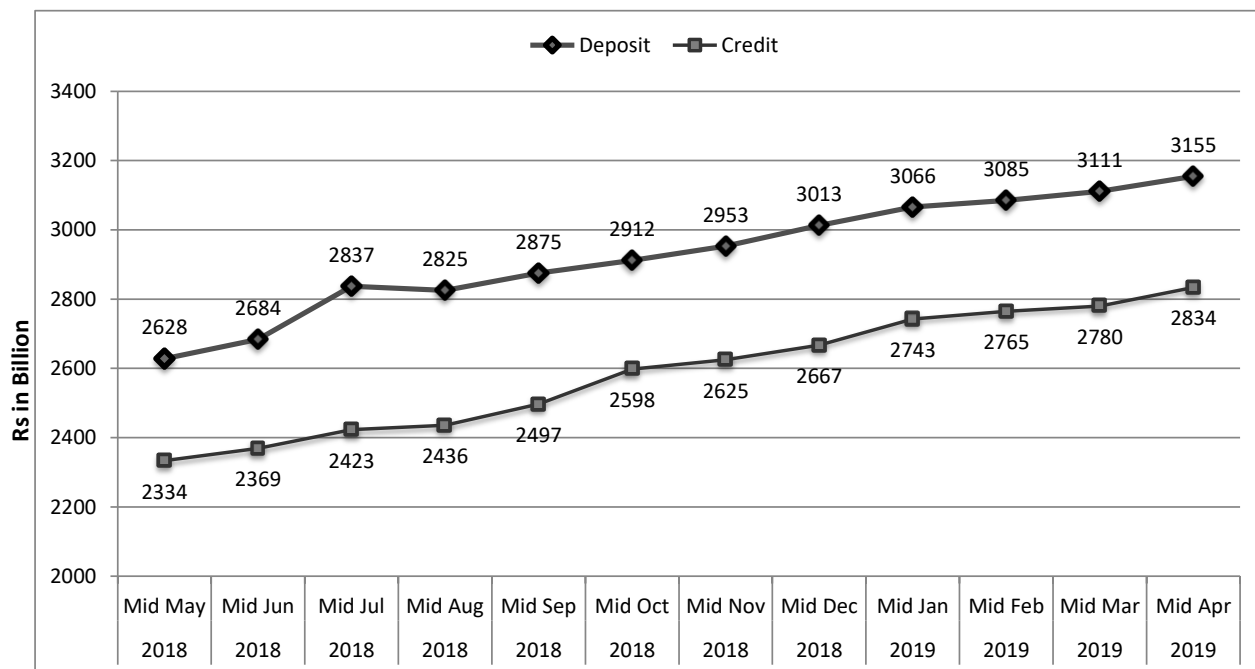


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Policy Research Analysis Division

2075 Chait
Mid-Apr, 2019

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	32	24	89	173
Total Number of Licensed BFIs*	28	32	24	89	173

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

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

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

Major Financial Indicators

as on Chait End, 2075 (Mid-Apr, 2019)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	90.36	12.19	2.35	104.90
2	Total Credit/GDP	81.17	10.86	2.19	94.23
3	Total Credit/ Total Deposit	89.84	89.11	93.15	89.83
4	CCD Ratio#	78.34	78.14	75.50	78.21
5	Fixed Deposit/Total Deposit	46.69	44.15	53.17	46.54
6	Saving Deposit/Total Deposit	31.98	34.86	33.50	32.35
7	Current Deposit/Total Deposit	9.24	1.85	0.55	8.19
8	NPL/ Total Loan	1.71	1.13	9.99	1.83
9	Total LLP/Total Loan	2.30	1.71	10.05	2.41
10	Deprived Sector Loan/Total Loan \$	6.21	10.19	6.75	6.65
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.25	12.21	19.17	10.68
2	Investment in Gov. Security/Total Deposit	10.84	3.18	3.36	9.78
3	Total Liquid Assets/Total Deposit	22.30	26.78	35.56	23.11
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	12.13	15.12	17.73	12.58
2	Total Capital/RWA	13.59	16.21	18.63	13.99
D. Financial Access					
1	No. of Branches	3,309	1,224	203	4,736
2	No. of Deposit Accounts	21,987,354	4,351,054	572,072	26,910,480
3	No. of Loan Accounts	1,019,220	366,797	41,920	1,427,937
4	No. of Branchless Banking Centers	1,399	1	-	1,400
5	No. of Branchless Banking Customers	155,083	136	-	155,219
6	No. of Mobile Banking Customers	6,341,617	634,751	22,556	6,998,924
7	No. of Internet Banking Customers	877,117	11,079	4,663	892,859
8	No. of ATMs	2,858	282	48	3,188
9	No. of Debit Cards	6,069,277	182,624	29,526	6,281,427
10	No. of Credit Cards	112,756	-	-	112,756
11	No. of Prepaid Cards	64,473	-	-	64,473
E. Interest Rate(%)&					
1	Wt. Avg Interest on Deposit	6.67			
	(a) Saving	4.53			
	(b) Fixed	10.18			
	(c) Call	4.13			
2	Wt. Avg Interest on Credit	12.27			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2017/18 Rs. 30,07,246 million(Preliminary)

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

Chait month end (last day) CCD ratio

& Commercial banks interest rate

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

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	214,892	308,652	370,014	438,294	441,782	43.63	19.88	0.80
a. Paid-up Capital	163,371	225,314	282,196	298,520	302,232	37.92	25.25	1.24
b. Statutory Reserves	43,681	53,665	63,756	73,031	75,984	22.86	18.80	4.04
c. Retained Earning	(11,167)	(3,005)	(1,932)	11,417	4,319	-73.09	-35.71	-62.17
d. Others Reserves	19,008	32,678	25,995	55,326	59,247	71.92	-20.45	7.09
2 BORROWINGS	42,822	31,800	35,453	82,279	94,508	-25.74	11.49	14.86
a. NRB	6,855	7,094	12,122	23,720	33,742	3.49	70.87	42.25
b. "A"Class Licensed Institution	20,083	9,094	8,583	32,067	30,937	-54.72	-5.62	-3.52
c. Foreign Banks and Fin. Ins.	-	-	-	2,219	2,768	0.00	0.00	24.72
d. Other Financial Ins.	5,112	5,299	2,436	4,270	3,855	3.67	-54.04	-9.72
e. Bonds and Securities	10,772	10,312	12,312	20,003	23,207	-4.27	19.39	16.02
3 DEPOSITS	2,107,503	2,384,807	2,836,930	3,109,651	3,154,629	13.16	18.96	1.45
a. Current	185,135	204,361	256,809	252,852	258,277	10.38	25.66	2.15
b. Savings	875,420	816,572	947,024	1,007,122	1,020,460	-6.72	15.98	1.32
c. Fixed	617,635	998,259	1,229,731	1,449,602	1,468,290	61.63	23.19	1.29
d. Call Deposits	401,829	333,350	367,597	361,913	370,268	-17.04	10.27	2.31
e. Others	27,483	32,265	35,770	38,161	37,334	17.40	10.86	-2.17
4 Bills Payable	3,927	2,219	3,109	2,728	2,365	-43.49	40.09	-13.30
5 Other Liabilities	206,694	224,201	263,876	348,557	308,817	8.47	17.70	-11.40
1. Loan Loss Provision	48,594	52,553	55,009	65,481	59,605	8.15	4.67	-8.97
2. Interest Suspense a/c	32,001	34,892	37,705	47,027	26,995	9.04	8.06	-42.60
3. Others	126,100	136,756	171,163	236,049	222,216	8.45	25.16	-5.86
6 Reconciliation A/c	13,817	2,359	4,265	10,266	9,440	-82.93	80.84	-8.05
7 Profit & Loss A/c	49,443	54,882	61,338	37,472	51,709	11.00	11.76	37.99
TOTAL	2,639,100	3,008,920	3,574,985	4,029,247	4,063,250	14.01	18.81	0.84
Assets								
1 LIQUID FUNDS	385,746	423,242	439,299	395,846	420,633	9.72	3.79	6.26
a. Cash Balance	56,937	64,373	74,893	73,222	77,005	13.06	16.34	5.17
Nepalese Notes & Coins	55,937	63,283	72,208	69,319	68,587	13.13	14.10	-1.06
Foreign Currency	1,000	1,090	2,685	3,903	8,418	8.99	146.37	115.68
b. Bank Balance	262,420	305,795	298,098	248,772	259,910	16.53	-2.52	4.48
1. In Nepal Rastra Bank	180,498	233,257	218,135	158,192	160,311	29.23	-6.48	1.34
2. "A"Class Licensed Institution	41,730	38,882	41,055	25,560	29,493	-6.83	5.59	15.39
3. Other Financial Ins.	8,437	6,369	7,557	13,266	14,633	-24.51	18.65	10.31
4. In Foreign banks	31,754	27,287	31,352	51,754	55,473	-14.07	14.89	7.18
c. Money at Call	66,389	53,074	66,307	73,852	83,717	-20.06	24.93	13.36
2 INVESTMENTS	238,676	232,707	331,231	307,031	309,859	-2.50	42.34	0.92
a. Govt. Securities	196,070	214,381	295,854	305,713	308,536	9.34	38.00	0.92
b. Others	42,606	18,326	35,377	1,318	1,323	-56.99	93.05	0.41
3 SHARE & OTHER INVESTMENT	131,778	129,938	109,665	168,349	163,749	-1.40	-15.60	-2.73
4 LOANS & ADVANCES	1,669,203	1,976,880	2,419,842	2,774,802	2,830,499	18.43	22.41	2.01
a. Private Sector	1,542,025	1,923,942	2,355,915	2,684,449	2,746,393	24.77	22.45	2.31
b. Financial Institutions	121,292	44,543	58,056	85,120	79,020	-63.28	30.34	-7.17
c. Government Organizations	5,886	8,394	5,871	5,234	5,086	42.60	-30.06	-2.82
5 BILLS PURCHASED	11,602	17,199	2,956	2,970	3,162	48.25	-82.81	6.47
6 LOANS AGT. COLLECTED BILLS	1,075	571	129	-	-	-46.92	-77.46	0.00
7 FIXED ASSETS	35,044	40,634	47,763	66,639	67,924	15.95	17.54	1.93
8 OTHER ASSETS	144,135	166,139	206,834	286,700	251,953	15.27	24.49	-12.12
a. Accrued Interests	34,038	37,666	43,309	78,702	45,064	10.66	14.98	-42.74
b. Others	110,097	128,473	163,525	207,999	206,890	16.69	27.28	-0.53
9 Expenses not Written off	319	279	264	270	23	-12.59	-5.36	-91.35
10 Non Banking Assets	4,797	4,465	4,614	4,988	4,990	-6.92	3.33	0.04
11 Reconciliation Account	16,090	16,631	12,389	20,779	10,373	3.36	-25.51	-50.08
12 Profit & Loss A/c	634	235	1	872	83	-63.01	-99.69	-90.50
TOTAL	2,639,100	3,008,920	3,574,985	4,029,247	4,063,250	14.01	18.81	0.84

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	170,148	262,230	314,190	376,446	378,983	54.12	19.81	0.67
a. Paid-up Capital	121,091	185,011	231,458	245,427	248,349	52.79	25.10	1.19
b. Statutory Reserves	36,597	46,702	56,203	64,338	67,277	27.61	20.34	4.57
c. Retained Earning	(4,333)	891	3,053	13,814	6,908	-120.56	242.69	-49.99
d. Others Reserves	16,792	29,627	23,477	52,867	56,450	76.43	-20.76	6.78
2 BORROWINGS	37,270	29,667	33,552	74,305	83,324	-20.40	13.09	12.14
a. NRB	6,661	6,081	11,690	22,823	31,272	-8.71	92.25	37.02
b. "A" Class Licensed Institution	14,724	7,974	7,113	24,990	22,222	-45.84	-10.80	-11.08
c. Foreign Banks and Fin. Ins.	-	-	-	2,219	2,768	0.00	0.00	24.72
d. Other Financial Ins.	5,112	5,299	2,436	4,270	3,855	3.67	-54.04	-9.72
e. Bonds and Securities	10,772	10,312	12,312	20,003	23,207	-4.27	19.39	16.02
3 DEPOSITS	1,764,592	2,093,256	2,471,514	2,690,261	2,717,325	-18.63	18.07	1.01
a. Current	178,264	199,360	249,248	247,003	251,093	11.83	25.02	1.66
b. Savings	698,691	703,029	811,668	861,743	868,980	0.62	15.45	0.84
c. Fixed	524,463	879,140	1,070,788	1,256,790	1,268,852	67.63	21.80	0.96
d. Call Deposits	340,864	285,289	308,550	291,483	296,300	-16.30	8.15	1.65
e. Others	22,310	26,438	31,261	33,241	32,101	18.50	18.24	-3.43
4 Bills Payable	3,872	2,179	3,050	2,691	2,341	-43.73	40.00	-13.01
5 Other Liabilities	166,839	190,587	228,764	305,779	270,930	14.23	20.03	-11.40
1. Loan Loss Provision	34,894	41,453	44,118	53,722	47,405	18.79	6.43	-11.76
2. Interest Suspense a/c	22,183	26,199	28,593	34,210	16,975	18.10	9.14	-50.38
3. Others	109,762	122,935	156,052	217,847	206,550	12.00	26.94	-5.19
6 Reconciliation A/c	3,962	(2,298)	(432)	2,523	1,717	-157.99	-81.22	-31.96
7 Profit & Loss A/c	38,129	45,610	53,633	33,675	45,418	19.62	17.59	34.87
TOTAL	2,184,812	2,621,230	3,104,271	3,485,680	3,500,038	19.98	18.43	0.41
Assets								
1 LIQUID FUNDS	274,495	335,601	328,307	291,273	311,355	22.26	-2.17	6.89
a. Cash Balance	47,989	56,469	66,242	63,678	68,980	17.67	17.31	8.33
Nepalese Notes & Coins	47,061	55,472	63,741	59,979	60,754	17.87	14.91	1.29
Foreign Currency	928	997	2,501	3,699	8,226	7.39	150.87	122.36
b. Bank Balance	205,858	261,547	244,464	201,331	209,639	27.05	-6.53	4.13
1. In Nepal Rastra Bank	161,790	218,402	201,684	141,352	143,748	34.99	-7.65	1.70
2. "A" Class Licensed Institution	12,471	15,694	11,245	8,010	10,280	25.85	-28.35	28.34
3. Other Financial Ins.	83	227	192	225	149	173.34	-15.65	-33.88
4. In Foreign banks	31,514	27,224	31,344	51,744	55,462	-13.61	15.13	7.19
c. Money at Call	20,648	17,585	17,601	26,263	32,736	-14.84	0.09	24.65
2 INVESTMENTS	229,828	226,811	321,107	295,151	295,801	-1.31	41.57	0.22
a. Govt. Securities	187,276	208,700	285,850	293,868	294,513	11.44	36.97	0.22
b. Others	42,552	18,111	35,257	1,283	1,288	-57.44	94.67	0.42
3 SHARE & OTHER INVESTMENT	128,321	126,101	103,824	161,707	157,054	-1.73	-17.67	-2.88
4 LOANS & ADVANCES	1,380,359	1,718,132	2,109,246	2,396,434	2,437,965	24.47	22.76	1.73
a. Private Sector	1,256,143	1,668,294	2,049,940	2,327,203	2,359,967	32.81	22.88	1.41
b. Financial Institutions	118,383	41,449	53,464	64,028	72,943	-64.99	28.99	13.92
c. Government Organizations	5,833	8,388	5,842	5,203	5,055	43.81	-30.35	-2.84
5 BILLS PURCHASED	11,595	17,196	2,956	2,970	3,162	48.30	-82.81	6.47
6 LOANS AGT. COLLECTED BILLS	549	571	129	-	-	3.99	-77.46	0.00
7 FIXED ASSETS	28,611	35,012	41,139	58,568	59,555	22.37	17.50	1.69
8 OTHER ASSETS	122,000	146,337	186,241	261,737	228,702	19.95	27.27	-12.62
a. Accrued Interests	23,986	28,672	33,650	65,475	34,584	19.54	17.36	-47.18
b. Others	98,015	117,665	152,590	196,262	194,118	20.05	29.68	-1.09
9 Expenses not Written off	253	260	247	251	-	2.99	-5.00	-100.00
10 Non Banking Assets	2,543	3,133	3,380	3,848	3,802	23.19	7.88	-1.20
11 Reconciliation Account	6,258	11,901	7,696	13,026	2,641	90.16	-35.33	-79.73
12 Profit & Loss A/c	-	176	-	715	-	0.00	-100.00	-100.00
TOTAL	2,184,812	2,621,230	3,104,271	3,485,680	3,500,038	19.98	18.43	0.41

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	34,482	38,281	44,037	48,097	48,671	11.02	15.03	1.19
a. Paid-up Capital	29,217	30,210	38,004	39,138	39,876	3.40	25.80	1.88
b. Statutory Reserves	4,420	4,803	5,021	5,983	5,930	8.67	4.54	-0.89
c. Retained Earning	(248)	1,287	(531)	1,391	1,345	-618.51	-141.26	-3.34
d. Others Reserves	1,093	1,981	1,543	1,584	1,520	81.27	-22.15	-4.00
2 BORROWINGS	2,994	876	731	5,205	8,143	-70.73	-16.59	56.46
a. NRB	5	501	221	579	2,179	9927.42	-55.92	276.55
b. "A"Class Licensed Institution	2,989	375	510	4,626	5,965	-87.45	36.00	28.93
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	-	-	-	-	-	0.00	0.00	0.00
3 DEPOSITS	278,631	239,420	301,858	350,420	366,607	-14.07	26.08	4.62
a. Current	6,741	4,910	7,280	5,509	6,795	-27.17	48.27	23.36
b. Savings	143,669	95,029	114,849	122,688	127,798	-33.86	20.86	4.17
c. Fixed	68,231	94,271	124,858	155,547	161,850	38.17	32.45	4.05
d. Call Deposits	59,246	44,105	54,586	66,378	69,860	-25.56	23.76	5.25
e. Others	745	1,105	285	298	304	48.38	-74.22	2.02
4 Bills Payable	54	39	54	32	24	-27.51	37.29	-25.75
5 Other Liabilities	18,747	16,330	17,211	23,739	19,665	-12.89	5.40	-17.16
1. Loan Loss Provision	4,937	4,205	4,384	5,265	5,573	-14.82	4.25	5.84
2. Interest Suspense a/c	2,618	2,087	1,607	4,488	2,282	-20.30	-23.00	-49.14
3. Others	11,191	10,038	11,220	13,986	11,810	-10.31	11.78	-15.56
6 Reconciliation A/c	7,783	3,260	4,584	7,629	7,610	-58.12	40.62	-0.25
7 Profit & Loss A/c	8,154	6,873	6,227	3,031	5,117	-15.71	-9.40	68.84
TOTAL	350,845	305,079	374,701	438,153	455,837	-13.04	22.82	4.04
Assets								
1 LIQUID FUNDS	85,768	71,097	89,988	82,835	86,513	-17.11	26.57	4.44
a. Cash Balance	7,892	6,813	7,344	8,261	6,897	-13.67	7.80	-16.52
Nepalese Notes & Coins	7,820	6,720	7,160	8,058	6,705	-14.07	6.55	-16.79
Foreign Currency	72	93	184	204	192	29.73	98.24	-5.69
b. Bank Balance	39,312	34,886	42,555	36,066	37,849	-11.26	21.98	4.94
1. In Nepal Rastra Bank	16,081	12,554	14,045	13,931	13,525	-21.94	11.88	-2.91
2. "A"Class Licensed Institution	19,093	17,790	23,101	12,899	14,112	-6.82	29.85	9.40
3. Other Financial Ins.	3,898	4,479	5,401	9,226	10,201	14.90	20.60	10.57
4. In Foreign banks	240	63	7	10	11	-73.77	-88.33	2.34
c. Money at Call	38,564	29,398	40,089	38,508	41,768	-23.77	36.37	8.47
2 INVESTMENTS	5,492	4,361	7,774	9,557	11,682	-20.58	78.25	22.23
a. Govt. Securities	5,479	4,361	7,654	9,522	11,647	-20.40	75.50	22.32
b. Others	13	-	120	35	35	-100.00	0.00	0.00
3 SHARE & OTHER INVESTMENT	2,103	2,348	3,668	4,372	4,423	11.65	56.21	1.16
4 LOANS & ADVANCES	232,993	209,605	253,251	313,787	326,681	-10.04	20.82	4.11
a. Private Sector	230,577	207,149	249,741	294,042	322,108	-10.16	20.56	9.54
b. Financial Institutions	2,414	2,450	3,506	19,740	4,559	1.48	43.10	-76.91
c. Government Organizations	2	5	4	4	14	224.21	-25.54	237.62
5 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
6 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
7 FIXED ASSETS	4,544	3,953	4,726	6,061	6,347	-13.02	19.56	4.72
8 OTHER ASSETS	10,734	9,634	10,047	13,253	11,957	-10.24	4.28	-9.78
a. Accrued Interests	2,793	2,343	2,047	4,743	2,642	-16.13	-12.64	-44.30
b. Others	7,941	7,291	8,000	8,510	9,315	-8.17	9.72	9.46
9 Expenses not Written off	36	13	10	11	11	-64.48	-24.70	1.04
10 Non Banking Assets	1,001	714	659	568	601	-28.68	-7.73	5.86
11 Reconciliation Account	7,750	3,355	4,578	7,638	7,619	-56.72	36.47	-0.24
12 Profit & Loss A/c	424	-	0	72	4	-100.00	0.00	-94.78
TOTAL	350,845	305,079	374,701	438,153	455,837	-13.04	22.82	4.04

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	10,263	8,140	11,787	13,751	14,128	-20.69	44.80	2.74
a. Paid-up Capital	13,064	10,093	12,735	13,954	14,007	-22.74	26.17	0.38
b. Statutory Reserves	2,663	2,160	2,531	2,709	2,777	-18.90	17.18	2.51
c. Retained Earning	(6,586)	(5,183)	(4,454)	(3,789)	(3,934)	-21.31	-14.06	3.85
d. Others Reserves	1,123	1,070	975	876	1,277	-4.71	-8.82	45.90
2 BORROWINGS	2,559	1,257	1,170	2,769	3,041	-50.87	-6.93	9.83
a. NRB	189	512	210	318	290	171.18	-58.92	-8.77
b. "A"Class Licensed Institution	2,370	745	960	2,451	2,751	-68.57	28.84	12.24
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	-	-	-	-	-	0.00	0.00	0.00
3 DEPOSITS	64,279	52,131	63,558	68,970	70,697	-18.90	21.92	2.50
a. Current	130	91	281	340	388	-29.73	207.55	14.06
b. Savings	33,060	18,514	20,508	22,692	23,683	-44.00	10.77	4.37
c. Fixed	24,941	24,847	34,085	37,265	37,588	-0.38	37.18	0.87
d. Call Deposits	1,720	3,957	4,460	4,051	4,108	130.08	12.73	1.41
e. Others	4,428	4,721	4,224	4,622	4,930	6.62	-10.54	6.66
4 Bills Payable	1	1	5	4	0	21.05	327.14	-96.01
5 Other Liabilities	21,109	17,284	17,902	19,039	18,222	-18.12	3.57	-4.29
1. Loan Loss Provision	8,762	6,895	6,507	6,494	6,627	-21.31	-5.63	2.05
2. Interest Suspense a/c	7,199	6,606	7,505	8,329	7,738	-8.23	13.60	-7.09
3. Others	5,147	3,783	3,890	4,216	3,856	-26.51	2.83	-8.53
6 Reconciliation A/c	2,072	1,397	113	114	113	-32.58	-91.91	-1.16
7 Profit & Loss A/c	3,161	2,400	1,478	766	1,175	-24.08	-38.40	53.32
TOTAL	103,443	82,610	96,013	105,413	107,375	-20.14	16.22	1.86
Assets								
1 LIQUID FUNDS	25,483	16,544	21,004	21,738	22,764	-35.08	26.95	4.72
a. Cash Balance	1,057	1,091	1,307	1,283	1,129	3.22	19.80	-11.99
Nepalese Notes & Coins	1,057	1,091	1,307	1,282	1,129	3.22	19.80	-11.99
Foreign Currency	0	0	0	0	0	-19.25	-18.20	2.85
b. Bank Balance	17,250	9,362	11,079	11,374	12,423	-45.73	18.34	9.22
1. In Nepal Rastra Bank	2,627	2,301	2,407	2,910	3,038	-12.39	4.59	4.42
2. "A"Class Licensed Institution	10,167	5,398	6,709	4,650	5,102	-46.91	24.29	9.71
3. Other Financial Ins.	4,456	1,663	1,964	3,815	4,283	-62.68	18.08	12.28
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	7,177	6,092	8,618	9,081	9,213	-15.12	41.47	1.45
2 INVESTMENTS	3,356	1,534	2,350	2,323	2,377	-54.29	53.15	2.29
a. Govt. Securities	3,315	1,320	2,350	2,323	2,377	-60.19	78.04	2.29
b. Others	41	215	-	-	-	420.68	-100.00	0.00
3 SHARE & OTHER INVESTMENT	1,354	1,489	2,172	2,270	2,272	9.99	45.87	0.11
4 LOANS & ADVANCES	55,851	49,143	57,345	64,581	65,853	-12.01	16.69	1.97
a. Private Sector	55,305	48,499	56,235	63,203	64,317	-12.31	15.95	1.76
b. Financial Institutions	494	644	1,086	1,351	1,518	30.34	68.56	12.37
c. Government Organizations	52	-	24	26	17	-100.00	0.00	-34.68
5 BILLS PURCHASED	6	3	-	-	-	-59.38	-100.00	0.00
6 LOANS AGT. COLLECTED BILLS	526	-	-	-	-	-100.00	0.00	0.00
7 FIXED ASSETS	1,889	1,669	1,898	2,009	2,022	-11.62	13.68	0.63
8 OTHER ASSETS	11,401	10,168	10,546	11,711	11,295	-10.82	3.72	-3.56
a. Accrued Interests	7,259	6,651	7,611	8,484	7,837	-8.38	14.44	-7.62
b. Others	4,142	3,517	2,935	3,227	3,457	-15.09	-16.55	7.14
9 Expenses not Written off	30	6	7	9	13	-80.08	20.65	49.38
10 Non Banking Assets	1,253	619	576	572	587	-50.63	-6.92	2.60
11 Reconciliation Account	2,082	1,376	115	115	113	-33.91	-91.65	-1.41
12 Profit & Loss A/c	211	59	1	85	79	-72.11	-99.00	-6.93
TOTAL	103,443	82,610	96,013	105,413	107,375	-20.14	16.22	1.86

