00	283053.30	-87.28
5.1 Due to Change in Exchange Rates	-	0	33	72	-	0.00	89470.89	-100.00
5.2 Due to Foreign Currency Transactions	-	-	71	16	11	0.00	0.00	-30.72
<b>6 Non-Operating Expenses</b>	458	78	312	214	270	-83.03	301.60	26.23
<b>7. Provision for Risk</b>	28,699	32,424	21,637	44,885	45,189	12.98	-33.27	0.68
7.1 Loan loss Provision	28,485	32,326	21,538	44,863	45,166	13.48	-33.37	0.68
7.1.1 General Loan loss Provision	14,922	21,420	11,093	13,831	13,971	43.54	-48.21	1.02
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	8,495	8,556	82.43	-58.82	0.71
7.1.1.2 Watch List Provision	4,772	2,904	3,468	5,336	5,416	-39.15	19.42	1.50
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	28,820	28,561	-14.36	-6.65	-0.90
7.1.3 Additional Loan Loss Provision	1,032	174	427	2,212	2,634	-83.14	145.12	19.06
7.2. Provision for Non-Banking Assets	-	7	-	-	-	0.00	-100.00	0.00
7.3. Provision for Loss on Investment	91	3	95	22	23	-96.73	3082.32	2.18
7.4. Provision for Loss of Other Assets	122	88	3	-	-	-27.64	-96.10	0.00
<b>8 Loan Written Off</b>	385	708	1,489	1,966	2,108	83.94	110.40	7.25
<b>9 Provision for Staff Bonus</b>	6,917	8,146	10,673	7,801	9,811	17.77	31.01	25.77
<b>10 Provision for Income Tax</b>	22,858	27,592	30,803	24,222	28,245	20.71	11.63	16.61
<b>11 Others</b>	33	248	7	16	16	649.25	-97.29	0.23
<b>12 Net Profit</b>	54,351	63,374	74,801	57,163	67,232	16.60	18.03	17.61
<b>TOTAL EXPENSES</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>510,843</b>	<b>570,918</b>	<b>5.50</b>	<b>26.74</b>	<b>11.76</b>
<b>Income</b>								
<b>1. Interest Income</b>	328,666	326,157	442,405	462,413	517,920	-0.76	35.64	12.00
1.1. On Loans and Advance	305,723	298,351	402,230	414,393	463,764	-2.41	34.82	11.91
1.2. On Investment	17,963	23,895	34,586	40,091	45,350	33.02	44.74	13.12
1.2.1 Government Bonds	16,712	21,509	31,700	37,422	42,299	28.71	47.38	13.03
1.2.2 Foreign Bonds	109	215	341	173	200	97.64	59.06	15.63
1.2.3 NRB Bonds	930	398	1	1	1	-57.24	-99.74	11.99
1.2.4 Deventure & Bonds	213	1,774	2,544	2,494	2,850	733.94	43.42	14.27
1.3 Agency Balance	639	169	171	649	758	-73.54	1.01	16.92
1.4 On Call Deposit	1,127	691	673	1,211	1,356	-38.75	-2.59	12.05
1.5 Others	3,214	3,051	4,745	6,070	6,692	-5.08	55.53	10.24
<b>2. Comission &amp; Discount</b>	18,463	23,473	25,927	22,110	24,573	27.14	10.46	11.14
2.1 Bills Purchase & Discount	194	228	310	208	235	17.68	35.78	12.97
2.2 Comission	15,407	20,103	21,943	17,386	19,017	30.48	9.15	9.38
2.3 Others	2,862	3,142	3,674	4,516	5,321	9.78	16.95	17.83
<b>3 Income From Exchange Fluctuation</b>	10,720	10,900	8,083	4,642	5,081	1.68	-25.84	9.47
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	434	479	3.93	-23.51	10.19
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	4,208	4,603	1.37	-26.17	9.40
<b>4 Other Operating Income</b>	9,346	12,990	10,325	6,448	7,243	38.99	-20.52	12.32
<b>5 Non Operating Income</b>	1,859	5,901	3,087	1,243	1,273	217.41	-47.69	2.41
<b>6 Provision Written Back</b>	10,461	20,596	17,299	13,858	14,173	96.88	-16.01	2.27
<b>7 Recovery from Written off Loan</b>	431	706	611	149	157	64.00	-13.46	5.33
<b>8 Income from Extra Ordinary Expenses</b>	(100)	8	156	(21)	498	-108.46	1736.57	-2477.02
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>510,843</b>	<b>570,918</b>	<b>5.50</b>	<b>26.74</b>	<b>11.76</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	25,608	24,027	37,191	43,948	48,639	-6.18	54.79	10.68
1.1 Deposit Liabilities	25,519	23,915	35,908	42,954	47,563	-6.29	50.15	10.73
1.1.1 Saving A/c	6,462	4,871	7,117	7,374	8,045	-24.63	46.12	9.11
1.1.2 Fixed A/c	16,342	18,531	27,825	34,561	38,403	13.39	50.15	11.12
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	6,925	7,584	-27.80	182.42	9.51
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	6,251	6,896	41.94	46.20	10.32
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	14,024	15,602	36.41	61.06	11.25
1.1.2.4 Above 1 Year	5,180	4,527	3,944	7,361	8,321	-12.61	-12.87	13.04
1.1.3 Call Deposit	2,715	513	967	1,019	1,115	-81.10	88.34	9.47
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	89	112	1,282	994	1,076	25.95	1042.25	8.26
<b>2 Commission/Fee Expense</b>	16	42	63	76	98	162.17	51.43	29.51
<b>3 Employees Expenses</b>	4,354	4,341	5,225	4,613	5,067	-0.30	20.37	9.85
<b>4 Office Operating Expenses</b>	3,590	3,441	4,096	3,560	3,932	-4.15	19.05	10.46
<b>5 Exchange Fluctuation Loss</b>	6	1	1	-	-	-75.47	-51.89	0.00
5.1 Due to Change in Exchange Rates	5	1	1	-	-	-74.95	-44.06	0.00
5.2 Due to Foreign Currency Transactions	1	0	-	-	-	-78.28	-100.00	0.00
<b>6 Non-Operatiing Expenses</b>	3	11	30	28	28	256.13	166.94	0.09
<b>7. Provision for Risk</b>	3,878	5,678	3,329	7,310	7,184	46.42	-41.38	-1.73
7.1 Loan loss Provision	3,807	5,636	3,301	7,309	7,155	48.05	-41.44	-2.11
7.1.1 General Loan loss Provision	1,863	3,312	1,459	1,946	1,932	77.76	-55.97	-0.74
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	398	444	244.62	-58.36	11.64
7.1.1.2 Watch List Provision	1,147	845	431	1,548	1,488	-26.39	-48.99	-3.92
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	5,356	5,168	23.83	-20.46	-3.51
7.1.3 Additional Loan Loss Provision	75	10	2	7	55	-86.38	-82.35	651.53
7.2. Provision for Non-Banking Assets	66	42	10	-	28	-36.73	-76.01	0.00
7.3. Provision for Loss on Investment	0	0	2	1	1	-27.24	628.62	0.00
7.4. Provision for Loss of Other Assets	5	-	15	-	-	-100.00	0.00	0.00
<b>8 Loan Written Off</b>	4	14	36	102	103	272.70	150.56	1.54
<b>9 Provision for Staff Bonus</b>	473	828	987	572	668	75.10	19.22	16.84
<b>10 Provision for Income Tax</b>	1,627	2,486	3,010	1,815	2,173	52.83	21.09	19.69
<b>11 Others</b>	0	-	-	-	-	-100.00	0.00	0.00
<b>12 Net Profit</b>	3,804	5,935	6,970	4,297	5,110	56.04	17.44	18.91
<b>TOTAL EXPENSES</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>66,320</b>	<b>73,002</b>	<b>7.94</b>	<b>30.20</b>	<b>10.07</b>
<b>Income</b>								
<b>1. Interest Income</b>	39,332	38,436	55,444	61,169	67,623	-2.28	44.25	10.55
1.1. On Loans and Advance	36,071	36,443	51,703	56,359	62,361	1.03	41.87	10.65
1.2. On Investment	781	1,525	2,732	3,636	3,982	95.21	79.15	9.50
1.2.1 Government Bonds	739	1,399	2,485	3,314	3,600	89.36	77.57	8.63
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	41	122	247	320	380	195.11	101.96	18.52
1.2.4 Deventure & Bonds	1	4	1	2	2	286.52	-77.28	10.23
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00
1.4 On Call Deposit	2,413	348	606	646	656	-85.58	74.16	1.49
1.5 Others	67	119	403	528	624	78.91	238.16	18.24
<b>2. Comission &amp; Discount</b>	915	1,273	1,051	756	844	39.02	-17.45	11.57
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	496	677	733	417	469	36.36	8.33	12.33
2.3 Others	419	596	317	339	375	42.17	-46.75	10.63
<b>3 Income From Exchange Fluctuation</b>	60	13	38	76	80	-79.13	201.05	4.20
3.1 Due to Change in Exchange Rate	26	(1)	1	11	10	-102.03	-276.30	-3.70
3.2 Due to Foreign Currency Trans.	34	13	37	66	69	-61.19	181.46	5.51
<b>4 Other Operating Income</b>	1,504	2,257	1,684	1,231	1,370	50.12	-25.40	11.26
<b>5 Non Operating Income</b>	180	1,556	219	86	86	764.21	-85.95	0.63
<b>6 Provision Written Back</b>	1,353	3,211	2,407	2,572	2,546	137.39	-25.06	-1.02
<b>7 Recovery from Written off Loan</b>	3	49	41	6	6	1364.12	-16.21	0.00
<b>8 Income from Extra Ordinary Expenses</b>	-	-	-	-	-	0.00	0.00	0.00
<b>9 Net Loss</b>	15	11	56	423	447	-25.97	419.56	5.64
<b>TOTAL INCOME</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>66,320</b>	<b>73,002</b>	<b>7.94</b>	<b>30.20</b>	<b>10.07</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	7,345	5,905	8,067	9,609	10,556	-19.61	36.60	9.86
1.1 Deposit Liabilities	7,250	5,830	7,710	9,181	10,102	-19.58	32.24	10.03
1.1.1 Saving A/c	1,811	1,185	1,498	1,343	1,507	-34.58	26.43	12.18
1.1.2 Fixed A/c	4,777	4,476	6,033	7,604	8,339	-6.30	34.79	9.66
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	774	825	7.68	97.88	6.54
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	778	857	45.37	22.89	10.21
1.1.2.3 6 Months to 1 Year Fixed A/	2,650	1,903	2,827	3,027	3,345	-28.19	48.59	10.53
1.1.2.4 Above 1 Year	1,414	1,654	1,823	3,026	3,311	17.02	10.23	9.44
1.1.3 Call Deposit	662	170	179	233	256	-74.38	5.49	9.89
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	428	454	-21.92	376.45	6.16
<b>2 Commission/Fee Expense</b>	1	-	1	0	0	-100.00	0.00	96.70
<b>3 Employees Expenses</b>	1,136	1,009	1,329	1,115	1,244	-11.23	31.82	11.56
<b>4 Office Operating Expenses</b>	990	868	1,143	949	1,048	-12.36	31.75	10.41
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	2	0	27	2	2	-85.43	10983.72	0.79
<b>7. Provision for Risk</b>	1,293	911	532	1,421	1,407	-29.52	-41.62	-0.97
7.1 Loan loss Provision	1,229	911	528	1,420	1,407	-25.88	-42.01	-0.98
7.1.1 General Loan loss Provision	471	381	298	384	389	-19.23	-21.72	1.29
7.1.1.1 Pass Loan Loss Provision	55	252	221	60	60	358.80	-12.28	0.51
7.1.1.2 Watch List Provision	416	129	77	324	329	-69.01	-40.13	1.43
7.1.2 Special Loan Loss Provision	694	394	228	846	840	-43.28	-42.01	-0.79
7.1.3 Additional Loan Loss Provision	64	137	2	190	178	114.82	-98.56	-6.40
7.2. Provision for Non-Banking Assets	58	-	3	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	0	-	0	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	5	-	-	1	1	-100.00	0.00	22.01
<b>8 Loan Written Off</b>	22	92	81	29	35	308.77	-11.01	18.98
<b>9 Provision for Staff Bonus</b>	109	264	106	77	98	142.33	-59.94	26.15
<b>10 Provision for Income Tax</b>	298	834	460	236	377	179.80	-44.84	59.25
<b>11 Others</b>	3	-	0	4	4	-100.00	0.00	0.00
<b>12 Net Profit</b>	770	1,996	1,666	1,146	1,465	159.33	-16.56	27.81
<b>TOTAL EXPENSES</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>14,590</b>	<b>16,237</b>	<b>-0.75</b>	<b>12.91</b>	<b>11.28</b>
<b>Income</b>								
<b>1. Interest Income</b>	10,138	8,379	11,517	12,892	14,425	-17.34	37.44	11.90
1.1. On Loans and Advance	8,861	7,645	10,253	11,436	12,850	-13.72	34.11	12.37
1.2. On Investment	279	554	988	1,149	1,258	98.59	78.49	9.52
1.2.1 Government Bonds	184	427	826	813	883	131.97	93.47	8.58
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	100	110	3.64	38.34	10.14
1.2.4 Deventure & Bonds	28	58	67	236	265	104.85	15.64	12.50
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00
1.4 On Call Deposit	919	155	181	229	236	-83.13	16.89	3.13
1.5 Others	79	25	91	78	81	-67.95	256.77	3.73
<b>2. Comission &amp; Discount</b>	61	196	281	149	165	221.90	42.85	10.37
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	94	105	559.38	31.50	11.35
2.3 Others	40	56	96	55	60	41.30	71.21	8.71
<b>3 Income From Exchange Fluctuation</b>	0	-	-	-	-	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0	-	-	-	-	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	584	1,542	496	293	319	164.08	-67.84	9.05
<b>5 Non Operating Income</b>	314	719	278	82	83	129.12	-61.29	1.64
<b>6 Provision Written Back</b>	792	1,027	825	804	830	29.81	-19.70	3.25
<b>7 Recovery from Written off Loan</b>	15	4	16	5	5	-70.13	264.86	0.00
<b>8 Income from Extra Ordinary Expenses</b>	2	3	-	0	0	51.06	-100.00	0.00
<b>9 Net Loss</b>	64	8	-	365	408	-87.39	-100.00	11.79
<b>TOTAL INCOME</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>14,590</b>	<b>16,237</b>	<b>-0.75</b>	<b>12.91</b>	<b>11.28</b>

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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	189,981	273,901	336,187	370,822	368,215	44.17	22.74	-0.70
Fishery Related	5,490	8,956	13,234	14,542	14,968	63.13	47.76	2.93
Mining Related	6,454	8,685	8,789	10,617	11,067	34.58	1.20	4.24
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	788,716	783,908	21.74	6.89	-0.61
Construction	347,420	414,030	190,196	208,927	204,692	19.17	-54.06	-2.03
Electricity, Gas and Water	161,972	207,797	246,839	291,928	296,721	28.29	18.79	1.64
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	74,761	73,075	35.79	15.84	-2.26
Transport, Communication and Public Utilities	97,603	97,505	100,909	98,249	96,523	-0.10	3.49	-1.76
Wholesaler & Retailer	662,828	837,582	947,619	982,149	985,432	26.36	13.14	0.33
Finance, Insurance and Real Estate	252,638	337,170	375,243	351,693	358,003	33.46	11.29	1.79
Hotel or Restaurant	148,657	183,908	200,494	206,043	207,666	23.71	9.02	0.79
Other Services	150,620	177,036	192,913	201,263	198,691	17.54	8.97	-1.28
Consumption Loans	158,624	233,767	867,483	912,219	925,929	47.37	271.09	1.50
Local Government	1,583	1,539	1,125	1,126	1,126	-2.79	-26.88	0.00
Others	472,099	641,727	421,635	337,554	332,066	35.93	-34.30	-1.63
<b>TOTAL</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,850,608</b>	<b>4,858,082</b>	<b>27.76</b>	<b>12.85</b>	<b>0.15</b>
<b>Productwise</b>								
Term Loan	718,480	932,079	1,196,841	1,450,355	1,476,739	29.73	28.41	1.82
Overdraft*	488,596	634,300	718,773	239,231	232,611	29.82	13.32	-2.77
Cash Credit Loan*	-	-	-	528,984	516,309	-	-	(2.40)
Trust Receipt Loan/Import Loan	138,316	205,638	78,432	83,329	84,163	48.67	-61.86	1.00
Short Term Working Capital/Demand Loan	702,115	880,234	1,014,048	989,701	972,932	25.37	15.20	-1.69
Residential Personal Home Loan (Up to Rs. 15 million)	252,542	298,258	337,799	347,888	349,385	18.10	13.26	0.43
Real Estate Loan	163,480	183,538	228,255	242,532	246,099	12.27	24.36	1.47
Margin Nature Loan	50,410	106,282	80,508	74,935	74,699	110.84	-24.25	-0.31
Hire Purchase Loan	174,058	160,657	157,162	138,150	136,708	-7.70	-2.18	-1.04
Deprived Sector Loan	201,610	293,414	335,623	310,709	308,804	45.54	14.39	-0.61
Bills Purchased	3,304	4,403	3,130	3,023	3,344	33.28	-28.92	10.63
Other Product	373,101	473,944	558,470	441,772	456,289	27.03	17.83	3.29
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,850,608</b>	<b>4,858,082</b>	<b>27.76</b>	<b>12.85</b>	<b>0.15</b>
<b>Collateral wise</b>								
Gold and Silver	38,427	43,111	52,782	52,236	55,309	12.19	22.43	5.88
Government Securities	465	678	783	3,393	3,469	45.85	15.48	2.24
Non Governmental Securities	39,776	87,213	61,272	58,105	56,578	119.26	-29.74	-2.63
Fixed Deposit Receipts	20,041	29,313	64,221	52,405	54,866	46.27	119.08	4.70
Own	19,704	29,081	64,006	52,179	54,637	47.59	120.09	4.71
Other Licences Institutions	336	232	215	225	229	-31.05	-7.34	1.63
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,292,729	4,296,788	25.18	12.84	0.09
Fixed Assets	2,489,020	3,118,968	3,538,076	3,704,743	3,731,245	25.31	13.44	0.72
Current Assets	424,927	528,641	578,047	587,986	565,543	24.41	9.35	-3.82
Against security of Bill	33,694	47,628	19,623	39,988	38,006	41.35	-58.80	-4.96
Domestic Bills	720	556	880	648	575	-22.76	58.24	-11.23
Foreign Bills	32,974	47,072	18,744	39,340	37,431	42.75	-60.18	-4.85
Against Guarantee	110,038	181,603	195,088	191,823	195,833	65.04	7.43	2.09
Government Guarantee	2,666	2,597	2,307	2,343	2,622	-2.61	-11.17	11.89
Institutional Guarantee	80,995	135,679	136,841	127,891	126,612	67.52	0.86	-1.00
Personal Guarantee	9,330	26,424	37,037	34,789	41,237	183.23	40.16	18.53
Collective Guarantee	8,340	8,130	7,418	8,893	7,669	-2.51	-8.76	-13.76
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	545	554	-6.20	-15.36	1.69
Other Guarantee	6,806	6,990	9,977	17,362	17,139	2.70	42.74	-1.28
Credit Card	1,748	2,152	3,521	4,446	4,566	23.15	63.61	2.69
Others	107,877	133,439	195,625	155,483	152,666	23.70	46.60	-1.81
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,850,608</b>	<b>4,858,082</b>	<b>27.76</b>	<b>12.85</b>	<b>0.15</b>