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	64,943	97,851	167,967	135,571	154,273	50.67	71.66	13.80
1.1 Deposit Liabilities	63,252	95,609	165,254	133,701	151,825	51.15	72.84	13.56
1.1.1 Saving A/c	21,235	23,526	39,005	30,329	34,499	10.79	65.80	13.75
1.1.2 Fixed A/c	31,711	55,651	112,317	92,743	105,247	75.50	101.82	13.48
1.1.2.1 Upto 3 Months Fixed A/c	1,915	2,496	8,398	4,200	5,107	30.35	236.48	21.60
1.1.2.2 3 to 6 Months fixed A/c	1,241	2,673	6,799	6,000	7,938	115.44	154.39	32.31
1.1.2.3 6 Months to 1 Year Fixed A/c	15,369	29,697	57,784	48,902	52,306	93.23	94.58	6.96
1.1.2.4 Above 1 Year	13,186	20,785	39,336	33,642	39,895	57.63	89.25	18.59
1.1.3 Call Deposit	10,301	16,430	13,818	10,453	11,882	59.49	-15.90	13.67
1.1.4 Certificate of Deposits	5	2	114	175	197	-63.14	5683.67	12.61
1.2 Others	1,691	2,242	2,713	1,870	2,448	32.61	21.00	30.90
2 Commission/Fee Expense	546	601	613	715	1,054	10.02	1.97	47.48
3 Employees Expenses	22,716	26,627	31,472	23,271	28,402	17.22	18.20	22.05
4 Office Operating Expenses	18,124	20,755	25,517	17,064	19,738	14.52	22.95	15.67
5 Exchange Fluctuation Loss	197	109	125	175	86	-44.83	15.31	-50.50
5.1 Due to Change in Exchange Rates	182	88	102	21	46	-51.56	16.08	112.31
5.2 Due to Foreign Currency Transactions	15	21	23	153	41	36.73	12.00	-73.29
6 Non-Operatiing Expenses	106	34	58	19	59	-68.40	74.28	207.91
7. Provision for Risk	9,650	12,763	15,147	13,342	18,141	32.26	18.68	35.97
7.1 Loan loss Provision	8,452	11,477	12,875	12,575	17,473	35.80	12.17	38.95
7.1.1 General Loan loss Provision	5,108	7,036	6,484	5,936	8,356	37.74	-7.84	40.78
7.1.1.1 Pass Loan Loss Provision	4,530	6,257	5,679	4,500	6,044	38.11	-9.24	34.31
7.1.1.2 Watch List Provision	578	779	806	1,436	2,313	34.86	3.44	61.04
7.1.2 Special Loan Loss Provision	3,028	4,375	6,216	6,278	8,745	44.47	42.07	39.29
7.1.3 Additional Loan Loss Provision	315	66	174	360	372	-78.94	162.29	3.14
7.2. Provision for Non-Banking Assets	1,012	1,053	1,255	546	402	4.07	19.15	-26.45
7.3. Provision for Loss on Investment	15	186	716	210	191	1179.20	284.90	-9.05
7.4. Provision for Loss of Other Assets	171	46	302	11	75	0.00	0.00	584.60
8 Loan Written Off	355	996	971	325	435	180.57	-2.50	33.84
9 Provision for Staff Bonus	5,852	6,657	7,982	5,024	6,460	13.76	19.90	28.59
10 Provision for Income Tax	17,592	20,371	24,583	14,931	20,569	15.80	20.68	37.76
11 Others	61	56	29	6	6	-9.06	-48.09	3.53
12 Net Profit	49,005	54,665	61,337	36,663	51,673	11.55	12.20	40.94
TOTAL EXPENSES	189,146	241,483	335,802	247,107	300,899	27.67	39.06	21.77
Income								
1. Interest Income	146,483	194,358	283,227	214,341	261,522	32.68	45.72	22.01
1.1. On Loans and Advance	138,783	181,923	265,446	200,164	244,542	31.09	45.91	22.17
1.2. On Investment	3,487	5,875	10,903	8,108	9,357	68.49	85.58	15.42
1.2.1 Government Bonds	3,005	4,830	9,360	7,395	8,780	60.74	93.77	18.73
1.2.2 Foreign Bonds	137	153	186	120	126	12.17	21.29	5.70
1.2.3 NRB Bonds	200	777	1,031	375	422	289.04	32.69	12.48
1.2.4 Deventure & Bonds	146	115	327	218	29	-21.14	184.63	-86.48
1.3 Agency Balance	589	1,022	988	917	888	73.33	-3.33	-3.17
1.4 On Call Deposit	2,513	3,475	3,928	3,424	4,670	38.26	13.02	36.38
1.5 Others	1,111	2,063	1,963	1,728	2,065	85.75	-4.83	19.52
2. Comission & Discount	9,829	11,807	13,569	10,315	12,627	20.12	14.93	22.41
2.1 Bills Purchase & Discount	300	240	117	97	178	-20.20	-51.18	84.45
2.2 Comission	8,074	9,865	11,381	9,065	10,330	22.17	15.37	13.96
2.3 Others	1,454	1,702	2,071	1,153	2,119	17.07	21.69	83.70
3 Income From Exchange Fluctuation	5,709	6,249	7,850	6,557	7,792	9.46	25.62	18.84
3.1 Due to Change in Exchange Rate	1,342	707	1,537	1,531	1,266	-47.34	117.44	-17.33
3.2 Due to Foreign Currency Trans.	4,367	5,542	6,313	5,025	6,526	26.92	13.91	29.86
4 Other Operating Income	9,123	10,772	13,392	8,480	8,604	18.08	24.32	1.46
5 Non Operating Income	4,776	3,783	2,491	976	86	-20.79	-34.15	-91.23
6 Provision Written Back	11,551	12,883	14,545	5,849	8,874	11.54	12.90	51.72
7 Recovery from Written off Loan	1,276	1,504	673	488	907	17.87	-55.26	85.93
8 Income from Extra Ordinary Expenses	231	108	53	39	441	-53.27	-50.71	1039.48
9 Net Loss	168	18	-	63	47	-89.14	-100.00	-25.52
TOTAL INCOME	189,146	241,483	335,802	247,106	300,899	27.67	39.06	21.77

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	47,855	81,092	141,815	113,333	128,928	69.46	74.88	13.76
1.1 Deposit Liabilities	46,324	79,132	139,186	111,631	126,681	70.82	75.89	13.48
1.1.1 Saving A/c	13,684	17,436	30,569	24,017	27,292	27.42	75.32	13.63
1.1.2 Fixed A/c	24,433	47,955	97,070	79,294	90,004	96.27	102.42	13.51
1.1.2.1 Upto 3 Months Fixed A/c	1,842	2,170	7,668	3,559	4,333	17.81	253.35	21.74
1.1.2.2 3 to 6 Months fixed A/c	936	2,298	5,904	5,160	6,979	145.59	156.88	35.27
1.1.2.3 6 Months to 1 Year Fixed A/c	11,608	25,818	49,040	40,886	43,252	122.42	89.94	5.79
1.1.2.4 Above 1 Year	10,048	17,668	34,458	29,690	35,439	75.84	95.03	19.36
1.1.3 Call Deposit	8,201	13,739	11,433	8,145	9,189	67.53	-16.78	12.82
1.1.4 Certificate of Deposits	5	2	114	175	197	-61.96	5683.67	12.61
1.2 Others	1,531	1,960	2,629	1,702	2,247	28.04	34.13	31.98
2 Commission/Fee Expense	543	597	608	711	1,050	9.98	1.81	47.62
3 Employees Expenses	19,108	23,306	27,585	19,990	24,687	21.97	18.36	23.50
4 Office Operating Expenses	14,314	17,488	21,746	14,362	16,476	22.18	24.35	14.72
5 Exchange Fluctuation Loss	19	26	108	164	73	34.00	321.27	-55.56
5.1 Due to Change in Exchange Rates	4	5	85	11	32	14.37	1583.93	196.12
5.2 Due to Foreign Currency Transactions	15	21	23	153	41	39.89	12.00	-73.46
6 Non-Operating Expenses	70	18	53	17	56	-74.55	198.03	222.73
7. Provision for Risk	7,062	10,569	11,964	11,137	14,814	49.67	13.20	33.01
7.1 Loan loss Provision	6,402	9,651	10,356	10,597	14,476	50.75	7.31	36.60
7.1.1 General Loan loss Provision	4,111	6,272	5,380	4,985	6,561	52.57	-14.21	31.61
7.1.1.1 Pass Loan Loss Provision	3,626	5,678	4,860	3,831	4,687	56.61	-14.40	22.34
7.1.1.2 Watch List Provision	485	594	520	1,154	1,874	22.42	-12.41	62.40
7.1.2 Special Loan Loss Provision	2,197	3,369	4,856	5,329	7,619	53.30	44.13	42.99
7.1.3 Additional Loan Loss Provision	94	10	121	283	295	-89.19	1090.14	4.23
7.2. Provision for Non-Banking Assets	612	839	1,030	443	247	37.26	22.69	-44.22
7.3. Provision for Loss on Investment	5	46	375	92	53	823.46	717.05	-42.07
7.4. Provision for Loss of Other Assets	43	33	203	5	38	0.00	0.00	662.43
8 Loan Written Off	78	907	885	283	358	1070.33	-2.47	26.52
9 Provision for Staff Bonus	4,629	5,544	7,011	4,561	5,646	19.77	26.45	23.80
10 Provision for Income Tax	14,145	17,164	21,670	13,568	18,186	21.34	26.26	34.04
11 Others	56	48	7	-	-	-15.10	-85.02	0.00
12 Net Profit	38,129	45,434	53,633	32,960	45,418	19.16	18.05	37.80
TOTAL EXPENSES	146,006	202,193	287,085	211,087	255,693	38.48	41.99	21.13
Income								
1. Interest Income	113,201	161,584	241,266	182,720	221,866	42.74	49.31	21.42
1.1. On Loans and Advance	108,083	152,697	227,301	171,302	208,630	41.28	48.86	21.79
1.2. On Investment	3,265	5,687	10,487	7,807	8,990	74.18	84.41	15.15
1.2.1 Government Bonds	2,829	4,702	9,096	7,160	8,489	66.22	93.43	18.56
1.2.2 Foreign Bonds	137	153	186	120	126	12.17	21.29	5.70
1.2.3 NRB Bonds	168	747	941	313	349	344.84	26.06	11.54
1.2.4 Deventure & Bonds	132	84	264	214	26	-35.83	212.71	-88.09
1.3 Agency Balance	420	483	638	652	750	14.92	31.95	14.97
1.4 On Call Deposit	627	781	1,093	1,334	1,557	24.52	39.89	16.71
1.5 Others	804	1,936	1,748	1,624	1,940	140.70	-9.72	19.44
2. Comission & Discount	9,230	11,328	13,027	9,947	12,171	22.73	15.00	22.35
2.1 Bills Purchase & Discount	300	240	117	97	178	-20.17	-51.17	84.45
2.2 Comission	7,689	9,582	11,052	8,822	10,028	24.62	15.34	13.67
2.3 Others	1,241	1,507	1,858	1,028	1,964	21.37	23.33	91.01
3 Income From Exchange Fluctuation	5,462	6,128	7,817	6,535	7,764	12.19	27.57	18.82
3.1 Due to Change in Exchange Rate	1,116	629	1,519	1,518	1,252	-43.60	141.39	-17.53
3.2 Due to Foreign Currency Trans.	4,346	5,498	6,298	5,016	6,512	26.52	14.54	29.82
4 Other Operating Income	6,555	8,715	10,703	6,195	5,938	32.95	22.81	-4.15
5 Non Operating Income	2,757	2,775	1,960	842	(91)	0.63	-29.35	-110.77
6 Provision Written Back	7,698	10,242	11,618	4,463	6,827	33.05	13.43	52.97
7 Recovery from Written off Loan	1,025	1,369	647	373	780	33.59	-52.71	109.03
8 Income from Extra Ordinary Expenses	78	52	45	12	437	-33.61	-12.52	3602.46
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	146,006	202,193	287,085	211,087	255,693	38.48	41.99	21.13

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13,312	13,201	20,949	18,016	20,583	-0.83	58.69	14.24
1.1 Deposit Liabilities	13,173	13,087	20,905	17,907	20,449	-0.65	59.74	14.20
1.1.1 Saving A/c	5,946	4,677	6,871	5,167	5,874	-21.34	46.91	13.69
1.1.2 Fixed A/c	5,212	5,950	11,833	10,595	12,070	14.15	98.89	13.92
1.1.2.1 Upto 3 Months Fixed A/c	54	271	602	556	675	399.17	122.42	21.53
1.1.2.2 3 to 6 Months fixed A/c	279	299	732	695	798	7.38	144.41	14.76
1.1.2.3 6 Months to 1 Year Fixed A/c	2,770	2,933	6,548	6,254	7,069	5.90	123.26	13.03
1.1.2.4 Above 1 Year	2,109	2,446	3,950	3,090	3,528	15.98	61.48	14.15
1.1.3 Call Deposit	2,015	2,461	2,201	2,145	2,505	22.14	-10.55	16.80
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	139	114	44	109	133	-18.19	-61.53	21.93
2 Commission/Fee Expense	1	-	-	-	-	-100.00	0.00	0.00
3 Employees Expenses	2,907	2,687	3,148	2,713	3,074	-7.56	17.13	13.30
4 Office Operating Expenses	3,039	2,614	2,941	2,194	2,672	-13.98	12.51	21.81
5 Exchange Fluctuation Loss	178	83	18	11	14	-53.27	-78.58	27.67
5.1 Due to Change in Exchange Rates	178	83	18	11	13	-53.19	-78.61	25.75
5.2 Due to Foreign Currency Transactions	0	0	0	0	0	-90.15	10.32	339.12
6 Non-Operatiing Expenses	16	14	1	2	3	-11.77	-92.71	41.92
7. Provision for Risk	1,415	1,566	2,225	1,470	1,959	10.60	42.12	33.21
7.1 Loan loss Provision	1,271	1,484	1,894	1,418	1,848	16.72	27.64	30.32
7.1.1 General Loan loss Provision	733	624	950	772	1,151	-14.93	52.38	48.99
7.1.1.1 Pass Loan Loss Provision	652	465	729	541	815	-28.67	56.67	50.64
7.1.1.2 Watch List Provision	81	158	222	231	336	95.71	39.79	45.14
7.1.2 Special Loan Loss Provision	503	833	911	602	622	65.68	9.29	3.31
7.1.3 Additional Loan Loss Provision	35	27	33	43	75	-23.41	22.32	72.64
7.2. Provision for Non-Banking Assets	109	25	92	17	56	-76.61	259.78	225.18
7.3. Provision for Loss on Investment	(0)	46	148	35	55	-10653.82	224.17	54.77
7.4. Provision for Loss of Other Assets	36	11	91	-	-	0.00	0.00	0.00
8 Loan Written Off	156	40	82	10	39	-74.43	105.74	308.08
9 Provision for Staff Bonus	963	942	846	417	719	-2.18	-10.21	72.27
10 Provision for Income Tax	2,793	2,724	2,535	1,231	2,104	-2.49	-6.92	70.90
11 Others	4	1	21	4	6	-80.66	2493.62	60.92
12 Net Profit	7,763	6,872	6,227	2,982	5,117	-11.47	-9.40	71.62
TOTAL EXPENSES	32,547	30,743	38,991	29,050	36,289	-5.54	26.83	24.92
Income								
1. Interest Income	26,440	26,568	34,091	25,955	32,616	0.48	28.32	25.66
1.1. On Loans and Advance	24,547	24,001	31,194	23,870	29,784	-2.22	29.97	24.77
1.2. On Investment	123	136	309	228	282	10.04	127.69	23.71
1.2.1 Government Bonds	102	95	186	173	219	-6.43	95.44	26.77
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	11	12	65	55	63	10.56	425.81	14.08
1.2.4 Deventure & Bonds	10	28	58	-	-	171.27	106.58	0.00
1.3 Agency Balance	103	344	234	195	24	233.84	-31.99	-87.41
1.4 On Call Deposit	1,486	2,056	2,227	1,618	2,483	38.31	8.33	53.44
1.5 Others	181	31	128	45	43	-82.74	310.96	-4.66
2. Comission & Discount	487	385	456	318	400	-21.05	18.45	25.66
2.1 Bills Purchase & Discount	0	0	-	-	-	-87.15	-100.00	0.00
2.2 Comission	365	263	291	220	278	-27.77	10.43	26.55
2.3 Others	122	121	165	99	122	-1.01	35.88	23.70
3 Income From Exchange Fluctuation	247	121	32	22	28	-50.89	-73.36	25.21
3.1 Due to Change in Exchange Rate	226	77	17	13	13	-65.80	-77.72	5.72
3.2 Due to Foreign Currency Trans.	21	44	15	9	14	110.19	-65.69	52.16
4 Other Operating Income	2,088	1,657	2,137	1,921	2,237	-20.67	29.02	16.42
5 Non Operating Income	1,131	445	356	79	115	-60.67	-19.95	45.70
6 Provision Written Back	2,018	1,547	1,904	720	867	-23.36	23.09	20.41
7 Recovery from Written off Loan	3	13	10	11	23	379.99	-23.53	110.32
8 Income from Extra Ordinary Expenses	129	9	5	0	0	-92.83	-47.64	84.56
9 Net Loss	4	-	-	23	4	-100.00	0.00	-83.52
TOTAL INCOME	32,547	30,743	38,991	29,050	36,289	-5.54	26.83	24.92

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3,776	3,557	5,203	4,221	4,763	-5.80	46.27	12.83
1.1 Deposit Liabilities	3,756	3,389	5,163	4,163	4,695	-9.76	52.34	12.79
1.1.1 Saving A/c	1,604	1,413	1,565	1,145	1,333	-11.94	10.80	16.38
1.1.2 Fixed A/c	2,065	1,747	3,414	2,853	3,173	-15.43	95.50	11.21
1.1.2.1 Upto 3 Months Fixed A/c	18	55	127	85	99	198.56	132.03	16.28
1.1.2.2 3 to 6 Months fixed A/c	26	75	163	145	162	189.96	117.83	11.24
1.1.2.3 6 Months to 1 Year Fixed A/c	992	946	2,196	1,762	1,985	-4.61	132.16	12.63
1.1.2.4 Above 1 Year	1,029	671	928	861	929	-34.83	38.32	7.82
1.1.3 Call Deposit	86	230	184	164	188	167.06	-20.25	15.04
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	21	168	40	59	68	710.55	-76.17	16.18
2 Commission/Fee Expense	2	4	5	3	4	112.56	28.84	18.59
3 Employees Expenses	701	634	740	569	641	-9.54	16.78	12.72
4 Office Operating Expenses	771	653	830	509	590	-15.38	27.15	15.95
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	20	1	4	-	1	-93.30	223.24	0.00
7. Provision for Risk	1,173	628	958	735	1,369	-46.42	52.42	86.29
7.1 Loan loss Provision	779	343	624	560	1,149	-55.95	82.01	105.29
7.1.1 General Loan loss Provision	264	140	154	178	644	-46.85	9.54	261.46
7.1.1.1 Pass Loan Loss Provision	253	114	90	128	542	-54.97	-21.10	324.33
7.1.1.2 Watch List Provision	12	27	64	51	102	130.77	140.41	102.68
7.1.2 Special Loan Loss Provision	328	173	450	348	504	-47.17	159.61	44.75
7.1.3 Additional Loan Loss Provision	186	29	20	34	1	-84.34	-30.34	-95.60
7.2. Provision for Non-Banking Assets	292	189	134	86	98	-35.39	-29.13	14.47
7.3. Provision for Loss on Investment	10	94	192	83	83	844.54	103.88	0.53
7.4. Provision for Loss of Other Assets	93	3	8	6	38	0.00	0.00	521.07
8 Loan Written Off	122	49	4	32	38	-59.89	-91.21	17.01
9 Provision for Staff Bonus	260	171	126	46	95	-34.17	-26.59	107.61
10 Provision for Income Tax	653	484	377	132	279	-25.96	-22.00	110.95
11 Others	1	7	1	2	-	940.04	-88.62	-100.00
12 Net Profit	3,114	2,359	1,478	721	1,139	-24.23	-37.37	57.88
TOTAL EXPENSES	10,592	8,547	9,726	6,970	8,917	-19.31	13.79	27.94
Income								
1. Interest Income	6,842	6,206	7,869	5,666	7,040	-9.30	26.81	24.26
1.1. On Loans and Advance	6,152	5,225	6,951	4,992	6,128	-15.07	33.04	22.76
1.2. On Investment	99	53	107	73	86	-46.57	103.54	18.13
1.2.1 Government Bonds	74	33	78	62	72	-55.86	137.67	15.85
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	21	18	25	8	11	-14.67	39.47	39.58
1.2.4 Deventure & Bonds	4	2	5	3	4	-37.48	106.85	12.48
1.3 Agency Balance	66	194	116	70	114	195.09	-40.30	61.65
1.4 On Call Deposit	400	638	608	472	630	59.64	-4.74	33.49
1.5 Others	126	96	87	58	82	-23.56	-9.07	40.18
2. Comission & Discount	111	94	87	49	56	-15.41	-7.69	14.32
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	21	20	39	23	24	-6.22	93.85	4.93
2.3 Others	90	74	49	26	32	-17.57	-34.80	22.53
3 Income From Exchange Fluctuation	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	-	-	-	-	-100.00	0.00	0.00
4 Other Operating Income	480	401	552	364	429	-16.51	37.80	17.84
5 Non Operating Income	888	564	175	54	61	-36.49	-68.97	12.39
6 Provision Written Back	1,834	1,094	1,023	666	1,180	-40.33	-6.50	77.20
7 Recovery from Written off Loan	249	123	16	103	104	-50.63	-86.88	0.04
8 Income from Extra Ordinary Expenses	25	47	3	27	3	90.41	-93.48	-86.91
9 Net Loss	163	18	-	40	43	-88.86	-100.00	7.59
TOTAL INCOME	10,592	8,547	9,726	6,970	8,917	-19.31	13.79	27.94

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	76,816	87,899	115,386	146,319	151,118	14.43	31.27	3.28
Fishery Related	1,980	2,329	2,725	3,792	3,961	17.57	17.03	4.45
Mining Related	3,404	3,950	5,033	7,051	7,626	16.04	27.42	8.15
Agriculture, Forestry & Beverage Production Related	296,097	329,835	415,539	501,166	509,253	11.39	25.98	1.61
Construction	182,852	213,029	253,187	296,843	298,164	16.50	18.85	0.44
Electricity, Gas and Water	46,418	63,521	86,863	106,577	110,322	36.85	36.75	3.51
Metal Products, Machinery & Electronic Equipment & Assemblage	19,473	25,045	33,148	38,686	38,070	28.61	32.36	-1.59
Transport, Communication and Public Utilities	67,489	76,264	83,255	93,886	94,056	13.00	9.17	0.18
Wholesaler & Retailer	374,323	436,443	532,011	603,310	618,010	16.60	21.90	2.44
Finance, Insurance and Real Estate	135,000	166,374	203,050	215,570	223,174	23.24	22.04	3.53
Hotel or Restaurant	54,426	66,900	91,146	111,152	115,277	22.92	36.24	3.71
Other Services	72,146	90,251	105,969	121,170	120,289	25.09	17.42	-0.73
Consumption Loans	120,843	158,359	166,319	164,595	163,735	31.04	5.03	-0.52
Local Government	1,655	1,569	1,554	2,482	1,566	-5.22	-0.96	-36.90
Others	228,956	272,882	327,742	365,175	379,043	19.19	20.10	3.80
TOTAL	1,681,880	1,994,649	2,422,926	2,777,772	2,833,664	18.60	21.47	2.01
Productwise								
Term Loan	272,694	320,735	423,648	512,889	530,266	17.62	32.09	3.39
Overdraft	294,327	361,907	410,911	452,201	463,877	22.96	13.54	2.58
Trust Receipt Loan / Import Loan	72,678	64,530	113,869	134,022	128,806	-11.21	76.46	-3.89
Demand & Other Working Capital Loan	365,785	404,195	498,116	593,305	603,263	10.50	23.24	1.68
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142,815	168,384	201,682	225,337	228,150	17.90	19.77	1.25
Real Estate Loan	108,072	127,319	142,005	144,790	144,976	17.81	11.54	0.13
Margin Nature Loan	37,681	41,170	41,129	40,846	42,152	9.26	-0.10	3.20
Hire Purchase Loan	110,094	150,400	171,054	184,215	183,669	36.61	13.73	-0.30
Deprived Sector Loan	81,239	111,985	137,728	161,132	171,570	37.85	22.99	6.48
Bills Purchased	12,531	17,354	2,859	3,148	3,196	38.49	-83.53	1.51
Other Product	183,963	226,670	279,927	325,887	333,738	23.22	23.50	2.41
Total	1,681,880	1,994,649	2,422,926	2,777,772	2,833,664	18.60	21.47	2.01
Collateral wise								
Gold and Silver	30,642	37,467	38,070	35,656	36,986	22.27	1.61	3.73
Government Securities	1,015	998	470	516	504	-1.65	-52.86	-2.14
Non Governmental Securities	29,669	34,635	37,124	35,779	36,533	16.74	7.19	2.11
Fixed Deposit Receipts	10,553	22,176	18,558	20,323	20,202	110.13	-16.32	-0.60
Own	9,577	20,781	17,907	19,732	19,611	116.99	-13.83	-0.61
Other Licences Institutions	976	1,395	650	592	591	42.85	-53.38	-0.14
Collateral of Properties	1,463,646	1,734,997	2,136,643	2,495,961	2,541,333	18.54	23.15	1.82
Fixed Assets	1,207,218	1,459,790	1,788,776	2,101,387	2,141,854	20.92	22.54	1.93
Current Assets	256,428	275,207	347,867	394,574	399,479	7.32	26.40	1.24
Against security of Bill	15,710	15,874	18,166	19,747	19,991	1.04	14.44	1.24
Domestic Bills	3,526	798	826	1,077	1,082	-77.36	3.49	0.46
Foreign Bills	12,185	15,075	17,340	18,670	18,910	23.72	15.02	1.28
Against Guarantee	52,993	63,293	78,284	90,022	94,667	19.44	23.69	5.16
Government Guarantee	2,364	2,560	2,348	2,334	2,341	8.28	-8.27	0.29
Institutional Guarantee	33,209	42,759	55,645	66,537	71,762	28.76	30.14	7.85
Personal Guarantee	4,054	5,340	6,081	6,118	5,555	31.73	13.86	-9.20
Collective Guarantee	4,856	5,829	7,086	7,574	7,653	20.05	21.56	1.04
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	2,652	1,945	-65.24	14.45	-26.65
Other Guarantee	4,283	5,336	5,444	4,808	5,412	24.59	2.02	12.55
Credit Card	416	906	1,257	1,518	1,605	117.72	38.78	5.68
Others	77,235	84,304	94,353	78,251	81,843	9.15	11.92	4.59
Total	1,681,880	1,994,649	2,422,926	2,777,772	2,833,664	18.60	21.47	2.01

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	59,611	73,353	96,590	123,647	126,047	23.05	31.68	1.94
Fishery Related	1,514	1,997	2,330	3,174	3,270	31.88	16.72	3.01
Mining Related	2,971	3,468	4,420	6,351	7,058	16.73	27.47	11.13
Agriculture, Forestry & Beverage Production Related	278,304	315,942	398,079	477,519	484,751	13.52	26.00	1.51
Construction	142,303	178,777	212,488	242,857	242,721	25.63	18.86	-0.06
Electricity, Gas and Water	42,102	59,345	82,192	100,162	103,790	40.96	38.50	3.62
Metal Products, Machinery & Electronic Equipment & Assemblage	16,328	22,633	29,803	34,610	33,810	38.62	31.68	-2.31
Transport, Communication and Public Utilities	43,246	52,471	57,257	64,507	63,565	21.33	9.12	-1.46
Wholesaler & Retailer	330,887	397,945	483,927	543,335	554,799	20.27	21.61	2.11
Finance, Insurance and Real Estate	114,518	148,589	179,843	188,401	194,654	29.75	21.03	3.32
Hotel or Restaurant	43,362	57,139	79,499	95,294	99,605	31.77	39.13	4.52
Other Services	60,592	80,039	95,129	106,230	107,032	32.09	18.85	0.75
Consumption Loans	99,230	134,353	141,446	140,516	139,721	35.39	5.28	-0.57
Local Government	1,576	1,507	1,500	1,504	1,514	-4.40	-0.46	0.67
Others	155,958	208,341	247,825	271,297	278,795	33.59	18.95	2.76
TOTAL	1,392,503	1,735,899	2,112,330	2,399,404	2,441,130	24.66	21.69	1.74
Productwise								
Term Loan	227,582	280,894	369,100	436,196	448,701	23.43	31.40	2.87
Overdraft	239,961	310,487	349,119	376,969	385,271	29.39	12.44	2.20
Trust Receipt Loan / Import Loan	72,678	64,520	113,869	134,022	128,806	-11.22	76.49	-3.89
Demand & Other Working Capital Loan	334,767	386,184	480,565	575,403	585,398	15.36	24.44	1.74
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109,297	140,053	167,220	180,210	182,065	28.14	19.40	1.03
Real Estate Loan	83,603	104,245	114,770	116,723	117,292	24.69	10.10	0.49
Margin Nature Loan	28,429	34,420	33,208	32,549	33,298	21.07	-3.52	2.30
Hire Purchase Loan	79,566	120,086	137,333	146,314	145,291	50.93	14.36	-0.70
Deprived Sector Loan	66,006	93,429	114,232	130,683	139,282	0.00	0.00	6.58
Bills Purchased	12,523	17,352	2,856	3,145	3,193	38.56	-83.54	1.51
Other Product	138,091	184,230	230,060	267,189	272,535	33.41	24.88	2.00
Total	1,392,503	1,735,899	2,112,330	2,399,404	2,441,130	24.66	21.69	1.74
Collateral wise								
Gold and Silver	26,326	32,843	32,616	29,965	30,931	24.75	-0.69	3.22
Government Securities	992	986	433	489	460	-0.59	-56.10	-5.94
Non Governmental Securities	23,085	29,674	30,512	28,882	29,077	28.54	2.82	0.68
Fixed Deposit Receipts	7,543	15,282	13,517	15,762	15,652	102.61	-11.55	-0.70
Own	6,567	13,888	12,876	15,170	15,061	111.49	-7.28	-0.72
Other Licences Institutions	976	1,395	641	592	591	42.85	-54.03	-0.14
Collateral of Properties	1,206,656	1,510,055	1,864,917	2,160,627	2,194,347	25.14	23.50	1.56
Fixed Assets	950,449	1,234,935	1,517,181	1,766,197	1,795,003	29.93	22.86	1.63
Current Assets	256,207	275,119	347,736	394,430	399,344	7.38	26.39	1.25
Against security of Bill	15,133	15,874	18,164	19,747	19,990	4.89	14.43	1.23
Domestic Bills	2,950	798	824	1,077	1,080	-72.94	3.17	0.34
Foreign Bills	12,183	15,075	17,340	18,670	18,910	23.74	15.02	1.28
Against Guarantee	44,016	52,805	64,117	73,095	76,548	19.97	21.42	4.72
Government Guarantee	2,191	2,456	2,250	2,236	2,244	12.09	-8.41	0.36
Institutional Guarantee	28,853	38,747	49,664	58,641	62,788	34.29	28.18	7.07
Personal Guarantee	3,325	4,274	4,505	4,402	3,886	28.54	5.40	-11.73
Collective Guarantee	1,365	641	692	526	510	-53.06	7.95	-3.00
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	2,652	1,945	-65.24	14.45	-26.65
Other Guarantee	4,054	5,217	5,324	4,638	5,175	28.70	2.04	11.57
Credit Card	416	906	1,257	1,518	1,605	117.72	38.78	5.68
Others	68,335	77,475	86,798	69,319	72,521	13.37	12.03	4.62
Total	1,392,503	1,735,899	2,112,330	2,399,404	2,441,130	24.66	21.69	1.74

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15,170	11,518	15,080	18,316	20,447	-24.07	30.93	11.64
Fishery Related	411	276	341	559	627	-32.84	23.65	12.10
Mining Related	392	451	592	645	500	15.16	31.27	-22.50
Agriculture, Forestry & Beverage Production Related	14,830	11,610	14,743	20,526	21,292	-21.71	26.98	3.73
Construction	32,646	27,622	32,571	44,526	45,961	-15.39	17.92	3.22
Electricity, Gas and Water	4,001	4,008	4,469	6,181	6,313	0.18	11.51	2.14
Metal Products, Machinery & Electronic Equipment & Assemblage	2,395	1,557	2,254	2,871	3,062	-34.98	44.77	6.64
Transport, Communication and Public Utilities	17,831	18,909	20,941	24,451	25,638	6.05	10.75	4.86
Wholesaler & Retailer	35,847	32,766	40,640	51,179	54,471	-8.60	24.03	6.43
Finance, Insurance and Real Estate	16,265	14,170	18,547	21,633	22,452	-12.88	30.89	3.78
Hotel or Restaurant	9,288	8,381	9,948	13,495	13,218	-9.76	18.70	-2.05
Other Services	9,369	8,372	8,988	12,887	11,219	-10.64	7.36	-12.95
Consumption Loans	17,035	19,361	20,685	19,758	19,626	13.65	6.84	-0.67
Local Government	41	25	20	945	19	-40.49	-16.90	-97.99
Others	57,474	50,581	63,432	75,812	81,835	-11.99	25.41	7.95
TOTAL	232,993	209,605	253,251	313,787	326,681	-10.04	20.82	4.11
Productwise								
Term Loan	37,260	33,011	45,529	64,401	69,145	-11.40	37.92	7.37
Overdraft	54,365	51,420	61,791	72,480	75,146	-5.42	20.17	3.68
Trust Receipt Loan / Import Loan	0	10	-	-	0	3302.67	-100.00	0.00
Demand & Other Working Capital Loan	20,231	10,587	9,701	11,532	11,703	-47.67	-8.37	1.48
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,788	22,017	26,402	36,437	37,249	-17.81	19.92	2.23
Real Estate Loan	17,273	16,955	19,575	21,075	20,658	-1.84	15.45	-1.98
Margin Nature Loan	5,206	3,835	5,692	6,231	6,720	-26.32	48.39	7.85
Hire Purchase Loan	23,686	24,555	27,530	31,489	32,002	3.67	12.11	1.63
Deprived Sector Loan	12,939	16,415	20,705	26,849	28,370	0.00	0.00	5.67
Bills Purchased	1	-	-	3	3	-100.00	0.00	-6.17
Other Product	35,244	30,800	36,327	43,290	45,684	-12.61	17.94	5.53
Total	232,993	209,605	253,251	313,787	326,681	-10.04	20.82	4.11
Collateral wise								
Gold and Silver	4,189	4,319	4,851	4,902	5,231	3.08	12.33	6.71
Government Securities	6	0	38	25	43	-97.51	24397.71	71.36
Non Governmental Securities	4,660	3,801	5,612	5,984	6,552	-18.44	47.65	9.49
Fixed Deposit Receipts	2,156	5,265	4,001	3,694	3,653	144.23	-24.00	-1.10
Own	2,156	5,265	3,992	3,694	3,653	144.23	-24.17	-1.10
Other Licences Institutions	0	-	9	-	-	-100.00	0.00	0.00
Collateral of Properties	213,182	186,567	226,108	283,515	294,544	-12.48	21.19	3.89
Fixed Assets	213,171	186,556	226,064	283,490	294,528	-12.49	21.18	3.89
Current Assets	10	11	44	25	16	3.60	313.42	-37.41
Against security of Bill	8	-	-	-	1	-100.00	0.00	0.00
Domestic Bills	8	-	-	-	1	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	7,888	9,201	11,959	14,078	14,904	16.65	29.97	5.87
Government Guarantee	114	63	61	62	60	-44.48	-2.90	-2.10
Institutional Guarantee	3,716	3,198	4,659	5,893	6,664	-13.95	45.69	13.07
Personal Guarantee	571	751	845	1,073	1,035	31.52	12.57	-3.55
Collective Guarantee	3,482	5,188	6,394	7,048	7,143	48.99	23.24	1.34
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	5	1	-	3	3	-71.48	-100.00	14.81
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	904	453	682	1,588	1,752	-49.91	50.59	10.32
Total	232,993	209,605	253,251	313,787	326,681	-10.04	20.82	4.11

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	2,036	3,028	3,716	4,355	4,624	48.76	22.72	6.18
Fishery Related	56	56	54	59	65	0.48	-4.58	9.24
Mining Related	42	32	21	55	68	-24.62	-32.79	24.17
Agriculture, Forestry & Beverage Production Related	2,963	2,283	2,717	3,120	3,210	-22.96	19.01	2.89
Construction	7,903	6,630	8,128	9,460	9,481	-16.11	22.60	0.23
Electricity, Gas and Water	315	168	202	234	219	-46.73	20.35	-6.50
Metal Products, Machinery & Electronic Equipment & Assemblage	751	854	1,091	1,204	1,198	13.75	27.73	-0.57
Transport, Communication and Public Utilities	6,412	4,884	5,057	4,928	4,854	-23.83	3.53	-1.51
Wholesaler & Retailer	7,589	5,732	7,444	8,796	8,740	-24.47	29.86	-0.64
Finance, Insurance and Real Estate	4,217	3,616	4,661	5,535	6,069	-14.27	28.90	9.65
Hotel or Restaurant	1,777	1,380	1,698	2,363	2,454	-22.32	23.06	3.85
Other Services	2,186	1,841	1,852	2,052	2,038	-15.78	0.63	-0.70
Consumption Loans	4,578	4,646	4,187	4,321	4,388	1.49	-9.87	1.55
Local Government	37	37	33	33	33	-0.80	-10.79	0.00
Others	15,524	13,960	16,485	18,066	18,413	-10.07	18.09	1.92
TOTAL	56,384	49,146	57,345	64,581	65,853	-12.84	16.68	1.97
Productwise								
Term Loan	7,853	6,831	9,019	12,292	12,421	-13.02	32.04	1.05
Overdraft	-	-	-	2,752	3,459	0.00	0.00	25.70
Trust Receipt Loan / Import Loan	-	-	-	-	-	0.00	0.00	0.00
Demand & Other Working Capital Loan	10,787	7,425	7,850	6,369	6,162	-31.17	5.73	-3.26
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,731	6,314	8,060	8,690	8,836	-6.19	27.65	1.68
Real Estate Loan	7,195	6,118	7,661	6,991	7,026	-14.97	25.21	0.50
Margin Nature Loan	4,047	2,915	2,230	2,066	2,134	-27.97	-23.50	3.28
Hire Purchase Loan	6,842	5,759	6,191	6,412	6,376	-15.83	7.50	-0.56
Deprived Sector Loan	2,295	2,141	2,791	3,600	3,919	0.00	0.00	8.84
Bills Purchased	6	3	3	-	-	-59.38	0.00	0.00
Other Product	10,628	11,640	13,541	15,408	15,520	9.53	16.32	0.73
Total	56,384	49,146	57,345	64,581	65,853	-12.84	16.68	1.97
Collateral wise								
Gold and Silver	126	306	604	789	824	141.77	97.59	4.48
Government Securities	17	12	-	2	2	-29.33	-100.00	0.00
Non Governmental Securities	1,923	1,160	1,000	913	904	-39.69	-13.81	-0.95
Fixed Deposit Receipts	855	1,628	1,039	867	897	90.46	-36.21	3.40
Own	855	1,628	1,039	867	897	90.46	-36.21	3.40
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	43,808	38,376	45,618	51,818	52,442	-12.40	18.87	1.20
Fixed Assets	43,597	38,299	45,531	51,699	52,323	-12.15	18.88	1.21
Current Assets	211	77	87	119	119	-63.72	13.95	-0.13
Against security of Bill	569	-	3	-	-	-100.00	0.00	0.00
Domestic Bills	567	-	3	-	-	-100.00	0.00	0.00
Foreign Bills	2	-	-	-	-	-100.00	0.00	0.00
Against Guarantee	1,089	1,287	2,209	2,849	3,215	18.16	71.62	12.85
Government Guarantee	59	40	37	37	37	-31.57	-8.03	0.00
Institutional Guarantee	640	814	1,321	2,002	2,310	27.22	62.21	15.41
Personal Guarantee	158	315	730	642	634	99.55	131.73	-1.36
Collective Guarantee	8	0	0	0	0	-99.57	0.00	-0.01
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	224	117	120	167	233	-47.77	2.66	39.76
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	7,996	6,377	6,873	7,344	7,570	-20.25	7.78	3.08
Total	56,384	49,146	57,345	64,581	65,853	-12.84	16.68	1.97

S.N.	BFI Name	United	BestFC	Progressive	Jamaki	Pokhara	Central	Hathway	Mulhi
Liabilities									
1	CAPITAL FUND	1,381.21	627.76	725.42	662.85	1,106.47	934.25	204.35	64.83
	a. Paid-up Capital	800.52	810.02	712.10	492.14	857.27	823.40	300.00	41.47
	b. Calls in Advance	210.00	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-
	d. General Reserves	165.80	157.16	11.23	139.75	161.72	100.23	10.73	7.07
	e. Share Premium	187.14	3.01	7.04	-	81.31	1.60	-	-
	f. Retained Earning	1.75	(441.01)	(9.78)	30.86	-	3.70	(115.76)	15.55
	g. Others Reserves Fund	16.01	98.58	4.84	0.10	6.17	5.33	9.38	0.74
2	BORROWINGS	-	-	-	-	390.67	13.92	-	-
	a. NRB	-	-	-	-	90.67	13.92	-	-
	b. Interbank Borrowing	-	-	-	-	300.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-
3	DEPOSITS	6,260.74	2,280.31	827.27	1,982.25	5,653.70	3,261.99	338.29	219.77
	a. Current	20.93	52.63	3.22	7.21	85.37	5.42	-	-
	Domestic	20.93	52.63	3.22	7.21	85.37	5.42	-	-
	Foreign	-	-	-	-	-	-	-	-
	b. Savings	1,283.26	943.53	399.27	703.35	1,760.81	1,352.34	173.14	87.49
	Domestic	1,283.26	943.53	399.27	703.35	1,760.81	1,352.34	173.14	87.49
	Foreign	-	-	-	-	-	-	-	-
	c. Fixed	3,875.71	1,234.75	368.65	1,262.58	3,057.31	1,904.23	160.95	132.27
	Domestic	3,875.71	1,122.27	368.65	1,262.58	3,057.31	1,904.23	160.95	132.27
	Foreign	-	1,122.27	-	-	-	-	-	-
	d. Call Deposits	1,080.84	49.40	56.13	9.11	750.21	-	-	-
	Domestic	1,080.84	49.40	56.13	9.11	750.21	-	-	-
	Foreign	-	-	-	-	-	-	-	-
	e. Others	-	-	-	0.01	-	-	4.20	-
	Domestic	-	-	-	0.01	-	-	4.20	-
	Foreign	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	0.04	-	-	-
5	Other Liabilities	407.58	930.01	44.00	173.81	409.99	321.69	63.44	35.95
	1. Sundry Creditors	91.59	22.21	1.38	5.03	0.28	7.49	0.38	0.15
	2. Loan Loss Provision	122.45	357.19	27.06	79.50	103.62	83.35	13.16	6.40
	3. Interest Suspense a/c	58.86	379.82	7.20	15.23	120.34	30.28	5.18	4.11
	4. Others	134.68	170.79	8.36	74.05	185.76	200.56	44.72	25.29
6	Reconciliation A/c	-	-	-	-	-	-	112.68	-
7	Profit & Loss A/c	51.25	77.31	42.81	56.81	89.88	32.47	21.85	3.97
	TOTAL Liabilities	8,100.78	3,915.40	1,639.50	2,875.72	7,650.76	4,564.32	740.60	324.51
Assets									
1	LIQUID FUNDS	1,579.51	781.96	682.39	700.72	1,679.96	927.40	189.10	47.88
	a. Cash Balance	91.88	34.90	20.30	7.84	64.86	41.41	1.64	14.03
	Nepalese Notes & Coins	91.88	34.90	20.30	7.84	64.86	41.41	1.64	14.03
	Foreign Currency	-	-	-	-	-	-	-	-
	b. Bank Balance	1,487.64	747.06	27.70	73.19	205.77	175.63	19.96	9.57
	1. In Nepal Rastra Bank	264.35	102.65	26.50	72.39	203.55	175.63	18.84	-
	Domestic Currency	264.35	102.65	26.50	72.39	203.55	175.63	18.84	-
	Foreign Currency	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1,001.74	233.63	1.18	0.80	2.22	-	1.02	9.57
	Domestic Currency	1,001.74	233.63	1.18	0.80	2.22	-	1.02	9.57
	Foreign Currency	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	221.55	410.77	0.03	-	-	-	0.10	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-
	c. Money at Call	-	-	634.38	619.69	1,409.33	710.36	167.50	24.29
	Domestic Currency	-	-	634.38	619.69	1,409.33	710.36	167.50	24.29
	Foreign Currency	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	280.00	240.00	15.00	-	260.50	155.00	-	-
	a. Govt. Securities	280.00	240.00	15.00	-	260.50	155.00	-	-
	b. NRB Bond	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-
	d. Other Non-Fin. Ins.	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	238.81	41.95	2.40	0.35	55.24	147.96	0.10	0.19
	a. Interbank Lending	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-
	c. Others	238.81	41.95	2.40	0.35	55.24	147.96	0.10	0.19
4	LOANS & ADVANCES	5,644.41	2,182.34	884.50	2,118.39	5,206.65	3,045.07	377.41	223.64
	a. Private Sector	5,644.41	2,182.34	874.50	2,118.39	5,206.65	3,045.07	367.41	223.64
	b. Financial Institutions	-	-	10.00	-	-	-	10.00	-
	c. Government Organizations	-	-	-	-	-	-	-	-
5	BILL PURCHASED	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-
6	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-
7	FIXED ASSETS	57.51	82.68	15.84	23.08	195.80	72.09	4.77	6.36
8	OTHER ASSETS	300.01	544.04	39.38	30.13	225.54	203.06	24.90	39.86
	a. Accrued Interest:	71.19	386.52	17.45	15.23	122.21	30.28	5.18	4.11
	Financial	-	163.60	-	-	-	-	-	-
	Government Enterprise	2.22	6.69	0.06	-	1.87	-	-	-
	Private Sector	68.98	216.22	17.39	15.23	120.34	30.28	5.18	4.11
	b. Staff Loans / Adv.	97.60	6.52	2.76	-	7.19	19.54	-	3.96
	c. Sundry Debtors	44.83	12.46	7.15	1.73	6.60	5.55	3.07	0.23
	d. Cash In Transit	-	-	-	-	-	0.44	-	-
	e. Others	86.38	138.55	12.02	13.17	89.54	147.25	16.64	31.56
9	Expenses not Written off	-	-	-	-	-	-	-	0.19
10	Non Banking Assets	0.53	42.44	-	3.04	-	13.74	31.64	6.38
11	Reconciliation Account	-	-	-	-	-	-	112.68	-
12	Profit & Loss A/c	-	-	-	-	27.06	-	-	-
	TOTAL ASSETS	8,100.78	3,915.40	1,639.50	2,875.72	7,650.76	4,564.32	740.60	324.51

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL
Expenses									
1. Interest Expense	2,850.77	3,470.46	5,806.09	6,488.18	2,098.90	4,797.97	4,812.29	2,906.37	5,365.74
1.1 On Deposit Liabilities	2,850.67	3,459.51	5,804.71	6,392.70	2,098.90	4,749.75	4,679.09	2,896.33	5,281.83
1.1.1 Saving Account	1,319.97	1,793.14	1,195.57	1,055.60	511.91	1,073.90	635.31	559.38	1,034.73
1.1.2 Fixed Account	1,458.08	1,518.78	4,139.72	4,988.94	1,522.61	3,561.59	4,019.61	2,095.08	4,041.87
1.1.2.1 Up to 3 months Fixed Account	6.95	8.24	620.96	200.51	32.85	-	144.02	-	918.36
1.1.2.2 3 to 6 months Fixed Account	63.60	58.01	827.94	-	262.99	-	114.78	0.01	871.42
1.1.2.3 6 months to 1 year Fixed Account	386.98	878.82	2,069.86	-	1,103.19	3,561.59	315.03	-	911.43
1.1.2.4 Above 1 year Fixed Account	1,000.55	573.71	620.96	4,788.43	123.58	-	3,445.78	2,095.07	1,340.66
1.1.3 Call Deposit	72.62	147.59	469.41	348.16	64.38	114.26	24.16	241.88	205.22
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	0.09	10.95	1.38	95.48	-	48.21	133.20	10.04	83.91
2. Commission Expense	65.74	3.38	219.36	285.67	-	49.46	-	19.43	77.66
3. Staff Expense	1,737.25	2,409.00	903.15	715.44	473.24	883.27	868.61	554.87	841.76
4. Office Operating Expenses	377.40	925.76	486.29	733.90	404.18	640.33	826.93	357.58	578.54
5. Foreign Exchange Loss	-	-	-	-	-	14.65	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	14.65	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	0.00	-
6. Non Operating Expense	-	-	-	0.78	-	-	-	7.45	0.49
7. Provision for Risk	724.39	2,050.06	465.20	1,693.21	177.90	231.29	200.21	1,040.67	138.73
7.1 Loan loss Provision	724.39	2,040.92	426.94	1,693.21	177.90	231.29	198.34	1,040.49	138.73
7.1.1 General Loan loss Provision	724.39	441.00	220.91	634.56	128.45	-	145.48	460.84	138.73
7.1.1.1 Pass Loan Loss Provision	724.39	237.83	220.91	86.46	100.92	-	145.48	333.30	138.73
7.1.1.2 Watch List Provision	-	203.17	-	548.09	27.53	-	-	127.55	-
7.1.2 Special Loan Loss Provision	-	1,593.68	206.03	1,058.65	49.46	-	52.87	573.79	-
7.1.3 Additional Loan Loss Provision	-	6.24	-	-	-	231.29	-	5.85	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	(0.00)	-
7.3. Provision for Loss on Investment	-	9.14	37.88	-	-	-	1.86	-	-
7.5. Provision for Loss of Other Assets	-	-	0.38	-	-	-	-	0.18	-
8. Loan Written Off	-	-	0.76	-	0.55	-	-	0.00	-
9. Provision for Staff Bonus	158.85	263.39	485.59	409.72	276.92	287.13	254.07	167.52	351.75
10. Provision for Income Tax	953.46	449.86	1,292.22	1,121.87	747.68	857.23	685.99	533.69	949.73
11. Others	-	-	-	-	-	-	-	-	-
12. Net Profit	2,245.58	3,499.31	3,078.12	2,565.64	1,744.58	2,014.08	1,600.65	1,141.48	2,216.04
Total Expenses	9,113.43	13,071.22	12,736.78	14,014.41	5,923.93	9,775.40	9,248.75	6,729.05	10,520.43
Income									
1. Interest Income	7,576.02	10,850.25	11,092.81	11,399.98	4,586.34	8,551.40	8,169.50	5,017.69	9,472.03
1.1 On Loans and Advances	7,090.76	9,718.27	10,143.67	10,706.84	4,047.25	8,024.23	7,688.63	4,726.72	8,788.53
1.2 On Investment	307.61	1,019.41	528.06	452.45	175.60	358.18	363.41	121.62	663.57
1.2.1 Government Bonds	307.61	1,019.41	528.06	452.45	173.09	358.18	363.41	18.28	579.91
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	83.66
1.2.3 NRB Bonds	-	-	-	-	-	-	-	103.35	-
1.2.4 Debenture & Bonds	-	-	-	-	2.51	-	-	-	-
1.3 On Agency Balance	83.37	13.15	22.78	234.45	4.14	168.99	10.64	1.50	-
1.4 On Call Deposit	-	99.41	303.30	1.86	107.45	-	-	141.01	-
1.5 On Others	94.29	0.01	95.00	4.37	251.90	-	106.81	26.83	19.93
2. Commission and Discount	754.51	328.30	504.54	764.22	594.28	551.07	709.34	517.71	741.89
2.1 Bills Purchase and Discount	-	7.90	0.07	2.87	10.65	59.32	0.89	22.99	1.28
2.2 Commission	754.51	297.03	499.97	761.34	493.14	124.50	539.25	486.84	740.61
2.3 Others	-	23.37	4.50	-	90.48	367.25	169.21	7.87	-
3. Exchange Flactuation Income	244.65	13.81	603.71	646.91	580.57	570.62	221.28	200.32	224.14
3.1 Due to Change in Exchange Rate	13.87	(39.20)	319.55	22.86	237.50	-	21.61	9.37	(0.44)
3.2 Due to Foreign Currency Transaction	230.79	53.01	284.16	624.05	343.07	570.62	199.67	190.95	224.58
4. Other Operating Income	163.95	190.70	422.67	353.73	76.08	96.47	-	208.84	-
5. Non Operating Income	75.68	(913.05)	67.00	80.46	8.01	5.83	10.02	-	82.37
6. Write Back from Provisions for loss	298.62	2,028.79	37.31	745.62	78.35	-	59.40	764.28	-
7. Recovery of written-off Loan	-	139.54	8.75	23.50	0.30	-	79.21	20.23	-
8. Income from Extra Ordinary transactions	-	432.88	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-
Total Income	9,113.43	13,071.22	12,736.78	14,014.41	5,923.93	9,775.40	9,248.75	6,729.05	10,520.43

Profit and Loss Statement of upto Chait end, 2075(Mid-Apr, 2019)