**Statement of Loans and Advances of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	166,856	242,235	299,987	331,697	328,950	45.18	23.84	-0.83
Fishery Related	4,751	7,816	11,666	12,775	13,219	64.51	49.25	3.48
Mining Related	6,218	8,258	8,386	10,202	10,653	32.81	1.55	4.42
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	755,804	750,970	22.48	6.34	-0.64
Construction	295,117	355,404	154,723	173,990	169,363	20.43	-56.47	-2.66
Electricity, Gas and Water	156,730	202,483	239,756	283,752	288,439	29.19	18.41	1.65
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	72,308	70,652	39.43	16.94	-2.29
Transport, Communication and Public Utilities	75,379	78,828	82,970	82,667	81,300	4.58	5.25	-1.65
Wholesaler & Retailer	605,155	763,650	866,464	895,840	899,066	26.19	13.46	0.36
Finance, Insurance and Real Estate	222,515	287,621	315,353	293,975	299,534	29.26	9.64	1.89
Hotel or Restaurant	133,795	164,941	175,638	178,101	179,589	23.28	6.49	0.84
Other Services	137,370	163,684	177,350	183,078	180,479	19.16	8.35	-1.42
Consumption Loans	137,969	205,358	757,464	759,443	771,098	48.84	268.85	1.53
Local Government	1,539	1,492	1,081	1,081	1,081	-3.04	-27.54	0.00
Others	377,177	513,833	311,215	263,415	256,098	36.23	-39.43	-2.78
<b>TOTAL</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,298,128</b>	<b>4,300,491</b>	<b>28.01</b>	<b>12.34</b>	<b>0.05</b>
<b>Productwise</b>								
Term Loan	623,349	800,512	1,048,407	1,272,990	1,294,287	28.42	30.97	1.67
Overdraft*	421,257	548,651	619,856	172,609	166,880	30.24	12.98	-3.32
Cash Credit Loan*	-	-	-	507,786	495,302	-	-	(2.46)
Trust Receipt Loan/Import Loan	138,308	205,627	78,389	83,216	84,051	48.67	-61.88	1.00
Short Term Working Capital/Demand Loan	684,538	856,327	989,680	956,264	940,007	25.10	15.57	-1.70
Residential Personal Home Loan (Up to Rs. 15 million)	208,419	248,988	279,106	281,159	281,268	19.47	12.10	0.04
Real Estate Loan	141,435	159,139	199,641	211,255	214,621	12.52	25.45	1.59
Margin Nature Loan	41,345	90,921	64,819	57,814	57,536	119.91	-28.71	-0.48
Hire Purchase Loan	144,991	134,893	131,340	116,185	115,052	-6.96	-2.63	-0.97
Deprived Sector Loan	169,090	239,728	279,646	262,508	260,836	41.78	16.65	-0.64
Bills Purchased	3,304	4,403	3,130	3,023	3,344	33.28	-28.92	10.63
Other Product	327,553	427,751	481,430	373,319	387,306	30.59	12.55	3.75
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,298,128</b>	<b>4,300,491</b>	<b>28.01</b>	<b>12.34</b>	<b>0.05</b>
<b>Collateral wise</b>								
Gold and Silver	34,208	38,492	47,816	47,317	50,373	12.52	24.23	6.46
Government Securities	445	670	722	3,354	3,430	50.59	7.70	2.27
Non Governmental Securities	31,998	73,593	47,841	43,408	41,768	130.00	-34.99	-3.78
Fixed Deposit Receipts	16,803	24,777	49,275	43,704	45,447	47.45	98.87	3.99
Own	16,467	24,545	49,060	43,479	45,218	49.06	99.88	4.00
Other Licences Institutions	336	232	215	225	229	-31.05	-7.34	1.63
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,822,295	3,821,340	25.82	12.35	-0.02
Fixed Assets	2,174,097	2,741,246	3,095,794	3,234,350	3,255,837	26.09	12.93	0.66
Current Assets	424,691	528,603	577,997	587,945	565,503	24.47	9.34	-3.82
Against security of Bill	33,694	47,626	19,623	39,988	38,006	41.35	-58.80	-4.96
Domestic Bills	720	555	880	648	575	-22.94	58.60	-11.23
Foreign Bills	32,974	47,072	18,744	39,340	37,431	42.75	-60.18	-4.85
Against Guarantee	87,681	130,550	142,452	142,946	147,828	48.89	9.12	3.42
Government Guarantee	2,196	2,523	2,237	2,278	2,557	14.91	-11.32	12.24
Institutional Guarantee	69,941	105,184	106,032	98,837	97,157	50.39	0.81	-1.70
Personal Guarantee	6,704	12,905	21,700	21,500	27,985	92.49	68.15	30.16
Collective Guarantee	398	1,299	1,103	2,518	2,518	226.82	-15.14	-0.02
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	545	554	5.05	-15.36	1.69
Other Guarantee	6,744	6,855	9,870	17,266	17,056	1.65	43.98	-1.22
Credit Card	1,748	2,152	3,521	4,445	4,564	23.15	63.61	2.68
Others	98,224	129,231	190,401	150,672	147,735	31.57	47.33	-1.95
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,298,128</b>	<b>4,300,491</b>	<b>28.01</b>	<b>12.34</b>	<b>0.05</b>

**Statement of Loans and Advances of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	18,518	26,987	29,913	32,578	32,615	45.74	10.84	0.11
Fishery Related	677	1,008	1,341	1,517	1,507	48.90	32.98	-0.67
Mining Related	178	364	302	329	335	104.18	-16.93	1.77
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	28,912	28,994	6.71	20.83	0.28
Construction	42,472	49,017	31,622	30,953	31,470	15.41	-35.49	1.67
Electricity, Gas and Water	4,891	5,116	6,488	7,219	7,299	4.60	26.83	1.11
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,736	1,737	-0.42	-18.23	0.08
Transport, Communication and Public Utilities	17,516	15,054	13,921	12,010	11,666	-14.06	-7.53	-2.86
Wholesaler & Retailer	46,826	61,627	68,458	72,409	72,406	31.61	11.09	-0.01
Finance, Insurance and Real Estate	21,802	39,227	47,742	46,056	46,666	79.93	21.71	1.33
Hotel or Restaurant	11,734	15,863	20,443	23,293	23,415	35.19	28.87	0.53
Other Services	11,219	11,586	13,088	15,503	15,458	3.27	12.97	-0.29
Consumption Loans	15,664	23,284	81,687	123,842	125,901	48.65	250.82	1.66
Local Government	11	11	8	9	9	-0.30	-25.26	-0.01
Others	73,157	110,457	98,812	63,825	65,647	50.99	-10.54	2.85
<b>TOTAL</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>460,191</b>	<b>465,125</b>	<b>33.53</b>	<b>15.22</b>	<b>1.07</b>
<b>Productwise</b>								
Term Loan	80,772	115,573	130,209	157,125	161,437	43.09	12.66	2.74
Overdraft*	60,457	78,746	87,233	59,319	58,581	30.25	10.78	-1.24
Cash Credit Loan*	-	-	-	18,155	18,052	-	-	(0.56)
Trust Receipt Loan/Import Loan	8	10	43	-	-	23.61	310.67	0.00
Short Term Working Capital/Demand Loan	11,989	17,949	17,812	26,899	26,340	49.71	-0.76	-2.08
Residential Personal Home Loan (Up to Rs. 15 million)	35,073	41,221	48,705	55,283	56,519	17.53	18.15	2.23
Real Estate Loan	14,628	17,446	18,717	21,204	21,644	19.26	7.28	2.07
Margin Nature Loan	6,446	12,528	11,773	13,390	13,544	94.36	-6.02	1.15
Hire Purchase Loan	23,215	21,804	21,814	18,309	17,995	-6.08	0.04	-1.71
Deprived Sector Loan	26,851	47,111	49,167	42,591	42,316	75.45	4.36	-0.65
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	47,916	48,697	12.07	81.41	1.63
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>460,191</b>	<b>465,125</b>	<b>33.53</b>	<b>15.22</b>	<b>1.07</b>
<b>Collateral wise</b>								
Gold and Silver	3,254	3,721	3,982	3,919	3,931	14.35	7.01	0.29
Government Securities	-	3	6	7	7	0.00	110.93	-0.10
Non Governmental Securities	6,341	11,972	10,741	11,864	11,985	88.79	-10.28	1.02
Fixed Deposit Receipts	2,395	3,688	12,219	7,090	7,785	53.95	231.36	9.80
Own	2,395	3,688	12,219	7,090	7,785	53.95	231.36	9.80
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	392,904	397,825	24.08	15.11	1.25
Fixed Assets	257,300	319,252	367,493	392,897	397,818	24.08	15.11	1.25
Current Assets	3	16	9	7	7	401.57	-40.20	7.08
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	17,425	43,691	45,678	42,535	41,615	150.74	4.55	-2.16
Government Guarantee	31	34	29	25	25	9.04	-13.23	-0.79
Institutional Guarantee	7,455	24,143	25,284	24,122	24,463	223.86	4.73	1.41
Personal Guarantee	1,995	12,644	13,999	11,968	11,932	533.92	10.71	-0.30
Collective Guarantee	7,942	6,831	6,314	6,375	5,151	-13.99	-7.56	-19.20
International Rated Foreign Bank's Guarantee	-	-	-	0	-	0.00	0.00	-100.00
Other Guarantee	2	40	51	45	44	1650.11	29.44	-3.20
Credit Card	-	-	-	1	2	0.00	0.00	66.14
Others	421	1,086	1,654	1,869	1,975	158.10	52.27	5.67
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>460,191</b>	<b>465,125</b>	<b>33.53</b>	<b>15.22</b>	<b>1.07</b>

**Statement of Loans and Advances of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	4,608	4,679	6,287	6,547	6,650	1.55	34.37	1.57
Fishery Related	62	132	227	250	242	113.16	72.67	-3.15
Mining Related	58	64	101	85	79	10.30	59.21	-7.51
Agriculture, Forestry & Beverage Production Related	3,533	3,379	4,263	4,000	3,944	-4.37	26.16	-1.39
Construction	9,830	9,609	3,851	3,985	3,858	-2.25	-59.92	-3.18
Electricity, Gas and Water	352	198	595	956	984	-43.78	200.62	2.92
Metal Products, Machinery & Electronic Equipment & Assemblage	1,016	598	762	717	686	-41.17	27.53	-4.39
Transport, Communication and Public Utilities	4,708	3,623	4,018	3,572	3,557	-23.05	10.90	-0.43
Wholesaler & Retailer	10,847	12,305	12,697	13,899	13,960	13.45	3.18	0.44
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,663	11,802	24.03	17.70	1.20
Hotel or Restaurant	3,128	3,104	4,413	4,650	4,662	-0.76	42.15	0.28
Other Services	2,032	1,766	2,475	2,682	2,754	-13.07	40.12	2.70
Consumption Loans	4,991	5,125	28,332	28,934	28,930	2.68	452.83	-0.01
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	10,314	10,321	-19.88	-33.43	0.07
<b>TOTAL</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>92,289</b>	<b>92,466</b>	<b>-3.86</b>	<b>26.85</b>	<b>0.19</b>
<b>Productwise</b>				-				
Term Loan	14,359	15,994	18,225	20,241	21,015	11.39	13.95	3.82
Overdraft*	6,881	6,903	11,684	7,303	7,149	0.31	69.26	-2.11
Cash Credit Loan*	-	-	-	3,044	2,955	-	-	(2.92)
Trust Receipt Loan/Import Loan	-	-	-	112	112	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	5,588	5,957	6,555	6,538	6,585	6.61	10.03	0.71
Residential Personal Home Loan (Up to Rs. 15 million)	9,051	8,048	9,988	11,445	11,598	-11.07	24.11	1.33
Real Estate Loan	7,418	6,953	9,897	10,073	9,835	-6.26	42.33	-2.37
Margin Nature Loan	2,619	2,833	3,915	3,731	3,619	8.15	38.23	-2.99
Hire Purchase Loan	5,851	3,960	4,007	3,655	3,660	-32.32	1.19	0.14
Deprived Sector Loan	5,669	6,575	6,811	5,610	5,652	15.98	3.60	0.75
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,849	15,153	20,730	20,537	20,286	-15.11	36.80	-1.22
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>92,289</b>	<b>92,466</b>	<b>-3.86</b>	<b>26.85</b>	<b>0.19</b>
<b>Collateral wise</b>								
Gold and Silver	965	898	983	1,000	1,005	-6.90	9.41	0.50
Government Securities	20	5	55	32	32	-76.37	1074.45	0.00
Non Governmental Securities	1,437	1,648	2,690	2,832	2,824	14.70	63.21	-0.29
Fixed Deposit Receipts	842	849	2,727	1,610	1,634	0.84	221.27	1.48
Own	842	849	2,727	1,610	1,634	0.84	221.27	1.48
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	77,530	77,624	1.10	27.93	0.12
Fixed Assets	57,624	58,471	74,789	77,496	77,590	1.47	27.91	0.12
Current Assets	233	22	40	34	33	-90.53	81.94	-2.44
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	4,933	7,362	6,959	6,342	6,391	49.25	-5.47	0.77
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	4,932	4,992	76.50	-13.02	1.22
Personal Guarantee	631	875	1,338	1,320	1,320	38.68	52.98	0.01
Collective Guarantee	-	0	1	0	0	0.00	129.51	-2.05
International Rated Foreign Bank's Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	50	39	59.30	-41.51	-22.12
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	2,942	2,956	-66.19	14.39	0.46
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>92,289</b>	<b>92,466</b>	<b>-3.86</b>	<b>26.85</b>	<b>0.19</b>



S.N.	BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	IMBL	Kumari	Laxmi
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>36,707.61</b>	<b>31,663.84</b>	<b>54,403.39</b>	<b>52,672.12</b>	<b>16,676.50</b>	<b>31,354.65</b>	<b>16,367.10</b>	<b>21,906.80</b>	<b>24,842.95</b>	<b>14,485.77</b>	<b>34,032.70</b>	<b>16,965.91</b>
	a. Paid-up Capital	14,694.02	15,637.38	27,057.00	34,128.59	9,429.45	21,656.62	10,120.63	10,698.09	11,564.01	10,257.16	26,225.86	11,551.35
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	7,880.36	11,493.19	13,648.32	10,791.29	5,235.19	6,629.23	3,387.04	5,949.17	4,579.85	2,365.40	5,907.02	2,451.32
	e. Share Premium	-	-	-	207.85	-	-	-	238.47	-	30.88	88.80	-
	f. Retained Earning	(826.71)	(1,376.43)	1,772.09	(1,400.68)	641.10	(1,962.48)	419.49	(396.04)	3,438.52	597.24	224.44	70.53
	g. Others Reserves Fund	14,959.95	5,909.71	11,925.98	8,945.07	1,370.75	5,031.29	2,439.93	5,417.10	5,260.57	1,235.09	1,586.57	2,892.71
2	<b>BORROWINGS</b>	<b>3,494.31</b>	<b>2,560.00</b>	<b>8,707.11</b>	<b>18,666.49</b>	<b>5,031.00</b>	<b>11,511.24</b>	<b>12,082.73</b>	<b>7,499.64</b>	<b>10,752.26</b>	<b>11,989.24</b>	<b>11,965.23</b>	<b>9,262.00</b>
	a. NRB	-	-	-	344.78	-	592.32	200.00	23.50	-	13.00	100.00	-
	b. Interbank Borrowing	-	-	2,500.00	509.21	-	900.00	-	1,200.00	-	3,450.00	1,549.73	-
	c. Foreign Banks and Fin. Ins.	-	-	-	11,812.50	2,631.00	-	5,258.00	2,631.00	-	3,282.50	1,315.50	5,262.00
	d. Other Financial Ins.	-	60.00	-	-	-	1,968.75	1,998.04	-	-	-	-	-
	e. Bonds and Securities	3,494.31	2,500.00	6,207.11	6,000.00	2,400.00	8,050.17	4,626.69	3,645.14	10,752.26	5,243.74	9,000.00	4,000.00
3	<b>DEPOSITS</b>	<b>241,118.41</b>	<b>308,433.23</b>	<b>376,258.71</b>	<b>354,260.29</b>	<b>120,909.00</b>	<b>272,446.74</b>	<b>147,299.71</b>	<b>191,695.21</b>	<b>312,713.08</b>	<b>151,989.05</b>	<b>316,188.88</b>	<b>154,936.27</b>
	a. Current	38,143.87	59,135.12	33,885.72	28,873.00	26,280.03	18,767.24	7,909.39	13,167.92	42,556.99	8,954.29	19,547.07	8,724.00
	Domestic	37,921.16	59,057.06	28,880.87	25,038.63	18,993.96	15,123.04	7,578.34	12,553.18	42,456.74	8,739.31	19,382.29	7,744.38
	Foreign	222.71	78.06	5,004.85	3,834.37	7,286.06	3,644.20	331.05	614.74	100.25	214.99	164.77	979.62
	b. Savings	71,028.08	122,602.53	95,204.39	84,286.24	32,682.26	56,207.86	40,485.22	53,009.37	81,040.18	40,634.69	59,681.09	38,276.74
	Domestic	71,014.27	122,575.16	92,294.76	82,936.73	29,373.49	54,989.94	40,230.52	52,874.61	80,979.00	40,558.04	59,392.71	37,773.62
	Foreign	13.81	27.37	2,909.63	1,349.51	3,308.78	1,217.92	254.70	134.77	61.18	76.66	288.38	503.12
	c. Fixed	115,799.90	109,115.05	216,579.89	205,102.83	47,713.24	177,346.65	88,508.02	107,567.42	171,319.75	92,360.63	215,105.49	96,159.24
	Domestic	115,726.70	109,085.99	215,049.66	204,796.94	46,703.41	168,896.59	88,468.59	106,716.61	170,683.63	87,856.47	210,502.81	94,278.13
	Foreign	73.20	29.06	1,530.24	305.89	1,009.83	8,450.06	39.44	850.80	636.11	4,504.16	4,602.69	1,881.11
	d. Call Deposits	14,088.74	16,330.35	26,290.92	31,138.46	12,550.95	16,612.65	8,311.15	15,341.63	17,559.83	8,424.16	19,142.58	9,810.75
	Domestic	14,088.04	15,376.78	23,437.65	28,792.15	4,321.61	14,266.62	3,708.11	12,983.81	17,462.07	8,191.52	18,993.23	9,479.53
	Foreign	0.69	953.57	2,853.27	2,346.32	8,229.33	2,346.03	4,603.04	2,357.82	97.76	232.64	149.35	331.22
	e. Others	2,057.82	1,250.18	4,297.79	4,859.75	1,682.53	3,512.35	2,085.93	2,608.86	236.33	1,615.27	2,712.64	1,965.55
	Domestic	1,356.65	1,250.18	4,277.77	4,087.82	1,410.56	2,952.25	1,544.75	2,519.88	228.62	1,606.84	2,712.64	1,701.74
	Foreign	701.17	-	20.02	771.93	271.96	560.10	541.18	88.98	7.71	8.44	-	263.82
4	<b>Bills Payable</b>	<b>16.35</b>	<b>1,314.98</b>	<b>986.30</b>	<b>-</b>	<b>122.38</b>	<b>18.48</b>	<b>264.20</b>	<b>29.69</b>	<b>42.04</b>	<b>620.35</b>	<b>62.64</b>	<b>4.89</b>
5	<b>Other Liabilities</b>	<b>15,134.20</b>	<b>30,441.55</b>	<b>29,155.33</b>	<b>53,870.06</b>	<b>7,876.97</b>	<b>20,344.01</b>	<b>13,485.02</b>	<b>11,370.00</b>	<b>25,785.01</b>	<b>8,905.99</b>	<b>37,469.03</b>	<b>14,252.59</b>
	1. Sundry Creditors	679.44	1,374.76	6,168.43	7,680.74	242.90	46.31	1,823.87	1,232.49	4,714.33	1,886.12	20,826.33	1,343.44
	2. Loan Loss Provision	6,228.71	9,365.59	11,137.56	12,954.16	2,291.67	10,078.37	3,291.35	2,953.57	5,319.30	3,375.37	11,815.09	3,909.87
	3. Interest Suspense a/c	-	11,078.80	4,903.61	1,725.92	47.72	380.02	603.66	-	-	134.33	-	-
	4. Others	8,226.05	8,622.41	6,945.72	31,509.24	5,294.68	9,839.31	7,766.14	7,183.94	15,751.37	3,510.17	4,827.61	8,999.28
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>76.39</b>	<b>-</b>	<b>0.71</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.76</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>3,076.24</b>	<b>4,473.44</b>	<b>7,113.58</b>	<b>4,765.12</b>	<b>3,113.98</b>	<b>3,298.96</b>	<b>2,091.76</b>	<b>3,066.27</b>	<b>4,631.04</b>	<b>1,681.15</b>	<b>2,958.43</b>	<b>1,688.84</b>
	<b>TOTAL Liabilities</b>	<b>299,547.13</b>	<b>378,963.43</b>	<b>476,624.41</b>	<b>484,234.79</b>	<b>153,729.84</b>	<b>338,974.08</b>	<b>191,590.51</b>	<b>235,568.36</b>	<b>378,766.38</b>	<b>189,671.56</b>	<b>402,676.89</b>	<b>197,110.50</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>23,793.51</b>	<b>25,356.76</b>	<b>21,063.17</b>	<b>25,163.60</b>	<b>16,413.60</b>	<b>22,272.03</b>	<b>19,527.40</b>	<b>17,294.62</b>	<b>27,387.23</b>	<b>10,754.11</b>	<b>19,425.98</b>	<b>10,317.70</b>
	a. Cash Balance	5,611.69	5,164.39	5,687.96	7,110.94	1,156.43	3,834.38	977.28	2,151.16	7,407.71	2,501.54	7,372.51	2,145.88
	Nepalese Notes & Coins	5,543.05	5,011.55	5,252.78	6,744.45	1,073.13	3,653.15	965.33	2,125.48	7,189.09	2,440.71	7,123.74	2,096.24
	Foreign Currency	68.64	152.84	435.18	366.49	83.30	181.23	11.95	25.68	218.62	60.83	248.77	49.64
	b. Bank Balance	13,431.82	17,839.93	14,525.22	17,302.66	7,787.07	17,253.91	10,794.08	10,743.46	18,979.52	8,252.57	12,053.48	8,171.82
	1. In Nepal Rastra Bank	12,408.11	15,135.73	13,197.53	12,930.05	6,672.24	12,671.76	8,270.96	6,309.03	16,758.00	6,247.24	10,985.27	6,753.72
	Domestic Currency	12,408.11	15,135.73	13,091.13	12,726.90	6,567.83	12,427.12	8,218.00	6,214.29	16,682.86	6,035.90	10,897.56	6,686.56
	Foreign Currency	-	-	106.40	203.15	104.41	244.64	52.96	94.74	75.14	211.33	87.71	67.16
	2. "A" Class Licensed Institution	169.24	1,028.58	139.73	2,134.60	43.59	-	457.33	276.54	1,178.60	486.79	242.66	510.48
	Domestic Currency	169.24	1,028.58	139.73	2,122.57	43.59	-	457.33	138.76	1,178.59	204.11	242.66	275.28
	Foreign Currency	-	-	-	12.03	-	-	-	137.78	0.00	282.68	-	235.20
	3. Other Financial Ins.	-	-	-	-	-	133.82	-	-	-	-	-	-
	4. In Foreign Banks	854.47	1,675.62	1,187.96	2,238.01	1,071.24	4,448.32	2,065.79	4,157.89	1,042.92	1,518.55	825.54	907.62
	c. Money at Call	4,750.00	2,352.44	850.00	750.00	7,470.10	1,183.75	7,756.04	4,400.00	1,000.00	-	-	-
	Domestic Currency	4,750.00	2,352.44	850.00	750.00	-	1,000.00	500.00	4,400.00	1,000.00	-	-	-
	Foreign Currency	-	-	-	7,470.10	183.75	7,256.04	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>53,785.83</b>	<b>69,223.69</b>	<b>60,999.29</b>	<b>53,359.71</b>	<b>17,269.59</b>	<b>34,109.60</b>	<b>29,878.48</b>	<b>36,080.28</b>	<b>37,499.58</b>	<b>25,922.23</b>	<b>42,468.43</b>	<b>18,393.55</b>
	a. Govt. Securities	53,785.83	69,223.69	59,407.40	53,359.71	17,269.59	34,109.60	29,878.48	36,080.28	37,499.58	25,922.23	42,468.43	18,393.55
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	1,591.89	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>5,768.55</b>	<b>8,111.16</b>	<b>14,180.16</b>	<b>28,713.72</b>	<b>18,197.40</b>	<b>11,998.10</b>	<b>4,450.76</b>	<b>6,583.48</b>	<b>5,905.55</b>	<b>6,885.09</b>	<b>11,315.01</b>	<b>15,508.33</b>
	a. Interbank Lending	-	-	-	-	4,105.00	-	-	-	-	-	-	3,300.28
	b. Non Residents	607.81	-	7,419.94	22,123.70	12,537.74	9,199.31	3,943.50	3,551.85	1,151.06	5,186.35	5,758.49	6,404.56
	c. Others	5,160.74	8,111.16	6,760.22	6,590.02	1,554.66	2,798.79	507.26	3,031.63	4,754.49	1,698.74	5,556.52	5,803.49
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>184,824.35</b>	<b>240,464.02</b>	<b>339,382.83</b>	<b>319,686.44</b>	<b>95,879.27</b>	<b>246,116.97</b>	<b>122,984.51</b>	<b>162,891.05</b>	<b>274,121.60</b>	<b>131,453.78</b>	<b>289,170.22</b>	<b>135,820.69</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>184,824.35</b>	<b>240,455.52</b>	<b>339,379.76</b>	<b>319,267.75</b>	<b>95,549.49</b>	<b>246,105.44</b>	<b>122,984.43</b>	<b>162,891.05</b>	<b>274,121.60</b>	<b>131,439.91</b>	<b>289,170.22</b>	<b>135,671.74</b>
	a. Private Sector	179,106.91	225										