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Expenses									
1. Interest Expense	4,496.85	3,637.53	9,182.99	4,823.84	4,500.68	4,215.51	5,963.93	5,709.99	6,082.87
1.1 On Deposit Liabilities	4,418.95	3,618.17	8,648.25	4,769.34	4,467.09	4,167.47	5,772.71	5,674.03	5,993.95
1.1.1 Saving Account	601.88	928.77	2,074.23	951.63	774.27	815.72	1,256.20	936.43	2,120.66
1.1.2 Fixed Account	3,691.65	2,154.38	5,732.47	3,564.18	3,084.14	2,958.98	3,748.22	4,737.61	3,696.40
1.1.2.1 Up to 3 months Fixed Account	-	23.91	-	-	-	40.77	820.22	-	248.27
1.1.2.2 3 to 6 months Fixed Account	-	380.81	-	-	-	135.34	702.83	-	248.69
1.1.2.3 6 months to 1 year Fixed Account	3,691.65	1,515.00	5,119.05	2,439.44	-	1,425.44	1,111.03	2,106.36	2,120.41
1.1.2.4 Above 1 year Fixed Account	-	234.66	613.42	1,124.74	3,084.14	1,357.44	1,114.14	2,631.25	1,079.04
1.1.3 Call Deposit	125.42	535.02	841.55	253.53	608.68	392.77	768.29	-	176.89
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	77.90	19.36	534.74	54.50	33.60	48.05	191.22	35.95	88.92
2. Commission Expense	-	14.10	-	43.64	-	-	-	0.50	147.02
3. Staff Expense	662.80	660.20	1,449.60	737.47	615.99	534.47	922.15	2,182.01	1,174.65
4. Office Operating Expenses	545.38	411.11	1,171.20	555.50	362.93	562.49	727.99	697.75	803.70
5. Foreign Exchange Loss	-	4.97	-	-	-	6.22	-	-	-
5.1 Due to Change in Exchange Rates	-	4.97	-	-	-	6.22	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	2.69	4.03	-	-	0.00	-
7. Provision for Risk	359.29	394.03	949.66	219.35	599.53	540.79	383.81	1,001.17	289.77
7.1 Loan loss Provision	359.29	394.03	702.47	214.84	599.53	540.79	383.81	996.46	289.77
7.1.1 General Loan loss Provision	247.82	231.93	330.55	182.86	385.46	146.71	383.81	158.87	289.77
7.1.1.1 Pass Loan Loss Provision	127.85	174.82	268.69	168.33	357.31	89.41	383.81	51.89	289.77
7.1.1.2 Watch List Provision	119.96	57.11	61.86	14.52	28.15	57.31	-	106.98	-
7.1.2 Special Loan Loss Provision	111.47	162.10	371.92	31.98	214.07	394.07	-	837.59	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	247.18	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	4.51	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	4.71	-
8. Loan Written Off	-	-	-	48.29	-	51.01	-	-	-
9. Provision for Staff Bonus	191.22	164.18	361.34	197.18	136.19	163.43	252.85	164.07	-
10. Provision for Income Tax	516.29	477.73	975.63	533.81	367.70	441.27	682.68	904.02	777.15
11. Others	-	-	-	-	-	-	-	-	-
12. Net Profit	1,204.68	1,164.03	2,276.47	1,236.31	857.98	1,029.63	1,592.93	2,213.28	1,872.12
Total Expenses	7,976.51	6,927.88	16,366.89	8,398.07	7,445.03	7,544.83	10,526.34	12,872.77	11,147.29
Income									
1. Interest Income	7,232.14	5,868.40	14,506.65	7,425.54	6,543.47	6,411.73	9,372.33	11,011.98	9,770.79
1.1 On Loans and Advances	6,845.55	5,508.97	13,872.82	7,042.62	6,226.09	6,117.84	8,835.98	10,745.29	9,263.79
1.2 On Investment	325.90	231.88	78.20	282.27	180.98	205.10	343.24	259.02	443.99
1.2.1 Government Bonds	325.90	231.88	78.20	282.27	180.98	201.31	343.24	259.02	443.99
1.2.2 Foreign Bonds	-	-	-	-	-	1.21	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	2.59	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	26.58	35.97	-	-	-	3.38	-	2.98
1.4 On Call Deposit	14.72	0.05	467.41	-	-	-	133.20	-	60.03
1.5 On Others	45.98	100.92	52.25	100.65	136.40	88.78	56.54	7.68	-
2. Commission and Discount	256.60	430.42	197.63	547.61	231.19	256.42	721.59	275.22	815.18
2.1 Bills Purchase and Discount	3.33	0.17	5.00	0.05	-	24.26	11.47	0.00	-
2.2 Commission	245.84	430.25	192.63	344.47	98.62	232.16	91.55	255.09	815.18
2.3 Others	7.43	-	-	203.09	132.57	-	618.57	20.12	-
3. Exchange Flactuation Income	247.23	85.96	273.49	250.46	214.03	292.14	321.06	257.97	357.91
3.1 Due to Change in Exchange Rate	-	-	0.25	17.78	42.81	-	(96.83)	130.99	283.98
3.2 Due to Foreign Currency Transaction	247.23	85.96	273.24	232.69	171.22	292.14	417.90	126.98	73.93
4. Other Operating Income	105.39	19.60	1,318.15	-	83.02	226.45	105.52	520.28	51.12
5. Non Operating Income	15.01	4.28	45.50	6.44	10.19	105.15	-	23.72	-
6. Write Back from Provisions for loss	109.78	519.23	-	46.89	363.14	251.58	-	460.39	151.99
7. Recovery of written-off Loan	10.36	-	25.46	121.13	-	-	5.83	323.21	0.29
8. Income from Extra Ordinary transactions	-	-	-	-	-	1.36	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-
Total Income	7,976.51	6,927.88	16,366.89	8,398.07	7,445.03	7,544.83	10,526.34	12,872.77	11,147.29

Profit and Loss Statement of upto Chait end, 2075(Mid-Apr, 2019)

BFI Name	Citizen	Prime	Sunrise	NIMB	Prabhu	Janata	Mega	CBL	Century	Sanima
Expenses										
1. Interest Expense	4,246.29	4,607.50	4,166.99	4,968.58	4,640.82	3,783.07	4,043.72	2,563.43	3,912.86	4,783.52
1.1 On Deposit Liabilities	3,986.36	4,570.20	4,141.65	4,805.91	4,606.64	3,739.34	4,008.60	2,498.62	3,892.52	4,687.84
1.1.1 Saving Account	442.94	766.00	671.23	796.62	1,025.72	762.72	798.90	436.64	671.54	1,279.95
1.1.2 Fixed Account	3,430.68	2,802.37	3,329.05	3,578.97	3,149.18	2,763.85	2,736.18	1,715.36	2,679.07	3,104.68
1.1.2.1 Up to 3 months Fixed Account	170.47	-	0.02	191.53	169.58	587.33	-	-	16.37	132.75
1.1.2.2 3 to 6 months Fixed Account	229.41	161.80	1,089.43	101.75	408.82	176.99	-	-	814.21	330.50
1.1.2.3 6 months to 1 year Fixed Account	2,544.90	2,064.02	543.18	1,489.59	2,072.82	1,320.52	2,736.18	1,715.36	0.19	10.42
1.1.2.4 Above 1 year Fixed Account	485.89	576.55	1,696.42	1,796.10	497.96	679.00	-	-	1,848.30	2,631.00
1.1.3 Call Deposit	112.74	1,001.83	141.37	233.13	431.73	212.77	473.53	346.61	541.91	303.21
1.1.4 Certificate of Deposit	-	-	-	197.19	-	-	-	-	-	-
1.2 On Borrowing	259.93	37.31	25.34	162.67	34.19	43.73	35.12	64.81	20.33	95.69
2. Commission Expense	36.95	-	-	-	-	31.59	45.18	-	10.61	-
3. Staff Expense	509.31	358.27	574.97	742.50	880.72	858.13	782.07	410.85	669.18	575.31
4. Office Operating Expenses	453.73	322.63	611.59	746.28	764.89	545.83	505.52	376.21	482.56	498.26
5. Foreign Exchange Loss	47.08	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	6.42	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	40.65	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	8.28	-	-	6.94	25.30	-
7. Provision for Risk	139.66	342.36	399.77	274.31	630.20	190.85	384.40	378.03	352.80	262.58
7.1 Loan loss Provision	139.66	342.36	399.77	274.31	630.20	190.85	384.40	378.03	320.41	262.58
7.1.1 General Loan loss Provision	40.37	51.56	112.45	215.72	204.72	125.41	139.22	61.50	138.58	219.53
7.1.1.1 Pass Loan Loss Provision	27.94	18.52	89.23	134.23	139.05	111.35	117.75	21.90	16.18	110.95
7.1.1.2 Watch List Provision	12.43	33.05	23.23	81.50	65.67	14.06	21.47	39.61	122.40	108.58
7.1.2 Special Loan Loss Provision	99.29	290.80	287.32	58.59	373.77	65.44	245.18	316.52	181.83	43.06
7.1.3 Additional Loan Loss Provision	-	-	-	-	51.71	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	32.39	-
8. Loan Written Off	-	-	-	14.62	164.41	-	-	78.62	-	-
9. Provision for Staff Bonus	171.91	219.93	175.50	260.00	215.16	-	-	68.96	-	249.26
10. Provision for Income Tax	477.54	651.38	528.87	688.88	484.29	466.54	494.99	195.68	261.72	668.02
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	1,069.60	1,547.90	1,226.10	1,651.13	1,452.17	1,023.74	1,214.28	493.89	610.67	1,575.32
Total Expenses	7,152.07	8,049.98	7,683.79	9,346.30	9,240.95	6,899.76	7,470.18	4,572.60	6,325.70	8,612.28
Income										
1. Interest Income	6,333.53	7,209.05	6,770.94	8,062.78	7,874.34	6,233.98	6,796.52	4,137.08	5,884.58	7,704.49
1.1 On Loans and Advances	5,978.93	6,877.33	6,378.30	7,557.05	7,259.96	5,978.30	6,379.39	3,916.69	5,673.62	7,236.15
1.2 On Investment	211.55	251.83	273.62	395.95	329.96	168.68	270.21	193.54	151.29	402.46
1.2.1 Government Bonds	211.55	251.83	242.35	357.90	329.96	168.68	32.34	193.54	151.29	402.46
1.2.2 Foreign Bonds	-	-	3.45	38.05	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	27.83	-	-	-	214.85	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	23.02	-	-	-
1.3 On Agency Balance	0.00	5.77	3.40	-	75.57	6.33	0.95	3.45	46.23	-
1.4 On Call Deposit	3.65	-	97.13	10.13	41.97	-	52.48	23.39	-	-
1.5 On Others	139.40	74.11	18.49	99.66	166.88	80.66	93.49	-	13.43	65.88
2. Commission and Discount	397.85	533.77	268.66	360.68	255.91	440.66	383.78	64.94	89.11	177.67
2.1 Bills Purchase and Discount	-	-	21.68	-	3.49	-	2.29	0.44	-	-
2.2 Commission	394.93	523.06	221.49	349.25	224.51	440.66	140.06	64.50	89.11	177.67
2.3 Others	2.92	10.71	25.49	11.42	27.91	-	241.43	-	-	-
3. Exchange Flactuation Income	222.76	176.94	200.04	326.86	261.73	172.14	206.30	160.15	139.69	291.42
3.1 Due to Change in Exchange Rate	-	4.15	2.90	65.37	(1.47)	198.51	-	8.97	(2.44)	12.27
3.2 Due to Foreign Currency Transaction	222.76	172.79	197.14	261.49	263.21	(26.37)	206.30	151.18	142.12	279.15
4. Other Operating Income	10.22	119.41	285.11	370.27	384.51	35.53	80.09	118.02	180.83	411.75
5. Non Operating Income	54.85	10.82	37.92	80.52	23.29	17.45	3.49	6.52	24.32	23.45
6. Write Back from Provisions for loss	131.98	-	119.95	139.73	433.35	-	-	76.20	7.18	3.50
7. Recovery of written-off Loan	0.89	-	1.18	3.49	7.81	-	-	8.81	-	-
8. Income from Extra Ordinary transactions	-	-	-	1.98	0.00	-	-	0.87	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	-
Total Income	7,152.07	8,049.98	7,683.79	9,346.30	9,240.95	6,899.76	7,470.18	4,572.60	6,325.70	8,612.28

Profit and Loss Statement of upto Chait end, 2075(Mid-Apr, 2019)

BFI Name	Mahabaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau
Expenses										
1. Interest Expense	1,686.53	0.58	237.05	178.46	1,126.45	281.44	181.22	1,101.37	272.10	342.18
1.1 On Deposit Liabilities	1,683.86	0.58	237.05	178.46	1,119.87	278.63	181.22	1,090.50	272.01	342.18
1.1.1 Saving Account	493.22	0.58	159.43	68.14	365.02	82.57	109.55	305.96	68.39	112.87
1.1.2 Fixed Account	1,058.22	0.00	72.91	88.24	639.24	168.22	71.67	666.04	183.72	211.04
1.1.2.1 Up to 3 months Fixed Account	39.86	-	0.66	-	51.06	6.77	-	-	7.35	0.07
1.1.2.2 3 to 6 months Fixed Account	42.43	-	1.76	-	120.61	12.23	7.71	-	9.19	0.44
1.1.2.3 6 months to 1 year Fixed Account	821.04	-	46.81	-	358.41	98.85	9.18	-	64.30	182.87
1.1.2.4 Above 1 year Fixed Account	154.88	0.00	23.68	88.24	109.15	50.36	54.77	666.04	102.88	27.66
1.1.3 Call Deposit	132.42	-	4.71	22.07	115.61	27.84	-	118.50	19.90	18.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	2.66	-	-	-	6.57	2.81	-	10.86	0.10	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	261.67	1.87	31.13	33.98	186.78	53.56	43.28	144.47	38.71	44.43
4. Office Operating Expenses	200.10	4.23	28.63	27.96	223.62	50.11	24.39	145.23	25.33	31.68
5. Foreign Exchange Loss	-	-	-	-	-	-	-	4.40	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	4.40	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-	-	-	0.14
7. Provision for Risk	197.52	7.96	49.10	7.85	38.51	52.00	7.78	150.14	16.02	22.42
7.1 Loan loss Provision	155.39	-	49.10	7.85	38.51	51.11	7.78	150.14	16.02	22.42
7.1.1 General Loan loss Provision	70.34	-	23.32	7.85	58.54	24.42	-	50.02	8.13	10.52
7.1.1.1 Pass Loan Loss Provision	38.17	-	9.21	7.85	30.72	16.49	-	32.42	6.16	6.53
7.1.1.2 Watch List Provision	32.18	-	14.11	-	27.81	7.93	-	17.60	1.97	3.98
7.1.2 Special Loan Loss Provision	85.05	-	25.78	-	(20.03)	26.70	-	100.12	7.89	11.91
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	7.78	-	-	-
7.2. Provision for Non-Banking Assets	42.13	7.96	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	0.88	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	38.47	-	-	-	-	-	-	-	-	-
9. Provision for Staff Bonus	51.91	-	10.06	0.95	33.13	16.35	10.52	36.47	11.49	8.73
10. Provision for Income Tax	131.15	-	30.19	2.86	99.38	49.04	31.56	109.41	34.46	26.18
11. Others	5.75	-	-	-	-	-	-	-	-	-
12. Net Profit	387.91	-	70.44	6.66	231.88	114.43	73.65	255.29	80.40	61.10
Total Expenses	2,960.99	14.64	456.60	258.71	1,939.76	616.93	372.41	1,946.76	478.50	536.86
Income										
1. Interest Income	2,689.20	1.68	387.76	224.12	1,810.15	553.33	313.20	1,717.17	432.72	487.21
1.1 On Loans and Advances	2,425.43	1.36	335.48	216.13	1,645.45	509.62	313.20	1,564.57	385.64	446.66
1.2 On Investment	46.05	-	-	-	12.58	-	-	16.03	-	2.28
1.2.1 Government Bonds	-	-	-	-	12.58	-	-	16.03	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	46.05	-	-	-	-	-	-	-	-	2.28
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	0.33	-	-	-	-	-	-	-	-
1.4 On Call Deposit	211.31	-	52.07	7.99	143.16	43.71	-	134.66	47.08	38.27
1.5 On Others	6.42	-	0.22	-	8.96	-	-	1.91	-	-
2. Commission and Discount	10.30	-	5.73	34.58	13.00	11.39	22.92	9.67	3.99	4.03
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	10.30	-	5.73	1.77	12.87	7.65	22.92	9.25	3.11	4.03
2.3 Others	-	-	-	32.81	0.13	3.74	-	0.42	0.88	-
3. Exchange Flactuation Income	0.02	-	-	-	-	-	-	4.60	-	-
3.1 Due to Change in Exchange Rate	0.02	-	-	-	-	-	-	4.41	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	0.19	-	-
4. Other Operating Income	156.55	6.92	31.34	-	115.74	34.83	36.29	111.73	41.63	32.31
5. Non Operating Income	33.90	-	0.38	-	0.87	0.72	-	0.33	0.16	1.23
6. Write Back from Provisions for loss	71.02	2.29	31.37	-	-	16.66	-	103.13	-	12.09
7. Recovery of written-off Loan	-	-	-	-	-	-	-	0.13	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	-	3.76	-	-	-	-	-	-	-	-
Total Income	2,960.99	14.64	456.60	258.71	1,939.76	616.93	372.41	1,946.76	478.50	536.86

Profit and Loss Statement of upto Chait end, 2075(Mid-Apr, 2019)

BFI Name	Mukti	Kankai	Bhargav	Garima	Om	GandakIDB	Kabeli	Kamana	Corporate	Purnima
Expenses										
1. Interest Expense	2,257.05	105.18	193.62	1,573.30	1,511.27	1,623.74	37.88	1,111.92	6.48	199.50
1.1 On Deposit Liabilities	2,224.19	105.18	193.62	1,567.71	1,510.70	1,623.74	37.88	1,111.92	6.48	199.50
1.1.1 Saving Account	581.27	34.76	63.07	437.56	358.15	456.53	18.09	320.50	2.93	88.39
1.1.2 Fixed Account	1,324.81	54.77	109.13	920.02	978.67	1,035.30	17.56	664.94	2.12	95.50
1.1.2.1 Up to 3 months Fixed Account	49.35	0.58	2.62	68.35	117.05	90.41	0.22	61.10	-	7.37
1.1.2.2 3 to 6 months Fixed Account	40.38	0.60	19.31	22.19	75.35	74.72	0.25	69.70	-	10.24
1.1.2.3 6 months to 1 year Fixed Account	1,074.18	43.01	43.52	766.46	711.61	796.49	14.28	424.79	1.98	62.16
1.1.2.4 Above 1 year Fixed Account	160.89	10.58	43.68	63.03	74.67	73.68	2.81	109.35	0.14	15.73
1.1.3 Call Deposit	318.11	15.66	21.42	210.13	173.88	131.92	2.23	126.47	1.44	15.61
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	32.87	-	-	5.59	0.58	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	380.31	30.94	32.31	220.24	155.02	212.09	17.06	173.25	11.64	31.19
4. Office Operating Expenses	308.92	27.49	30.45	209.97	131.65	164.76	10.98	148.25	8.72	24.36
5. Foreign Exchange Loss	8.62	-	-	0.22	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	8.62	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	0.22	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-	-	-	-
7. Provision for Risk	153.19	21.76	9.66	109.08	106.66	85.74	6.98	103.43	0.53	14.25
7.1 Loan loss Provision	144.19	21.76	9.66	95.04	106.66	85.74	6.98	103.43	0.53	14.25
7.1.1 General Loan loss Provision	137.39	8.70	5.88	81.75	106.66	53.15	6.98	82.21	0.25	7.08
7.1.1.1 Pass Loan Loss Provision	113.46	3.76	4.14	71.36	106.66	36.91	6.98	14.76	0.12	6.52
7.1.1.2 Watch List Provision	23.93	4.94	1.74	10.40	-	16.24	-	67.45	0.13	0.55
7.1.2 Special Loan Loss Provision	6.80	13.06	3.77	13.29	-	32.59	-	21.16	0.29	7.17
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	0.07	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	9.00	-	-	14.04	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-	-	-	-
9. Provision for Staff Bonus	86.01	6.29	7.46	60.54	49.62	55.76	3.03	30.30	9.21	8.11
10. Provision for Income Tax	258.03	18.87	22.39	181.63	148.87	167.29	9.09	90.91	-	24.33
11. Others	-	0.28	-	-	-	-	-	-	-	-
12. Net Profit	602.07	44.02	52.25	423.80	347.37	390.35	21.20	212.12	86.75	56.76
Total Expenses	4,054.21	254.83	348.14	2,778.78	2,450.48	2,699.75	106.23	1,870.17	123.33	358.49
Income										
1. Interest Income	3,548.30	217.48	314.84	2,564.21	2,290.69	2,483.54	96.23	1,711.10	41.50	331.30
1.1 On Loans and Advances	3,270.77	198.03	290.59	2,361.13	2,100.46	2,294.99	83.97	1,554.14	35.81	292.01
1.2 On Investment	24.25	-	0.08	12.55	19.25	17.10	-	-	-	-
1.2.1 Government Bonds	10.12	-	0.08	12.55	19.25	17.10	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	14.13	-	-	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	24.17	-	-	-	-	-	-	-
1.4 On Call Deposit	248.03	19.27	-	187.01	170.97	171.45	12.26	156.96	-	39.29
1.5 On Others	5.26	0.18	-	3.52	-	-	-	-	5.69	-
2. Commission and Discount	77.69	2.44	1.84	13.81	19.26	12.85	1.33	10.03	0.16	1.46
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	77.49	2.44	1.84	12.25	19.26	12.85	1.33	10.03	0.08	1.46
2.3 Others	0.20	-	-	1.56	-	-	-	-	0.08	-
3. Exchange Flactuation Income	9.81	-	-	0.08	(0.06)	-	-	0.03	-	-
3.1 Due to Change in Exchange Rate	-	-	-	0.08	(0.31)	-	-	0.02	-	-
3.2 Due to Foreign Currency Transaction	9.81	-	-	-	0.26	-	-	0.01	-	-
4. Other Operating Income	397.86	14.14	21.56	188.17	135.10	189.96	4.22	110.66	1.84	24.95
5. Non Operating Income	6.17	-	9.90	2.54	5.49	5.48	-	11.44	-	0.79
6. Write Back from Provisions for loss	14.38	20.63	-	9.98	-	7.94	4.44	26.91	79.84	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	0.15	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	-
Total Income	4,054.21	254.83	348.14	2,778.78	2,450.48	2,699.75	106.23	1,870.17	123.33	358.49

Profit and Loss Statement of upto Chait end, 2075(Mid-Apr, 2019)

BFI Name	Jyoti	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash	Salapa
Expenses										
1. Interest Expense	1,454.11	908.69	262.05	1,519.66	306.87	105.18	38.82	195.22	1,605.93	21.36
1.1 On Deposit Liabilities	1,427.58	908.69	262.05	1,501.75	306.87	103.64	38.82	195.22	1,580.58	21.36
1.1.1 Saving Account	323.34	359.22	118.04	321.82	99.07	53.59	30.97	53.13	343.85	16.99
1.1.2 Fixed Account	806.09	529.00	101.86	936.23	175.61	30.01	3.33	102.34	942.50	3.61
1.1.2.1 Up to 3 months Fixed Account	40.12	23.05	2.63	13.16	6.95	1.89	-	1.21	79.89	0.34
1.1.2.2 3 to 6 months Fixed Account	52.01	13.87	5.56	0.46	1.94	2.20	-	0.95	193.33	0.64
1.1.2.3 6 months to 1 year Fixed Account	561.61	14.78	45.16	103.37	150.41	16.82	-	89.51	538.33	1.26
1.1.2.4 Above 1 year Fixed Account	152.35	477.30	48.51	819.24	16.32	9.10	3.33	10.67	130.95	1.37
1.1.3 Call Deposit	298.15	20.47	42.16	243.71	32.19	20.04	4.52	39.75	294.23	0.77
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	26.53	-	-	17.91	-	1.53	-	-	25.35	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	208.26	102.86	43.08	179.09	61.98	32.96	10.23	37.88	233.56	13.50
4. Office Operating Expenses	220.92	102.20	41.83	167.01	37.55	26.49	10.65	37.66	163.70	3.19
5. Foreign Exchange Loss	-	-	-	0.25	-	-	-	-	0.07	-
5.1 Due to Change in Exchange Rates	-	-	-	0.25	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	0.07	-
6. Non Operating Expense	0.02	-	2.31	-	-	-	-	-	0.20	-
7. Provision for Risk	117.43	39.06	64.15	343.15	16.86	14.43	1.44	35.11	100.73	6.42
7.1 Loan loss Provision	115.56	39.06	64.15	332.78	16.86	14.23	1.44	35.00	77.12	6.42
7.1.1 General Loan loss Provision	115.56	30.05	-	121.85	9.05	8.98	1.44	19.20	70.62	1.95
7.1.1.1 Pass Loan Loss Provision	115.56	25.31	-	63.83	6.22	7.55	0.29	11.82	62.32	1.02
7.1.1.2 Watch List Provision	-	4.75	-	58.03	2.83	1.43	1.14	7.38	8.30	0.93
7.1.2 Special Loan Loss Provision	-	9.01	-	207.89	7.81	5.25	-	15.80	6.50	4.47
7.1.3 Additional Loan Loss Provision	-	-	64.15	3.04	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	1.88	-	-	4.38	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	5.99	-	0.21	-	0.11	23.61	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	0.01	-	-	0.46	-	-	-	-	-	-
9. Provision for Staff Bonus	40.08	44.41	7.89	49.07	9.24	5.15	-	4.91	58.80	0.27
10. Provision for Income Tax	120.25	133.24	23.67	147.21	27.72	15.45	-	14.73	176.68	-
11. Others	0.02	-	-	-	-	-	-	-	-	-
12. Net Profit	280.57	310.90	55.23	343.49	64.67	36.05	20.68	34.37	411.32	2.65
Total Expenses	2,441.68	1,641.37	500.22	2,749.39	524.89	235.71	81.82	359.88	2,750.99	47.38
Income										
1. Interest Income	2,255.01	1,548.51	432.97	2,252.08	465.15	198.49	67.95	317.15	2,550.92	39.30
1.1 On Loans and Advances	2,023.50	1,446.61	387.77	2,052.20	424.51	168.49	59.12	286.93	2,335.91	36.44
1.2 On Investment	17.51	42.25	0.48	50.64	-	-	-	-	20.46	-
1.2.1 Government Bonds	17.51	42.25	0.48	50.56	-	-	-	-	20.46	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	0.09	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	214.00	59.65	38.88	144.98	40.64	29.65	8.83	30.22	194.54	2.86
1.5 On Others	0.00	-	5.84	4.26	-	0.34	-	-	-	-
2. Commission and Discount	13.20	89.98	8.82	7.16	2.80	2.84	-	1.69	14.64	1.03
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	13.20	12.23	4.39	7.16	2.80	2.84	-	1.69	14.64	1.03
2.3 Others	-	77.75	4.43	-	-	-	-	-	-	-
3. Exchange Flactuation Income	12.76	-	-	0.06	-	-	-	-	0.23	-
3.1 Due to Change in Exchange Rate	9.28	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	3.48	-	-	0.06	-	-	-	-	0.23	-
4. Other Operating Income	159.94	-	24.36	98.83	56.90	11.36	13.21	25.24	163.97	3.44
5. Non Operating Income	0.69	1.80	-	17.17	0.04	-	-	-	16.01	-
6. Write Back from Provisions for loss	-	1.08	33.90	350.98	-	23.02	0.67	15.79	5.21	3.61
7. Recovery of written-off Loan	0.09	-	-	23.10	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	0.19	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	-
Total Income	2,441.68	1,641.37	500.22	2,749.39	524.89	235.71	81.82	359.88	2,750.99	47.38

Profit and Loss Statement of upto Chait end, 2075(Mid-Apr, 2019)