S.N.	BFI Name	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFc	Goodwill	Shree	BestFC	Progressive
<b>Liabilities</b>												
<b>1</b>	<b>CAPITAL FUND</b>	<b>612.41</b>	<b>372.84</b>	<b>869.37</b>	<b>585.43</b>	<b>912.99</b>	<b>280.41</b>	<b>1,603.38</b>	<b>1,787.92</b>	<b>1,347.06</b>	<b>1,159.61</b>	<b>920.31</b>
	a. Paid-up Capital	557.46	350.00	834.34	519.00	727.30	233.33	867.99	946.12	981.68	854.82	848.11
	b. Calls in Advance	-	-	-	-	48.36	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	43.91	4.97	64.65	35.37	238.57	242.96	413.24	267.39	257.90	235.56	36.83
	e. Share Premium	-	-	-	0.00	51.04	2.48	22.40	2.48	-	14.95	-
	f. Retained Earning	(70.33)	12.14	(34.93)	31.06	(255.11)	(2,024.05)	18.86	(108.32)	(38.96)	(269.48)	(19.13)
	g. Others Reserves Fund	81.37	5.73	5.32	0.00	102.84	1,825.68	280.89	680.26	146.44	323.76	54.50
<b>2</b>	<b>BORROWINGS</b>	<b>16.67</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,868.71</b>	<b>240.00</b>	<b>-</b>	<b>-</b>
	a. NRB	-	-	-	-	-	-	-	610.70	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	1,010.00	240.00	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	16.67	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	248.01	-	-	-
<b>3</b>	<b>DEPOSITS</b>	<b>4,578.82</b>	<b>848.90</b>	<b>4,787.58</b>	<b>3,699.05</b>	<b>1,760.56</b>	<b>479.51</b>	<b>7,973.50</b>	<b>11,139.63</b>	<b>6,964.61</b>	<b>4,196.77</b>	<b>4,649.22</b>
	a. Current	155.70	66.45	117.52	56.87	17.00	-	79.28	12.10	-	39.84	39.39
	Domestic	155.70	66.45	117.52	56.87	17.00	-	79.28	12.10	-	39.84	39.39
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	1,195.15	385.18	1,401.74	634.10	325.10	31.69	1,852.96	1,793.09	891.20	998.34	801.52
	Domestic	1,195.15	385.18	1,401.74	634.10	325.10	31.69	1,852.96	1,793.09	891.20	998.34	801.52
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,547.61	283.08	2,539.54	2,736.51	1,161.10	-	4,367.11	8,812.98	5,732.48	2,977.38	3,163.36
	Domestic	2,547.61	283.08	2,539.54	2,736.51	1,161.10	-	4,367.11	8,812.98	5,732.48	2,977.38	3,163.36
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	679.46	114.17	728.18	271.58	257.36	212.34	1,674.14	519.83	340.93	181.21	642.53
	Domestic	679.46	114.17	728.18	271.58	257.36	212.34	1,674.14	519.83	340.93	181.21	642.53
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	e. Others	0.91	0.02	0.60	-	-	235.48	-	1.63	-	-	2.42
	Domestic	0.91	0.02	0.60	-	-	235.48	-	1.63	-	-	2.42
	Foreign	-	-	-	-	-	-	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.07</b>
<b>5</b>	<b>Other Liabilities</b>	<b>319.76</b>	<b>104.41</b>	<b>283.70</b>	<b>196.81</b>	<b>827.44</b>	<b>7,438.74</b>	<b>888.02</b>	<b>1,269.30</b>	<b>277.71</b>	<b>382.10</b>	<b>318.92</b>
	1. Sundry Creditors	1.04	7.59	19.69	7.93	52.13	149.27	2.66	628.36	6.02	13.03	12.34
	2. Loan Loss Provision	127.24	43.24	-	124.57	201.78	2,212.20	499.12	465.45	114.25	128.00	154.53
	3. Interest Suspense a/c	-	-	-	14.61	407.74	5,001.47	188.75	-	6.19	-	73.24
	4. Others	191.48	53.57	264.01	49.70	165.78	75.80	197.49	175.49	151.25	241.08	78.81
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.35</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>0.78</b>	<b>-</b>	<b>4.95</b>	<b>-</b>	<b>42.84</b>	<b>119.52</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>TOTAL Liabilities</b>	<b>5,527.67</b>	<b>1,326.93</b>	<b>5,940.64</b>	<b>4,486.24</b>	<b>3,500.99</b>	<b>8,241.55</b>	<b>10,584.41</b>	<b>16,065.57</b>	<b>8,829.38</b>	<b>5,738.48</b>	<b>5,893.87</b>
<b>Assets</b>												
<b>1</b>	<b>LIQUID FUNDS</b>	<b>976.11</b>	<b>378.99</b>	<b>859.86</b>	<b>427.64</b>	<b>409.07</b>	<b>310.96</b>	<b>1,842.13</b>	<b>1,465.01</b>	<b>387.32</b>	<b>379.70</b>	<b>698.97</b>
	a. Cash Balance	66.55	32.40	141.02	52.06	33.63	0.00	236.61	166.64	40.40	37.16	91.67
	Nepalese Notes & Coins	66.55	32.40	141.02	52.06	33.63	0.00	236.61	166.64	40.40	37.16	91.67
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
	b. Bank Balance	177.92	41.01	237.87	151.27	102.39	1.30	339.24	450.34	230.98	342.54	223.46
	1. In Nepal Rastra Bank	167.28	-	237.55	151.27	102.39	0.07	339.24	450.34	230.98	177.90	218.99
	Domestic Currency	167.28	-	237.55	151.27	102.39	0.07	339.24	450.34	230.98	177.90	218.99
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	10.63	36.63	0.32	-	-	1.22	-	-	-	90.46	4.46
	Domestic Currency	10.63	36.63	0.32	-	-	1.22	-	-	-	90.46	4.46
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	4.39	-	-	-	0.01	-	-	-	74.18	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	731.63	305.58	480.98	224.31	273.04	309.66	1,266.27	848.03	115.93	-	383.84
	Domestic Currency	731.63	305.58	480.98	224.31	273.04	309.66	1,266.27	848.03	115.93	-	383.84
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>97.59</b>	<b>-</b>	<b>623.09</b>	<b>388.77</b>	<b>781.92</b>	<b>1.00</b>	<b>550.00</b>	<b>2,509.84</b>	<b>2,196.93</b>	<b>834.04</b>	<b>710.45</b>
	a. Govt. Securities	97.59	-	623.09	388.77	781.92	1.00	550.00	2,509.84	2,196.93	834.04	710.45
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>83.31</b>	<b>-</b>	<b>19.75</b>	<b>250.93</b>	<b>11.49</b>	<b>135.58</b>	<b>315.06</b>	<b>642.96</b>	<b>160.94</b>	<b>216.77</b>	<b>139.77</b>
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-
	c. Others	83.31	-	19.75	250.93	11.49	135.58	315.06	642.96	160.94	216.77	139.77
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>3,792.53</b>	<b>713.84</b>	<b>3,807.19</b>	<b>3,228.87</b>	<b>1,518.97</b>	<b>2,245.05</b>	<b>6,657.11</b>	<b>9,714.66</b>	<b>5,699.46</b>	<b>3,545.32</b>	<b>3,769.99</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>3,792.53</b>	<b>713.84</b>	<b>3,807.19</b>	<b>3,228.87</b>	<b>1,518.97</b>	<b>2,245.05</b>	<b>6,657.11</b>	<b>9,714.66</b>	<b>5,699.46</b>	<b>3,545.32</b>	<b>3,769.99</b>
	a. Private Sector	3,792.53	713.84	3,778.30	3,228.87	1,422.67	2,245.05	5,990.24	9,309.66	5,388.41	3,525.32	3,640.84
	b. Financial Institutions	-	-	28.89	-	96.31	-	666.87	405.00	311.05	20.00	129.15
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>223.54</b>	<b>25.30</b>	<b>87.07</b>	<b>36.90</b>	<b>194.14</b>	<b>25.94</b>	<b>92.27</b>	<b>537.72</b>	<b>114.54</b>	<b>214.05</b>	<b>154.75</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>293.63</b>	<b>194.38</b>	<b>254.96</b>	<b>153.14</b>	<b>520.05</b>	<b>5,523.01</b>	<b>816.94</b>	<b>1,142.11</b>	<b>259.15</b>	<b>322.36</b>	<b>279.22</b>
	a. Accrued Interest:	89.12	23.44	-	68.20	407.74	4,996.82	467.56	-	188.73	113.14	153.05
	Financial Institutions	-	2.33	-	-	407.74	-	199.07	-	57.35	40.20	-
	Government Enterprises	-	-	-	-	-	-	9.20	-	31.09	10.39	12.31
	Private Sector	89.12	21.11	-	68.20	-	4,996.82	259.30	-	100.29	62.55	140.74
	b. Staff Loans / Adv.	39.58	126.76	-	-	8.34	-	95.03	-	39.64	44.06	58.54
	c. Sundry Debtors	1.16	17.82	207.42	1.03	21.23	427.21	85.57	-	7.33	0.95	5.51
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-
	e. Others	163.78	26.36	47.54	83.91	82.74	98.98	168.78	1,142.11	23.45	164.21	62.12
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>53.03</b>	<b>-</b>	<b>2.49</b>	<b>-</b>	<b>64.28</b>	<b>-</b>	<b>310.90</b>	<b>53.28</b>	<b>11.05</b>	<b>226.25</b>	<b>15.05</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>7.92</b>	<b>14.41</b>	<b>286.23</b>	<b>-</b>							

S.N.	BFI Name	Janaki	Pokhara	Central	Multi	Sanridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Liabilities</b>											
<b>1</b>	<b>CAPITAL FUND</b>	<b>775.73</b>	<b>1,416.17</b>	<b>1,135.14</b>	<b>499.00</b>	<b>657.84</b>	<b>(361.20)</b>	<b>1,342.82</b>	<b>1,708.29</b>	<b>2,015.81</b>	<b>1,374.74</b>
	a. Paid-up Capital	690.47	1,082.56	948.88	452.00	818.91	935.07	1,012.18	1,183.47	1,351.55	1,053.01
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	184.35	238.58	177.12	16.17	97.16	343.20	186.89	325.28	304.60	139.85
	e. Share Premium	-	-	0.44	-	19.70	2.61	-	-	-	1.14
	f. Retained Earning	(213.57)	0.71	(85.43)	(7.91)	(308.24)	(1,642.08)	(37.92)	16.53	24.10	119.42
	g. Others Reserves Fund	114.48	94.32	94.13	38.75	30.31	(0.00)	181.67	183.00	335.55	61.33
<b>2</b>	<b>BORROWINGS</b>	-	-	260.00	-	30.00	-	100.00	199.45	500.00	368.53
	a. NRB	-	-	260.00	-	-	-	-	-	-	48.53
	b. Interbank Borrowing	-	-	-	-	30.00	-	100.00	-	-	320.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	199.45	500.00	-
<b>3</b>	<b>DEPOSITS</b>	<b>3,425.92</b>	<b>11,683.32</b>	<b>6,274.31</b>	<b>1,383.03</b>	<b>1,922.19</b>	<b>436.90</b>	<b>7,299.91</b>	<b>18,720.97</b>	<b>13,483.49</b>	<b>6,959.10</b>
	a. Current	11.89	80.97	22.27	15.54	330.52	-	34.19	170.08	-	31.82
	Domestic	11.89	80.97	22.27	15.54	330.52	-	34.19	170.08	-	31.82
	Foreign	-	-	-	-	-	-	-	-	-	-
	b. Savings	765.71	1,962.94	953.99	220.92	264.59	21.90	1,104.11	3,321.74	1,820.08	1,277.11
	Domestic	765.71	1,962.94	953.99	220.92	264.59	21.90	1,104.11	3,321.74	1,820.08	1,277.11
	Foreign	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,572.58	9,232.39	4,699.39	924.84	982.24	-	5,475.37	14,397.81	9,853.10	4,764.77
	Domestic	2,572.58	9,232.39	4,699.39	924.84	982.24	-	5,475.37	14,397.81	9,853.10	4,764.77
	Foreign	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	75.74	407.02	-	221.72	344.84	-	682.25	824.13	1,810.27	885.41
	Domestic	75.74	407.02	-	221.72	344.84	-	682.25	824.13	1,810.27	885.41
	Foreign	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	598.66	-	-	415.00	4.00	7.21	0.05	-
	Domestic	-	-	598.66	-	-	415.00	4.00	7.21	0.05	-
	Foreign	-	-	-	-	-	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	-	0.18	-	-	-	-	-	0.45	-	-
<b>5</b>	<b>Other Liabilities</b>	<b>457.65</b>	<b>777.99</b>	<b>347.30</b>	<b>22.15</b>	<b>377.39</b>	<b>3,793.97</b>	<b>317.72</b>	<b>1,097.28</b>	<b>1,153.73</b>	<b>396.44</b>
	1. Sundry Creditors	13.61	3.32	2.64	0.10	8.59	66.18	14.12	225.00	110.27	4.12
	2. Loan Loss Provision	-	376.49	200.38	-	237.50	797.26	194.49	351.14	457.54	181.51
	3. Interest Suspense a/c	304.76	-	-	-	-	2,873.68	-	-	164.12	90.55
	4. Others	139.28	398.18	144.29	22.06	131.31	56.86	109.12	521.13	421.80	120.26
<b>6</b>	<b>Reconciliation A/c</b>	-	-	-	-	-	-	-	-	-	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>30.72</b>	<b>67.19</b>	<b>43.87</b>	<b>11.18</b>	<b>-</b>	<b>455.29</b>	<b>-</b>	<b>110.88</b>	<b>-</b>	<b>10.40</b>
	<b>TOTAL Liabilities</b>	<b>4,690.02</b>	<b>13,944.85</b>	<b>8,060.62</b>	<b>1,915.36</b>	<b>2,987.43</b>	<b>4,324.97</b>	<b>9,060.45</b>	<b>21,837.31</b>	<b>17,153.03</b>	<b>9,109.21</b>
<b>Assets</b>											
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1,462.57</b>	<b>1,650.38</b>	<b>718.47</b>	<b>404.35</b>	<b>609.44</b>	<b>503.58</b>	<b>593.52</b>	<b>1,330.51</b>	<b>1,285.10</b>	<b>587.73</b>
	a. Cash Balance	29.84	155.23	67.37	15.96	39.17	0.39	50.12	219.35	117.74	65.97
	Nepalese Notes & Coins	29.84	155.23	67.37	15.96	39.17	0.39	50.12	219.35	117.74	65.97
	Foreign Currency	-	-	-	-	-	-	0.01	0.13	-	-
	b. Bank Balance	148.30	488.48	651.10	56.53	570.27	503.19	314.89	1,111.16	1,167.36	286.00
	1. In Nepal Rastra Bank	147.87	465.69	266.37	56.53	101.36	9.56	310.13	779.94	427.19	286.00
	Domestic Currency	147.87	465.69	266.37	56.53	101.36	9.56	310.13	779.94	427.19	286.00
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	0.43	22.79	157.28	-	121.01	486.82	4.73	200.55	267.36	-
	Domestic Currency	0.43	22.79	157.28	-	121.01	486.82	4.73	200.55	267.36	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.01	-	227.46	-	347.90	6.80	0.02	130.67	472.81	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,284.43	1,006.67	-	331.86	-	-	228.52	-	-	235.76
	Domestic Currency	1,284.43	1,006.67	-	331.86	-	-	228.52	-	-	235.76
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	-	1,255.40	1,326.60	32.00	177.76	-	1,470.74	4,744.93	2,481.69	1,785.39
	a. Govt.Securities	-	1,255.40	1,326.60	32.00	177.76	-	1,470.74	4,744.93	2,481.69	1,785.39
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>44.03</b>	<b>252.49</b>	<b>328.93</b>	<b>113.97</b>	<b>98.48</b>	<b>0.03</b>	<b>448.97</b>	<b>349.32</b>	<b>13.50</b>	<b>191.57</b>
	a. Interbank Lending	-	120.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-
	c. Others	44.03	132.49	328.93	113.97	98.48	0.03	448.97	349.32	13.50	191.57
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>2,664.49</b>	<b>9,821.90</b>	<b>5,358.17</b>	<b>1,147.14</b>	<b>1,587.47</b>	<b>797.26</b>	<b>6,011.57</b>	<b>13,933.70</b>	<b>12,044.97</b>	<b>5,813.55</b>
<b>4.1</b>	<b>LOANS &amp; ADVANCES</b>	<b>2,664.49</b>	<b>9,821.90</b>	<b>5,358.17</b>	<b>1,147.14</b>	<b>1,587.47</b>	<b>797.26</b>	<b>6,011.57</b>	<b>13,933.70</b>	<b>12,044.97</b>	<b>5,813.55</b>
	a. Private Sector	2,664.15	9,057.45	5,160.79	1,147.14	1,566.86	797.26	5,618.81	13,197.03	11,113.33	5,397.79
	b. Financial Institutions	0.34	764.44	197.38	-	20.61	-	392.76	736.67	931.64	415.75
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-
<b>4.2</b>	<b>BILL PURCHASED</b>	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>51.36</b>	<b>191.48</b>	<b>229.01</b>	<b>173.58</b>	<b>125.83</b>	<b>79.73</b>	<b>160.70</b>	<b>488.96</b>	<b>312.43</b>	<b>252.17</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>466.59</b>	<b>773.20</b>	<b>98.75</b>	<b>40.23</b>	<b>139.87</b>	<b>2,924.03</b>	<b>373.81</b>	<b>985.62</b>	<b>989.44</b>	<b>446.37</b>
	a. Accrued Interest:	304.76	512.19	14.56	15.73	61.77	2,873.68	150.75	619.06	434.01	185.87
	Financial Institutions	-	-	-	6.11	29.89	2,873.68	38.42	487.76	116.65	68.42
	Government Enterprises	-	1.92	14.56	-	4.58	-	19.39	131.30	78.32	21.58
	Private Sector	304.76	510.27	-	9.62	27.30	-	92.94	-	239.03	95.87
	b. Staff Loans / Adv.	7.64	65.29	-	8.68	37.43	0.33	1.38	119.29	278.02	103.88
	c. Sundry Debtors	54.65	2.63	0.11	0.91	0.08	3.10	1.41	28.00	246.14	8.51
	d. Cash In Transit	-	-	0.44	-	-	-	-	-	-	-
	e. Others	99.54	193.09	83.63	14.90	40.57	46.92	220.27	219.27	31.28	148.11
<b>8</b>	<b>Expenses not Written off</b>	-	-	-	-	-	-	1.14	-	-	-
<b>9</b>	<b>Non Banking Assets</b>	<b>0.97</b>	<b>-</b>	<b>0.68</b>	<b>4.10</b>	<b>44.08</b>	<b>20.34</b>	<b>-</b>	<b>4.27</b>	<b>25.91</b>	<b>24.57</b>
<b>10</b>	<b>Reconciliation Account</b>	-	-	-	-	-	-	-	-	-	2.79
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-	-	-	-	204.52	-	-	-	-	5.08
	<b>TOTAL ASSETS</b>	<b>4,690.02</b>	<b>13,944.85</b>	<b>8,060.62</b>	<b>1,915.36</b>	<b>2,987.43</b>	<b>4,324.97</b>	<b>9,060.45</b>	<b>21,837.31</b>	<b>17,153.03</b>	<b>9,109.21</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>14,291.98</b>	<b>16,738.39</b>	<b>25,883.87</b>	<b>20,285.89</b>	<b>6,125.24</b>	<b>17,015.23</b>	<b>10,888.27</b>
1.1 On Deposit Liabilities	13,651.20	16,114.11	25,107.82	18,801.11	5,911.38	15,948.39	10,166.08
1.1.1 Saving Account	4,258.05	7,196.22	5,328.29	3,698.42	1,844.22	3,126.64	2,481.75
1.1.2 Fixed Account	9,013.84	8,495.31	19,173.10	14,597.53	3,923.47	12,433.07	7,502.60
1.1.2.1 Up to 3 months Fixed Account	759.53	-	5,751.93	290.65	-	-	300.67
1.1.2.2 3 to 6 months Fixed Account	963.08	-	2,875.96	-	490.83	-	239.61
1.1.2.3 6 months to 1 year Fixed Account	4,703.14	-	5,176.74	-	2,145.00	12,433.07	657.66
1.1.2.4 Above 1 year Fixed Account	2,588.08	8,495.31	5,368.47	14,306.89	1,287.65	-	6,304.67
1.1.3 Call Deposit	379.31	422.58	606.43	505.15	143.69	388.68	181.73
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	640.78	624.28	776.05	1,484.78	213.86	1,066.84	722.18
<b>2. Commission Expense</b>	<b>76.98</b>	<b>333.80</b>	<b>781.02</b>	<b>398.52</b>	<b>188.18</b>	<b>-</b>	<b>78.96</b>
<b>3. Staff Expense</b>	<b>3,352.02</b>	<b>3,348.43</b>	<b>2,034.44</b>	<b>2,046.18</b>	<b>893.57</b>	<b>1,622.64</b>	<b>1,384.82</b>
<b>4. Office Operating Expenses</b>	<b>1,108.38</b>	<b>1,510.66</b>	<b>1,778.08</b>	<b>1,677.92</b>	<b>637.42</b>	<b>1,447.99</b>	<b>1,003.08</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>64.81</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1,687.73</b>	<b>3,248.37</b>	<b>3,964.71</b>	<b>4,615.39</b>	<b>718.13</b>	<b>1,913.53</b>	<b>976.90</b>
7.1 Loan loss Provision	1,687.73	3,248.37	3,964.71	4,615.39	718.13	1,913.53	961.12
7.1.1 General Loan loss Provision	1,687.73	516.18	696.78	2,308.38	309.26	-	240.78
7.1.1.1 Pass Loan Loss Provision	1,687.73	211.35	696.78	270.85	-	-	183.21
7.1.1.2 Watch List Provision	-	304.83	-	2,037.53	309.26	-	57.57
7.1.2 Special Loan Loss Provision	-	2,261.54	3,267.93	2,307.01	408.88	-	720.34
7.1.3 Additional Loan Loss Provision	-	470.65	-	-	-	1,913.53	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	15.79
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>140.63</b>	<b>1,300.32</b>	<b>12.35</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>210.00</b>	<b>336.35</b>	<b>1,129.14</b>	<b>756.37</b>	<b>494.28</b>	<b>525.55</b>	<b>332.02</b>
<b>10. Provision for Income Tax</b>	<b>913.78</b>	<b>1,917.19</b>	<b>3,048.68</b>	<b>2,042.20</b>	<b>1,334.56</b>	<b>1,430.97</b>	<b>896.47</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>3,076.24</b>	<b>4,473.44</b>	<b>7,113.58</b>	<b>4,765.12</b>	<b>3,113.98</b>	<b>3,298.96</b>	<b>2,091.76</b>
<b>Total Expenses</b>	<b>24,717.12</b>	<b>31,906.64</b>	<b>45,938.95</b>	<b>37,887.93</b>	<b>13,517.72</b>	<b>27,254.86</b>	<b>17,652.27</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>22,843.80</b>	<b>28,627.92</b>	<b>41,344.06</b>	<b>31,495.87</b>	<b>11,618.73</b>	<b>25,939.02</b>	<b>16,134.50</b>
1.1 On Loans and Advances	20,004.43	24,622.68	37,219.35	28,130.89	9,602.65	23,745.23	13,794.11
1.2 On Investment	1,583.94	3,848.97	3,389.04	2,743.48	1,078.48	1,779.55	1,751.73
1.2.1 Government Bonds	1,583.94	2,487.30	3,389.04	2,743.48	1,041.66	1,779.55	1,751.73
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	1,361.67	-	-	36.81	-	-
1.3 On Agency Balance	27.91	7.47	-	543.94	16.49	-	7.32
1.4 On Call Deposit	-	148.68	419.35	-	362.07	-	-
1.5 On Others	1,227.51	0.12	316.32	77.57	559.05	414.23	581.33
<b>2. Commission and Discount</b>	<b>886.33</b>	<b>261.21</b>	<b>3,275.86</b>	<b>1,374.31</b>	<b>1,248.75</b>	<b>829.86</b>	<b>1,150.87</b>
2.1 Bills Purchase and Discount	-	-	-	0.52	24.12	0.80	1.26
2.2 Commission	886.33	182.36	1,150.23	1,373.78	933.79	628.32	496.34
2.3 Others	-	78.85	2,125.63	-	290.83	200.74	653.27
<b>3. Exchange Fluctuation Income</b>	<b>69.43</b>	<b>58.74</b>	<b>573.88</b>	<b>478.25</b>	<b>538.76</b>	<b>334.51</b>	<b>283.22</b>
3.1 Due to Change in Exchange Rate	-	(146.22)	130.28	5.87	125.06	-	4.57
3.2 Due to Foreign Currency Transaction	69.43	204.97	443.60	472.38	413.70	334.51	278.64
<b>4. Other Operating Income</b>	<b>264.63</b>	<b>1,162.94</b>	<b>75.81</b>	<b>500.69</b>	<b>71.54</b>	<b>157.35</b>	<b>10.13</b>
<b>5. Non Operating Income</b>	<b>20.45</b>	<b>130.33</b>	<b>-</b>	<b>124.53</b>	<b>2.45</b>	<b>18.45</b>	<b>8.97</b>
<b>6. Write Back from Provisions for loss</b>	<b>632.49</b>	<b>1,622.50</b>	<b>633.00</b>	<b>3,913.48</b>	<b>37.49</b>	<b>-</b>	<b>53.75</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>42.99</b>	<b>36.34</b>	<b>0.81</b>	<b>-</b>	<b>-</b>	<b>10.84</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(24.32)</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>24,717.12</b>	<b>31,906.64</b>	<b>45,938.95</b>	<b>37,887.93</b>	<b>13,517.72</b>	<b>27,254.86</b>	<b>17,652.27</b>

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>13,574.13</b>	<b>23,886.32</b>	<b>12,702.51</b>	<b>20,550.35</b>	<b>12,079.61</b>	<b>17,689.79</b>	<b>14,080.02</b>
1.1 On Deposit Liabilities	12,796.23	22,682.76	11,606.88	19,419.59	11,285.74	15,541.56	12,679.02
1.1.1 Saving Account	3,205.27	6,831.12	2,485.67	2,785.47	2,033.61	3,245.06	2,736.47
1.1.2 Fixed Account	9,352.42	15,535.10	8,921.64	16,177.45	8,864.03	11,886.69	9,898.32
1.1.2.1 Up to 3 months Fixed Account	2,124.97	-	0.02	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,016.36	1.32	-	-	1,313.54	4,476.81	-
1.1.2.3 6 months to 1 year Fixed Account	2,108.95	7.96	393.48	-	3,825.21	4,825.24	9,892.88
1.1.2.4 Above 1 year Fixed Account	3,102.13	15,525.81	8,528.14	16,177.45	3,725.28	2,584.64	5.44
1.1.3 Call Deposit	238.53	316.54	199.57	456.67	388.11	409.82	44.24
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	777.91	1,203.56	1,095.63	1,130.76	793.87	2,148.23	1,401.00
<b>2. Commission Expense</b>	<b>133.96</b>	<b>20.69</b>	<b>183.82</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>24.76</b>
<b>3. Staff Expense</b>	<b>1,577.80</b>	<b>3,266.58</b>	<b>1,707.84</b>	<b>2,886.15</b>	<b>1,327.30</b>	<b>2,270.30</b>	<b>2,978.13</b>
<b>4. Office Operating Expenses</b>	<b>1,081.20</b>	<b>2,862.64</b>	<b>1,133.95</b>	<b>1,446.19</b>	<b>1,225.96</b>	<b>1,615.03</b>	<b>1,425.28</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11.29</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	11.29
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>31.29</b>	<b>31.90</b>	<b>5.61</b>	<b>80.44</b>	<b>56.07</b>
<b>7. Provision for Risk</b>	<b>551.50</b>	<b>533.17</b>	<b>823.44</b>	<b>6,575.50</b>	<b>1,343.49</b>	<b>2,171.26</b>	<b>3,304.79</b>
7.1 Loan loss Provision	551.50	533.17	823.44	6,575.50	1,343.49	2,171.26	3,304.79
7.1.1 General Loan loss Provision	551.50	160.44	77.81	1,985.70	595.51	2,171.26	1,088.05
7.1.1.1 Pass Loan Loss Provision	551.50	160.44	-	1,438.86	45.93	2,171.26	800.87
7.1.1.2 Watch List Provision	-	-	77.81	546.84	549.59	-	287.18
7.1.2 Special Loan Loss Provision	-	372.73	745.63	4,589.80	747.98	-	2,216.73
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>177.60</b>	<b>33.08</b>	<b>-</b>	<b>240.57</b>	<b>1.17</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>486.71</b>	<b>735.09</b>	<b>266.85</b>	<b>402.35</b>	<b>264.03</b>	<b>355.29</b>	<b>119.73</b>
<b>10. Provision for Income Tax</b>	<b>1,314.11</b>	<b>1,984.73</b>	<b>720.49</b>	<b>1,181.39</b>	<b>687.47</b>	<b>971.84</b>	<b>711.05</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>3,066.27</b>	<b>4,631.04</b>	<b>1,681.15</b>	<b>2,958.43</b>	<b>1,688.84</b>	<b>2,225.78</b>	<b>1,563.90</b>
<b>Total Expenses</b>	<b>21,785.68</b>	<b>38,097.85</b>	<b>19,284.42</b>	<b>36,032.26</b>	<b>18,862.88</b>	<b>27,380.91</b>	<b>24,275.03</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>20,430.86</b>	<b>34,907.38</b>	<b>17,704.07</b>	<b>31,079.90</b>	<b>17,269.54</b>	<b>25,362.78</b>	<b>21,697.08</b>
1.1 On Loans and Advances	17,848.61	31,774.68	16,093.51	28,910.83	16,040.87	22,034.28	18,980.05
1.2 On Investment	2,474.79	3,038.79	1,257.73	1,114.64	854.47	3,207.30	2,471.17
1.2.1 Government Bonds	2,346.02	3,013.45	169.26	1,114.64	824.44	3,163.10	2,469.82
1.2.2 Foreign Bonds	128.77	-	1.67	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	1.46	-	-
1.2.4 Debenture & Bonds	-	25.34	1,086.80	-	28.57	44.20	1.35
1.3 On Agency Balance	-	13.58	-	-	-	16.72	-
1.4 On Call Deposit	-	80.32	-	-	-	67.52	-
1.5 On Others	107.46	-	352.83	1,054.44	374.19	36.96	245.86
<b>2. Commission and Discount</b>	<b>1,139.38</b>	<b>2,414.25</b>	<b>1,190.69</b>	<b>782.60</b>	<b>543.98</b>	<b>1,519.49</b>	<b>703.07</b>
2.1 Bills Purchase and Discount	-	2.77	-	-	67.34	80.08	-
2.2 Commission	1,139.38	2,411.48	1,127.08	287.96	476.64	205.73	658.59
2.3 Others	-	-	63.61	494.64	-	1,233.67	44.49
<b>3. Exchange Fluctuation Income</b>	<b>202.99</b>	<b>136.44</b>	<b>365.85</b>	<b>333.24</b>	<b>169.06</b>	<b>263.09</b>	<b>6.53</b>
3.1 Due to Change in Exchange Rate	45.35	1.02	56.57	66.65	2.70	71.62	-
3.2 Due to Foreign Currency Transaction	157.64	135.42	309.28	266.59	166.36	191.47	6.53
<b>4. Other Operating Income</b>	<b>11.74</b>	<b>332.44</b>	<b>11.95</b>	<b>700.14</b>	<b>483.56</b>	<b>222.44</b>	<b>595.09</b>
<b>5. Non Operating Income</b>	<b>0.72</b>	<b>-</b>	<b>8.01</b>	<b>2.45</b>	<b>139.67</b>	<b>-</b>	<b>89.49</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>297.88</b>	<b>3.85</b>	<b>2,615.28</b>	<b>248.47</b>	<b>-</b>	<b>1,183.76</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>9.46</b>	<b>-</b>	<b>-</b>	<b>8.60</b>	<b>13.11</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>518.64</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>21,785.68</b>	<b>38,097.85</b>	<b>19,284.42</b>	<b>36,032.26</b>	<b>18,862.88</b>	<b>27,380.91</b>	<b>24,275.03</b>

BFI Name	Global	Citizen	Prime	Sunrise	NIMB	Prabhu	Sanima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>28,043.78</b>	<b>13,575.01</b>	<b>14,568.04</b>	<b>11,279.05</b>	<b>16,622.13</b>	<b>17,896.10</b>	<b>13,703.02</b>
1.1 On Deposit Liabilities	26,780.68	12,770.52	13,510.03	10,339.27	14,702.78	16,307.58	12,446.61
1.1.1 Saving Account	6,424.74	2,481.53	1,734.01	2,043.87	2,850.32	4,000.54	2,561.79
1.1.2 Fixed Account	19,864.26	10,107.82	11,510.03	8,144.87	11,567.45	12,054.19	9,689.51
1.1.2.1 Up to 3 months Fixed Account	-	1,474.01	-	-	500.81	-	-
1.1.2.2 3 to 6 months Fixed Account	5,877.06	967.05	7,283.99	5,986.53	1,258.35	-	-
1.1.2.3 6 months to 1 year Fixed Account	8,653.88	6,745.18	2,211.97	159.25	5,381.27	-	9,689.51
1.1.2.4 Above 1 year Fixed Account	5,333.32	921.59	2,014.07	1,999.09	4,427.02	12,054.19	-
1.1.3 Call Deposit	491.69	181.17	265.98	150.53	244.75	252.85	195.32
1.1.4 Certificate of Deposit	-	-	-	-	40.26	-	-
1.2 On Borrowing	1,263.09	804.48	1,058.01	939.78	1,919.35	1,588.53	1,256.41
<b>2. Commission Expense</b>	<b>579.19</b>	<b>126.13</b>	<b>-</b>	<b>5.10</b>	<b>254.97</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>2,937.39</b>	<b>1,486.08</b>	<b>1,209.85</b>	<b>1,342.91</b>	<b>2,060.32</b>	<b>2,523.38</b>	<b>1,227.65</b>
<b>4. Office Operating Expenses</b>	<b>2,358.79</b>	<b>1,124.23</b>	<b>819.27</b>	<b>1,215.25</b>	<b>1,276.79</b>	<b>1,872.92</b>	<b>1,265.33</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>2,473.14</b>	<b>1,208.68</b>	<b>1,019.50</b>	<b>1,484.91</b>	<b>2,487.35</b>	<b>2,683.60</b>	<b>1,403.74</b>
7.1 Loan loss Provision	2,473.14	1,208.68	1,019.50	1,484.91	2,487.35	2,683.60	1,396.86
7.1.1 General Loan loss Provision	282.09	72.36	4.04	232.30	469.65	203.49	318.16
7.1.1.1 Pass Loan Loss Provision	(269.70)	72.36	172.18	12.83	131.25	203.49	14.34
7.1.1.2 Watch List Provision	551.79	-	(168.15)	219.47	338.40	-	303.82
7.1.2 Special Loan Loss Provision	2,191.05	1,136.32	1,015.46	1,252.61	1,768.21	2,480.11	1,078.70
7.1.3 Additional Loan Loss Provision	-	-	-	-	249.49	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	6.88
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17.14</b>	<b>23.61</b>	<b>111.31</b>	<b>50.54</b>
<b>9. Provision for Staff Bonus</b>	<b>1,014.28</b>	<b>268.73</b>	<b>518.73</b>	<b>253.76</b>	<b>526.20</b>	<b>458.47</b>	<b>356.88</b>
<b>10. Provision for Income Tax</b>	<b>2,622.22</b>	<b>738.17</b>	<b>1,452.14</b>	<b>685.15</b>	<b>1,408.55</b>	<b>1,231.02</b>	<b>953.17</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16.37</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>6,506.31</b>	<b>1,680.41</b>	<b>3,216.41</b>	<b>1,598.69</b>	<b>3,327.28</b>	<b>2,895.21</b>	<b>2,258.72</b>
<b>Total Expenses</b>	<b>46,535.09</b>	<b>20,207.44</b>	<b>22,803.94</b>	<b>17,898.35</b>	<b>27,987.21</b>	<b>29,672.01</b>	<b>21,219.03</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>43,545.85</b>	<b>19,064.69</b>	<b>21,334.97</b>	<b>16,461.98</b>	<b>24,613.76</b>	<b>26,689.20</b>	<b>19,753.94</b>
1.1 On Loans and Advances	39,571.55	17,207.08	19,669.18	14,804.33	22,477.64	23,756.21	17,475.36
1.2 On Investment	3,701.81	1,317.32	1,544.07	1,449.26	1,928.84	2,672.16	2,142.31
1.2.1 Government Bonds	3,701.81	1,317.32	1,390.49	1,437.67	1,801.34	2,672.16	2,100.37
1.2.2 Foreign Bonds	-	-	-	-	31.28	-	38.49
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	153.58	11.59	96.22	-	3.44
1.3 On Agency Balance	-	71.58	7.75	12.70	-	32.98	-
1.4 On Call Deposit	-	85.98	-	122.72	26.44	43.40	-
1.5 On Others	272.49	382.74	113.97	72.98	180.84	184.45	136.27
<b>2. Commission and Discount</b>	<b>2,398.78</b>	<b>892.55</b>	<b>822.54</b>	<b>642.41</b>	<b>1,652.41</b>	<b>558.75</b>	<b>284.75</b>
2.1 Bills Purchase and Discount	-	24.95	-	29.76	-	3.12	-
2.2 Commission	2,398.78	833.02	804.97	545.97	1,652.41	538.78	284.75
2.3 Others	-	34.58	17.56	66.68	-	16.85	-
<b>3. Exchange Fluctuation Income</b>	<b>443.38</b>	<b>93.15</b>	<b>137.77</b>	<b>144.72</b>	<b>273.50</b>	<b>(8.09)</b>	<b>183.08</b>
3.1 Due to Change in Exchange Rate	(0.47)	-	(2.28)	28.55	54.70	-	34.53
3.2 Due to Foreign Currency Transaction	443.85	93.15	140.05	116.17	218.80	(8.09)	148.55
<b>4. Other Operating Income</b>	<b>141.24</b>	<b>58.20</b>	<b>424.65</b>	<b>349.57</b>	<b>130.04</b>	<b>895.08</b>	<b>643.80</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>16.85</b>	<b>84.01</b>	<b>104.12</b>	<b>6.09</b>	<b>406.64</b>	<b>109.90</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>82.00</b>	<b>-</b>	<b>194.82</b>	<b>1,303.16</b>	<b>1,107.25</b>	<b>243.56</b>
<b>7. Recovery of written-off Loan</b>	<b>5.84</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.58</b>	<b>23.17</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.72</b>	<b>2.66</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>46,535.09</b>	<b>20,207.44</b>	<b>22,803.94</b>	<b>17,898.35</b>	<b>27,987.21</b>	<b>29,672.01</b>	<b>21,219.03</b>



BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4,316.96</b>	<b>42.17</b>	<b>383.93</b>	<b>4,864.67</b>	<b>1,038.83</b>	<b>574.44</b>	<b>10,324.36</b>
1.1 On Deposit Liabilities	4,283.12	42.17	383.93	4,774.21	1,029.54	569.91	10,117.05
1.1.1 Saving Account	821.78	5.27	92.97	716.29	261.57	116.78	1,742.85
1.1.2 Fixed Account	3,353.09	32.93	266.06	3,961.76	727.96	444.69	8,187.11
1.1.2.1 Up to 3 months Fixed Account	-	4.29	-	191.96	-	17.79	1,735.80
1.1.2.2 3 to 6 months Fixed Account	582.61	4.34	-	2,396.98	306.75	22.23	954.39
1.1.2.3 6 months to 1 year Fixed Account	1,913.94	14.28	-	396.65	5.94	155.64	4,267.91
1.1.2.4 Above 1 year Fixed Account	856.53	10.02	266.06	976.17	415.27	249.03	1,229.02
1.1.3 Call Deposit	108.26	3.97	24.90	96.16	40.00	8.44	187.09
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	33.84	-	-	90.46	9.29	4.53	207.30
<b>2. Commission Expense</b>	<b>15.05</b>	<b>-</b>	<b>-</b>	<b>15.43</b>	<b>10.23</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>492.72</b>	<b>19.61</b>	<b>53.80</b>	<b>500.12</b>	<b>154.47</b>	<b>66.10</b>	<b>1,002.51</b>
<b>4. Office Operating Expenses</b>	<b>341.98</b>	<b>23.05</b>	<b>46.32</b>	<b>394.05</b>	<b>113.53</b>	<b>40.28</b>	<b>726.10</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.48</b>	<b>27.05</b>	<b>0.00</b>	<b>0.49</b>
<b>7. Provision for Risk</b>	<b>898.96</b>	<b>13.12</b>	<b>47.67</b>	<b>505.65</b>	<b>423.44</b>	<b>30.67</b>	<b>1,238.52</b>
7.1 Loan loss Provision	898.96	13.12	47.67	505.65	423.44	30.67	1,238.52
7.1.1 General Loan loss Provision	181.12	9.02	47.67	48.65	70.95	4.72	503.42
7.1.1.1 Pass Loan Loss Provision	70.72	1.51	47.67	-	-	(4.71)	190.81
7.1.1.2 Watch List Provision	110.40	7.51	-	48.65	70.95	9.43	312.61
7.1.2 Special Loan Loss Provision	717.84	4.10	-	457.00	352.49	25.95	735.10
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>5.51</b>	<b>-</b>	<b>-</b>	<b>1.70</b>	<b>0.99</b>	<b>-</b>	<b>1.41</b>
<b>9. Provision for Staff Bonus</b>	<b>105.99</b>	<b>-</b>	<b>-</b>	<b>55.91</b>	<b>-</b>	<b>15.31</b>	<b>174.49</b>
<b>10. Provision for Income Tax</b>	<b>286.16</b>	<b>-</b>	<b>-</b>	<b>150.95</b>	<b>-</b>	<b>45.94</b>	<b>471.12</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>667.72</b>	<b>-</b>	<b>-</b>	<b>352.21</b>	<b>-</b>	<b>107.18</b>	<b>1,099.27</b>
<b>Total Expenses</b>	<b>7,131.06</b>	<b>97.94</b>	<b>531.72</b>	<b>6,841.15</b>	<b>1,768.55</b>	<b>879.92</b>	<b>15,038.26</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>6,135.48</b>	<b>54.06</b>	<b>509.14</b>	<b>6,586.85</b>	<b>1,569.59</b>	<b>863.80</b>	<b>14,064.36</b>
1.1 On Loans and Advances	5,539.04	52.28	508.45	5,976.87	1,424.98	712.51	12,822.29
1.2 On Investment	200.48	0.08	-	461.20	110.57	141.47	1,112.10
1.2.1 Government Bonds	200.48	0.08	-	461.20	110.57	141.47	824.66
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	285.17
1.2.4 Debenture & Bonds	-	-	-	-	-	-	2.28
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	134.60	1.70	0.69	60.80	33.94	1.39	53.46
1.5 On Others	261.37	-	-	87.99	0.10	8.43	76.51
<b>2. Commission and Discount</b>	<b>157.98</b>	<b>0.33</b>	<b>13.46</b>	<b>146.49</b>	<b>68.32</b>	<b>1.47</b>	<b>43.67</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.96	0.33	13.46	19.87	8.86	0.73	40.29
2.3 Others	154.02	-	-	126.62	59.46	0.73	3.38
<b>3. Exchange Fluctuation Income</b>	<b>1.16</b>	<b>-</b>	<b>-</b>	<b>0.91</b>	<b>0.04</b>	<b>-</b>	<b>15.45</b>
3.1 Due to Change in Exchange Rate	-	-	-	0.88	0.04	-	2.65
3.2 Due to Foreign Currency Transaction	1.16	-	-	0.03	-	-	12.79
<b>4. Other Operating Income</b>	<b>35.91</b>	<b>2.91</b>	<b>-</b>	<b>2.73</b>	<b>-</b>	<b>12.29</b>	<b>450.87</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>0.71</b>	<b>2.37</b>	<b>4.43</b>
<b>6. Write Back from Provisions for loss</b>	<b>794.76</b>	<b>-</b>	<b>-</b>	<b>104.17</b>	<b>40.10</b>	<b>-</b>	<b>459.49</b>
<b>7. Recovery of written-off Loan</b>	<b>5.77</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>40.63</b>	<b>9.12</b>	<b>-</b>	<b>89.79</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>7,131.06</b>	<b>97.94</b>	<b>531.72</b>	<b>6,841.15</b>	<b>1,768.55</b>	<b>879.92</b>	<b>15,038.26</b>

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhuh
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>6,770.93</b>	<b>4,738.29</b>	<b>84.64</b>	<b>5,464.44</b>	<b>4,414.10</b>	<b>4,468.09</b>	<b>378.13</b>
1.1 On Deposit Liabilities	6,673.57	4,604.32	77.99	5,169.16	4,391.21	4,297.16	375.28
1.1.1 Saving Account	1,078.04	685.78	8.72	766.79	980.23	525.76	76.69
1.1.2 Fixed Account	5,440.05	3,776.63	59.02	4,246.98	3,374.51	3,673.33	276.08
1.1.2.1 Up to 3 months Fixed Account	887.42	687.24	-	659.27	-	3,323.97	-
1.1.2.2 3 to 6 months Fixed Account	646.45	656.11	-	458.18	561.14	53.34	70.72
1.1.2.3 6 months to 1 year Fixed Account	3,259.17	1,393.76	37.15	1,462.28	2,108.80	201.17	140.19
1.1.2.4 Above 1 year Fixed Account	647.02	1,039.51	21.87	1,667.26	704.57	94.86	65.17
1.1.3 Call Deposit	155.48	141.91	10.25	155.39	36.47	98.06	22.52
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	97.36	133.97	6.65	295.28	22.88	170.93	2.85
<b>2. Commission Expense</b>	<b>15.87</b>	<b>19.54</b>	<b>-</b>	<b>-</b>	<b>21.65</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>604.40</b>	<b>540.92</b>	<b>14.38</b>	<b>564.58</b>	<b>478.18</b>	<b>330.36</b>	<b>72.43</b>
<b>4. Office Operating Expenses</b>	<b>517.45</b>	<b>412.52</b>	<b>11.66</b>	<b>511.18</b>	<b>311.41</b>	<b>293.18</b>	<b>63.84</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.05</b>	<b>-</b>	<b>0.00</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>829.93</b>	<b>432.39</b>	<b>22.91</b>	<b>714.57</b>	<b>335.29</b>	<b>951.45</b>	<b>49.08</b>
7.1 Loan loss Provision	829.93	432.39	22.91	714.57	335.29	923.83	47.62
7.1.1 General Loan loss Provision	317.91	184.76	7.56	122.58	127.92	206.22	-
7.1.1.1 Pass Loan Loss Provision	-	-	0.98	(31.92)	79.41	66.93	-
7.1.1.2 Watch List Provision	317.91	184.76	6.58	154.50	48.51	139.29	-
7.1.2 Special Loan Loss Provision	512.02	247.63	15.35	591.99	207.37	710.29	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	7.31	47.62
7.2. Provision for Non-Banking Assets	-	-	-	-	-	27.62	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	1.46
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>88.64</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.07</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>103.47</b>	<b>69.16</b>	<b>3.06</b>	<b>59.07</b>	<b>-</b>	<b>80.52</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>352.44</b>	<b>186.74</b>	<b>8.26</b>	<b>159.50</b>	<b>309.29</b>	<b>200.26</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>822.36</b>	<b>435.72</b>	<b>19.27</b>	<b>372.17</b>	<b>704.58</b>	<b>524.44</b>	<b>-</b>
<b>Total Expenses</b>	<b>10,016.85</b>	<b>6,923.92</b>	<b>164.16</b>	<b>7,845.57</b>	<b>6,574.51</b>	<b>6,853.36</b>	<b>563.49</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>9,523.43</b>	<b>6,608.34</b>	<b>160.70</b>	<b>7,552.18</b>	<b>6,286.44</b>	<b>6,052.78</b>	<b>536.81</b>
1.1 On Loans and Advances	8,903.11	6,226.00	146.54	7,177.34	5,704.52	5,620.64	516.20
1.2 On Investment	513.89	300.11	-	261.40	482.50	366.78	2.03
1.2.1 Government Bonds	513.89	300.11	-	261.40	482.50	278.24	2.03
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	88.54	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	51.33	82.23	-	105.54	24.64	58.99	16.06
1.5 On Others	55.10	-	14.16	7.90	74.78	6.38	2.52
<b>2. Commission and Discount</b>	<b>119.60</b>	<b>230.69</b>	<b>0.14</b>	<b>19.90</b>	<b>20.79</b>	<b>9.55</b>	<b>3.72</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	89.13	230.69	0.07	19.90	20.79	9.55	3.72
2.3 Others	30.47	-	0.07	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>17.22</b>	<b>1.32</b>	<b>-</b>	<b>43.53</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	2.98	1.28	-	2.66	-	-	-
3.2 Due to Foreign Currency Transaction	14.25	0.03	-	40.87	-	-	-
<b>4. Other Operating Income</b>	<b>236.35</b>	<b>4.97</b>	<b>2.60</b>	<b>208.88</b>	<b>225.27</b>	<b>138.55</b>	<b>13.21</b>
<b>5. Non Operating Income</b>	<b>1.10</b>	<b>-</b>	<b>-</b>	<b>20.94</b>	<b>13.35</b>	<b>41.33</b>	<b>1.83</b>
<b>6. Write Back from Provisions for loss</b>	<b>119.16</b>	<b>78.60</b>	<b>0.73</b>	<b>-</b>	<b>28.65</b>	<b>611.16</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.14</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.92</b>
<b>Total Income</b>	<b>10,016.85</b>	<b>6,923.92</b>	<b>164.16</b>	<b>7,845.57</b>	<b>6,574.51</b>	<b>6,853.36</b>	<b>563.49</b>

BFI Name	Salapa	Septakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>59.32</b>	<b>384.84</b>	<b>331.26</b>	<b>152.68</b>	<b>1.78</b>	<b>668.75</b>	<b>1,145.40</b>
1.1 On Deposit Liabilities	59.32	384.30	331.26	152.68	1.78	668.51	1,053.91
1.1.1 Saving Account	30.55	92.81	42.32	23.00	1.77	146.85	182.13
1.1.2 Fixed Account	27.37	277.47	278.21	123.08	-	473.85	855.45
1.1.2.1 Up to 3 months Fixed Account	3.19	-	73.10	-	-	117.16	105.46
1.1.2.2 3 to 6 months Fixed Account	5.15	118.53	59.20	-	-	82.69	54.99
1.1.2.3 6 months to 1 year Fixed Account	13.39	101.76	129.95	-	-	170.24	491.54
1.1.2.4 Above 1 year Fixed Account	5.63	57.17	15.97	123.08	-	103.76	203.46
1.1.3 Call Deposit	1.40	14.02	10.73	6.59	0.01	47.81	16.33
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.53	-	-	-	0.24	91.49
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.10</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>35.38</b>	<b>97.10</b>	<b>40.05</b>	<b>46.65</b>	<b>5.69</b>	<b>118.01</b>	<b>124.35</b>
<b>4. Office Operating Expenses</b>	<b>10.52</b>	<b>81.99</b>	<b>33.00</b>	<b>52.53</b>	<b>15.74</b>	<b>92.52</b>	<b>103.89</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>37.37</b>	<b>509.00</b>	<b>143.70</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>167.03</b>
7.1 Loan loss Provision	37.37	509.00	143.70	-	-	-	167.03
7.1.1 General Loan loss Provision	10.84	49.32	39.16	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	2.46	9.31	10.97	-	-	-	-
7.1.1.2 Watch List Provision	8.39	40.00	28.19	-	-	-	-
7.1.2 Special Loan Loss Provision	26.53	459.68	104.54	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	167.03
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>32.90</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>0.79</b>	<b>-</b>	<b>-</b>	<b>18.97</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>2.12</b>	<b>-</b>	<b>-</b>	<b>51.22</b>	<b>78.78</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.28</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>4.95</b>	<b>-</b>	<b>42.84</b>	<b>119.52</b>	<b>159.77</b>
<b>Total Expenses</b>	<b>142.59</b>	<b>1,072.93</b>	<b>555.85</b>	<b>251.95</b>	<b>66.04</b>	<b>1,102.18</b>	<b>1,779.22</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>106.01</b>	<b>543.75</b>	<b>469.62</b>	<b>221.79</b>	<b>14.70</b>	<b>992.69</b>	<b>1,716.45</b>
1.1 On Loans and Advances	95.30	520.01	415.08	165.15	0.76	914.85	1,553.16
1.2 On Investment	-	13.79	15.31	42.35	1.23	37.99	145.27
1.2.1 Government Bonds	-	13.79	9.45	42.35	-	37.99	145.27
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	5.86	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	1.23	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	10.71	9.95	10.05	8.04	12.71	39.84	18.03
1.5 On Others	-	-	29.18	6.24	-	-	-
<b>2. Commission and Discount</b>	<b>0.84</b>	<b>6.04</b>	<b>0.62</b>	<b>9.15</b>	<b>-</b>	<b>0.99</b>	<b>41.31</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.84	6.04	0.62	1.04	-	0.99	41.31
2.3 Others	-	-	-	8.10	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>6.75</b>	<b>12.44</b>	<b>16.33</b>	<b>12.52</b>	<b>-</b>	<b>26.93</b>	<b>20.83</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>49.22</b>	<b>3.25</b>	<b>0.63</b>
<b>6. Write Back from Provisions for loss</b>	<b>15.36</b>	<b>224.46</b>	<b>69.28</b>	<b>7.43</b>	<b>2.13</b>	<b>78.32</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>13.63</b>	<b>286.23</b>	<b>-</b>	<b>1.07</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>142.59</b>	<b>1,072.93</b>	<b>555.85</b>	<b>251.95</b>	<b>66.04</b>	<b>1,102.18</b>	<b>1,779.22</b>

BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>711.02</b>	<b>405.50</b>	<b>421.26</b>	<b>343.00</b>	<b>1,126.52</b>	<b>608.87</b>	<b>140.87</b>
1.1 On Deposit Liabilities	656.70	404.08	410.30	343.00	1,120.16	594.60	121.00
1.1.1 Saving Account	76.36	73.99	56.26	59.65	138.85	90.76	15.74
1.1.2 Fixed Account	572.12	324.20	333.18	279.42	958.54	503.84	96.42
1.1.2.1 Up to 3 months Fixed Account	-	-	78.74	20.97	-	-	7.36
1.1.2.2 3 to 6 months Fixed Account	44.53	-	40.01	14.59	116.95	70.53	8.52
1.1.2.3 6 months to 1 year Fixed Account	35.55	324.20	130.60	170.89	137.03	301.58	36.10
1.1.2.4 Above 1 year Fixed Account	492.04	-	83.84	72.97	704.57	131.73	44.43
1.1.3 Call Deposit	8.23	5.89	20.85	3.93	22.77	-	8.85
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	54.32	1.42	10.96	-	6.35	14.26	19.87
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.10</b>
<b>3. Staff Expense</b>	<b>53.36</b>	<b>78.26</b>	<b>80.60</b>	<b>15.26</b>	<b>125.29</b>	<b>71.33</b>	<b>18.75</b>
<b>4. Office Operating Expenses</b>	<b>44.30</b>	<b>61.84</b>	<b>91.28</b>	<b>19.28</b>	<b>73.47</b>	<b>69.76</b>	<b>11.27</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.70</b>	<b>0.08</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>70.23</b>	<b>105.85</b>	<b>97.89</b>	<b>114.32</b>	<b>173.60</b>	<b>58.19</b>	<b>15.44</b>
7.1 Loan loss Provision	70.23	105.85	97.89	114.32	173.60	58.19	15.44
7.1.1 General Loan loss Provision	67.56	26.87	23.94	29.24	67.76	21.94	10.61
7.1.1.1 Pass Loan Loss Provision	57.93	5.74	-	-	-	(9.76)	7.08
7.1.1.2 Watch List Provision	9.63	21.13	23.94	29.24	67.76	31.70	3.53
7.1.2 Special Loan Loss Provision	2.68	78.98	67.55	85.08	105.84	36.26	4.83
7.1.3 Additional Loan Loss Provision	-	-	6.41	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>10.50</b>	<b>-</b>	<b>-</b>	<b>4.88</b>	<b>10.67</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>28.36</b>	<b>12.72</b>	<b>-</b>	<b>13.16</b>	<b>28.80</b>	<b>18.80</b>	<b>2.30</b>
<b>11. Others</b>	<b>-</b>	<b>4.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>66.16</b>	<b>22.97</b>	<b>-</b>	<b>30.72</b>	<b>67.19</b>	<b>43.87</b>	<b>11.18</b>
<b>Total Expenses</b>	<b>983.93</b>	<b>691.12</b>	<b>691.04</b>	<b>540.61</b>	<b>1,607.23</b>	<b>870.89</b>	<b>199.92</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>909.62</b>	<b>529.66</b>	<b>521.88</b>	<b>518.53</b>	<b>1,551.20</b>	<b>851.01</b>	<b>180.78</b>
1.1 On Loans and Advances	799.46	472.54	451.42	488.74	1,449.08	777.86	149.23
1.2 On Investment	104.36	47.36	45.07	-	53.17	64.84	0.64
1.2.1 Government Bonds	104.36	47.36	-	-	53.17	-	0.64
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	45.07	-	-	64.84	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.79	7.87	14.67	29.79	31.77	8.31	9.34
1.5 On Others	-	1.89	10.71	-	17.18	-	21.58
<b>2. Commission and Discount</b>	<b>0.55</b>	<b>15.69</b>	<b>0.76</b>	<b>0.60</b>	<b>1.52</b>	<b>18.33</b>	<b>10.32</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.55	15.69	0.76	0.60	1.52	18.33	10.32
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>31.60</b>	<b>63.46</b>	<b>16.31</b>	<b>3.50</b>	<b>28.61</b>	<b>1.39</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>1.86</b>	<b>-</b>	<b>5.20</b>	<b>3.94</b>	<b>0.73</b>	<b>0.16</b>	<b>1.23</b>
<b>6. Write Back from Provisions for loss</b>	<b>40.30</b>	<b>82.30</b>	<b>20.98</b>	<b>14.05</b>	<b>25.15</b>	<b>-</b>	<b>7.59</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>0.23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>125.67</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>983.93</b>	<b>691.12</b>	<b>691.04</b>	<b>540.61</b>	<b>1,607.23</b>	<b>870.89</b>	<b>199.92</b>