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC
Expenses										
1. Interest Expense	96.32	41.11	2.19	1.74	434.67	454.93	294.18	22.95	423.23	165.00
1.1 On Deposit Liabilities	96.32	41.11	2.19	1.74	429.49	447.34	290.80	22.95	419.65	165.00
1.1.1 Saving Account	22.12	4.98	2.03	1.51	161.48	121.37	54.05	8.02	64.14	46.96
1.1.2 Fixed Account	54.07	23.28	0.16	-	268.01	325.96	236.75	12.50	295.05	116.66
1.1.2.1 Up to 3 months Fixed Account	-	3.41	-	-	-	8.31	2.31	0.09	1.44	-
1.1.2.2 3 to 6 months Fixed Account	16.63	2.80	-	-	-	3.20	5.14	0.29	16.13	-
1.1.2.3 6 months to 1 year Fixed Account	13.33	14.87	0.01	-	-	212.47	195.60	0.61	252.48	-
1.1.2.4 Above 1 year Fixed Account	24.11	2.20	0.15	-	268.01	101.98	33.70	11.50	25.00	116.66
1.1.3 Call Deposit	20.13	12.85	-	0.23	-	-	-	2.44	60.46	1.38
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	5.17	7.60	3.38	-	3.58	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	32.30	14.31	3.10	2.49	67.65	48.57	27.60	11.39	66.36	45.09
4. Office Operating Expenses	26.69	7.63	3.87	9.13	64.47	55.73	27.61	8.10	49.37	42.22
5. Foreign Exchange Loss	-	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-	-	-	-
7. Provision for Risk	42.48	16.84	0.34	-	7.88	98.29	10.88	31.52	46.43	143.36
7.1 Loan loss Provision	41.76	16.84	-	-	-	-	10.88	-	35.99	139.27
7.1.1 General Loan loss Provision	22.38	6.49	-	-	-	-	10.88	-	2.85	15.24
7.1.1.1 Pass Loan Loss Provision	5.01	3.64	-	-	-	-	10.88	-	3.06	4.52
7.1.1.2 Watch List Provision	17.37	2.85	-	-	-	-	-	-	(0.21)	10.72
7.1.2 Special Loan Loss Provision	19.38	10.35	-	-	-	-	-	-	33.14	124.04
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	83.18	-	-	-	4.09
7.3. Provision for Loss on Investment	0.73	-	0.34	-	7.88	15.10	-	-	10.44	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	31.52	-	-
8. Loan Written Off	-	-	-	-	-	-	-	0.99	0.00	2.32
9. Provision for Staff Bonus	3.23	-	-	-	9.08	5.14	15.20	-	7.32	11.05
10. Provision for Income Tax	9.69	-	-	-	27.23	19.89	41.03	-	21.96	33.13
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	22.61	15.95	46.89	91.85	63.54	31.47	95.73	-	51.25	77.31
Total Expenses	233.32	95.84	56.38	105.20	674.51	714.01	512.23	74.95	665.93	519.49
Income										
1. Interest Income	186.43	85.86	22.03	10.56	550.89	618.63	479.30	31.02	629.58	272.18
1.1 On Loans and Advances	165.71	71.37	16.89	4.51	463.90	547.18	427.34	21.38	583.97	231.05
1.2 On Investment	-	-	-	0.52	6.79	10.29	4.67	-	8.88	8.11
1.2.1 Government Bonds	-	-	-	0.52	6.79	10.29	4.67	-	8.88	8.11
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	20.73	14.49	5.14	5.53	80.20	61.15	47.29	9.65	33.08	29.82
1.5 On Others	-	-	-	-	-	-	-	-	3.65	3.21
2. Commission and Discount	1.29	0.14	-	-	1.49	1.90	0.76	-	2.48	0.79
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	1.29	0.14	-	-	1.49	1.90	0.76	-	2.02	0.79
2.3 Others	-	-	-	-	-	-	-	-	0.46	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	17.09	6.66	0.01	0.00	21.06	73.15	29.47	1.20	33.87	12.30
5. Non Operating Income	-	-	0.28	14.84	20.19	-	0.99	0.88	-	0.01
6. Write Back from Provisions for loss	28.51	3.18	34.06	79.80	80.88	20.33	1.71	-	-	230.72
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	3.49
9. Net Loss	-	-	-	-	-	-	-	41.84	-	-
Total Income	233.32	95.84	56.38	105.20	674.51	714.01	512.23	74.95	665.93	519.49

Profit and Loss Statement of upto Chait end, 2075(Mid-Apr, 2019)

BFI Name	Progressive	Janaki	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal
Expenses										
1. Interest Expense	52.83	138.44	338.94	229.99	22.72	19.19	407.64	1.12	3.41	0.49
1.1 On Deposit Liabilities	52.83	138.44	335.08	229.99	22.72	19.19	402.47	1.12	2.77	0.49
1.1.1 Saving Account	18.26	37.26	76.07	74.81	8.65	5.34	157.60	1.12	0.15	0.49
1.1.2 Fixed Account	34.48	100.90	230.97	155.18	14.07	13.84	197.60	-	-	-
1.1.2.1 Up to 3 months Fixed Account	0.57	0.71	4.72	1.98	-	-	17.14	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.30	0.20	38.34	2.19	-	-	16.98	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	4.90	88.28	175.32	125.79	0.29	-	144.67	-	-	-
1.1.2.4 Above 1 year Fixed Account	28.72	11.71	12.59	25.22	13.78	13.84	18.80	-	-	-
1.1.3 Call Deposit	0.09	0.29	28.04	-	-	-	47.28	-	2.61	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	3.86	-	-	-	5.17	-	0.65	-
2. Commission Expense	-	-	-	-	-	-	3.95	-	-	-
3. Staff Expense	9.98	10.66	50.93	28.31	8.74	2.37	45.58	2.85	2.99	0.59
4. Office Operating Expenses	12.69	11.83	47.23	16.16	10.37	2.93	33.41	6.01	2.71	1.09
5. Foreign Exchange Loss	-	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	0.58	-	-	-	-	-	-	-	-	-
7. Provision for Risk	17.58	91.43	22.03	50.87	406.74	8.43	109.94	-	-	-
7.1 Loan loss Provision	17.58	91.43	19.37	50.87	406.43	2.71	109.94	-	-	-
7.1.1 General Loan loss Provision	11.66	29.01	12.81	50.87	368.68	0.59	26.82	-	-	-
7.1.1.1 Pass Loan Loss Provision	12.58	4.58	11.74	50.87	345.34	0.24	7.79	-	-	-
7.1.1.2 Watch List Provision	(0.93)	24.43	1.07	-	23.34	0.34	19.03	-	-	-
7.1.2 Special Loan Loss Provision	5.65	62.42	6.57	-	37.75	2.13	81.89	-	-	-
7.1.3 Additional Loan Loss Provision	0.27	-	-	-	-	-	1.22	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	0.31	5.72	-	-	-	-
7.3. Provision for Loss on Investment	-	-	2.66	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-	28.80	-	-
9. Provision for Staff Bonus	-	8.12	8.97	5.15	-	-	-	0.91	-	-
10. Provision for Income Tax	-	24.35	26.92	13.91	-	-	-	2.73	-	-
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	42.81	56.81	62.82	32.47	21.85	3.97	108.56	6.37	87.57	-
Total Expenses	136.47	341.64	557.85	376.86	470.41	36.89	709.06	48.79	96.68	2.17
Income										
1. Interest Income	94.11	247.27	525.28	349.74	41.24	29.21	614.59	7.29	-	0.01
1.1 On Loans and Advances	69.37	217.73	462.19	305.19	41.24	29.21	508.35	2.83	-	-
1.2 On Investment	0.54	-	7.79	6.63	-	-	-	-	-	-
1.2.1 Government Bonds	-	-	7.79	-	-	-	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.54	-	-	6.63	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	24.20	29.54	55.30	37.93	-	-	106.24	4.46	-	-
1.5 On Others	-	-	-	-	-	-	-	-	-	0.01
2. Commission and Discount	0.09	0.08	0.85	0.79	4.09	2.00	-	-	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	0.09	0.03	0.85	0.79	0.18	-	-	-	-	-
2.3 Others	-	0.05	-	-	3.91	2.00	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	7.05	12.86	30.47	23.61	18.65	-	59.55	0.02	2.50	-
5. Non Operating Income	0.20	1.42	0.63	-	-	-	-	-	1.64	1.07
6. Write Back from Provisions for loss	30.41	73.30	0.63	2.72	406.43	5.68	34.93	41.47	0.54	-
7. Recovery of written-off Loan	4.62	6.71	-	-	-	-	-	0.00	91.99	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	1.09
Total Income	136.47	341.64	557.85	376.86	470.41	36.89	709.06	48.79	96.68	2.17

BFI Name	GMFL	ICFC	CityExpress	Manju	Jebils	Reliance
Expenses						
1. Interest Expense	245.15	654.29	2.73	492.54	84.79	269.89
1.1 On Deposit Liabilities	243.79	623.03	2.73	487.63	83.59	269.89
1.1.1 Saving Account	69.96	146.14	1.37	165.99	9.12	101.16
1.1.2 Fixed Account	173.83	434.49	1.10	321.63	71.52	168.73
1.1.2.1 Up to 3 months Fixed Account	3.27	32.01	-	15.07	4.33	6.61
1.1.2.2 3 to 6 months Fixed Account	6.28	9.24	0.01	48.34	2.05	12.82
1.1.2.3 6 months to 1 year Fixed Account	124.91	340.15	1.04	195.57	34.64	87.90
1.1.2.4 Above 1 year Fixed Account	39.36	53.09	0.05	62.65	30.50	61.40
1.1.3 Call Deposit	-	42.40	0.26	-	2.94	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	1.35	31.26	-	4.92	1.20	-
2. Commission Expense	-	-	-	-	-	-
3. Staff Expense	20.74	86.33	10.92	45.80	12.69	29.14
4. Office Operating Expenses	18.82	68.49	12.90	43.60	10.71	30.24
5. Foreign Exchange Loss	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-
7. Provision for Risk	33.35	30.87	12.95	64.64	62.68	118.31
7.1 Loan loss Provision	14.30	30.87	1.90	64.64	52.28	100.90
7.1.1 General Loan loss Provision	14.30	17.25	1.90	64.64	0.75	16.13
7.1.1.1 Pass Loan Loss Provision	14.30	8.45	1.32	64.64	0.75	0.82
7.1.1.2 Watch List Provision	-	8.80	0.58	-	-	15.31
7.1.2 Special Loan Loss Provision	-	13.61	-	-	51.53	84.78
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	5.00	-	-	-
7.3. Provision for Loss on Investment	19.04	-	-	-	10.40	17.41
7.5. Provision for Loss of Other Assets	-	-	6.05	-	0.00	-
8. Loan Written Off	-	-	5.64	-	-	-
9. Provision for Staff Bonus	-	13.65	1.06	5.74	-	3.88
10. Provision for Income Tax	-	40.94	-	17.22	(1.88)	11.63
11. Others	-	-	-	-	-	-
12. Net Profit	83.46	95.52	9.49	40.17	1.58	27.14
Total Expenses	401.51	990.08	55.69	709.71	170.57	490.22
Income						
1. Interest Income	362.32	904.27	12.42	681.72	151.69	405.12
1.1 On Loans and Advances	324.03	770.33	6.96	606.61	129.13	358.97
1.2 On Investment	3.92	20.22	-	3.35	2.88	1.83
1.2.1 Government Bonds	-	20.22	-	-	2.88	1.83
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	3.35	-	-
1.2.4 Debenture & Bonds	3.92	-	-	-	-	-
1.3 On Agency Balance	-	113.72	-	-	-	-
1.4 On Call Deposit	32.41	-	5.46	-	18.31	44.33
1.5 On Others	1.95	-	-	71.76	1.38	-
2. Commission and Discount	1.49	10.85	0.01	28.00	0.05	0.61
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	1.34	10.85	0.01	2.36	0.05	0.61
2.3 Others	0.14	-	-	25.64	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	22.52	53.59	1.90	-	6.21	19.36
5. Non Operating Income	0.76	10.08	1.69	-	4.18	2.33
6. Write Back from Provisions for loss	14.42	11.08	39.66	-	8.43	62.79
7. Recovery of written-off Loan	-	0.20	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.01	-
9. Net Loss	-	-	-	-	-	-
Total Income	401.51	990.08	55.69	709.71	170.57	490.22

Statement of Credit as on Chait end, 2075(Mid-Apr, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL
Sector Wise									
Agricultural and Forest Related	5,243.15	10,472.60	3,500.39	4,395.45	3,023.47	5,060.38	2,234.90	2,005.01	4,730.16
Fishery Related	298.03	621.37	7.97	51.75	-	1.42	20.00	57.20	12.93
Mining Related	1,051.29	-	443.05	478.67	-	-	-	581.36	21.60
Manufacturing (Producing) Related	16,979.81	15,386.87	41,427.50	40,474.82	13,166.00	36,206.88	26,745.00	7,867.33	16,709.09
Construction	9,915.45	15,747.27	1,406.92	7,363.62	12,192.99	4,276.83	3,161.27	5,028.36	17,747.29
Electricity, Gas and Water	6,036.14	4,782.91	7,562.54	10,686.74	23.04	1,228.25	2,440.78	1,977.60	4,244.05
Metal Products, Mach. & Ele. Eqp.	1,559.62	1,875.75	1,173.49	532.49	1,980.94	2,399.24	3,221.57	623.75	2,097.16
Tras., Com. and Public Utilities	1,972.81	3,284.84	1,092.47	3,976.21	166.42	3,700.12	2,099.67	1,224.82	3,807.15
Wholesaler & Retailer	18,760.81	43,704.46	35,676.81	27,643.52	14,633.79	17,651.69	21,057.29	9,228.97	27,829.36
Finance, Insurance and Real Estate	6,736.22	13,858.62	8,115.34	6,736.06	2,322.64	11,226.95	5,334.32	4,292.24	10,941.71
Hotel or Restaurant	2,596.58	7,258.07	3,480.01	9,816.70	633.24	5,220.54	3,526.99	1,835.59	3,801.95
Other Services	2,405.21	3,837.31	2,801.10	9,299.43	314.18	3,951.20	1,571.22	12,449.10	2,398.31
Consumption Loans	11,378.77	16,819.43	5,168.62	2,948.24	5,189.17	3,749.38	1,282.61	1,923.88	4,209.66
Local Government	-	216.77	-	383.43	138.81	255.20	-	-	-
Others	7,838.73	2,561.48	19,325.21	5,269.06	1,870.74	3,603.97	17,526.96	3,908.41	9,406.03
TOTAL sectorwise	92,772.62	140,427.75	131,181.40	130,056.21	55,655.43	98,532.05	90,222.57	53,003.62	107,956.47

Product Wise

Term Loan	19,725.93	15,882.12	22,681.60	37,434.60	3,701.25	16,077.25	13,152.64	8,297.75	20,415.92
Overdraft	15,171.28	22,673.43	15,157.15	16,476.37	4,934.62	9,192.68	895.77	8,329.43	22,473.90
Trust Receipt Loan / Import Loan	765.67	1,003.01	10,339.18	18,868.02	6,167.74	12,744.95	8,704.45	2,636.19	5,172.75
Demand & Other Working Capital Loan	14,012.11	51,206.21	42,531.89	36,223.01	13,546.88	35,293.92	37,970.80	10,809.04	14,568.94
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,744.29	12,682.49	9,580.31	1,992.25	8,510.46	4,244.81	2,466.60	4,081.13	16,772.49
Real Estate Loan	3,117.42	7,566.14	4,601.96	4,321.66	3,568.96	3,627.13	4,126.88	2,146.66	3,668.64
Margin Nature Loan	3,722.67	2,057.14	961.42	878.63	-	1,296.94	-	374.28	385.25
Hire Purchase Loan	2,934.41	6,216.64	2,710.47	3,371.37	4,920.83	7,562.55	2,017.61	7,285.16	7,193.48
Deprived Sector Loan	7,940.79	7,748.60	6,775.68	6,402.76	2,468.14	4,697.73	5,020.72	2,754.35	7,556.30
Bills Purchased	2.80	57.76	82.22	824.97	60.77	106.11	1.86	272.59	99.21
Other Product	19,635.26	13,334.21	15,759.52	3,262.57	7,775.78	3,687.99	15,865.22	6,017.05	9,649.57
Total Product wise Loan	92,772.62	140,427.75	131,181.40	130,056.21	55,655.43	98,532.05	90,222.57	53,003.62	107,956.47

Collateral Wise

Gold and Silver	9,356.59	11,905.86	509.29	853.80	-	-	-	467.70	-
Government Securities	107.51	223.15	2.41	1.74	-	-	-	-	1.92
Non Governmental Securities	0.09	2,057.14	3,598.25	878.63	-	1,296.94	-	568.10	401.72
Fixed Deposit Receipts	337.03	496.88	834.58	990.19	330.16	839.30	932.87	346.84	1,511.15
Own	327.35	496.88	524.45	990.19	90.87	839.30	932.87	345.32	1,511.15
Other Licences Institutions	9.68	-	310.13	-	239.29	-	-	1.52	-
Collateral of Properties	77,306.02	121,494.86	114,464.44	107,165.15	49,895.99	91,920.09	77,049.86	49,036.23	94,115.44
Fixed Assets	75,054.35	121,435.67	60,380.07	85,716.14	37,100.48	91,508.10	69,580.10	47,392.27	56,769.55
Current Assets	2,251.66	59.19	54,084.38	21,449.01	12,795.50	412.00	7,469.76	1,643.96	37,345.90
Against security of Bill	2.91	55.06	5,707.01	323.72	-	106.11	1,065.61	309.33	3,204.11
Domestic Bills	-	20.54	7.72	15.09	-	71.55	-	202.41	108.54
Foreign Bills	2.91	34.52	5,699.29	308.62	-	34.55	1,065.61	106.92	3,095.57
Against Guarantee	1,306.63	3,984.58	1,921.04	5,772.18	1,016.20	4,293.77	5,547.91	1,988.28	7,042.84
Government Guarantee	27.15	9.37	0.81	383.43	138.81	-	156.11	91.30	198.74
Institutional Guarantee	1,234.08	3,953.02	1,758.30	4,234.10	877.40	-	4,799.67	1,803.11	6,319.49
Personal Guarantee	3.62	17.24	161.93	844.64	-	-	-	93.87	524.60
Collective Guarantee	0.01	4.95	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	0.00	310.00	-	157.34	592.12	-	-
Other Guarantee	-	-	-	-	-	4,136.43	-	-	-
Credit Card	-	-	295.68	28.54	219.71	75.84	-	-	13.55
Others	4,355.84	210.22	3,848.70	14,042.26	4,193.37	-	5,626.31	287.15	1,665.75
Total	92,772.62	140,427.75	131,181.40	130,056.21	55,655.43	98,532.05	90,222.57	53,003.62	107,956.47

Statement of Credit as on Chait end, 2075(Mid-Apr, 2019)

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Sector Wise									
Agricultural and Forest Related	3,656.12	3,280.48	9,648.35	2,883.47	1,322.75	2,814.56	3,289.41	27,156.32	3,294.89
Fishery Related	68.60	139.81	151.64	121.62	92.63	117.45	24.69	896.10	22.80
Mining Related	10.19	364.90	-	30.00	436.28	69.95	558.31	145.26	165.15
Manufacturing (Producing) Related	16,016.08	12,015.07	14,603.75	15,797.85	20,731.55	14,309.87	19,131.50	7,610.81	20,114.06
Construction	4,166.71	8,101.17	23,414.62	5,514.70	8,177.03	14,499.04	5,523.91	6,637.04	14,861.74
Electricity, Gas and Water	2,904.99	2,737.24	1,313.75	3,071.17	3,076.18	3,406.43	4,537.12	518.66	6,700.86
Metal Products, Mach. & Ele. Eqp.	1,245.47	1,462.59	405.64	523.24	1,788.74	2,927.87	1,333.39	386.53	1,238.07
Tras., Com. and Public Utilities	1,555.05	2,844.96	336.01	2,424.59	3,152.10	4,829.81	7,216.22	1,053.34	981.02
Wholesaler & Retailer	20,478.80	10,043.79	37,019.63	19,072.67	11,242.47	14,538.92	21,737.16	28,671.80	26,970.58
Finance, Insurance and Real Estate	8,059.09	3,836.38	15,368.98	8,779.77	4,943.65	4,314.70	7,851.28	676.65	5,657.01
Hotel or Restaurant	3,175.46	2,007.54	8,051.08	2,222.26	2,301.35	2,892.12	3,651.49	3,339.64	4,364.66
Other Services	5,400.75	2,358.26	4,322.25	6,066.37	2,827.96	3,330.20	3,325.88	3,341.20	5,047.57
Consumption Loans	7,293.15	1,912.14	12,180.74	3,571.32	3,595.35	3,270.95	3,764.88	1,390.43	6,073.03
Local Government	-	-	-	129.84	1.12	136.67	150.58	4.00	97.39
Others	2,194.73	9,397.41	22,542.93	7,302.06	9,445.50	702.98	22,463.26	28,315.19	12,750.42
TOTAL sectorwise	76,225.20	60,501.74	149,359.36	77,510.93	73,134.64	72,161.52	104,559.06	110,142.97	108,339.25

Product Wise

Term Loan	11,905.83	10,052.23	24,841.91	12,036.35	15,168.82	17,458.54	23,570.90	10,862.72	16,078.25
Overdraft	24,096.03	14,813.02	33,190.78	6,271.49	14,196.98	5,092.78	23,209.58	10,485.75	24,413.21
Trust Receipt Loan / Import Loan	3,418.40	2,242.81	968.63	4,660.11	4,810.84	6,084.55	4,830.38	26.74	5,348.20
Demand & Other Working Capital Loan	11,182.65	8,384.41	22,466.87	9,347.52	16,464.36	16,427.54	19,799.70	73,971.11	26,648.30
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,691.48	4,185.19	18,758.17	5,514.70	4,980.04	3,359.29	4,810.98	5,521.48	10,439.20
Real Estate Loan	3,954.71	1,063.86	11,079.73	4,604.65	2,256.06	1,927.30	7,216.05	572.00	3,777.34
Margin Nature Loan	625.66	777.76	1,052.04	220.61	2,565.21	1,168.64	2,525.16	-	1,780.32
Hire Purchase Loan	7,493.61	5,611.53	10,611.14	6,623.29	3,217.68	3,262.06	9,655.79	725.62	7,719.63
Deprived Sector Loan	3,763.00	3,197.68	14,275.38	3,806.97	3,519.95	4,503.64	5,963.62	7,821.92	5,084.46
Bills Purchased	915.59	17.03	-	-	-	-	52.40	-	-
Other Product	5,178.24	10,156.23	12,114.70	24,425.24	5,954.71	12,877.19	2,924.49	155.63	7,050.34
Total Product wise Loan	76,225.20	60,501.74	149,359.36	77,510.93	73,134.64	72,161.52	104,559.06	110,142.97	108,339.25

Collateral Wise

Gold and Silver	23.44	60.81	319.40	11.31	3.35	497.92	-	79.98	0.33
Government Securities	100.25	-	-	-	8.27	-	3.10	-	-
Non Governmental Securities	351.12	777.76	1,052.04	-	2,348.94	-	2,535.09	-	165.32
Fixed Deposit Receipts	433.74	429.78	498.15	409.99	270.43	462.91	824.08	774.87	738.72
Own	433.74	429.78	498.15	409.99	248.61	462.91	822.24	774.87	738.72
Other Licences Institutions	-	-	-	-	21.82	-	1.83	-	-
Collateral of Properties	69,473.65	54,839.84	138,401.91	73,463.58	65,248.06	67,241.27	93,688.71	109,288.13	92,665.68
Fixed Assets	64,770.24	52,038.79	100,507.21	35,584.49	62,461.83	50,301.39	56,270.70	109,288.13	47,761.30
Current Assets	4,703.41	2,801.05	37,894.69	37,879.10	2,786.23	16,939.88	37,418.01	-	44,904.38
Against security of Bill	616.21	717.15	-	-	0.52	-	3,032.29	-	-
Domestic Bills	-	-	-	-	0.49	-	562.74	-	-
Foreign Bills	616.21	717.15	-	-	0.03	-	2,469.55	-	-
Against Guarantee	5,215.47	2,523.13	8,742.97	537.58	2,789.30	136.67	2,928.83	-	162.89
Government Guarantee	2.17	74.74	216.53	129.84	151.18	136.67	145.02	-	0.49
Institutional Guarantee	3,475.23	2,448.21	8,526.44	20.00	2,504.06	-	2,760.67	-	-
Personal Guarantee	-	0.18	-	370.86	77.63	-	23.14	-	160.00
Collective Guarantee	-	-	-	-	-	-	-	-	2.40
Int. Rtd. Foreign Bank's Guarantee	843.78	-	-	-	-	-	-	-	-
Other Guarantee	894.29	-	-	16.87	56.42	-	-	-	-
Credit Card	11.32	-	97.23	57.37	22.48	50.40	144.33	-	257.60
Others	-	1,153.28	247.67	3,031.09	2,443.28	3,772.33	1,402.65	-	14,348.71
Total	76,225.20	60,501.74	149,359.36	77,510.93	73,134.64	72,161.52	104,559.06	110,142.97	108,339.25

Statement of Credit as on Chait end, 2075(Mid-Apr, 2019)

BFI Name	Citizen	Prime	Sunrise	NMB	Prabhu	Janata	Mega	CBL	Century
Sector Wise									
Agricultural and Forest Related	1,812.91	2,841.72	5,279.14	1,852.41	4,856.43	3,348.71	1,967.54	2,661.39	1,683.78
Fishery Related	72.02	84.71	132.80	66.50	-	72.41	23.74	53.11	33.05
Mining Related	729.17	146.87	33.46	101.67	-	9.56	121.57	24.52	463.61
Manufacturing (Producing) Related	9,682.21	11,017.39	9,225.85	21,433.15	13,066.07	15,708.43	12,125.05	10,033.65	14,938.83
Construction	3,437.12	10,228.68	12,497.66	11,104.51	13,165.89	5,378.30	3,194.32	2,831.97	5,655.73
Electricity, Gas and Water	4,486.84	6,093.26	2,278.59	5,378.84	3,941.50	3,312.42	1,926.20	2,594.16	2,545.75
Metal Products, Mach. & Ele. Eqp.	157.13	525.71	872.28	1,321.16	440.97	359.00	657.55	444.80	1,036.26
Tras., Com. and Public Utilities	1,803.65	1,854.06	316.18	1,857.97	3,487.82	866.49	1,108.02	1,297.84	658.98
Wholesaler & Retailer	10,998.40	9,595.24	14,925.11	26,249.36	16,079.82	15,440.20	18,676.78	9,102.02	11,290.64
Finance, Insurance and Real Estate	4,588.83	10,492.80	5,858.08	7,205.28	9,512.66	2,823.42	9,643.43	4,919.82	7,405.60
Hotel or Restaurant	1,301.35	3,233.69	3,748.71	3,154.75	5,664.86	2,190.11	3,656.41	1,409.79	2,410.58
Other Services	3,951.56	2,691.23	3,697.20	2,764.73	7,208.99	3,120.53	1,892.02	1,802.22	1,863.55
Consumption Loans	5,044.94	8,213.29	3,999.09	3,366.10	6,333.80	3,407.80	3,930.24	3,360.19	4,025.09
Local Government	-	-	-	-	-	-	-	-	-
Others	15,525.25	6,802.05	7,282.97	4,886.91	6,153.51	10,415.17	11,071.55	3,137.12	6,387.27
TOTAL sectorwise	63,591.39	73,820.69	70,147.12	90,743.34	89,912.33	66,452.56	69,994.42	43,672.60	60,398.72

Product Wise

Term Loan	13,452.88	11,325.57	10,547.20	20,414.54	26,347.37	13,410.82	11,994.99	9,604.94	17,319.09
Overdraft	10,092.81	15,238.61	12,869.19	6,098.16	11,291.37	15,466.87	14,503.67	6,914.17	13,171.47
Trust Receipt Loan / Import Loan	1,513.72	1,817.89	2,153.81	5,904.20	4,226.20	3,644.60	3,100.36	3,356.79	2,130.93
Demand & Other Working Capital Loan	9,123.73	9,925.01	11,760.97	16,890.53	14,569.28	9,200.96	16,850.78	10,373.02	11,392.51
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,591.02	4,003.48	8,966.91	8,930.47	9,529.60	3,005.63	4,459.78	1,910.51	3,611.95
Real Estate Loan	6,115.14	5,438.35	3,740.79	3,319.36	4,959.49	2,079.67	5,729.47	2,747.04	3,956.60
Margin Nature Loan	2,531.89	2,156.43	1,584.14	350.74	2,279.21	551.99	679.79	1,420.69	1,020.64
Hire Purchase Loan	5,808.00	4,672.41	4,762.57	4,383.12	7,481.47	3,844.17	4,895.02	2,551.77	2,619.98
Deprived Sector Loan	3,308.34	3,751.50	3,421.99	4,450.18	4,479.56	3,143.53	4,299.09	2,366.28	2,906.64
Bills Purchased	112.15	227.94	313.87	-	0.24	-	-	-	3.80
Other Product	6,941.70	15,263.51	10,025.68	20,002.04	4,748.53	12,104.34	3,481.47	2,427.39	2,265.12
Total Product wise Loan	63,591.39	73,820.69	70,147.12	90,743.34	89,912.33	66,452.56	69,994.42	43,672.60	60,398.72