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Expenses</b>						
<b>1. Interest Expense</b>	<b>172.05</b>	<b>36.67</b>	<b>708.86</b>	<b>1,912.63</b>	<b>1,287.67</b>	<b>712.59</b>
1.1 On Deposit Liabilities	159.40	36.48	691.18	1,811.49	1,226.48	650.32
1.1.1 Saving Account	22.28	34.82	82.34	240.81	141.08	120.17
1.1.2 Fixed Account	115.44	-	588.92	1,544.94	1,039.39	530.16
1.1.2.1 Up to 3 months Fixed Account	17.95	-	62.93	199.50	214.90	-
1.1.2.2 3 to 6 months Fixed Account	10.86	-	56.90	129.97	158.02	68.75
1.1.2.3 6 months to 1 year Fixed Account	36.66	-	293.07	692.03	473.57	52.31
1.1.2.4 Above 1 year Fixed Account	49.96	-	176.01	523.45	192.90	409.10
1.1.3 Call Deposit	21.68	1.66	19.93	25.74	46.01	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	12.65	0.19	17.68	101.13	61.19	62.26
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.17</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>56.16</b>	<b>5.10</b>	<b>78.50</b>	<b>155.50</b>	<b>122.20</b>	<b>89.21</b>
<b>4. Office Operating Expenses</b>	<b>43.52</b>	<b>3.33</b>	<b>56.64</b>	<b>128.71</b>	<b>104.65</b>	<b>75.25</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.58</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>195.66</b>	<b>-</b>	<b>124.47</b>	<b>137.15</b>	<b>96.78</b>	<b>50.68</b>
7.1 Loan loss Provision	194.86	-	124.47	137.15	96.78	50.68
7.1.1 General Loan loss Provision	17.36	-	43.60	36.65	41.82	1.61
7.1.1.1 Pass Loan Loss Provision	(11.59)	-	3.67	-	5.52	1.61
7.1.1.2 Watch List Provision	28.95	-	39.93	36.65	36.30	-
7.1.2 Special Loan Loss Provision	177.50	-	76.34	100.50	54.96	49.07
7.1.3 Additional Loan Loss Provision	-	-	4.53	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	0.79	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.85</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>1.34</b>	<b>17.60</b>	<b>32.97</b>	<b>0.76</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>3.61</b>	<b>47.52</b>	<b>89.02</b>	<b>2.28</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>455.29</b>	<b>121.70</b>	<b>110.88</b>	<b>207.72</b>	<b>5.32</b>
<b>Total Expenses</b>	<b>467.38</b>	<b>500.38</b>	<b>1,095.70</b>	<b>2,512.00</b>	<b>1,941.01</b>	<b>936.08</b>
<b>Income</b>						
<b>1. Interest Income</b>	<b>249.60</b>	<b>10.25</b>	<b>960.44</b>	<b>2,413.30</b>	<b>1,890.16</b>	<b>893.44</b>
1.1 On Loans and Advances	219.93	-	875.29	2,087.36	1,684.00	761.08
1.2 On Investment	17.23	0.04	77.00	309.32	186.99	125.44
1.2.1 Government Bonds	17.23	-	-	309.32	-	125.44
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	0.04	77.00	-	186.99	-
1.3 On Agency Balance	-	-	-	-	-	-
1.4 On Call Deposit	12.44	10.21	8.15	12.04	-	6.93
1.5 On Others	-	-	-	4.58	19.17	-
<b>2. Commission and Discount</b>	<b>1.37</b>	<b>-</b>	<b>1.27</b>	<b>10.02</b>	<b>50.80</b>	<b>2.10</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	0.12	-	1.05	10.02	0.24	2.10
2.3 Others	1.25	-	0.22	-	50.57	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>4.73</b>	<b>0.20</b>	<b>19.63</b>	<b>62.56</b>	<b>0.04</b>	<b>27.03</b>
<b>5. Non Operating Income</b>	<b>0.04</b>	<b>3.08</b>	<b>5.81</b>	<b>5.64</b>	<b>-</b>	<b>2.25</b>
<b>6. Write Back from Provisions for loss</b>	<b>2.09</b>	<b>486.85</b>	<b>31.53</b>	<b>20.48</b>	<b>-</b>	<b>11.25</b>
<b>7. Recovery of written-off Loan</b>	<b>5.04</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>204.52</b>	<b>-</b>	<b>77.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>467.38</b>	<b>500.38</b>	<b>1,095.70</b>	<b>2,512.00</b>	<b>1,941.01</b>	<b>936.08</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL
<b>Sector Wise</b>								
Agricultural and Forest Related	7,364.99	16,902.58	19,724.84	15,388.56	13,111.20	15,460.82	8,541.62	11,656.46
Fishery Related	648.84	1,064.93	700.40	540.18	-	366.75	61.80	172.05
Mining Related	2,914.90	-	345.81	1,127.97	-	-	253.18	5.03
Manufacturing (Producing) Related	39,647.50	31,097.52	62,195.46	76,634.87	15,506.15	75,368.76	36,251.03	26,471.74
Construction	1,723.19	3,448.61	18,570.29	7,111.62	7,337.27	1,859.54	1,940.26	1,807.79
Electricity, Gas and Water	12,108.87	17,927.21	21,428.68	26,210.68	7,020.78	12,503.61	8,259.67	11,286.42
Metal Products, Mach. & Ele. Eqp.	4,888.84	2,428.77	4,241.39	1,652.98	3,280.95	11,476.12	2,327.65	1,885.90
Tras., Com. and Public Utilities	2,844.62	2,014.40	2,550.96	2,753.11	1,850.41	5,814.79	253.46	1,850.90
Wholesaler & Retailer	33,387.01	52,474.37	77,988.05	65,707.54	24,516.57	50,483.83	26,520.30	40,779.96
Finance, Insurance and Real Estate	6,733.09	24,410.91	11,172.36	29,368.25	4,278.89	21,822.49	5,994.68	12,933.57
Hotel or Restaurant	7,575.07	12,180.99	9,581.85	23,562.42	1,424.79	10,878.08	6,451.06	3,245.07
Other Services	6,796.47	7,646.43	14,855.67	23,178.94	1,611.66	7,193.06	1,886.41	5,216.99
Consumption Loans	52,369.82	67,866.65	55,177.92	27,305.02	15,721.37	17,128.64	15,497.79	34,232.00
Local Government	-	-	-	383.43	138.81	271.73	-	-
Others	5,823.93	1,000.68	40,849.17	18,760.86	80.43	15,488.74	8,745.60	11,347.18
<b>TOTAL sectorwise</b>	<b>184,827.15</b>	<b>240,464.05</b>	<b>339,382.83</b>	<b>319,686.44</b>	<b>95,879.27</b>	<b>246,116.97</b>	<b>122,984.51</b>	<b>162,891.05</b>

**Product Wise**

Term Loan	42,931.39	57,862.65	85,266.06	110,766.64	9,979.14	79,416.91	30,722.92	42,804.48
Overdraft	-	19,017.54	7,329.80	23,700.13	217.26	5,836.54	160.25	3,376.49
Cash Credit Loan	31,144.48	-	27,262.44	15,809.02	7,030.70	15,708.89	24,622.51	38,720.35
Trust Receipt Loan/Import Loan	2,702.40	1,300.80	10,605.55	11,815.52	6,357.58	9,682.65	3,236.16	4,661.64
Short Term Working Capital/Demand Loan	29,952.63	39,045.13	90,311.36	88,122.69	33,933.91	79,435.04	20,178.51	20,830.94
Residential Personal Home Loan (Up to Rs. 15 million)	8,126.67	21,435.60	20,529.20	9,118.86	8,941.58	6,064.72	1,995.86	22,985.67
Real Estate Loan	11,692.99	16,986.13	22,574.89	25,555.32	7,827.67	15,296.96	5,038.39	6,752.13
Margin Nature Loan	3,734.04	4,222.23	8,545.82	3,467.09	-	2,942.20	22.20	979.42
Hire Purchase Loan	2,428.16	4,804.95	8,026.61	6,225.62	3,979.52	8,005.03	2,296.85	2,563.63
Deprived Sector Loan	11,312.22	16,006.02	16,639.16	16,005.93	4,543.34	14,165.96	6,874.11	8,365.06
Bills Purchased	2.59	8.52	6.97	418.69	329.78	11.52	0.08	-
Other Product	40,799.58	59,774.48	42,284.97	8,680.92	12,738.78	9,550.54	27,836.68	10,851.23
<b>Total Product wise Loan</b>	<b>184,827.15</b>	<b>240,464.05</b>	<b>339,382.83</b>	<b>319,686.44</b>	<b>95,879.27</b>	<b>246,116.97</b>	<b>122,984.51</b>	<b>162,891.05</b>

**Collateral Wise**

Gold and Silver	18,550.65	19,509.31	396.84	1,932.31	-	-	-	-
Government Securities	54.87	220.62	2.97	-	3,000.00	-	-	67.68
Non Governmental Securities	300.51	4,222.24	8,447.69	3,472.29	-	2,942.20	22.20	979.22
Fixed Deposit Receipts	1,189.49	1,329.43	2,666.47	2,313.31	9,219.57	1,337.74	1,186.40	2,245.23
Own	1,189.49	1,329.43	2,559.22	2,313.31	9,215.30	1,337.74	1,186.40	2,245.23
Other Licences Institutions	-	-	107.25	-	4.28	-	-	-
Collateral of Properties	155,111.84	187,481.48	262,246.37	295,264.20	75,071.36	232,577.98	102,188.97	146,258.63
Fixed Assets	137,224.44	187,231.21	179,949.56	281,634.34	59,122.40	231,140.43	50,011.20	84,945.66
Current Assets	17,887.41	250.27	82,296.81	13,629.86	15,948.96	1,437.55	52,177.76	61,312.97
Against security of Bill	792.86	5.89	3,364.78	-	-	11.52	3,236.16	2,995.72
Domestic Bills	274.74	-	20.94	-	-	0.02	-	55.00
Foreign Bills	518.12	5.89	3,343.84	-	-	11.51	3,236.16	2,940.72
Against Guarantee	6,228.28	27,647.08	7,219.62	7,544.35	1,218.81	9,000.74	6,307.80	8,347.62
Government Guarantee	14.91	-	379.52	383.43	138.81	-	156.08	198.98
Institutional Guarantee	5,092.23	14,821.69	5,237.13	4,129.74	1,080.00	-	5,786.27	7,625.85
Personal Guarantee	628.66	12,781.12	1,596.86	1,450.07	-	-	-	522.78
Collective Guarantee	5.51	44.27	6.12	1,580.73	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	181.30	365.45	-
Other Guarantee	486.97	-	-	0.37	-	8,819.44	-	-
Credit Card	-	8.38	737.34	80.77	415.63	246.79	-	0.88
Others	2,598.66	39.62	54,300.75	9,079.21	6,953.90	-	10,042.99	1,996.07
<b>Total</b>	<b>184,827.15</b>	<b>240,464.05</b>	<b>339,382.83</b>	<b>319,686.44</b>	<b>95,879.27</b>	<b>246,116.97</b>	<b>122,984.51</b>	<b>162,891.05</b>

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
<b>Sector Wise</b>								
Agricultural and Forest Related	28,713.02	5,553.82	15,747.23	6,523.48	16,796.94	57,197.05	20,644.78	15,094.12
Fishery Related	2,668.22	261.20	862.94	545.86	675.18	548.02	865.04	381.06
Mining Related	-	189.27	1,766.54	75.95	201.38	308.12	351.13	1,419.51
Manufacturing (Producing) Related	10,763.93	24,695.30	57,877.15	19,172.86	30,783.07	10,807.87	77,189.95	20,109.27
Construction	3,832.97	6,240.02	19,108.41	26,943.32	4,783.96	9,651.81	7,754.26	8,280.60
Electricity, Gas and Water	3,841.87	8,796.41	23,158.39	8,409.61	12,411.19	4,275.07	27,285.11	10,771.02
Metal Products, Mach. & Ele. Eqp.	823.97	1,172.28	9,997.19	5,098.13	3,074.50	479.94	3,697.73	709.39
Tras., Com. and Public Utilities	1,715.61	2,053.36	12,317.79	5,846.00	4,076.65	2,300.55	9,515.83	1,730.46
Wholesaler & Retailer	64,002.49	30,180.77	44,171.14	25,521.92	45,877.54	33,946.63	91,207.24	26,830.16
Finance, Insurance and Real Estate	14,895.33	6,846.31	24,757.98	9,803.26	11,034.18	5,076.09	30,329.92	7,775.54
Hotel or Restaurant	5,791.95	5,023.15	13,584.27	6,056.76	7,245.19	4,314.39	16,293.03	2,617.54
Other Services	4,018.91	6,407.70	12,835.03	7,532.37	7,944.76	4,468.09	15,976.43	7,892.64
Consumption Loans	93,438.42	12,692.25	52,867.51	13,111.22	31,817.84	24,801.54	72,571.61	37,384.60
Local Government	-	-	-	136.67	150.72	-	-	-
Others	39,614.92	21,341.93	118.66	1,043.28	13,757.54	21,920.67	44.87	1,543.91
<b>TOTAL sectorwise</b>	<b>274,121.60</b>	<b>131,453.78</b>	<b>289,170.22</b>	<b>135,820.69</b>	<b>190,630.64</b>	<b>180,095.84</b>	<b>373,726.92</b>	<b>142,539.83</b>

**Product Wise**

Term Loan	81,453.09	55,474.81	115,983.89	40,232.17	63,904.98	15,277.58	127,771.48	46,364.12
Overdraft	2,029.33	442.74	47,040.11	2,249.88	3,167.48	9,674.65	10,997.62	7,396.11
Cash Credit Loan	35,618.65	23,809.13	7,635.40	9,646.95	25,742.91	-	68,718.30	9,029.27
Trust Receipt Loan/Import Loan	214.35	1,691.00	4,019.89	4,494.33	5,227.27	175.58	6,932.95	1,217.07
Short Term Working Capital/Demand Loan	58,483.53	23,113.89	52,685.47	23,353.25	51,001.47	106,505.22	68,030.31	14,716.69
Residential Personal Home Loan (Up to Rs. 15 million)	44,801.11	6,249.68	10,221.96	6,093.29	8,582.28	8,951.99	27,963.14	8,883.22
Real Estate Loan	21,806.80	1,984.26	1,925.28	5,556.50	5,709.32	1,659.04	15,978.34	4,321.83
Margin Nature Loan	1,091.87	567.83	3,719.31	2,227.06	3,818.85	1,138.42	6,130.37	3,636.47
Hire Purchase Loan	6,070.06	5,998.94	8,321.85	1,591.86	5,058.43	2,844.60	14,390.59	4,476.37
Deprived Sector Loan	12,381.33	6,563.81	14,723.79	8,964.63	10,090.27	30,844.43	18,651.25	16,045.77
Bills Purchased	-	13.87	22.69	131.76	95.46	-	-	24.90
Other Product	10,171.49	5,543.83	22,870.59	31,279.01	8,231.91	3,024.33	8,162.56	26,428.00
<b>Total Product wise Loan</b>	<b>274,121.60</b>	<b>131,453.78</b>	<b>289,170.22</b>	<b>135,820.69</b>	<b>190,630.64</b>	<b>180,095.84</b>	<b>373,726.92</b>	<b>142,539.83</b>

**Collateral Wise**

Gold and Silver	98.40	12.30	23.24	385.50	9.76	47.21	5.27	3,029.72
Government Securities	-	-	55.41	-	9.61	-	-	1.95
Non Governmental Securities	1,091.87	567.83	3,793.71	-	3,819.75	-	-	2,044.45
Fixed Deposit Receipts	2,121.77	1,059.50	2,521.91	1,552.34	2,032.50	1,373.45	3,433.35	1,767.78
Own	2,121.77	1,059.50	2,457.14	1,552.34	2,026.46	1,373.45	3,433.35	1,751.87
Other Licences Institutions	-	-	64.77	-	6.03	-	-	15.92
Collateral of Properties	252,575.58	107,887.57	273,092.69	123,548.54	172,821.69	178,675.18	330,550.04	116,570.18
Fixed Assets	247,488.54	75,505.11	263,862.11	87,884.91	97,526.34	178,675.18	239,192.69	102,338.52
Current Assets	5,087.04	32,382.46	9,230.58	35,663.62	75,295.34	-	91,357.35	14,231.66
Against security of Bill	-	13.87	78.14	-	5,023.34	-	19,567.06	263.90
Domestic Bills	-	13.87	-	-	7.98	-	-	46.72
Foreign Bills	-	-	78.14	-	5,015.35	-	19,567.06	217.18
Against Guarantee	11,973.80	907.67	8,050.45	136.67	5,780.83	-	19,229.17	8,857.81
Government Guarantee	0.18	-	237.18	136.67	145.02	-	326.69	7.76
Institutional Guarantee	10,482.85	-	7,423.64	-	5,398.29	-	12,500.18	19.65
Personal Guarantee	-	907.67	339.93	-	235.04	-	261.92	8,063.23
Collective Guarantee	-	-	46.88	-	-	-	-	759.61
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	7.56
Other Guarantee	1,490.77	-	2.82	-	2.49	-	6,140.37	-
Credit Card	212.37	354.31	572.95	159.52	493.63	-	450.64	101.28
Others	6,047.81	20,650.74	981.73	10,038.12	639.53	-	491.39	9,902.76
<b>Total</b>	<b>274,121.60</b>	<b>131,453.78</b>	<b>289,170.22</b>	<b>135,820.69</b>	<b>190,630.64</b>	<b>180,095.84</b>	<b>373,726.92</b>	<b>142,539.83</b>

BFI Name	Prime	Sunrise	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali
<b>Sector Wise</b>								
Agricultural and Forest Related	13,158.32	9,914.66	13,639.08	9,132.43	8,684.39	1,581.81	110.57	512.84
Fishery Related	817.34	512.75	352.34	369.67	804.81	91.82	11.46	-
Mining Related	206.47	7.75	1,046.26	391.43	42.06	3.17	-	-
Manufacturing (Producing) Related	19,450.80	15,557.83	32,308.24	43,486.68	25,593.97	1,343.06	0.75	624.31
Construction	9,652.42	6,473.75	4,752.79	10,305.47	7,784.71	5,788.71	73.73	74.30
Electricity, Gas and Water	11,044.81	11,079.22	18,748.42	17,284.41	14,587.16	390.40	-	-
Metal Products, Mach. & Ele. Eqp.	1,632.66	1,933.34	3,956.78	3,567.09	2,326.33	123.92	2.70	-
Tras., Com. and Public Utilities	2,653.51	682.98	4,133.24	9,990.63	4,350.44	845.77	16.06	95.45
Wholesaler & Retailer	22,648.79	27,953.28	48,872.90	40,733.21	25,262.31	7,746.04	73.27	832.15
Finance, Insurance and Real Estate	23,935.67	8,159.53	9,824.50	22,167.25	8,214.60	5,580.38	-	260.00
Hotel or Restaurant	13,466.04	3,648.51	5,851.32	16,025.97	4,771.24	722.95	25.65	-
Other Services	6,473.85	3,185.90	5,284.57	24,371.83	5,701.47	472.90	1.91	595.78
Consumption Loans	20,707.19	33,553.66	37,246.42	41,979.93	13,626.47	15,803.12	133.85	85.05
Local Government	-	-	-	-	-	-	-	-
Others	17,111.95	329.62	8,063.68	2,709.48	26,400.86	275.67	106.19	-
<b>TOTAL sectorwise</b>	<b>162,959.82</b>	<b>122,992.79</b>	<b>194,080.53</b>	<b>242,515.48</b>	<b>148,150.81</b>	<b>40,769.72</b>	<b>556.13</b>	<b>3,079.88</b>

**Product Wise**

Term Loan	44,697.21	26,770.54	66,111.23	86,797.21	63,698.81	13,200.45	302.69	713.28
Overdraft	9,381.45	4,388.00	7,227.90	2,429.06	817.60	8,856.07	119.89	1,150.50
Cash Credit Loan	32,547.25	19,472.93	45,478.64	32,838.40	24,465.96	-	-	-
Trust Receipt Loan/Import Loan	1,028.88	1,377.66	3,068.35	2,136.76	2,104.19	-	-	-
Short Term Working Capital/Demand Loan	14,586.75	22,941.89	29,338.09	49,591.54	23,848.96	21.55	-	-
Residential Personal Home Loan (Up to Rs. 15 million)	7,387.97	14,598.86	16,053.49	15,517.42	6,765.51	5,308.74	39.59	74.30
Real Estate Loan	15,424.28	4,603.19	2,885.46	14,561.42	6,480.30	786.98	22.50	260.00
Margin Nature Loan	3,217.68	1,642.98	1,354.83	3,767.92	1,309.76	1,960.88	7.49	-
Hire Purchase Loan	6,033.96	3,532.82	5,701.15	7,502.01	5,199.45	1,530.18	34.87	95.45
Deprived Sector Loan	9,941.39	8,495.30	9,955.72	12,057.36	8,209.39	4,023.23	20.19	154.89
Bills Purchased	692.57	1,081.01	-	-	503.95	-	-	-
Other Product	18,020.43	14,087.62	6,905.67	15,316.38	4,746.93	5,081.64	8.92	631.47
<b>Total Product wise Loan</b>	<b>162,959.82</b>	<b>122,992.79</b>	<b>194,080.53</b>	<b>242,515.48</b>	<b>148,150.81</b>	<b>40,769.72</b>	<b>556.13</b>	<b>3,079.88</b>

**Collateral Wise**

Gold and Silver	6,275.81	-	2.04	92.49	2.50	221.93	-	-
Government Securities	-	1.70	-	14.91	-	-	-	-
Non Governmental Securities	3,274.60	1,654.10	1,354.83	3,780.77	-	1,960.88	-	-
Fixed Deposit Receipts	1,389.82	1,251.15	1,380.52	2,041.84	2,033.04	826.88	8.92	85.05
Own	1,389.82	1,251.15	1,380.52	2,011.09	2,033.04	826.88	8.92	85.05
Other Licences Institutions	-	-	-	30.74	-	-	-	-
Collateral of Properties	141,506.22	115,133.86	188,141.56	224,642.03	139,993.68	33,433.98	473.16	2,994.83
Fixed Assets	139,930.83	110,218.41	176,309.29	203,948.14	121,697.33	33,433.66	473.16	2,994.83
Current Assets	1,575.39	4,915.44	11,832.26	20,693.89	18,296.36	0.33	-	-
Against security of Bill	-	1,635.04	-	907.28	110.61	-	-	-
Domestic Bills	-	-	-	45.00	110.61	-	-	-
Foreign Bills	-	1,635.04	-	862.28	-	-	-	-
Against Guarantee	7,300.38	3,007.96	623.62	8,419.26	25.87	4,280.79	-	-
Government Guarantee	155.12	-	87.07	189.80	-	-	-	-
Institutional Guarantee	6,959.79	2,830.01	384.35	7,385.77	-	3,997.68	-	-
Personal Guarantee	184.33	83.43	123.09	780.64	25.87	278.00	-	-
Collective Guarantee	-	-	14.17	60.70	-	2.67	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1.14	94.53	14.95	2.36	-	2.45	-	-
Credit Card	226.41	213.85	209.30	1.60	78.55	-	-	-
Others	2,986.57	95.14	2,368.67	2,615.29	5,906.55	45.25	74.06	-
<b>Total</b>	<b>162,959.82</b>	<b>122,992.79</b>	<b>194,080.53</b>	<b>242,515.48</b>	<b>148,150.81</b>	<b>40,769.72</b>	<b>556.13</b>	<b>3,079.88</b>