Collateral Wise

Gold and Silver	1,357.13	4,863.05	-	-	58.36	174.63	32.95	205.80	62.37
Government Securities	-	3.32	-	0.90	2.08	-	1.80	-	2.10
Non Governmental Securities	2,537.26	2,182.87	1,584.14	405.58	2,284.91	642.53	914.54	1,420.69	1,070.71
Fixed Deposit Receipts	420.84	506.00	523.05	400.92	555.74	322.15	336.53	171.32	338.71
Own	414.92	506.00	523.05	400.92	555.74	322.15	336.08	171.32	338.71
Other Licences Institutions	5.93	-	-	-	-	-	0.45	-	-
Collateral of Properties	53,123.53	59,342.82	66,329.18	88,709.56	79,078.86	63,366.58	64,577.28	39,889.78	56,653.35
Fixed Assets	37,434.90	58,579.45	62,043.75	73,954.09	76,083.38	53,305.33	60,983.99	39,652.13	41,303.95
Current Assets	15,688.63	763.37	4,285.43	14,755.47	2,995.48	10,061.26	3,593.28	237.65	15,349.41
Against security of Bill	1,454.03	-	-	2.00	2,414.19	-	6.30	-	10.43
Domestic Bills	26.10	-	-	-	50.78	-	-	-	10.43
Foreign Bills	1,427.92	-	-	2.00	2,363.41	-	6.30	-	-
Against Guarantee	80.94	5,037.56	1,128.39	949.69	4,460.15	1,677.91	3,423.64	1,675.16	2,186.73
Government Guarantee	-	140.92	-	83.00	124.97	15.95	-	16.47	-
Institutional Guarantee	-	4,332.05	1,099.53	445.54	3,738.13	1,638.41	3,115.46	1,538.75	2,166.00
Personal Guarantee	80.94	529.73	23.20	333.86	360.98	23.56	233.47	0.13	20.58
Collective Guarantee	-	-	-	86.35	236.08	-	74.71	105.62	0.15
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	34.85	5.66	0.94	-	-	-	14.20	-
Credit Card	38.74	99.63	39.73	13.62	-	-	55.95	-	49.30
Others	4,578.92	1,785.43	542.63	261.06	1,058.03	268.75	645.43	309.84	25.02
Total	63,591.39	73,820.69	70,147.12	90,743.34	89,912.33	66,452.56	69,994.42	43,672.60	60,398.72

Statement of Credit as on Chait end, 2075(Mid-Apr, 2019)

BFI Name	Sanima	Mahalaxmi	Narayani	Sahayogi	Karmali	Shangrila	Excel	Western	Deva	Miteri
Sector Wise										
Agricultural and Forest Related	1,730.71	1,588.02	3.76	438.31	267.64	667.00	295.58	303.42	940.54	296.26
Fishery Related	25.27	39.00	-	20.30	-	9.97	10.41	-	45.46	2.61
Mining Related	1,071.76	36.27	-	-	-	44.69	-	-	-	1.74
Manufacturing (Producing) Related	12,226.18	2,272.73	-	265.84	183.42	1,152.41	731.11	186.06	868.56	346.39
Construction	7,491.05	2,927.73	1.64	114.92	76.35	2,373.24	1,036.08	193.26	2,566.74	683.23
Electricity, Gas and Water	3,983.98	535.71	-	7.67	-	440.16	17.31	-	760.49	-
Metal Products, Mach. & Ele. Eqp.	1,219.83	159.03	-	-	-	183.36	79.95	-	147.61	36.10
Tras., Com. and Public Utilities	4,596.08	2,640.90	3.96	80.02	222.29	1,121.90	120.62	127.51	1,242.18	207.58
Wholesaler & Retailer	16,479.00	3,524.92	1.17	1,420.72	361.28	2,790.20	1,605.83	797.21	1,947.63	415.83
Finance, Insurance and Real Estate	3,152.12	2,507.83	-	110.54	-	1,388.37	670.52	-	1,315.92	134.47
Hotel or Restaurant	2,659.74	1,485.30	-	34.16	-	628.29	192.00	116.64	373.28	168.14
Other Services	2,992.04	690.77	-	73.05	825.44	848.99	339.89	118.04	581.16	62.32
Consumption Loans	2,318.89	2,415.03	-	41.87	47.69	1,031.53	202.35	28.39	1,590.71	161.08
Local Government	-	-	-	-	-	3.34	-	-	10.33	1.50
Others	20,707.87	5,536.30	2.72	1,311.89	-	5,565.46	684.98	1,078.03	4,559.38	1,311.31
TOTAL sectorwise	80,654.53	26,359.54	13.24	3,919.32	1,984.11	18,248.91	5,986.64	2,948.57	16,949.97	3,828.58

Product Wise

Term Loan	14,938.66	7,455.13	-	-	544.70	6,396.90	1,640.01	957.62	1,516.83	47.65
Overdraft	8,550.68	7,943.68	2.72	-	863.98	4,995.27	973.61	1,395.53	1,105.62	431.13
Trust Receipt Loan / Import Loan	2,164.96	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	14,455.49	9.17	1.17	1,701.39	-	-	1,421.20	104.17	320.14	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,720.40	2,195.77	1.64	47.60	76.35	1,823.48	793.14	193.26	2,031.65	568.98
Real Estate Loan	6,008.87	1,579.49	-	76.28	-	1,399.51	498.20	-	1,135.04	129.06
Margin Nature Loan	330.51	975.78	-	-	-	373.36	87.41	-	802.84	-
Hire Purchase Loan	5,139.82	2,553.21	3.96	49.61	222.29	1,918.91	147.02	127.51	1,755.71	283.08
Deprived Sector Loan	3,852.72	1,664.87	3.76	193.18	107.44	1,035.01	239.29	139.27	767.14	176.68
Bills Purchased	41.57	-	-	-	-	-	-	-	-	-
Other Product	19,450.85	1,982.44	-	1,851.26	169.35	306.48	186.76	31.20	7,514.99	2,192.00
Total Product wise Loan	80,654.53	26,359.54	13.24	3,919.32	1,984.11	18,248.91	5,986.64	2,948.57	16,949.97	3,828.58

Collateral Wise

Gold and Silver	86.85	999.04	-	-	-	7.56	110.23	-	397.17	43.36
Government Securities	1.10	-	-	-	-	-	-	-	18.00	-
Non Governmental Securities	2.70	975.78	-	-	-	373.36	28.29	-	791.13	-
Fixed Deposit Receipts	614.96	339.86	-	41.87	47.69	207.07	29.50	28.39	237.60	54.54
Own	614.96	339.86	-	41.87	47.69	207.07	29.50	28.39	237.60	54.54
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	76,517.25	23,152.06	10.52	3,875.44	1,936.42	17,174.75	5,818.59	2,920.17	14,510.60	3,729.18
Fixed Assets	67,741.03	23,150.56	10.52	3,875.44	1,936.42	17,174.75	5,818.59	2,920.17	14,510.60	3,729.18
Current Assets	8,776.22	1.49	-	-	-	-	-	-	-	-
Against security of Bill	963.10	1.29	-	-	-	-	-	-	-	-
Domestic Bills	4.03	1.29	-	-	-	-	-	-	-	-
Foreign Bills	959.07	-	-	-	-	-	-	-	-	-
Against Guarantee	17.56	891.50	2.72	-	-	486.17	-	-	795.30	-
Government Guarantee	-	-	2.72	-	-	3.34	-	-	10.33	-
Institutional Guarantee	-	879.35	-	-	-	274.98	-	-	596.75	-
Personal Guarantee	2.04	0.32	-	-	-	90.76	-	-	82.25	-
Collective Guarantee	-	11.43	-	-	-	117.09	-	-	105.98	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	15.52	0.40	-	-	-	-	-	-	-	-
Credit Card	33.63	-	-	-	-	-	-	-	-	-
Others	2,417.37	-	-	2.01	-	-	0.01	-	200.17	1.50
Total	80,654.53	26,359.54	13.24	3,919.32	1,984.11	18,248.91	5,986.64	2,948.57	16,949.97	3,828.58

Statement of Credit as on Chait end, 2075(Mid-Apr, 2019)

BFI Name	Tinai	Mukti	Kankai	Bhargav	Garima	Om	GandakIDB	Kabeli	Kamana	Corporate
Sector Wise										
Agricultural and Forest Related	472.04	4,620.04	204.02	196.99	1,243.28	644.73	743.70	105.01	690.01	10.36
Fishery Related	4.29	57.92	0.52	3.75	37.25	11.78	62.11	-	30.31	3.04
Mining Related	-	-	-	-	27.14	12.84	-	-	-	-
Manufacturing (Producing) Related	224.98	1,304.93	109.02	209.57	1,347.11	1,114.01	1,527.99	23.81	1,171.38	120.93
Construction	463.57	7,788.13	303.16	359.12	4,019.14	4,752.73	3,514.96	172.42	1,807.79	110.56
Electricity, Gas and Water	-	207.28	4.62	9.05	67.76	366.94	47.36	-	2.25	-
Metal Products, Mach. & Ele. Eqp.	36.19	167.36	26.67	-	235.97	265.05	286.22	4.99	528.35	7.77
Tras., Com. and Public Utilities	372.15	4,062.75	24.32	189.31	2,732.44	2,057.26	1,663.85	10.42	1,248.02	12.53
Wholesaler & Retailer	1,165.08	6,786.96	447.44	941.73	2,513.69	2,904.38	3,498.84	158.45	3,165.66	22.42
Finance, Insurance and Real Estate	368.48	1,619.47	31.00	-	662.43	1,851.53	1,275.01	64.09	987.28	2.19
Hotel or Restaurant	228.31	1,427.47	28.19	66.24	967.21	1,350.43	1,199.70	17.26	589.58	0.82
Other Services	320.60	454.05	25.13	119.21	318.21	544.07	607.89	40.11	717.63	1.49
Consumption Loans	190.57	1,759.54	123.56	58.13	1,844.51	1,666.00	1,362.56	138.42	920.37	17.56
Local Government	-	-	0.46	-	0.03	-	-	-	-	-
Others	732.10	6,196.05	572.04	720.59	10,141.34	4,953.35	8,401.63	68.50	6,041.79	47.80
TOTAL sectorwise	4,578.37	36,451.94	1,900.14	2,873.67	26,157.51	22,495.12	24,191.81	803.49	17,900.41	357.45

Product Wise

Term Loan	731.39	6,982.14	653.34	938.35	8,533.93	3,952.03	1,914.02	289.68	6,515.15	27.71
Overdraft	1,642.25	6,251.73	607.74	1,099.80	6,762.66	2,028.92	9,114.44	-	4,474.08	107.53
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	42.10	-	-	-	363.59	-	212.39	18.06	68.49
Res. Per. H. Loan (Up to Rs. 15 mil.)	479.98	6,506.26	243.52	333.23	2,973.68	3,509.76	3,167.43	79.59	1,419.43	90.62
Real Estate Loan	232.43	1,530.72	47.68	-	980.89	2,441.82	1,705.34	-	991.70	7.53
Margin Nature Loan	6.08	789.53	-	-	175.93	273.29	75.12	-	56.21	-
Hire Purchase Loan	234.42	4,070.57	73.38	188.58	3,839.47	2,551.59	2,198.01	32.18	1,884.62	38.72
Deprived Sector Loan	247.85	9,225.96	89.71	206.24	1,541.43	1,168.61	1,263.61	38.38	2,059.87	10.89
Bills Purchased	-	-	-	-	-	-	-	-	-	2.91
Other Product	1,003.96	1,052.93	184.77	107.48	1,349.52	6,205.52	4,753.85	151.28	481.29	3.05
Total Product wise Loan	4,578.37	36,451.94	1,900.14	2,873.67	26,157.51	22,495.12	24,191.81	803.49	17,900.41	357.45

Collateral Wise

Gold and Silver	105.81	206.16	-	-	800.80	832.10	686.15	117.30	305.71	-
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	6.08	789.53	-	-	131.02	273.29	-	-	108.20	-
Fixed Deposit Receipts	53.57	304.54	30.49	47.61	287.41	235.16	234.87	5.18	145.12	2.70
Own	53.57	304.54	30.49	47.61	287.41	235.16	234.87	5.18	145.12	2.70
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	4,337.24	29,863.43	1,869.19	2,815.54	24,268.00	20,539.29	22,654.49	661.04	15,623.15	354.67
Fixed Assets	4,337.24	29,856.89	1,869.19	2,815.54	24,268.00	20,539.29	22,654.49	661.04	15,623.15	354.67
Current Assets	-	6.54	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	75.67	5,130.61	-	-	662.51	615.29	541.18	19.96	640.01	-
Government Guarantee	-	-	-	-	0.26	4.07	2.69	-	1.73	-
Institutional Guarantee	75.67	2.44	-	-	140.00	509.44	331.69	19.96	368.64	-
Personal Guarantee	-	361.46	-	-	77.93	24.28	206.80	-	13.75	-
Collective Guarantee	-	4,766.70	-	-	444.32	77.50	-	-	255.89	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	157.68	0.46	10.52	7.77	-	75.12	0.02	1,078.22	0.08
Total	4,578.37	36,451.94	1,900.14	2,873.67	26,157.51	22,495.12	24,191.81	803.49	17,900.41	357.45

Statement of Credit as on Chait end, 2075(Mid-Apr, 2019)

BFI Name	Purnima	Jyoti	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash
Sector Wise										
Agricultural and Forest Related	292.96	1,609.98	1,226.55	212.37	805.69	790.71	139.08	73.28	387.28	364.86
Fishery Related	5.33	-	88.96	2.69	33.34	52.60	-	9.45	12.50	75.57
Mining Related	15.45	248.95	-	0.79	40.35	72.00	-	-	-	-
Manufacturing (Producing) Related	218.92	1,498.69	2,245.89	463.54	1,078.62	382.80	50.85	76.25	513.50	1,542.40
Construction	380.08	3,376.85	1,464.73	335.78	2,898.73	107.72	501.37	14.83	418.47	3,109.32
Electricity, Gas and Water	15.26	558.02	-	1.29	2,025.17	5.60	-	-	-	1,241.27
Metal Products, Mach. & Ele. Eqp.	15.86	321.49	-	38.26	32.15	29.28	-	9.90	45.83	399.50
Tras., Com. and Public Utilities	262.02	2,156.61	923.75	262.93	995.07	358.98	266.23	0.40	201.31	1,957.82
Wholesaler & Retailer	655.57	4,197.11	3,910.17	1,804.22	3,246.91	1,025.60	332.61	160.86	406.03	3,595.69
Finance, Insurance and Real Estate	168.58	1,168.38	698.05	237.53	3,224.13	203.49	161.06	4.47	307.62	3,083.93
Hotel or Restaurant	199.88	547.25	1,216.41	123.05	1,043.48	188.31	56.70	2.90	68.45	814.42
Other Services	41.97	578.10	1,437.81	304.20	1,437.81	296.14	6.45	42.75	146.14	704.27
Consumption Loans	162.44	2,249.46	642.09	47.89	1,562.24	106.46	103.80	1.24	63.91	971.75
Local Government	-	3.31	-	-	-	-	-	-	-	-
Others	686.03	5,392.24	1,938.75	667.61	3,939.12	724.77	246.88	247.85	554.59	8,679.34
TOTAL sectorwise	3,120.35	23,906.45	15,299.91	4,502.15	22,362.80	4,344.48	1,865.03	644.17	3,125.62	26,540.14

Product Wise

Term Loan	673.43	4,578.79	3,492.76	456.78	4,305.78	551.64	270.08	4.47	975.44	3,438.18
Overdraft	277.15	7,171.89	677.82	1,901.75	5,186.61	1,342.02	226.08	20.90	1,090.64	6,608.46
Trust Receipt Loan / Import Loan	0.01	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	811.56	18.63	5,101.65	58.58	373.20	-	210.16	553.23	0.24	314.14
Res. Per. H. Loan (Up to Rs. 15 mil.)	355.33	2,686.00	1,226.13	339.89	2,062.12	76.65	500.99	-	342.62	2,972.63
Real Estate Loan	129.84	1,290.20	936.64	29.00	2,162.24	180.84	-	-	99.74	2,997.00
Margin Nature Loan	0.25	959.14	8.44	16.74	745.05	-	5.17	-	-	1,344.70
Hire Purchase Loan	356.29	2,151.71	1,346.49	318.18	1,626.03	411.40	294.34	-	246.31	2,933.77
Deprived Sector Loan	173.69	1,445.80	704.77	375.97	2,317.14	826.26	285.07	49.88	301.77	1,363.17
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	342.81	3,604.30	1,805.20	1,005.25	3,584.63	955.67	73.14	15.69	68.87	4,568.09
Total Product wise Loan	3,120.35	23,906.45	15,299.91	4,502.15	22,362.80	4,344.48	1,865.03	644.17	3,125.62	26,540.14

Collateral Wise

Gold and Silver	24.32	289.05	-	-	16.47	16.83	61.19	-	5.58	176.30
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	948.34	-	-	745.05	-	5.17	-	-	1,376.50
Fixed Deposit Receipts	13.60	213.16	210.91	32.83	477.50	38.91	7.70	1.24	27.20	270.35
Own	13.60	213.16	210.91	32.83	477.50	38.91	7.70	1.24	27.20	270.35
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	3,082.44	21,182.39	14,878.82	4,332.51	19,824.02	3,463.36	1,632.03	642.93	2,884.92	23,691.26
Fixed Assets	3,082.44	21,174.83	14,878.82	4,332.51	19,824.02	3,463.36	1,632.03	642.93	2,884.92	23,691.26
Current Assets	-	7.57	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	1,206.56	201.74	120.56	1,297.33	825.39	158.94	-	207.92	1,025.09
Government Guarantee	-	3.31	-	-	17.19	-	-	-	-	14.74
Institutional Guarantee	-	722.11	198.50	-	1,271.74	-	158.94	-	207.88	905.48
Personal Guarantee	-	70.86	-	-	1.42	-	-	-	-	104.87
Collective Guarantee	-	407.58	3.24	120.56	6.97	825.39	-	-	0.04	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	2.70	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	66.95	8.44	16.25	2.44	-	-	-	-	0.64
Total	3,120.35	23,906.45	15,299.91	4,502.15	22,362.80	4,344.48	1,865.03	644.17	3,125.62	26,540.14

Statement of Credit as on Chait end, 2075(Mid-Apr, 2019)

BFI Name	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United
Sector Wise										
Agricultural and Forest Related	123.77	602.36	87.76	-	0.52	163.85	1,181.18	459.43	5.49	100.92
Fishery Related	3.49	-	4.28	-	-	-	-	15.20	-	-
Mining Related	-	-	-	-	-	-	-	4.63	3.37	-
Manufacturing (Producing) Related	46.64	-	13.47	-	61.10	209.01	-	156.45	-	357.37
Construction	-	80.72	7.86	33.18	20.02	622.41	1,628.13	993.02	23.05	665.09
Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	2.90	1.99	-	-	3.45	-	21.30	37.40	-	678.78
Tras., Com. and Public Utilities	1.30	-	111.63	0.36	-	265.29	596.12	145.80	-	1,376.48
Wholesaler & Retailer	50.45	523.30	93.52	40.87	33.33	506.10	1,674.09	624.58	101.98	343.85
Finance, Insurance and Real Estate	-	76.87	128.42	-	40.31	415.00	-	413.43	118.77	139.93
Hotel or Restaurant	34.60	9.44	39.77	-	27.50	237.46	109.52	86.76	-	-
Other Services	-	9.23	19.34	-	-	258.92	69.27	648.66	137.59	-
Consumption Loans	4.18	31.89	78.69	0.17	146.49	983.54	250.11	165.28	21.81	404.68
Local Government	-	-	-	-	33.18	-	-	-	-	-
Others	71.33	316.96	444.51	28.32	1,886.00	1,497.05	175.06	351.29	74.23	1,577.31
TOTAL sectorwise	338.67	1,652.77	1,029.24	102.90	2,251.90	5,158.64	5,704.78	4,101.93	486.29	5,644.41

Product Wise

Term Loan	129.59	885.44	285.98	-	125.37	146.10	2,682.37	896.67	101.98	322.57
Overdraft	92.96	425.41	324.04	-	-	44.08	-	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	40.87	147.82	900.64	-	491.29	-	242.17
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	80.72	70.46	27.56	20.02	622.41	1,392.19	753.58	23.05	575.98
Real Estate Loan	-	76.87	-	22.72	1,765.88	187.08	241.12	627.37	118.77	445.54
Margin Nature Loan	-	-	25.34	0.17	26.19	222.16	175.06	118.06	7.28	274.04
Hire Purchase Loan	-	16.36	128.34	0.36	123.86	340.37	613.32	140.45	13.11	2,190.95
Deprived Sector Loan	42.72	151.37	153.10	-	33.18	236.22	284.98	202.62	7.89	345.68
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	73.40	16.59	41.98	11.22	9.57	2,459.61	315.74	871.90	214.21	1,247.49
Total Product wise Loan	338.67	1,652.77	1,029.24	102.90	2,251.90	5,158.64	5,704.78	4,101.93	486.29	5,644.41

Collateral Wise

Gold and Silver	-	-	29.87	-	-	616.87	162.72	-	-	40.08
Government Securities	-	-	25.12	-	-	-	1.72	-	-	-
Non Governmental Securities	-	-	-	-	26.19	222.16	-	118.06	7.28	-
Fixed Deposit Receipts	1.51	15.53	9.68	-	0.05	62.68	85.68	26.18	1.42	79.11
Own	1.51	15.53	9.68	-	0.05	62.68	85.68	26.18	1.42	79.11
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	337.16	1,637.23	841.15	102.73	404.22	3,920.77	5,258.31	3,782.18	273.67	5,105.46
Fixed Assets	337.16	1,637.23	841.15	102.73	404.22	3,920.77	5,258.31	3,782.18	154.93	5,105.46
Current Assets	-	-	-	-	-	-	-	-	118.74	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	-	-	-	83.27	336.16	21.30	175.50	-	139.93
Government Guarantee	-	-	-	-	33.18	-	-	-	-	-
Institutional Guarantee	-	-	-	-	-	218.79	-	175.50	-	139.93
Personal Guarantee	-	-	-	-	50.09	117.37	-	-	-	-
Collective Guarantee	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	21.30	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	-	123.42	0.17	1,738.17	-	175.06	-	203.92	279.83
Total	338.67	1,652.77	1,029.24	102.90	2,251.90	5,158.64	5,704.78	4,101.93	486.29	5,644.41

Statement of Credit as on Chait end, 2075(Mid-Apr, 2019)

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal
Sector Wise											
Agricultural and Forest Related	263.21	73.06	70.45	169.06	260.84	14.57	144.27	955.61	-	287.76	-
Fishery Related	3.93	-	-	4.88	5.74	-	-	-	-	-	-
Mining Related	10.91	-	-	-	47.71	-	-	-	-	-	-
Manufacturing (Producing) Related	141.25	180.61	106.91	239.57	122.81	-	0.56	-	-	584.16	-
Construction	169.36	162.33	132.70	527.42	729.72	121.22	37.37	101.44	39.47	-	-
Electricity, Gas and Water	7.19	-	-	-	-	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	102.31	-	-	-	96.85	-	-	-	-	-	-
Tras., Com. and Public Utilities	195.19	68.85	-	537.33	226.21	-	-	-	5.09	2.94	-
Wholesaler & Retailer	199.81	82.13	931.85	1,206.37	200.58	34.05	16.07	388.96	30.00	84.26	-
Finance, Insurance and Real Estate	199.04	92.65	207.95	764.49	182.05	-	-	148.33	26.61	-	-
Hotel or Restaurant	69.62	77.73	45.72	282.51	50.05	-	-	0.50	-	74.77	-
Other Services	49.68	42.79	47.12	110.32	124.72	-	2.12	5.30	0.13	-	-
Consumption Loans	158.19	29.22	32.58	56.56	125.47	29.62	9.11	171.01	4.44	1.82	9.44
Local Government	-	-	-	-	-	-	-	-	-	-	-
Others	612.64	75.14	543.10	1,308.15	872.32	177.96	14.14	2,673.01	68.59	557.83	311.19
TOTAL sectorwise	2,182.34	884.50	2,118.39	5,206.65	3,045.07	377.41	223.64	4,444.16	174.31	1,593.55	320.62

Product Wise

Term Loan	177.75	229.85	991.09	1,397.84	116.85	-	-	388.96	41.19	910.11	201.27
Overdraft	204.47	-	-	248.56	-	-	-	384.53	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	139.31	161.74	-	1,078.42	541.19	34.05	170.01	-	54.00	149.60	16.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	164.81	43.26	132.70	465.41	729.72	-	37.37	101.44	-	-	-
Real Estate Loan	107.92	46.04	255.62	449.30	87.75	155.21	-	174.46	10.43	426.86	99.83
Margin Nature Loan	15.24	29.52	-	27.46	19.25	1.60	-	0.15	34.50	-	0.02
Hire Purchase Loan	187.44	96.51	6.55	537.33	254.87	27.02	-	64.64	9.60	2.54	2.72
Deprived Sector Loan	134.10	72.83	92.29	398.32	133.65	24.51	14.14	357.07	2.69	-	-
Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
Other Product	1,051.29	204.75	640.13	604.02	1,161.79	135.01	2.12	2,972.91	21.91	104.44	-
Total Product wise Loan	2,182.34	884.50	2,118.39	5,206.65	3,045.07	377.41	223.64	4,444.16	174.31	1,593.55	320.62

Collateral Wise

Gold and Silver	1.79	-	-	-	2.78	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	23.25	15.03	-	-	19.25	-	-	-	14.50	-	-
Fixed Deposit Receipts	63.36	3.75	26.04	56.56	35.34	2.60	8.97	106.36	-	-	6.70
Own	63.36	3.75	26.04	56.56	35.34	2.60	8.97	106.36	-	-	6.70
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	1,980.30	792.86	2,092.35	4,645.81	2,900.30	196.86	214.67	212.97	131.68	1,593.55	313.90
Fixed Assets	1,980.20	792.86	2,092.35	4,645.81	2,900.30	196.86	214.67	212.97	131.68	1,593.55	313.90
Current Assets	0.10	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
Against Guarantee	99.99	72.87	-	476.82	0.40	-	-	-	28.04	-	-
Government Guarantee	4.02	-	-	-	-	-	-	-	-	-	-
Institutional Guarantee	87.50	10.00	-	377.19	0.40	-	-	-	22.63	-	-
Personal Guarantee	8.48	12.87	-	99.63	-	-	-	-	5.41	-	-
Collective Guarantee	-	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	50.00	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-	-
Others	13.66	-	-	27.46	87.00	177.96	-	4,124.82	0.09	-	0.02
Total	2,182.34	884.50	2,118.39	5,206.65	3,045.07	377.41	223.64	4,444.16	174.31	1,593.55	320.62

Statement of Credit as on Chait end, 2075(Mid-Apr, 2019)

BFI Name	GMBFL	ICFC	CityExpress	Manju	Jebils	Reliance
Sector Wise						
Agricultural and Forest Related	59.80	175.02	2.00	143.90	31.94	61.32
Fishery Related	6.00	13.43	-	15.38	-	-
Mining Related	0.21	-	-	-	-	0.88
Manufacturing (Producing) Related	109.92	516.74	-	188.59	5.70	229.66
Construction	747.77	208.87	8.99	1,726.06	322.85	460.87
Electricity, Gas and Water	0.50	60.07	-	115.84	-	35.01
Metal Products, Mach. & Ele. Eqp.	5.42	19.35	-	121.83	11.76	99.07
Tras., Com. and Public Utilities	102.55	71.73	-	383.56	118.24	757.86
Wholesaler & Retailer	156.65	1,270.34	22.00	596.40	39.57	156.02
Finance, Insurance and Real Estate	465.98	1,717.52	84.60	577.58	72.07	402.88
Hotel or Restaurant	295.49	629.14	6.20	190.25	69.76	201.00
Other Services	44.08	257.59	9.89	133.76	7.95	88.24
Consumption Loans	373.79	335.51	9.08	553.54	288.34	228.04
Local Government	-	-	-	-	-	-
Others	700.35	2,761.59	16.54	1,098.84	285.22	747.10
TOTAL sectorwise	3,068.49	8,036.92	159.29	5,845.54	1,253.41	3,467.94

Product Wise

Term Loan	335.77	1,590.17	19.19	1,695.99	49.75	-
Overdraft	88.77	2,488.79	-	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-
Demand & Other Working Capital Loan	114.62	1,246.17	-	552.00	53.25	27.90
Res. Per. H. Loan (Up to Rs. 15 mil.)	497.54	776.86	83.59	1,677.92	253.90	456.81
Real Estate Loan	464.52	472.77	-	370.78	161.48	334.84
Margin Nature Loan	187.31	348.43	-	229.25	229.05	189.39
Hire Purchase Loan	114.10	354.90	-	379.42	169.92	746.01
Deprived Sector Loan	253.99	636.52	10.70	394.55	70.89	211.98
Bills Purchased	-	-	-	-	-	-
Other Product	1,011.87	122.31	45.82	545.62	265.16	1,501.01
Total Product wise Loan	3,068.49	8,036.92	159.29	5,845.54	1,253.41	3,467.94

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	-	-	-	229.25	229.05	-
Fixed Deposit Receipts	100.24	122.31	9.10	33.11	34.99	32.36
Own	100.24	122.31	9.10	33.11	34.99	32.36
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	2,611.93	6,972.34	140.19	5,039.27	888.41	2,866.82
Fixed Assets	2,611.93	6,972.34	140.19	5,039.27	888.41	2,866.82
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	190.00	581.69	10.00	531.18	100.96	366.55
Government Guarantee	-	-	-	-	-	-
Institutional Guarantee	190.00	572.00	10.00	240.00	63.50	203.00
Personal Guarantee	-	9.69	-	291.18	37.42	1.58
Collective Guarantee	-	-	-	-	0.04	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	161.97
Credit Card	-	-	-	-	-	-
Others	166.32	360.58	-	12.73	-	202.21
Total	3,068.49	8,036.92	159.29	5,845.54	1,253.41	3,467.94

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% change		
	2016	2017	2018	2019	2019			
	2	3	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	8,685	12,593	17,420	24,261	24,315	45.00	38.33	0.22
a. Paid-up Capital	5,436	7,721	11,159	14,836	15,251	82.78	42.03	2.80
b. Statutory Reserves	1,215	1,748	2,451	3,393	3,551	132.25	43.86	4.65
c. Retained Earning	364	1,179	1,379	2,224	2,226	64.85	224.37	0.07
d. Others Reserves	1,670	1,944	2,431	3,808	3,287	35.47	16.44	-13.68
2 BORROWINGS	52,434	66,773	87,707	110,858	118,383	87.95	27.35	6.79
a. NRB	91	555	2,070	6,945	1,095	-82.69	508.74	-84.23
f. Others	52,343	66,218	85,637	103,913	117,288	91.24	26.51	12.87
3 DEPOSITS	24,095	34,344	49,549	72,040	77,430	119.02	42.53	7.48
4 BILLS PAYABLE	1	2	1	61	69	0.00	163.52	12.73
5 OTHER LIABILITIES	7,205	10,366	13,552	21,777	21,880	90.74	43.88	0.47
a. Loan Loss Provision	1,346	1,716	2,391	3,563	3,955	62.23	27.53	10.98
b. Interest Suspense a/c	653	939	1,121	1,540	1,485	37.42	43.79	-3.59
c. Others	5,207	7,712	10,039	16,674	16,441	110.54	48.11	-1.40
6 RECONCILIATION A/c	5,032	5,780	3,480	6,556	7,919	362.41	14.86	20.79
7 PROFIT & LOSS A/c	3,318	3,907	4,039	3,851	4,339	125.15	17.75	12.66
Total	100,771	133,765	175,748	239,404	254,334	100.78	32.74	6.24
Assets								
1 LIQUID FUNDS	11,096	12,498	16,314	15,029	16,492	54.05	12.63	9.73
a. Cash Balance	75	94	147	280	219	92.39	24.35	-21.78
b. Bank Balance	6,327	6,243	9,190	9,515	9,211	70.51	-1.32	-3.20
c. Money at Call	4,694	6,161	6,977	5,234	7,062	35.93	31.25	34.93
2 INVESTMENT IN SECURITIES EXCEPT SHARES	39	43	43	324	304	-66.67	10.33	-6.15
3 SHARE & OTHER INVESTMENT	2,810	2,658	2,565	4,656	3,471	-2.92	-5.40	-25.46
4 LOANS & ADVANCES	77,233	106,541	145,944	204,659	217,246	116.40	37.95	6.15
Institutional	19,194	24,131	30,597	34,907	36,812	94.60	25.72	5.46
Individual	58,039	82,410	115,347	169,751	180,434	124.73	41.99	6.29
5 FIXED ASSETS	961	1,219	1,472	1,954	2,039	53.92	26.85	4.33
6 OTHER ASSETS	3,598	4,766	5,735	7,022	7,470	44.77	32.46	6.37
7 EXPENSES NOT WRITTEN OFF	4	11	7	7	13	-52.58	149.58	104.89
8 NON BANKING ASSETS	-	-	-	1	3	0.00	0.00	95.16
9 RECONCILIATION A/c	5,017	5,959	3,609	5,715	7,255	362.34	18.78	26.96
10 PROFIT & LOSS A/c	12	70	57	36	41	-85.45	484.89	11.54
Total	100,771	133,765	175,745	239,404	254,334	100.78	32.74	6.24
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	3,494	5,938	11,759	9,779	11,980	77.57	69.93	22.51
2 COMMISSION/FEE EXPENSES	0	0	3	1	1	-99.98	2474.30	40.74
3 EMPLOYEE EXPENSES	2,672	3,619	4,735	3,920	4,502	82.46	35.45	14.85
4 OFFICE OPERATING EXPENSES	1,505	1,232	1,594	1,286	1,509	206.23	-18.15	17.36
5 NON OPERATING EXPENSES	5	1	9	25	37	0.00	-83.33	52.54
6 PROVISION FOR RISK	560	641	1,048	1,116	1,387	197.73	14.50	24.28
7 LOAN WRITTEN OFF	-	3	1	-	-	-100.00	0.00	0.00
8 EXTRAORDINARY EXPENSES	-	0	-	-	0	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	315	519	547	519	572	207.19	64.66	10.35
10 PROVISION FOR INCOME TAX	946	1,561	1,663	1,558	1,713	212.89	64.99	9.95
11 NET PROFIT	3,374	3,902	4,013	3,822	4,246	135.06	15.62	11.10
TOTAL EXPENSES	12,872	17,415	25,374	22,026	25,950	114.55	35.30	17.81
Income								
1. INTEREST INCOME	11,629	15,659	22,236	18,798	22,168	115.76	34.66	17.93
2. COMMISSION & DISCOUNT	287	410	546	630	746	119.13	42.87	18.39
3 OTHER OPERATING INCOME	684	1,000	2,049	2,143	2,473	124.52	46.14	15.42
4 NON OPERATING INCOME	34	51	142	107	127	-14.15	47.24	19.48
5 PROVISION FOR WRITTEN BACK	222	241	364	319	406	151.48	8.65	27.55
6 RECOVERY FOR WRITE BACK	5	3	5	0	0	134.91	-35.39	0.60
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	-	0	0	0	-88.62	-100.00	0.00
8 NET LOSS	11	51	31	30	28	-75.15	370.64	-5.91
TOTAL INCOME	12,872	17,415	25,374	22,026	25,950	114.55	35.30	17.81
Miscellaneous Information								
No. of Total Staffs	7,132	8,903	11,552	15,987	16,785	61.91	24.83	4.99
No. of Total Branches	1,378	1,895	2,448	3,258	3,469	60.05	37.52	6.48
No. of Total Centers	100,794	132,355	172,788	241,899	255,217	69.74	31.31	5.51
No. of Total Groups	366,540	455,206	562,425	823,542	861,753	25.43	24.19	4.64
No. of Total Passive Groups	4,601	4,942	5,762	8,271	8,003	-49.65	7.41	-3.24
No. of Total Members	1,898,891	2,338,046	2,856,380	3,903,771	4,116,286	17.77	23.13	5.44
No. of Total Passive Members	32,378	37,050	51,516	80,240	110,601	-51.27	14.43	37.84
No. of Total Borrowers	1,296,303	1,576,155	1,853,417	2,441,621	2,556,778	17.62	21.59	4.72
No. of Total Overdue Borrowers	44,861	44,281	56,824	93,884	96,458	46.33	-1.29	2.74
No. of Total Saving Members	1,873,432	2,368,500	3,010,166	3,886,564	4,109,931	56.32	26.43	5.75
Total Saving Amount (Rs million)	24,111	34,583	49,549	71,006	77,446	119.18	43.43	9.07

Districtwise List of Bank and Financial Institutions Branches (Chaitra, 2075)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	16	1	-	17	130,213	7,660
2	1	Panchthar	21	3	2	26	196,176	7,545
3	1	Ilam	30	10	2	42	307,355	7,318
4	1	Jhapa	106	53	9	168	901,293	5,365
5	1	Sankhuwasabha	25	-	-	25	156,829	6,273
6	1	Bhojpur	23	-	1	24	162,370	6,765
7	1	Terhathum	15	3	-	18	101,126	5,618
8	1	Dhankuta	20	6	2	28	169,615	6,058
9	1	Morang	114	49	11	174	1,065,566	6,124
10	1	Sunsari	92	28	11	131	879,907	6,717
11	1	Solukhumbu	19	-	-	19	103,339	5,439
12	1	Khotang	14	6	-	20	181,912	9,096
13	1	Okhaldhunga	16	5	-	21	150,962	7,189
14	1	Udayapur	31	3	1	35	347,842	9,938
	Total		542	167	39	748	4,854,506	6,490
15	2	Saptari	36	7	8	51	695,329	13,634
16	2	Siraha	58	12	2	72	689,412	9,575
17	2	Dhanusa	60	14	2	76	823,110	10,830
18	2	Mahottari	43	15	3	61	691,715	11,340
19	2	Sarlahi	47	12	-	59	867,173	14,698
20	2	Rautahat	41	8	-	49	808,456	16,499
21	2	Bara	54	10	3	67	797,741	11,907
22	2	Parsa	55	14	4	73	689,852	9,450
	Total		394	92	22	508	6,062,788	11,935
23	3	Dolakha	22	3	-	25	187,299	7,492
24	3	Ramechhap	19	1	-	20	207,691	10,385
25	3	Sindhuli	26	3	1	30	308,078	10,269
26	3	Rasuwa	21	1	1	23	44,719	1,944
27	3	Dhading	37	21	-	58	350,560	6,044
28	3	Nuwakot	29	13	1	43	285,627	6,642
29	3	Sindhupalchok	28	12	1	41	293,316	7,154
30	3	Kavrepalanchok	58	16	5	79	398,357	5,042
31	3	Kathmandu	557	125	42	724	2,127,543	2,939
32	3	Lalitpur	115	25	7	147	549,519	3,738
33	3	Bhaktapur	55	14	4	73	355,104	4,864
34	3	Makwanpur	51	16	3	70	453,030	6,472
35	3	Chitawan	110	67	12	189	671,183	3,551
	Total		1,128	317	77	1,522	6,232,027	4,095
36	4	Gorkha	25	12	3	40	252,888	6,322
37	4	Manang	6	3	-	9	6,380	709
38	4	Lamjung	28	10	2	40	171,204	4,280
39	4	Kaski	109	100	14	223	565,455	2,536
40	4	Tanahu	49	34	1	84	341,516	4,066
41	4	Syangja	31	27	2	60	260,768	4,346
42	4	Mustang	10	4	-	14	11,982	856
43	4	Baglung	35	11	-	46	280,597	6,100
44	4	Parbat	18	14	-	32	148,257	4,633
45	4	Myagdi	19	9	1	29	111,753	3,854
46	4	Nawalparasi East	42	27	5	74	343,620	4,644
	Total		372	251	28	651	2,494,421	3,832

47	5	Gulmi	27	16	-	43	262,251	6,099
48	5	Palpa	36	11	-	47	251,714	5,356
49	5	Rupandehi	143	116	15	274	1,026,124	3,745
50	5	Kapilbastu	40	21	4	65	647,707	9,965
51	5	Arghakhanchi	18	7	-	25	201,683	8,067
52	5	Pyuthan	16	12	-	28	239,450	8,552
53	5	Rolpa	14	2	-	16	235,109	14,694
54	5	Rukum East	5	-	-	5	57,237	11,447
55	5	Dang	60	45	4	109	627,774	5,759
56	5	Banke	64	36	5	105	581,546	5,539
57	5	Bardiya	27	21	-	48	468,462	9,760
58	5	Nawalparasi West	33	27	2	62	366,006	5,903
Total			483	314	30	827	4,965,063	6,004
59	6	Rukum West	16	1	1	18	167,224	9,290
60	6	Salyan	20	4	1	25	266,009	10,640
61	6	Surkhet	37	10	2	49	403,384	8,232
62	6	Dailekh	17	1	-	18	289,889	16,105
63	6	Jajarkot	12	1	-	13	192,590	14,815
64	6	Dolpa	7	-	-	7	41,122	5,875
65	6	Jumla	17	1	-	18	121,660	6,759
66	6	Kalikot	13	-	-	13	154,533	11,887
67	6	Mugu	5	-	-	5	62,106	12,421
68	6	Humla	8	-	-	8	57,077	7,135
Total			152	18	4	174	1,755,596	10,090
69	7	Doti	17	2	-	19	213,557	11,240
70	7	Bajhang	16	1	-	17	216,195	12,717
71	7	Kailali	89	32	3	124	910,991	7,347
72	7	Bajura	9	1	-	10	151,034	15,103
73	7	Achham	15	3	-	18	281,290	15,627
74	7	Kanchanpur	41	20	-	61	512,379	8,400
75	7	Darchula	16	2	-	18	142,132	7,896
76	7	Baitadi	14	2	-	16	263,182	16,449
77	7	Dadeldhura	21	2	-	23	154,958	6,737
Total			238	65	3	306	2,845,717	9,300
Grand Total			3,309	1,224	203	4,736	29,210,118	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	28	32	24	89	1	174
No. of Branches [@]	3,309	1,224	203	3,469		8,205
Population per Branch [*] (Served by A, B and C class BFI's)						6,168
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,560

Province	A	B	C	Total
1	542	167	39	748
2	394	92	22	508
3	1,128	317	77	1,522
Gandaki	372	251	28	651
5	483	314	30	827
Karnali	152	18	4	174
Sudur Paschim	238	65	3	306
Total	3,309	1,224	203	4,736

* Population 29,210,118 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

Samjhana Finance Ltd. and Himalaya Finance are in the process of liquidation

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	2.00	12.34	3.86	284,221.80	1.75	12.34	3.19	400,747.32
2	Fixed:	1.75	16.00	8.10	252,197.92	1.00	16.00	6.67	327,493.28
2.1	up to 1 month	1.75	12.00	6.45	4,615.73	1.50	12.00	6.20	5,725.18
2.2	1-3 months	3.00	12.00	7.08	12,768.78	1.00	12.00	6.73	18,052.57
2.3	3-6 months	3.00	12.00	6.92	19,791.12	2.00	13.50	6.14	18,317.82
2.4	6-12 months	2.50	13.00	8.13	140,261.64	2.50	14.50	6.48	182,218.93
2.5	1-2 yrs	3.00	14.00	8.37	53,449.11	1.00	15.00	6.90	78,274.02
2.6	2 yrs and above	2.25	16.00	9.28	21,311.54	2.25	16.00	7.75	24,904.76
3	Call	0.50	12.00	5.85	170,810.14	0.20	12.00	4.24	213,449.60
4	Certificate of Deposits	10.00	10.00	10.00	50.14	5.00	10.00	10.00	6.70
5	Other	3.00	10.00	7.30	190.68	3.00	10.00	6.82	206.28
6	Non interest bearing deposits				81,543.08				106,464.64
6.1	Current				72,085.12				95,170.81
6.2	Margin				8,564.16				10,266.61
6.3	Other				893.80				1,027.22
	Aggregate	0.50	16.00	5.25	789,013.77	0.20	16.00	4.17	1,048,367.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.71	15,487.12	4.00	22.00	11.31	33,982.48
2	Fishery Related	6.00	20.00	12.97	64.01	4.50	20.00	11.51	599.74
3	Mining Related	8.75	20.00	12.15	2,519.98	7.50	20.00	10.91	2,699.66
4	Agriculture, Forestry & Beverage Production Related	3.85	20.00	11.33	44,691.36	2.75	20.00	9.67	57,138.71
5	Non Food Production Related	4.50	21.00	11.63	95,602.05	3.85	21.00	9.55	123,830.72
6	Construction	4.00	21.00	12.63	56,541.71	5.00	21.00	11.06	79,993.06
7	Electricity, Gas and Water	5.00	21.00	11.74	14,375.43	7.50	20.00	10.60	19,545.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.00	21.00	12.16	8,421.07	5.00	20.00	10.10	9,997.13
9	Transport, Communication and Public Utilities	7.00	21.00	12.46	20,176.00	4.00	20.00	10.69	23,365.22
10	Wholesaler & Retailer	2.00	21.00	12.16	125,012.29	4.50	21.00	10.66	181,578.31
11	Finance, Insurance and Real Estate	2.50	21.00	11.37	58,297.57	2.00	19.00	8.96	66,615.38
12	Hotel or Restaurant	5.00	21.00	12.61	14,690.34	0.75	20.00	11.02	22,279.18
13	Other Services	5.00	20.00	12.48	28,172.01	4.50	20.00	10.97	38,852.20
14	Consumption Loans	5.00	30.00	12.94	33,232.55	5.00	30.00	11.83	54,672.62
15	Local Government	5.00	12.00	5.07	689.70	3.50	12.00	4.43	1,096.02
16	Others	1.50	22.00	12.48	106,275.67	1.50	22.00	10.86	133,845.88
	Aggregate	1.50	30.00	12.09	624,248.86	0.75	30.00	10.48	850,091.93

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	4.00	20.00	12.17	83,513.98	0.75	20.00	11.11	128,891.11
2	Overdraft	6.00	21.00	12.47	134,667.60	5.25	21.00	10.90	163,611.35
3	Trust Receipt Loan / Import Loan	2.00	21.00	10.98	37,292.19	4.50	21.00	8.83	44,824.42
4	Demand & Other Working Capital Loan	4.50	20.00	11.93	146,580.58	0.75	20.00	10.17	209,227.10
5	Residential Personal Home Loan (Up to Rs. 10 million)	3.50	20.00	12.60	40,237.09	3.50	20.00	11.33	61,158.02
6	Real Estate Loan	6.00	21.00	13.23	57,758.92	7.00	19.00	11.54	57,673.18
7	Margin Nature Loan	10.00	18.00	12.73	5,319.88	7.50	18.00	10.35	10,229.42
8	Hire Purchase Loan	7.00	18.25	13.05	29,450.76	4.00	21.00	11.45	38,297.30
9	Deprived Sector Loan	1.50	22.00	6.87	23,200.43	1.50	22.00	6.40	39,407.92
10	Bills Purchased	3.85	16.00	1.60	5,602.11	2.75	15.50	1.65	8,297.87
11	Other Product	5.00	30.00	12.98	60,625.32	3.00	30.00	11.63	88,473.52
	Aggregate	1.50	30.00	12.06	624,248.86	0.75	30.00	10.51	850,091.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.91	548,126.69	1.00	9.00	2.24	677,491.77
2	Fixed:	1.13	16.00	6.45	394,658.43	0.50	19.00	5.57	491,833.03
2.1	up to 1 month	1.13	12.00	5.70	5,133.97	1.00	14.50	5.24	3,299.76
2.2	1-3 months	1.25	12.00	5.09	17,077.26	1.00	17.55	5.01	18,238.17
2.3	3-6 months	1.75	12.00	5.53	27,069.18	1.50	17.55	4.48	45,190.74
2.4	6-12 months	2.50	13.00	6.47	184,288.49	0.50	17.55	5.76	277,140.74
2.5	1-2 yrs	3.00	15.00	6.52	133,408.99	2.00	17.55	5.39	124,298.95
2.6	2 yrs and above	2.99	16.00	7.84	27,680.54	2.00	19.00	6.90	23,664.67
3	Call	0.05	12.00	4.57	266,676.00	0.05	10.05	3.81	279,169.40
4	Certificate of Deposits	5.00	5.00	5.00	1.47	5.00	5.00	5.00	672.41
5	Other	3.25	9.00	5.50	247.33	2.50	9.00	3.06	1,034.97
6	Non interest bearing deposits				149,231.23				174,483.91
6.1	Current				135,293.86				156,449.58
6.2	Margin				11,774.43				15,137.08
6.3	Other				2,162.93				2,897.26
	Aggregate	0.05	16.00	3.94	1,358,941.15	0.05	19.00	3.28	1,624,685.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	20.00	9.71	46,901.77	4.00	21.50	10.41	57,366.95
2	Fishery Related	4.50	20.00	10.05	1,030.55	4.50	20.00	9.84	1,499.73
3	Mining Related	7.50	20.00	10.82	2,672.82	6.00	17.00	8.56	2,906.15
4	Agriculture, Forestry & Beverage Production Related	2.20	20.00	9.34	70,017.77	2.00	21.00	8.25	86,822.22
5	Non Food Production Related	2.20	24.00	9.04	146,439.44	4.00	21.00	8.15	160,559.01
6	Construction	4.25	21.00	9.81	112,011.90	2.00	21.00	9.38	138,218.98
7	Electricity, Gas and Water	5.00	20.00	9.73	26,599.29	2.25	21.00	9.27	37,890.16
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	21.00	9.87	11,318.76	4.50	20.00	8.68	15,660.47
9	Transport, Communication and Public Utilities	2.20	20.00	9.87	25,074.98	3.43	20.00	9.22	39,505.08
10	Wholesaler & Retailer	2.20	21.00	9.63	237,824.59	2.25	21.50	8.72	307,114.06
11	Finance, Insurance and Real Estate	2.00	24.00	8.60	83,376.75	2.00	21.50	7.21	108,300.07
12	Hotel or Restaurant	0.75	20.00	10.22	32,347.75	6.00	21.00	8.77	38,591.14
13	Other Services	3.00	20.00	10.13	50,007.59	3.00	21.00	9.47	56,684.66
14	Consumption Loans	2.75	30.00	10.69	77,717.11	2.50	30.00	9.81	95,766.15
15	Local Government	3.00	15.00	4.38	1,621.81	3.00	15.00	3.04	1,513.94
16	Others	0.75	24.00	9.81	160,286.34	2.00	21.00	9.29	209,284.19
	Aggregate	0.75	30.00	9.62	1,085,249.23	2.00	30.00	8.86	1,357,682.96

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	0.75	20.00	10.37	177,808.97	2.25	21.50	9.33	220,017.14
2	Overdraft	2.20	24.00	9.92	198,141.51	3.00	21.00	9.47	237,791.00
3	Trust Receipt Loan / Import Loan	6.00	21.00	7.71	50,370.21	5.00	21.00	6.27	68,689.24
4	Demand & Other Working Capital Loan	2.20	20.00	9.48	260,709.85	2.75	21.00	8.48	329,660.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	4.25	19.00	10.15	87,168.51	2.00	20.00	9.29	108,177.85
6	Real Estate Loan	4.00	24.00	10.57	61,728.82	4.00	18.00	9.37	81,240.87
7	Margin Nature Loan	6.50	18.00	9.55	16,083.92	6.00	17.00	8.01	27,939.10
8	Hire Purchase Loan	2.20	19.00	10.19	52,431.49	3.99	19.00	9.52	76,618.57
9	Deprived Sector Loan	2.00	20.00	6.25	49,456.30	2.00	21.50	5.69	65,175.30
10	Bills Purchased	2.50	17.00	1.83	6,754.09	2.00	17.00	2.97	7,336.24
11	Other Product	3.50	30.00	9.40	124,595.57	3.00	30.00	10.26	135,036.91
	Aggregate	0.75	30.00	9.57	1,085,249.24	2.00	30.00	8.86	1,357,682.95

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.12	692,634.89	1.00	9.00	2.13	700,640.75
2	Fixed:	0.50	19.00	5.61	503,034.68	0.40	19.00	5.65	501,932.97
2.1	up to 1 month	2.00	17.55	5.20	4,927.63	1.00	17.55	4.87	7,279.14
2.2	1-3 months	0.75	17.55	5.11	21,487.80	1.40	17.55	5.09	20,823.72
2.3	3-6 months	1.50	17.55	4.46	45,594.48	1.00	17.55	4.29	37,211.91
2.4	6-12 months	0.50	17.55	5.83	284,119.60	0.40	17.55	5.87	284,140.27
2.5	1-2 yrs	1.00	17.55	5.34	119,366.90	2.00	17.55	5.50	128,730.55
2.6	2 yrs and above	2.00	19.00	6.88	27,538.26	2.00	19.00	6.86	23,747.39
3	Call	0.05	10.50	3.95	291,844.55	0.05	10.50	3.79	307,838.34
4	Certificate of Deposits	5.00	5.00	5.00	671.52	5.00	5.00	5.00	665.10
5	Other	2.50	9.00	4.09	177.37	2.50	9.00	4.51	178.11
6	Non interest bearing deposits				166,473.18	-	-	-	169,401.46
6.1	Current				147,302.51	-	-	-	149,265.92
6.2	Margin				16,099.74	-	-	-	17,067.77
6.3	Other				3,070.92	-	-	-	3,067.77
	Aggregate	0.05	19.00	3.29	1,654,836.17	0.05	19.00	3.27	1,680,656.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.36	59,611.18	4.00	21.50	10.27	61,841.44
2	Fishery Related	4.50	20.00	9.86	1,525.19	4.50	20.00	9.80	1,561.61
3	Mining Related	6.00	17.00	8.41	2,990.89	6.00	17.00	8.28	3,127.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.32	88,099.91	2.00	20.00	8.15	88,734.92
5	Non Food Production Related	4.00	21.00	8.29	164,379.08	2.00	21.00	8.08	169,478.55
6	Construction	2.00	21.00	9.36	142,122.65	2.00	21.00	9.28	146,705.72
7	Electricity, Gas and Water	2.25	19.00	9.18	39,369.51	2.25	19.00	9.19	40,103.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.56	15,865.42	4.50	18.00	8.52	16,267.57
9	Transport, Communication and Public Utilities	4.50	20.00	9.26	41,163.44	4.00	20.00	9.14	43,464.62
10	Wholesaler & Retailer	2.25	21.50	8.75	312,227.08	2.25	21.50	8.59	323,552.71
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	109,437.91	2.00	21.50	7.05	109,744.59
12	Hotel or Restaurant	4.50	21.00	8.70	41,797.35	4.50	21.00	8.57	42,707.05
13	Other Services	3.00	19.00	9.55	59,150.57	3.00	19.00	9.38	60,233.32
14	Consumption Loans	2.50	30.00	9.91	100,167.31	1.00	30.00	9.71	102,035.77
15	Local Government	3.00	15.00	3.27	1,512.43	3.00	14.00	3.04	1,473.30
16	Others	1.00	21.00	9.30	211,643.06	2.00	21.00	9.26	219,658.59
	Aggregate	1.00	30.00	8.88	1,391,062.98	1.00	30.00	8.77	1,430,690.30