BFI Name	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti
<b>Sector Wise</b>								
Agricultural and Forest Related	2,148.04	418.34	317.14	6,493.02	3,319.02	3,048.18	80.04	4,675.38
Fishery Related	42.16	15.00	2.95	142.81	248.84	146.33	45.39	161.45
Mining Related	7.25	-	-	15.70	162.43	-	-	45.47
Manufacturing (Producing) Related	2,552.67	683.75	283.99	4,472.65	3,103.25	1,875.15	171.17	5,759.69
Construction	1,757.80	111.52	235.98	626.52	12,012.86	2,741.95	172.81	1,944.14
Electricity, Gas and Water	1,215.05	0.15	-	393.86	324.83	148.28	-	1,371.11
Metal Products, Mach. & Ele. Eqp.	133.84	1.50	19.95	183.73	353.71	102.20	52.99	521.94
Tras., Com. and Public Utilities	1,569.95	166.19	236.43	1,738.92	2,316.67	1,710.69	35.21	715.58
Wholesaler & Retailer	6,511.22	3,117.90	584.68	14,955.22	8,233.24	8,210.88	172.51	5,637.93
Finance, Insurance and Real Estate	4,936.95	912.80	557.33	10,944.41	5,033.63	3,456.33	-	4,203.18
Hotel or Restaurant	1,793.87	317.48	42.54	3,937.27	3,131.04	1,494.19	15.03	2,753.61
Other Services	1,792.25	621.95	34.44	2,307.35	1,527.41	1,705.34	26.33	1,199.21
Consumption Loans	13,682.69	4,409.88	1,805.94	25,455.75	3,496.64	11,402.15	244.85	23,730.65
Local Government	3.34	-	-	-	0.03	-	-	5.82
Others	4,321.09	2.24	698.24	25,088.41	21,452.85	9,959.78	180.64	1,390.63
<b>TOTAL sectorwise</b>	<b>42,468.18</b>	<b>10,778.69</b>	<b>4,819.61</b>	<b>96,755.63</b>	<b>64,716.46</b>	<b>46,001.46</b>	<b>1,196.97</b>	<b>54,115.78</b>

**Product Wise**

Term Loan	14,365.79	3,140.91	795.40	39,518.02	19,481.09	22,829.50	298.66	21,463.59
Overdraft	2,549.17	482.59	426.39	5,388.64	10,129.53	10,282.85	72.66	13,182.63
Cash Credit Loan	6,046.85	-	-	-	-	-	255.09	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,042.53	2,914.74	-	11,482.40	400.67	536.64	148.94	307.57
Residential Personal Home Loan (Up to Rs. 15 million)	6,486.72	1,531.91	941.45	13,526.66	11,007.58	2,344.17	201.73	5,429.28
Real Estate Loan	2,525.81	587.39	55.99	6,505.09	2,774.56	1,122.54	-	1,000.34
Margin Nature Loan	969.01	296.08	53.00	2,686.68	1,433.31	1,379.51	-	1,710.66
Hire Purchase Loan	2,984.15	494.96	303.65	2,793.92	3,361.87	1,757.65	44.42	1,647.79
Deprived Sector Loan	3,921.37	633.45	968.46	9,142.30	6,308.18	4,442.02	50.75	3,620.16
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,576.78	696.66	1,275.27	5,711.92	9,819.66	1,306.58	124.71	5,753.76
<b>Total Product wise Loan</b>	<b>42,468.18</b>	<b>10,778.69</b>	<b>4,819.61</b>	<b>96,755.63</b>	<b>64,716.46</b>	<b>46,001.46</b>	<b>1,196.97</b>	<b>54,115.78</b>

**Collateral Wise**

Gold and Silver	127.12	104.92	-	651.62	1,008.17	819.50	-	484.32
Government Securities	-	-	-	-	-	-	-	7.37
Non Governmental Securities	969.01	296.08	53.00	2,695.58	1,030.51	1,379.51	-	1,711.53
Fixed Deposit Receipts	923.37	186.53	90.99	1,793.47	815.37	486.64	116.25	911.93
Own	923.37	186.53	90.99	1,793.47	815.37	486.64	116.25	911.93
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	36,135.66	9,847.93	4,154.64	79,200.14	56,333.54	40,076.62	1,080.71	43,878.25
Fixed Assets	36,135.66	9,847.93	4,154.64	79,200.14	56,333.54	40,076.62	1,080.71	43,871.58
Current Assets	-	-	-	-	-	0.00	-	6.67
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	4,313.01	341.12	519.47	12,070.56	5,179.76	3,237.57	-	6,923.03
Government Guarantee	-	-	-	-	3.75	0.60	-	3.32
Institutional Guarantee	2,371.34	250.36	519.47	2,811.62	3,426.61	2,270.32	-	4,457.09
Personal Guarantee	1,540.76	90.76	-	4,947.77	1,386.82	941.83	-	2,378.39
Collective Guarantee	400.91	-	-	4,311.17	322.99	24.82	-	82.33
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	39.60	-	-	1.91
Credit Card	-	-	-	-	2.11	-	-	-
Others	-	2.11	1.50	344.25	346.99	1.62	-	199.34
<b>Total</b>	<b>42,468.18</b>	<b>10,778.69</b>	<b>4,819.61</b>	<b>96,755.63</b>	<b>64,716.46</b>	<b>46,001.46</b>	<b>1,196.97</b>	<b>54,115.78</b>

BFI Name	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML
<b>Sector Wise</b>								
Agricultural and Forest Related	2,529.41	5,508.08	337.33	313.43	787.79	434.31	111.98	0.09
Fishery Related	427.17	154.94	-	2.46	6.21	7.91	14.93	-
Mining Related	90.94	10.02	-	-	-	-	-	-
Manufacturing (Producing) Related	5,804.03	1,861.48	224.19	50.43	137.52	45.77	1.98	60.00
Construction	3,243.07	1,565.20	223.58	5.68	336.57	555.86	208.49	16.83
Electricity, Gas and Water	-	3,453.48	-	-	2.09	-	6.85	-
Metal Products, Mach. & Ele. Eqp.	150.11	77.12	0.72	10.35	-	2.66	44.44	3.45
Tras., Com. and Public Utilities	1,112.22	668.39	197.10	0.89	80.87	159.86	49.77	-
Wholesaler & Retailer	9,839.08	4,394.18	612.20	82.86	1,070.11	332.20	265.70	33.33
Finance, Insurance and Real Estate	4,546.29	5,468.44	410.47	9.21	272.65	74.39	98.20	40.31
Hotel or Restaurant	7,093.23	1,535.92	345.19	36.30	78.57	92.23	30.93	27.50
Other Services	2,740.97	2,112.73	62.84	2.24	194.52	59.65	-	-
Consumption Loans	6,021.33	16,020.47	1,363.27	40.89	1,121.95	1,082.28	592.49	144.37
Local Government	-	-	-	-	-	-	-	33.18
Others	1,589.72	19.49	15.65	159.12	5.19	381.76	93.21	1,886.00
<b>TOTAL sectorwise</b>	<b>45,187.59</b>	<b>42,849.93</b>	<b>3,792.53</b>	<b>713.84</b>	<b>4,094.02</b>	<b>3,228.87</b>	<b>1,518.97</b>	<b>2,245.05</b>

**Product Wise**

Term Loan	12,899.49	8,011.08	712.80	240.84	2,008.14	1,455.14	933.30	124.27
Overdraft	1,186.70	4,076.98	47.50	136.51	198.18	294.70	98.73	-
Cash Credit Loan	4,333.34	6,530.37	303.35	-	583.35	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	6,922.33	1,953.50	407.74	-	84.78	116.50	-	147.82
Residential Personal Home Loan (Up to Rs. 15 million)	2,780.41	5,573.07	551.55	-	177.53	544.22	90.63	16.83
Real Estate Loan	2,171.25	3,449.52	86.23	-	218.17	77.17	48.24	1,765.88
Margin Nature Loan	1,134.38	1,727.71	152.03	-	13.51	19.28	176.43	26.19
Hire Purchase Loan	1,197.41	1,316.94	211.39	3.68	63.82	153.31	37.53	121.74
Deprived Sector Loan	3,897.11	3,951.70	271.96	162.27	361.87	386.35	89.04	33.18
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,665.18	6,259.06	1,047.99	170.53	384.67	182.21	45.08	9.13
<b>Total Product wise Loan</b>	<b>45,187.59</b>	<b>42,849.93</b>	<b>3,792.53</b>	<b>713.84</b>	<b>4,094.02</b>	<b>3,228.87</b>	<b>1,518.97</b>	<b>2,245.05</b>

**Collateral Wise**

Gold and Silver	-	188.44	104.02	24.32	163.62	32.67	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	1,723.73	152.03	-	13.51	-	-	26.19
Fixed Deposit Receipts	642.05	688.67	62.15	8.30	75.85	62.69	43.00	0.05
Own	642.05	688.67	62.15	8.30	75.85	62.69	43.00	0.05
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	41,272.87	38,269.88	3,166.85	679.05	3,751.77	3,074.69	1,139.12	397.37
Fixed Assets	41,272.87	38,269.88	3,166.85	679.05	3,751.77	3,074.69	1,139.12	397.37
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,369.62	1,966.26	284.75	-	89.28	39.54	110.84	83.27
Government Guarantee	-	17.19	-	-	-	-	-	33.18
Institutional Guarantee	2,359.54	1,681.51	284.75	-	28.89	3.86	89.04	-
Personal Guarantee	8.92	262.71	-	-	60.39	35.68	21.80	50.09
Collective Guarantee	1.16	4.84	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	903.06	12.95	22.74	2.18	-	19.28	226.01	1,738.17
<b>Total</b>	<b>45,187.59</b>	<b>42,849.93</b>	<b>3,792.53</b>	<b>713.84</b>	<b>4,094.02</b>	<b>3,228.87</b>	<b>1,518.97</b>	<b>2,245.05</b>

BFI Name	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
<b>Sector Wise</b>								
Agricultural and Forest Related	643.35	418.26	576.78	441.46	360.36	655.58	616.21	381.85
Fishery Related	3.93	11.18	41.81	4.72	25.31	-	26.93	9.92
Mining Related	-	16.07	-	12.92	-	-	-	20.69
Manufacturing (Producing) Related	244.88	431.20	307.90	123.53	225.02	199.05	418.92	186.31
Construction	50.00	590.61	1,068.71	91.85	269.24	-	48.29	307.01
Electricity, Gas and Water	-	306.09	130.00	36.00	7.08	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	201.60	41.94	35.17	16.37	-	-	73.04
Tras., Com. and Public Utilities	162.24	1,013.85	83.35	90.10	54.67	-	621.00	256.26
Wholesaler & Retailer	771.41	1,052.90	490.21	288.69	557.26	1,148.29	2,384.48	651.31
Finance, Insurance and Real Estate	1,201.58	1,319.64	580.39	334.91	568.23	166.68	1,553.76	332.54
Hotel or Restaurant	144.86	800.09	210.30	106.43	97.69	92.06	669.26	71.56
Other Services	266.36	618.93	675.87	47.87	90.19	-	78.83	70.21
Consumption Loans	2,716.63	2,193.42	539.04	1,898.61	1,462.87	40.43	3,400.01	1,527.91
Local Government	-	-	-	-	-	-	-	-
Others	451.89	740.82	953.17	33.05	35.68	665.07	4.22	1,278.98
<b>TOTAL sectorwise</b>	<b>6,657.11</b>	<b>9,714.66</b>	<b>5,699.46</b>	<b>3,545.32</b>	<b>3,769.99</b>	<b>2,967.16</b>	<b>9,821.90</b>	<b>5,167.60</b>

**Product Wise**

Term Loan	930.42	2,797.93	1,237.15	150.69	305.44	4.66	3,948.92	1,158.28
Overdraft	754.23	-	227.60	309.10	-	1,341.67	1,812.74	203.15
Cash Credit Loan	-	-	-	-	-	-	-	202.09
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	632.46	2,065.56	274.02	117.20	197.70	-	633.88	829.28
Residential Personal Home Loan (Up to Rs. 15 million)	575.26	795.38	882.93	629.59	232.37	11.54	906.02	681.69
Real Estate Loan	527.71	1,067.16	698.65	295.28	467.26	166.34	789.31	224.11
Margin Nature Loan	198.03	347.16	458.12	165.45	189.08	-	201.05	6.58
Hire Purchase Loan	205.78	833.60	52.37	168.23	126.72	0.36	843.24	277.19
Deprived Sector Loan	670.52	481.20	391.00	198.34	233.98	112.76	453.20	232.19
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,162.71	1,326.67	1,477.62	1,511.44	2,017.45	1,329.83	233.53	1,353.03
<b>Total Product wise Loan</b>	<b>6,657.11</b>	<b>9,714.66</b>	<b>5,699.46</b>	<b>3,545.32</b>	<b>3,769.99</b>	<b>2,967.16</b>	<b>9,821.90</b>	<b>5,167.60</b>

**Collateral Wise**

Gold and Silver	641.43	363.46	-	-	-	-	-	-
Government Securities	-	8.55	-	-	-	-	-	-
Non Governmental Securities	198.03	508.90	458.12	174.51	189.08	-	201.05	6.58
Fixed Deposit Receipts	88.50	276.73	77.70	87.05	72.24	25.11	85.81	96.04
Own	88.50	276.73	77.70	87.05	72.24	25.11	85.81	96.04
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,927.29	8,052.49	4,852.59	3,082.11	3,285.58	2,942.06	8,672.92	4,904.78
Fixed Assets	4,927.29	8,052.15	4,852.59	3,082.10	3,252.52	2,942.06	8,672.92	4,904.78
Current Assets	-	0.34	-	0.00	33.06	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	801.86	435.19	311.05	201.63	217.53	-	862.12	160.19
Government Guarantee	-	-	-	4.02	-	-	-	-
Institutional Guarantee	666.87	407.05	311.05	23.48	129.15	-	764.44	159.98
Personal Guarantee	134.99	28.13	-	172.44	88.38	-	97.68	0.01
Collective Guarantee	-	-	-	-	-	-	-	0.21
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	1.70	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	69.34	-	0.03	5.56	-	-	-
<b>Total</b>	<b>6,657.11</b>	<b>9,714.66</b>	<b>5,699.46</b>	<b>3,545.32</b>	<b>3,769.99</b>	<b>2,967.16</b>	<b>9,821.90</b>	<b>5,167.60</b>

BFI Name	Multi	Samriddhi	CMerchant	GMFL	ICFC	Manju	Reliance
<b>Sector Wise</b>							
Agricultural and Forest Related	407.33	222.22	63.14	243.73	473.31	767.57	267.10
Fishery Related	3.71	-	-	5.80	65.46	11.42	17.00
Mining Related	2.82	-	-	0.95	25.34	-	-
Manufacturing (Producing) Related	34.11	92.34	202.49	173.93	596.53	307.70	338.05
Construction	10.70	238.83	-	83.80	265.35	210.18	398.30
Electricity, Gas and Water	13.40	-	-	190.96	192.84	72.80	27.50
Metal Products, Mach. & Ele. Eqp.	16.60	41.88	-	8.02	8.47	126.16	68.60
Tras., Com. and Public Utilities	2.00	167.72	2.94	27.05	491.86	339.83	193.97
Wholesaler & Retailer	246.85	188.59	68.51	696.63	2,402.86	1,846.88	866.35
Finance, Insurance and Real Estate	58.57	45.02	-	665.54	2,119.34	2,072.44	645.03
Hotel or Restaurant	19.71	53.09	37.24	250.58	1,291.68	329.08	430.41
Other Services	19.39	21.63	-	38.57	551.33	196.93	77.99
Consumption Loans	312.79	512.94	1.55	1,767.98	4,910.61	4,823.60	2,084.97
Local Government	-	2.60	-	-	-	-	-
Others	21.85	0.62	421.39	1,858.02	538.71	940.39	398.28
<b>TOTAL sectorwise</b>	<b>1,169.82</b>	<b>1,587.47</b>	<b>797.26</b>	<b>6,011.57</b>	<b>13,933.70</b>	<b>12,044.97</b>	<b>5,813.55</b>

**Product Wise**

Term Loan	250.51	497.04	375.34	716.22	5,170.80	2,413.55	-
Overdraft	385.31	145.04	-	387.65	1,055.58	347.89	80.42
Cash Credit Loan	-	154.56	-	-	2,598.19	-	-
Trust Receipt Loan/Import Loan	-	-	112.07	-	-	-	-
Short Term Working Capital/Demand Loan	67.61	0.62	-	205.57	93.87	1,319.01	-
Residential Personal Home Loan (Up to Rs. 15 million)	37.93	182.14	-	1,225.24	1,501.16	3,122.63	706.55
Real Estate Loan	29.81	139.59	291.75	384.40	1,374.66	1,268.17	296.89
Margin Nature Loan	-	106.82	-	341.77	426.10	528.18	448.48
Hire Purchase Loan	6.27	165.81	2.27	62.24	416.50	161.54	178.94
Deprived Sector Loan	67.33	195.31	-	453.69	947.25	580.24	512.66
Bills Purchased	-	-	-	-	-	-	-
Other Product	325.06	0.55	15.84	2,234.78	349.60	2,303.75	3,589.61
<b>Total Product wise Loan</b>	<b>1,169.82</b>	<b>1,587.47</b>	<b>797.26</b>	<b>6,011.57</b>	<b>13,933.70</b>	<b>12,044.97</b>	<b>5,813.55</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-
Government Securities	-	-	-	-	23.48	-	-
Non Governmental Securities	-	107.37	-	-	426.10	528.18	-
Fixed Deposit Receipts	30.81	33.58	-	142.21	215.80	189.91	169.70
Own	30.81	33.58	-	142.21	215.80	189.91	169.70
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	1,139.01	1,265.45	797.26	5,135.77	12,505.34	9,867.18	4,657.57
Fixed Assets	1,139.01	1,265.45	797.26	5,135.77	12,505.34	9,867.18	4,657.57
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	181.08	-	390.18	754.97	1,455.26	425.68
Government Guarantee	-	2.60	-	-	-	-	-
Institutional Guarantee	-	16.13	-	388.75	707.43	931.64	396.60
Personal Guarantee	-	152.40	-	1.43	47.54	523.62	1.58
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	9.95	-	-	-	-	27.50
Credit Card	-	-	-	-	-	-	-
Others	-	0.00	-	343.40	8.02	4.44	560.60
<b>Total</b>	<b>1,169.82</b>	<b>1,587.47</b>	<b>797.26</b>	<b>6,011.57</b>	<b>13,933.70</b>	<b>12,044.97</b>	<b>5,813.55</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-May	Mid-June	% change		
		2020	2021	2022	2022	2023	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	33,424	39,092	50,334	59,393	59,454	16.96	28.76	0.10
	a. Paid-up Capital	21,495	24,740	30,093	34,198	34,588	15.09	21.64	1.14
	b. Statutory Reserves	4,814	5,803	9,012	11,195	11,134	20.55	55.31	-0.54
	c. Retained Earning	2,790	3,434	5,520	6,739	6,834	23.08	60.72	1.42
	d. Others Reserves	4,324	5,115	5,709	7,261	6,898	18.29	11.60	-5.01
<b>2</b>	<b>BORROWINGS</b>	142,095	207,349	233,582	211,963	209,996	45.92	12.65	-0.93
	a. NRB	8	8,220	22,655	16,849	6,464	100236.37	175.59	-61.64
	b. Others	142,086	199,129	210,926	195,114	203,532	40.15	5.92	4.31
<b>3</b>	<b>DEPOSITS</b>	106,150	130,425	159,023	166,267	165,039	22.87	21.93	-0.74
<b>4</b>	<b>BILLS PAYABLE</b>	41	11	38	35	36	-73.99	252.05	2.74
<b>5</b>	<b>OTHER LIABILITIES</b>	29,558	37,483	42,123	52,444	55,234	26.81	12.38	5.32
	a. Loan Loss Provision	7,631	10,760	11,708	19,768	20,492	41.01	8.81	3.66
	b. Interest Suspense a/c	4,003	4,176	4,727	8,254	8,931	4.32	13.20	8.20
	c. Others	17,924	22,547	25,688	24,421	25,811	25.79	13.93	5.69
<b>6</b>	<b>RECONCILIATION A/c</b>	8,482	19,298	22,174	19,291	20,284	127.52	14.90	5.15
<b>7</b>	<b>PROFIT &amp; LOSS A/c</b>	5,419	11,839	12,378	3,506	3,609	118.45	4.55	2.95
	<b>Total</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>512,897</b>	<b>513,652</b>	<b>37.00</b>	<b>16.65</b>	<b>0.15</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	30,382	28,288	20,320	20,125	22,141	-6.89	-28.17	10.02
	a. Cash Balance	379	521	371	433	664	37.33	-28.73	53.14
	b. Bank Balance	16,872	17,507	10,770	12,234	12,281	3.76	-38.48	0.38
	c. Money at Call	13,130	10,260	9,178	7,458	9,196	-21.86	-10.55	23.31
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	468	559	762	1,065	1,242	19.63	36.16	16.55
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	9,732	14,153	5,334	8,453	8,188	45.43	-62.31	-3.14
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	262,732	365,554	449,686	436,849	435,066	39.14	23.01	-0.41
	Institutional	39,721	54,128	90,239	71,955	72,116	36.27	66.71	0.22
	Individual	223,012	311,426	359,447	364,894	362,949	39.65	15.42	-0.53
<b>5</b>	<b>FIXED ASSETS</b>	2,223	2,565	3,073	3,371	3,392	15.42	19.79	0.63
<b>6</b>	<b>OTHER ASSETS</b>	11,063	15,031	18,137	21,794	21,826	35.86	20.66	0.14
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	11	7	3	35	34	-34.99	-54.15	-2.78
<b>8</b>	<b>NON BANKING ASSETS</b>	1	1	1	1	1	0.00	0.00	0.00
<b>9</b>	<b>RECONCILIATION A/c</b>	8,469	19,325	22,176	19,484	19,835	128.18	14.75	1.81
<b>10</b>	<b>PROFIT &amp; LOSS A/c</b>	88	13	160	1,720	1,928	-85.79	1178.33	12.06
	<b>Total</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>512,897</b>	<b>513,652</b>	<b>37.00</b>	<b>16.65</b>	<b>0.15</b>
	<b>Profit &amp; Loss A/c</b>								
	<b>Expenses</b>								
<b>1</b>	<b>INTEREST EXPENSES</b>	21,965	18,279	30,522	31,865	35,187	-16.78	66.98	10.42
<b>2</b>	<b>COMMISSION/FEE EXPENSES</b>	38	16	20	29	40	-57.81	23.62	36.29
<b>3</b>	<b>EMPLOYEE EXPENSES</b>	8,757	9,379	11,857	10,504	11,487	7.09	26.43	9.36
<b>4</b>	<b>OFFICE OPERATING EXPENSES</b>	2,907	3,353	4,358	3,604	3,985	15.32	29.98	10.58
<b>5</b>	<b>NON OPERATING EXPENSES</b>	140	36	20	5	5	-74.52	-45.12	5.82
<b>6</b>	<b>PROVISION FOR RISK</b>	6,648	17,303	5,527	16,189	18,098	160.26	-68.06	11.79
<b>7</b>	<b>LOAN WRITTEN OFF</b>	5	31	35	3	13	485.19	12.30	295.30
<b>8</b>	<b>EXTRAORDINARY EXPENSES</b>	18	9	18	9	0	-49.22	98.29	-99.84
<b>9</b>	<b>PROVISION FOR STAFF BONUS</b>	836	1,848	1,955	567	594	121.03	5.81	4.90
<b>10</b>	<b>PROVISION FOR INCOME TAX</b>	2,353	5,069	5,462	1,543	1,622	115.41	7.76	5.16
<b>11</b>	<b>NET PROFIT</b>	5,394	11,829	12,376	3,108	3,151	119.31	4.63	1.38
	<b>TOTAL EXPENSES</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>67,424</b>	<b>74,181</b>	<b>36.87</b>	<b>7.44</b>	<b>10.02</b>
	<b>Income</b>								
<b>1.</b>	<b>INTEREST INCOME</b>	41,259	45,304	59,985	51,397	56,409	9.80	32.40	9.75
<b>2.</b>	<b>COMMISSION &amp; DISCOUNT</b>	718	1,420	1,442	782	855	97.74	1.60	9.42
<b>3</b>	<b>OTHER OPERATING INCOME</b>	3,726	5,025	5,495	3,671	3,949	34.86	9.34	7.58
<b>4</b>	<b>NON OPERATING INCOME</b>	153	270	446	121	157	76.96	65.02	29.40
<b>5</b>	<b>PROVISION FOR WRITTEN BACK</b>	3,134	15,072	4,555	10,031	11,228	380.95	-69.78	11.93
<b>6</b>	<b>RECOVERY FOR WRITE BACK</b>	2	9	6	3	4	292.16	-29.10	2.83
<b>7</b>	<b>INCOME FOR EXTRA ORDINARY EXPENSES</b>	18	48	63	97	111	166.79	30.87	14.75
<b>8</b>	<b>NET LOSS</b>	52	3	158	1,322	1,469	-94.57	5531.04	11.13
	<b>TOTAL INCOME</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>67,424</b>	<b>74,181</b>	<b>36.87</b>	<b>7.44</b>	<b>10.02</b>
	<b>Miscellaneous Information</b>								
	<b>No. of Total Staffs</b>	19,017	20,872	23,303	22,903	22,528	9.75	11.65	-1.64
	<b>No. of Total Branches</b>	4,057	4,685	5,135	5,153	5,151	15.48	9.61	-0.04
	<b>No. of Total Centers</b>	310,895	362,982	428,783	444,481	443,647	16.75	18.13	-0.19
	<b>No. of Total Groups</b>	1,039,696	1,183,364	1,351,729	1,391,812	1,387,885	13.82	14.23	-0.28
	<b>No. of Total Passive Groups</b>	9,398	34,163	16,159	18,349	18,302	263.51	-52.70	-0.26
	<b>No. of Total Members</b>	4,686,659	5,191,363	5,859,530	5,988,153	5,962,775	10.77	12.87	-0.42
	<b>No. of Total Passive Members</b>	195,311	329,895	438,040	574,221	582,759	68.91	32.78	1.49
	<b>No. of Total Borrowers</b>	2,783,222	2,992,068	3,303,100	3,110,019	3,045,124	7.50	10.40	-2.09
	<b>No. of Total Overdue Borrowers</b>	1,001,407	764,663	382,353	928,310	888,103	-23.64	-50.00	-4.33
	<b>No. of Total Saving Members</b>	4,679,987	5,193,582	5,888,077	6,017,745	5,997,387	10.97	13.37	-0.34
	<b>Total Saving Amount (Rs million)</b>	106,150	130,472	159,023	166,267	164,963	22.91	21.88	-0.78

S.N.	Infrastructure Development Bank Name	NIFRA
<b>Liabilities</b>		
<b>1</b>	<b>CAPITAL FUND</b>	22,421.33
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	758.73
	e. Share Premium	-
	f. Retained Earning	38.05
	g. Others Reserves Fund	24.55
<b>2</b>	<b>BORROWINGS</b>	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
<b>3</b>	<b>DEPOSITS</b>	870.17
	a. Current	168.79
	Domestic	168.79
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	700.00
	Domestic	700.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.39
	Domestic	1.39
	Foreign	-
<b>4</b>	<b>Bills Payable</b>	-
<b>5</b>	<b>Other Liabilities</b>	1,374.57
	1. Sundry Creditors	-
	2. Loan Loss Provision	201.10
	3. Interest Suspense a/c	-
	4. Others	1,173.47
<b>6</b>	<b>Reconciliation A/c</b>	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,470.75
	<b>TOTAL Liabilities</b>	<b>28,426.64</b>
<b>Assets</b>		
<b>1</b>	<b>LIQUID FUNDS</b>	555.99
	a. Cash Balance	0.06
	Nepalese Notes & Coins	0.06
	Foreign Currency	-
	b. Bank Balance	555.93
	1. In Nepal Rastra Bank	550.99
	Domestic Currency	550.99
	Foreign Currency	-
	2. "A"Class Licensed Institution	4.94
	Domestic Currency	4.94
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	3,446.47
	a. Govt. Securities	3,446.47
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3,030.00
	a. Interbank Lending	450.00
	b. Non Residents	-
	c. Others	2,580.00
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	20,109.58
	<b>4.1 LOANS &amp; ADVANCES</b>	20,109.58
	a. Infrastructure Project	20,109.58
	<b>4.2 BILL PURCHASED</b>	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
<b>6</b>	<b>FIXED ASSETS</b>	179.04
<b>7</b>	<b>OTHER ASSETS</b>	1,105.56
	a. Accrued Interest:	519.04
	Financial Institutions	-
	Government Enterprises	38.17
	Private Sector	480.87
	b. Staff Loans / Adv.	108.90
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	477.62
<b>8</b>	<b>Expenses not Written off</b>	-
<b>9</b>	<b>Non Banking Assets</b>	-
<b>10</b>	<b>Reconciliation Account</b>	-
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-
	<b>TOTAL ASSETS</b>	<b>28,426.64</b>

Infrastructure Development Bank Name	NIFRA
<b>Expenses</b>	
<b>1. Interest Expense</b>	<b>123.54</b>
1.1 On Deposit Liabilities	40.19
1.2 On Borrowing	83.35
<b>2. Commission Expense</b>	<b>0.03</b>
<b>3. Staff Expense</b>	<b>80.83</b>
<b>4. Office Operating Expenses</b>	<b>55.95</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
<b>6. Non Operating Expense</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>115.39</b>
7.1 Loan loss Provision	115.39
7.1.1 General Loan loss Provision	115.39
7.1.1.1 Pass Loan Loss Provision	115.39
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
<b>8. Loan Written Off</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>233.45</b>
<b>10. Provision for Income Tax</b>	<b>630.32</b>
<b>11. Others</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,470.75</b>
<b>Total Expenses</b>	<b>2,710.27</b>

**Income**

<b>1. Interest Income</b>	<b>2,619.08</b>
1.1 On Loans and Advances	2,062.18
1.2 On Investment	80.26
1.2.1 Government Bonds	80.26
1.2.2 Foreign Bonds	-
1.2.3 NRB Bonds	-
1.2.4 Debenture & Bonds	-
1.3 On Agency Balance	-
1.4 On Call Deposit	-
1.5 On Others	476.63
<b>2. Commission and Discount</b>	<b>20.96</b>
2.1 Bills Purchase and Discount	-
2.2 Commission	20.96
2.3 Others	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
<b>4. Other Operating Income</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>0.11</b>
<b>6. Write Back from Provisions for loss</b>	<b>70.12</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>
<b>Total Income</b>	<b>2,710.27</b>

**Districtwise List of Banks and Financial Institutions Branches ( Jeth, 2080)**

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	23	-	-	23	120,590	5,243
2	Koshi	Panchthar	27	3	2	32	172,400	5,388
3	Koshi	Ilam	39	9	1	49	279,534	5,705
4	Koshi	Jhapa	143	54	12	209	998,054	4,775
5	Koshi	Sankhuwasabha	29	-	-	29	158,041	5,450
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	19	3	-	22	88,731	4,033
8	Koshi	Dhankuta	26	8	1	35	150,599	4,303
9	Koshi	Morang	179	62	5	246	1,148,156	4,667
10	Koshi	Sunsari	136	39	13	188	926,962	4,931
11	Koshi	Solukhumbu	27	-	-	27	104,851	3,883
12	Koshi	Khotang	19	6	-	25	175,298	7,012
13	Koshi	Okhaldhunga	24	4	-	28	139,552	4,984
14	Koshi	Udayapur	43	6	1	50	340,721	6,814
	<b>Total</b>		<b>758</b>	<b>194</b>	<b>36</b>	<b>988</b>	<b>4,961,412</b>	<b>5,022</b>
15	Madhesh	Saptari	54	7	2	63	706,255	11,210
16	Madhesh	Siraha	86	12	3	101	739,953	7,326
17	Madhesh	Dhanusa	85	8	13	106	867,747	8,186
18	Madhesh	Mahottari	63	7	10	80	706,994	8,837
19	Madhesh	Sarlahi	79	14	7	100	862,470	8,625
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	82	13	6	101	763,137	7,556
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	<b>Total</b>		<b>577</b>	<b>84</b>	<b>51</b>	<b>712</b>	<b>6,114,600</b>	<b>8,588</b>
23	Bagmati	Dolakha	30	3	-	33	172,767	5,235
24	Bagmati	Ramechhap	24	2	-	26	170,302	6,550
25	Bagmati	Sindhuli	35	2	2	39	300,026	7,693
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	61	17	-	78	325,710	4,176
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	37	11	-	48	262,624	5,471
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	916	147	49	1,112	2,041,587	1,836
32	Bagmati	Lalitpur	219	34	16	269	551,667	2,051
33	Bagmati	Bhaktapur	123	19	5	147	432,132	2,940
34	Bagmati	Makwanpur	57	14	8	79	466,073	5,900
35	Bagmati	Chitawan	167	53	18	238	719,859	3,025
	<b>Total</b>		<b>1,807</b>	<b>332</b>	<b>108</b>	<b>2,247</b>	<b>6,116,866</b>	<b>2,722</b>
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	205	78	19	302	600,051	1,987
40	Gandaki	Tanahu	77	23	1	101	321,153	3,180
41	Gandaki	Syangja	42	24	2	68	253,024	3,721
42	Gandaki	Mustang	16	1	-	17	14,452	850
43	Gandaki	Baglung	47	9	1	57	249,211	4,372
44	Gandaki	Parbat	24	10	-	34	130,887	3,850
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	68	24	8	100	378,079	3,781
	<b>Total</b>		<b>599</b>	<b>190</b>	<b>37</b>	<b>826</b>	<b>2,466,427</b>	<b>2,986</b>



47	Lumbini	Gulmi	37	15	-	52	246,494	4,740
48	Lumbini	Palpa	48	11	-	59	245,027	4,153
49	Lumbini	Rupandehi	230	77	28	335	1,121,957	3,349
50	Lumbini	Kapilbastu	82	18	5	105	682,961	6,504
51	Lumbini	Arghakhanchi	20	7	-	27	177,086	6,559
52	Lumbini	Pyuthan	20	13	-	33	232,019	7,031
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	92	39	3	134	674,993	5,037
56	Lumbini	Banke	82	29	7	118	603,194	5,112
57	Lumbini	Bardiya	43	26	-	69	459,900	6,665
58	Lumbini	Nawalparasi West	63	20	3	86	386,868	4,498
<b>Total</b>			<b>746</b>	<b>257</b>	<b>46</b>	<b>1,049</b>	<b>5,122,078</b>	<b>4,883</b>
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	25	5	1	31	238,515	7,694
61	Karnali	Surkhet	52	10	1	63	415,126	6,589
62	Karnali	Dailekh	23	1	-	24	252,313	10,513
63	Karnali	Jajarkot	13	1	-	14	189,360	13,526
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	22	1	-	23	118,349	5,146
66	Karnali	Kalikot	15	-	-	15	145,292	9,686
67	Karnali	Mugu	8	-	-	8	64,549	8,069
68	Karnali	Humla	9	1	-	10	55,394	5,539
<b>Total</b>			<b>201</b>	<b>21</b>	<b>3</b>	<b>225</b>	<b>1,688,412</b>	<b>7,504</b>
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	18	1	-	19	189,085	9,952
71	Sudur Paschim	Kailali	132	30	5	167	904,666	5,417
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	66	11	1	78	513,757	6,587
75	Sudur Paschim	Darchula	19	2	-	21	133,310	6,348
76	Sudur Paschim	Baitadi	17	2	-	19	242,157	12,745
77	Sudur Paschim	Dadeldhura	25	1	-	26	139,602	5,369
<b>Total</b>			<b>327</b>	<b>52</b>	<b>6</b>	<b>385</b>	<b>2,694,783</b>	<b>6,999</b>
<b>Grand Total</b>			<b>5,015</b>	<b>1,130</b>	<b>287</b>	<b>6,432</b>	<b>29,164,578</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	21	17	17	63	1	119
No. of Branches <sup>^</sup>	5,015	1,130	287	5,151		11,583
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						4,534
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,518

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	758	194	36	870	988	1,858
Madhesh	577	84	51	1,061	712	1,773
Bagmati	1,807	332	108	776	2,247	3,023
Gandaki	599	190	37	579	826	1,405
Lumbini	746	257	46	1,168	1,049	2,217
Karnali	201	21	3	237	225	462
Sudur Paschim	327	52	6	460	385	845
<b>Total</b>	<b>5,015</b>	<b>1,130</b>	<b>287</b>	<b>5,151</b>	<b>6,432</b>	<b>11,583</b>

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

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

§ E Refers to Infrastructure Development Bank

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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



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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
5	Short Term Working Capital/Demand Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
7	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
8	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
9	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
10	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
11	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
12	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

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

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66	11.69	479,430.00
2	Overdraft	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38	12.37	368,380.55
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95	10.61	73,302.39
5	Short Term Working Capital/Demand Loan	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13	11.92	595,256.80
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65	12.24	186,507.94
7	Real Estate Loan	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34	12.43	118,203.13
8	Margin Nature Loan	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39	12.18	35,221.40
9	Hire Purchase Loan	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70	12.95	144,132.96
10	Deprived Sector Loan	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74	11.56	141,944.21
11	Bills Purchased	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19	5.18	3,168.56
12	Other Product	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64	12.76	289,671.14
	Aggregate	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77	12.09	2,435,219.08

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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



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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48	7.44	1,122,053.35
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23	11.06	2,502,252.28
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04	11.43	626,004.87
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75	11.06	877,612.09
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33	10.86	448,861.73
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12	10.80	549,773.58
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88	2.83	226,094.55
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33
12	Hotel or Restaurant	11.29	170,299.14	11.35	172,999.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88
15	Local Government	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22	4.74	1,081.22	3.50	1,081.22	3.52	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44
3	Cash Credit Loan												
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96
5	Short Term Working Capital/Demand Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71
7	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90
9	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43
10	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62
11	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20
12	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,526.47

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

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.93	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35	5.84	1,259,241.27
2	Fixed:	11.06	2,713,140.66	10.99	2,715,032.45	10.88	2,773,731.56	10.76	2,777,652.59	10.27	2,807,185.02
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	11.30	632,008.38	11.14	637,967.50	10.93	639,004.54	10.71	621,381.66	9.99	577,833.72
2.4	6-12 months	11.09	859,472.89	11.08	906,053.55	10.94	1,012,396.62	10.83	1,003,037.52	10.33	1,030,140.08
2.5	1-2 yrs	10.94	519,385.52	10.90	547,608.72	10.81	444,756.96	10.73	461,409.90	10.45	490,763.95
2.6	2 yrs and above	10.89	702,273.87	10.80	623,402.68	10.78	677,573.44	10.71	691,823.52	10.31	708,447.26
3	Call	2.62	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.39	2,497.27	2.89	1,962.74	2.87	1,858.69	2.70	1,970.97	2.71	1,904.39
6	Non interest bearing deposits	-	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74
6.1	Current	-	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96
6.2	Margin	-	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30
6.3	Other	-	2,813.36	-	662.95	-	553.89	-	580.00	-	449.48
	Aggregate	8.41	4,632,756.35	8.37	4,661,325.83	8.26	4,722,871.09	8.08	4,730,881.24	7.99	4,798,146.91

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78
11	Finance, Insurance and Real Estate	13.18	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57
	Aggregate	13.03	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51	12.53	4,273,360.88

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78
6	Residential Personal Home Loan (Up to Rs. 15 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	58,100.84	14.16	57,814.23	13.82	57,536.38
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89

## Annex-I

**Name list of Banks and Financial Institutions  
(Mid-June, 2023)**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Mega Bank Ltd.	NIMB
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Everest Bank Ltd.	EBL
9	NIC Asia Bank Ltd.	NIC	10	Machhapuchhre Bank Ltd.	MBL
11	Kumari Bank Ltd.	Kumari	12	Laxmi Bank Ltd.	Laxmi
13	Siddhartha Bank Ltd.	SBL	14	Agriculture Development Bank Ltd.	ADBNL
15	Global IME Bank Ltd.	Global	16	Citizens Bank International Ltd.	Citizen
17	Prime Commercial Bank Ltd.	Prime	18	Sunrise Bank Ltd.	Sunrise
19	NMB Bank Ltd.	NMB	20	Prabhu Bank Ltd.	Prabhu
21	Sanima Bank Ltd.	Sanima			
<b>B. Development Banks</b>					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Salapa Bikash Bank Ltd.	Salapa	16	Saptakoshi Development Bank Ltd.	Saptakoshi
17	Green Development Bank Ltd.	GreenDB			
<b>C. Finance Companies</b>					
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	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	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	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	24	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
25	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	26	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
27	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	28	WEAN Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	WEANSEWAMF
29	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	30	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
31	Support Microfinance Bittiya Sanstha Ltd.	Support	32	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	AChautari
33	Asha Lagubitta Bittiya Sastha Ltd.	Asha	34	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans
35	Ganapati Lagubitta Bittiya Sastha Ltd.	Ganapati	36	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
37	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani	38	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko
39	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	40	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
41	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	42	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana
43	Summit Laghubitta Bittiya Sanstha Limited	Summit	44	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
45	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	46	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
47	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	48	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalpa
49	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	50	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
51	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	52	BPW Laghubitta Bittiya Sanstha Limited	BPW
53	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	54	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
55	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	56	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
57	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	58	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
59	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)	60	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
61	Super Laghubitta Bittiya Sanstha Limited	Super	62	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
63	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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