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.30	224,827.33	2.25	21.50	9.16	227,038.66
2	Overdraft	3.00	20.00	9.32	242,714.87	3.00	20.00	9.20	255,207.22
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.39	74,242.90	5.00	21.00	6.42	76,462.38
4	Demand & Other Working Capital Loan	2.75	21.00	8.55	336,527.18	2.00	19.00	8.45	349,882.39
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.24	111,697.05	2.00	20.00	9.16	114,413.22
6	Real Estate Loan	2.00	19.00	9.42	83,266.44	4.00	19.00	9.20	85,276.34
7	Margin Nature Loan	6.00	18.00	8.43	28,475.15	6.00	18.00	7.87	28,652.20
8	Hire Purchase Loan	1.00	19.00	9.57	83,518.22	1.00	20.00	9.40	86,013.60
9	Deprived Sector Loan	2.00	21.50	5.72	62,152.96	2.00	21.50	5.77	62,542.81
10	Bills Purchased	2.00	17.00	2.40	7,311.68	2.00	17.00	2.94	7,422.85
11	Other Product	1.00	30.00	10.21	136,329.19	2.50	30.00	10.15	137,778.65
	Aggregate	1.00	30.00	8.86	1,391,062.97	1.00	30.00	8.75	1,430,690.32

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.06	724,050.92	1.00	9.00	2.04	722,415.58
2	Fixed:	1.00	19.00	5.67	515,349.32	1.00	19.00	5.92	540,703.87
2.1	up to 1 month	2.00	14.00	5.63	8,913.31	2.25	17.55	4.41	4,641.61
2.2	1-3 months	1.00	17.55	5.10	25,732.87	1.00	17.55	5.01	21,759.88
2.3	3-6 months	1.00	17.55	4.53	37,389.05	1.00	17.55	4.75	34,886.74
2.4	6-12 months	1.50	17.55	5.87	294,465.94	1.50	17.55	6.12	288,298.51
2.5	1-2 yrs	1.00	17.55	5.52	124,730.18	2.00	17.55	5.90	164,150.18
2.6	2 yrs and above	2.00	19.00	6.37	24,117.97	2.00	19.00	6.49	26,966.96
3	Call	0.05	10.50	4.16	307,134.49	0.05	10.50	4.38	291,629.07
4	Certificate of Deposits	5.00	5.00	5.00	665.69	5.00	5.00	5.00	660.97
5	Other	2.50	9.00	2.61	535.97	1.00	9.00	3.22	278.27
6	Non interest bearing deposits	-	-	-	177,288.20	-	-	-	167,723.77
6.1	Current	-	-	-	156,343.24	-	-	-	147,260.84
6.2	Margin	-	-	-	17,007.76	-	-	-	16,819.01
6.3	Other	-	-	-	3,937.20	-	-	-	3,643.93
	Aggregate	0.05	19.00	3.30	1,725,024.61	0.05	19.00	3.46	1,723,411.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	9.90	63,232.88	4.00	21.50	10.49	62,209.93
2	Fishery Related	4.50	20.00	9.77	1,653.28	4.50	20.00	9.76	1,691.09
3	Mining Related	5.75	17.00	8.36	3,142.52	5.75	17.00	8.70	3,084.64
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.10	88,938.21	2.00	20.00	8.45	87,504.43
5	Non Food Production Related	2.00	21.00	7.90	173,831.19	2.00	21.00	8.23	178,083.33
6	Construction	2.00	21.00	9.24	149,448.15	2.00	21.00	9.35	151,601.35
7	Electricity, Gas and Water	2.25	19.00	9.06	41,226.64	2.25	19.00	9.15	42,380.59
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.20	17,317.94	4.50	18.00	8.45	17,635.57
9	Transport, Communication and Public Utilities	4.00	20.00	9.12	44,881.64	4.00	20.00	9.31	45,718.20
10	Wholesaler & Retailer	2.25	21.50	8.54	329,403.87	2.25	21.50	8.78	333,681.40
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	114,036.94	2.00	21.50	7.36	114,878.89
12	Hotel or Restaurant	4.50	21.00	8.51	44,537.90	4.50	21.00	8.64	45,174.13
13	Other Services	3.00	19.00	9.29	61,515.64	3.00	19.00	9.47	62,379.60
14	Consumption Loans	1.00	30.00	9.61	103,691.57	1.00	30.00	9.72	108,331.72
15	Local Government	3.00	14.00	3.06	1,478.00	3.00	14.00	3.16	1,473.31
16	Others	2.00	21.00	8.80	226,981.02	2.00	24.00	9.15	230,059.64
	Aggregate	1.00	30.00	8.62	1,465,317.39	1.00	30.00	8.88	1,485,887.83

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	8.96	233,962.28	2.25	21.50	9.22	237,651.13
2	Overdraft	3.00	20.00	9.23	260,956.20	3.00	24.00	9.36	265,017.46
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.37	74,540.18	5.00	21.00	6.84	75,476.37
4	Demand & Other Working Capital Loan	2.00	19.00	8.31	357,245.74	2.00	19.00	8.65	359,727.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.07	117,325.25	2.00	19.00	9.24	119,545.74
6	Real Estate Loan	4.00	19.00	9.16	87,993.08	4.00	19.00	9.38	89,301.71
7	Margin Nature Loan	6.00	17.00	7.87	29,857.03	6.25	17.00	8.18	30,000.56
8	Hire Purchase Loan	1.00	19.00	9.34	89,851.49	1.00	19.00	9.45	93,708.63
9	Deprived Sector Loan	2.00	21.50	6.01	71,652.98	2.00	21.50	6.46	71,038.69
10	Bills Purchased	2.00	17.00	3.58	7,192.43	2.00	17.00	4.75	6,855.46
11	Other Product	2.50	30.00	10.02	134,740.77	2.50	30.00	10.23	137,564.87
	Aggregate	1.00	30.00	8.67	1,465,317.41	1.00	30.00	8.93	1,485,887.79

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.00	2.11	719,065.00	1.00	8.25	2.11	725,776.47
2	Fixed:	1.00	19.00	6.37	565,107.52	1.00	19.00	6.72	596,250.43
2.1	up to 1 month	2.50	17.55	4.44	6,140.68	2.25	17.55	4.26	5,038.76
2.2	1-3 months	1.00	17.55	4.63	15,029.43	1.75	17.55	4.76	17,403.76
2.3	3-6 months	1.00	17.55	5.61	53,508.31	2.00	17.55	6.96	60,834.06
2.4	6-12 months	1.50	17.55	6.65	331,742.13	1.00	17.55	6.91	336,877.15
2.5	1-2 yrs	2.00	17.55	6.13	128,889.80	1.50	17.55	6.44	136,635.01
2.6	2 yrs and above	2.00	19.00	6.92	29,797.16	2.00	19.00	6.88	39,461.69
3	Call	0.05	10.50	4.81	294,157.81	0.05	13.00	5.55	306,544.56
4	Certificate of Deposits	5.00	5.00	5.00	654.84	5.50	5.50	5.50	635.39
5	Other	1.00	9.75	2.90	394.73	2.75	9.00	3.45	666.27
6	Non interest bearing deposits	-	-	-	166,625.40	-	-	-	172,467.15
6.1	Current	-	-	-	147,377.50	-	-	-	152,187.18
6.2	Margin	-	-	-	16,863.61	-	-	-	17,738.76
6.3	Other	-	-	-	2,384.29	-	-	-	2,541.21
	Aggregate	0.05	19.00	3.74	1,746,005.30	0.05	19.00	4.02	1,802,340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	10.56	63,626.74	4.00	21.50	10.37	64,498.55
2	Fishery Related	4.50	20.00	9.80	1,721.89	4.50	20.00	10.03	1,736.06
3	Mining Related	6.25	17.00	9.01	2,821.67	6.25	18.00	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.69	89,434.58	1.00	20.00	9.02	92,705.62
5	Non Food Production Related	2.00	21.00	8.51	179,181.11	2.00	20.00	8.80	184,764.96
6	Construction	2.00	21.00	9.50	154,575.10	1.50	21.00	9.70	159,914.73
7	Electricity, Gas and Water	2.25	19.00	9.18	43,141.35	2.25	19.00	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.84	17,995.19	3.00	20.00	9.18	18,648.81
9	Transport, Communication and Public Utilities	3.87	20.00	9.49	46,485.51	4.00	20.00	9.81	48,666.05
10	Wholesaler & Retailer	2.25	22.00	8.99	335,756.91	2.25	21.50	9.27	347,534.10
11	Finance, Insurance and Real Estate	2.50	20.00	7.69	119,352.08	2.00	19.00	8.20	129,094.65
12	Hotel or Restaurant	4.50	20.00	8.77	45,953.09	4.50	21.00	8.91	47,805.43
13	Other Services	3.00	19.00	9.60	63,763.44	3.00	21.00	9.72	64,924.66
14	Consumption Loans	1.00	30.00	9.79	113,864.50	2.50	30.00	10.15	122,254.55
15	Local Government	3.00	15.00	3.16	1,473.31	3.00	14.00	3.04	1,473.00
16	Others	2.00	24.00	9.53	233,521.45	2.00	24.00	9.45	248,305.54
	Aggregate	1.00	30.00	9.11	1,512,667.91	1.00	30.00	9.32	1,581,373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	9.34	240,907.32	2.25	20.00	9.44	244,462.06
2	Overdraft	3.00	24.00	9.44	277,704.79	3.00	24.00	9.74	285,840.27
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.09	75,792.06	5.00	21.00	7.25	74,884.19
4	Demand & Other Working Capital Loan	2.00	19.00	8.83	354,020.05	2.00	21.00	9.00	372,455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.37	122,180.52	1.50	20.00	9.42	127,759.81
6	Real Estate Loan	4.00	19.00	9.54	92,542.17	2.00	19.00	9.80	96,619.08
7	Margin Nature Loan	6.25	17.00	8.52	29,588.70	7.00	17.00	9.15	32,288.12
8	Hire Purchase Loan	1.00	19.00	9.49	99,963.04	2.99	20.00	9.72	106,711.64
9	Deprived Sector Loan	2.50	22.00	6.48	72,112.90	2.50	21.50	7.09	78,528.62
10	Bills Purchased	2.00	17.00	4.20	5,859.02	1.00	17.00	4.29	6,778.84
11	Other Product	3.00	30.00	10.33	141,997.33	3.00	30.00	10.48	155,046.08
	Aggregate	1.00	30.00	9.07	1,512,667.91	1.00	30.00	9.28	1,581,373.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	0.50	12.00	2.16	687,278.85	1.00	12.00	2.26	665,175.55
2	Fixed:	0.50	19.00	7.37	645,492.60	1.00	19.00	7.94	696,808.55
2.1	up to 1 month	2.25	14.50	4.38	4,126.74	2.25	17.55	4.89	10,232.77
2.2	1-3 months	1.75	17.55	6.32	24,981.57	1.00	17.55	8.01	30,279.73
2.3	3-6 months	2.00	17.55	7.28	78,315.09	2.00	15.69	8.16	63,880.26
2.4	6-12 months	0.50	17.55	7.53	364,026.67	1.50	17.55	8.06	377,944.66
2.5	1-2 yrs	1.50	17.55	7.13	136,592.84	1.50	15.00	7.76	161,655.61
2.6	2 yrs and above	2.00	19.00	7.88	37,449.70	2.00	19.00	7.95	52,815.52
3	Call	0.05	14.00	7.24	328,447.20	0.05	15.00	7.28	305,530.13
4	Certificate of Deposits	5.00	5.00	5.00	617.56	-	-	-	5.03
5	Other	2.75	9.00	5.45	734.62	3.25	9.00	4.29	255.05
6	Non interest bearing deposits	-	-	-	172,535.45	-	-	-	171,340.38
6.1	Current	-	-	-	153,332.36	-	-	-	150,808.52
6.2	Margin	-	-	-	16,788.79	-	-	-	17,589.04
6.3	Other	-	-	-	2,414.30	-	-	-	2,942.82
	Aggregate	0.05	19.00	4.70	1,835,106.27	0.05	19.00	5.04	1,839,114.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.31	66,089.90	4.00	22.00	10.96	66,333.18
2	Fishery Related	4.50	20.00	10.38	1,762.60	4.50	19.00	10.56	1,804.58
3	Mining Related	7.50	18.00	10.02	2,815.26	8.50	17.00	10.60	2,914.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.59	103,943.84	1.00	20.00	10.08	104,228.51
5	Non Food Production Related	2.00	20.00	9.49	205,180.67	1.90	20.00	9.92	204,171.79
6	Construction	2.00	21.00	10.42	171,413.88	2.00	21.00	10.87	173,374.93
7	Electricity, Gas and Water	2.25	20.00	9.75	51,027.33	2.25	20.00	9.96	51,354.74
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	9.76	19,736.00	3.00	20.00	10.24	19,996.14
9	Transport, Communication and Public Utilities	4.50	19.00	10.45	51,232.26	2.00	22.00	10.86	51,071.23
10	Wholesaler & Retailer	2.20	21.50	10.13	378,020.65	1.00	21.00	10.60	379,459.95
11	Finance, Insurance and Real Estate	2.00	19.50	9.08	136,948.36	2.00	19.50	9.61	135,387.71
12	Hotel or Restaurant	4.50	21.00	9.68	51,041.59	6.00	20.00	10.03	51,621.75
13	Other Services	3.00	21.00	10.24	67,521.48	3.00	21.00	10.68	68,379.87
14	Consumption Loans	2.00	30.00	10.91	129,858.98	2.00	30.00	11.11	119,378.38
15	Local Government	3.00	14.00	3.04	1,473.00	3.00	12.00	4.14	1,482.25
16	Others	2.00	24.00	11.21	174,212.61	2.00	24.00	11.95	185,987.21
	Aggregate	1.00	30.00	10.12	1,612,278.43	1.00	30.00	10.60	1,616,946.48

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.02	246,129.04	2.25	22.00	10.36	249,547.24
2	Overdraft	3.00	24.00	10.55	287,328.53	2.50	24.00	11.04	286,657.07
3	Trust Receipt Loan / Import Loan	4.50	21.00	8.07	80,217.22	4.50	20.00	8.66	79,505.32
4	Demand & Other Working Capital Loan	2.00	21.00	9.81	380,254.89	2.00	21.00	10.23	376,652.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.15	129,870.30	2.00	20.00	10.60	130,940.37
6	Real Estate Loan	2.00	19.00	10.59	98,968.33	4.25	19.00	11.13	100,204.02
7	Margin Nature Loan	7.00	17.00	10.43	33,801.57	7.00	17.99	11.01	31,943.37
8	Hire Purchase Loan	2.00	19.00	10.52	110,463.67	2.00	19.00	11.09	112,194.98
9	Deprived Sector Loan	2.00	21.50	8.07	79,293.96	2.00	20.00	8.47	80,613.60
10	Bills Purchased	1.00	18.00	4.20	6,120.65	1.00	18.00	3.90	6,840.14
11	Other Product	3.00	30.00	11.18	159,830.26	2.00	30.00	11.65	161,848.09
	Aggregate	1.00	30.00	10.05	1,612,278.43	1.00	30.00	10.51	1,616,946.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	11.25	2.66	655,849.74	1.00	9.50	3.56	653,883.30
2	Fixed:	1.00	19.00	8.54	749,990.26	0.50	21.00	8.92	770,273.56
2.1	up to 1 month	2.50	17.55	7.01	11,200.27	2.25	17.55	7.33	13,809.77
2.2	1-3 months	1.00	17.55	7.53	50,668.62	1.00	13.75	8.63	52,800.34
2.3	3-6 months	2.00	13.75	7.77	75,145.44	2.00	17.55	8.67	52,060.59
2.4	6-12 months	2.50	17.55	8.85	398,374.38	0.50	21.00	9.01	439,358.19
2.5	1-2 yrs	2.50	15.00	8.58	164,487.86	2.50	15.00	9.15	165,921.08
2.6	2 yrs and above	2.00	19.00	8.50	50,113.68	1.00	19.00	8.34	46,323.59
3	Call	0.05	15.00	4.50	269,886.15	0.05	15.00	3.92	253,426.90
4	Certificate of Deposits	5.00	5.00	5.00	2.49	5.00	5.00	5.00	0.26
5	Other	3.25	9.00	5.23	1,193.13	3.25	9.00	5.61	1,349.55
6	Non interest bearing deposits	-	-	-	166,753.36	-	-	-	171,435.75
6.1	Current	-	-	-	146,816.85	-	-	-	151,587.64
6.2	Margin	-	-	-	17,992.01	-	-	-	17,724.81
6.3	Other	-	-	-	1,944.51	-	-	-	2,123.30
	Aggregate	0.05	19.00	5.08	1,843,675.13	0.05	21.00	5.51	1,850,369.32

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.14	68,608.21	4.00	21.50	11.13	68,960.55
2	Fishery Related	4.50	18.00	10.62	1,846.38	4.50	18.00	10.62	1,880.77
3	Mining Related	8.00	17.00	10.62	3,105.32	8.00	17.00	10.23	3,160.37
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.37	104,897.36	1.90	20.00	10.16	107,392.77
5	Non Food Production Related	1.90	20.00	10.24	201,334.02	1.90	20.00	10.06	200,345.07
6	Construction	2.00	21.00	11.02	174,812.99	2.00	21.00	11.14	176,395.80
7	Electricity, Gas and Water	2.25	20.00	9.94	54,227.13	2.25	20.00	9.64	54,896.12
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.49	20,434.10	3.00	20.00	10.42	20,883.42
9	Transport, Communication and Public Utilities	2.00	19.00	11.17	51,148.39	4.50	19.00	9.85	50,991.96
10	Wholesaler & Retailer	1.00	21.50	10.79	383,527.06	2.25	21.50	10.74	383,208.00
11	Finance, Insurance and Real Estate	2.00	19.50	9.77	140,609.81	2.00	19.50	9.96	139,112.22
12	Hotel or Restaurant	6.25	21.00	10.16	52,539.78	6.50	21.00	10.45	52,840.78
13	Other Services	3.00	21.00	10.88	69,405.27	3.00	19.00	10.72	69,826.03
14	Consumption Loans	2.00	30.00	11.24	123,171.61	2.00	30.00	11.47	124,523.92
15	Local Government	3.00	12.00	4.14	1,482.25	3.00	12.00	3.09	1,479.74
16	Others	2.00	24.00	11.93	188,855.59	1.75	21.00	11.64	189,643.65
	Aggregate	1.00	30.00	10.77	1,640,005.27	1.75	30.00	10.69	1,645,541.17

Overall Summary of Interest Rate on LCY Productwise Credit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.56	250,562.28	2.25	20.00	10.17	253,060.53
2	Overdraft	3.00	24.00	11.37	293,230.95	2.44	21.00	10.67	290,775.43
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.13	70,864.67	3.00	21.00	9.16	68,537.00
4	Demand & Other Working Capital Loan	2.00	21.00	10.54	382,365.32	2.00	19.00	10.53	384,390.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.75	133,265.55	2.00	20.00	10.73	133,628.24
6	Real Estate Loan	2.00	19.00	11.42	101,058.02	2.00	18.00	10.79	101,613.50
7	Margin Nature Loan	7.00	17.99	11.40	31,298.75	7.00	17.99	11.16	31,213.79
8	Hire Purchase Loan	2.00	20.00	11.31	114,838.70	2.00	19.00	10.78	115,626.58
9	Deprived Sector Loan	2.00	21.50	8.95	86,470.72	1.75	21.50	8.80	86,523.05
10	Bills Purchased	1.00	18.00	2.49	7,826.28	1.90	18.00	2.23	8,553.30
11	Other Product	1.80	30.00	11.77	168,224.02	2.50	33.00	12.41	171,619.68
	Aggregate	1.00	30.00	10.78	1,640,005.26	1.75	33.00	10.57	1,645,541.18

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.80	655,147.14	1.00	9.00	4.01	689,423.30
2	Fixed:	0.50	21.00	9.61	790,886.02	0.50	21.91	10.08	835,554.74
2.1	up to 1 month	3.00	12.50	7.72	17,486.93	2.00	13.75	9.13	16,437.81
2.2	1-3 months	1.75	13.75	8.81	41,247.24	1.75	14.00	8.92	39,944.81
2.3	3-6 months	2.00	17.55	8.90	54,974.83	2.00	17.55	9.57	57,925.54
2.4	6-12 months	0.50	21.00	9.92	441,605.58	0.50	17.55	10.39	471,888.50
2.5	1-2 yrs	1.00	15.00	9.63	180,424.19	2.50	14.00	10.23	190,857.41
2.6	2 yrs and above	1.00	21.00	8.97	55,147.26	1.00	21.91	8.71	58,500.67
3	Call	0.05	12.01	4.01	253,914.87	0.05	13.00	4.14	266,107.50
4	Certificate of Deposits	-	-	-	-	5.00	5.00	5.00	555.98
5	Other	3.25	9.00	0.70	1,046.48	3.25	6.75	3.96	250.25
6	Non interest bearing deposits	-	-	-	178,169.15	-	-	-	206,434.01
6.1	Current	-	-	-	158,014.40	-	-	-	183,465.21
6.2	Margin	-	-	-	17,903.71	-	-	-	20,602.83
6.3	Other	-	-	-	2,251.04	-	-	-	2,365.97
	Aggregate	0.05	21.00	5.91	1,879,163.66	0.05	21.91	6.15	1,998,325.79

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.65	70,716.61	4.00	22.00	11.11	73,310.67
2	Fishery Related	4.50	18.00	11.18	1,919.22	4.50	18.00	11.36	1,996.59
3	Mining Related	8.00	17.00	11.13	3,139.88	8.00	20.00	11.26	3,467.83
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.86	106,059.76	2.00	20.00	10.85	108,358.60
5	Non Food Production Related	2.00	20.00	10.63	197,846.92	2.00	20.00	10.75	198,529.21
6	Construction	2.00	21.00	11.59	179,038.03	2.00	21.00	11.53	178,777.17
7	Electricity, Gas and Water	2.25	20.00	10.14	55,971.55	2.25	20.00	10.32	59,344.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.94	21,260.37	3.75	22.00	10.97	22,346.92
9	Transport, Communication and Public Utilities	4.50	20.00	11.71	51,184.31	4.50	20.00	11.83	51,552.63
10	Wholesaler & Retailer	2.25	21.50	11.32	385,980.41	2.50	21.50	11.37	396,221.55
11	Finance, Insurance and Real Estate	2.00	19.50	10.74	139,177.32	1.75	19.00	10.99	148,589.16
12	Hotel or Restaurant	6.25	21.00	10.66	52,981.21	0.75	21.00	10.74	55,910.21
13	Other Services	2.00	21.00	11.25	70,392.86	3.00	19.00	11.41	79,016.31
14	Consumption Loans	2.00	30.00	11.87	125,697.74	2.00	30.00	11.94	134,320.38
15	Local Government	3.00	11.50	4.13	1,479.75	3.00	11.50	4.14	1,506.86
16	Others	1.75	24.00	12.28	191,662.56	2.00	24.00	12.21	203,818.47
	Aggregate	1.75	30.00	11.29	1,654,508.50	0.75	30.00	11.33	1,717,067.47

Overall Summary of Interest Rate on LCY Productwise Credit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.94	257,682.55	2.25	22.00	11.06	277,111.94
2	Overdraft	2.00	24.00	11.79	290,633.71	2.00	24.00	11.93	310,486.80
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.65	65,966.98	3.75	21.00	9.65	58,642.73
4	Demand & Other Working Capital Loan	2.00	21.00	11.13	384,490.27	2.00	21.00	11.09	385,828.33
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.16	134,504.68	2.00	20.00	11.33	140,053.24
6	Real Estate Loan	2.00	19.00	11.82	102,695.97	4.25	19.00	11.94	104,245.22
7	Margin Nature Loan	7.00	17.00	12.02	31,743.32	7.00	17.00	12.27	34,419.83
8	Hire Purchase Loan	2.00	19.00	11.87	116,266.54	2.00	19.00	12.03	120,085.97
9	Deprived Sector Loan	1.75	21.50	9.49	86,968.87	1.75	21.50	10.16	93,428.55
10	Bills Purchased	1.90	18.00	2.43	9,718.04	2.00	17.00	2.28	9,438.91
11	Other Product	2.00	30.00	12.23	173,837.58	2.00	30.00	12.38	183,325.97
	Aggregate	1.75	30.00	11.25	1,654,508.50	1.75	30.00	11.39	1,717,067.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.04	695,584.55	1.00	9.00	3.95	709,577.60
2	Fixed:	0.50	21.91	10.22	848,444.64	1.00	21.91	10.32	858,905.48
2.1	up to 1 month	2.50	13.75	7.52	10,162.73	2.50	13.75	7.40	13,325.79
2.2	1-3 months	1.75	17.55	8.35	45,009.88	1.75	17.55	8.01	43,986.45
2.3	3-6 months	0.50	17.55	9.66	56,714.42	2.00	17.55	9.25	64,243.10
2.4	6-12 months	2.50	17.55	10.66	486,270.78	2.50	15.00	10.82	500,896.67
2.5	1-2 yrs	2.50	14.00	10.20	192,068.47	2.00	14.00	10.60	174,837.38
2.6	2 yrs and above	1.00	21.91	9.09	58,218.35	1.00	21.91	8.86	61,616.10
3	Call	0.05	13.00	3.88	281,827.55	0.05	13.00	3.42	262,539.32
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	3.25	9.00	5.20	651.98	3.25	9.00	5.07	791.02
6	Non interest bearing deposits	-	-	-	185,575.78	-	-	-	199,471.61
6.1	Current	-	-	-	160,838.10	-	-	-	173,231.69
6.2	Margin	-	-	-	22,326.56	-	-	-	23,595.78
6.3	Other	-	-	-	2,411.12	-	-	-	2,644.14
	Aggregate	0.05	21.91	6.25	2,012,084.50	0.05	21.91	6.19	2,031,285.03

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.17	22.00	11.56	73,228.99	2.00	22.00	11.91	74,361.51
2	Fishery Related	4.50	18.00	11.38	2,009.19	4.50	18.00	11.38	2,020.02
3	Mining Related	4.25	20.00	11.74	3,535.81	4.25	20.00	11.69	3,433.41
4	Agriculture, Forestry & Beverage Production Related	2.00	20.60	11.09	106,699.79	2.00	20.00	11.31	104,199.76
5	Non Food Production Related	2.00	20.40	10.95	202,450.68	2.00	20.40	11.03	207,052.22
6	Construction	2.00	21.00	11.80	181,267.47	2.00	21.00	12.00	183,740.57
7	Electricity, Gas and Water	2.25	20.00	10.60	60,181.91	2.25	20.00	10.71	61,365.99
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.40	11.15	22,951.87	4.50	20.40	11.35	23,316.28
9	Transport, Communication and Public Utilities	4.50	22.00	12.04	52,332.74	3.30	24.00	12.20	52,985.83
10	Wholesaler & Retailer	2.25	21.50	11.70	396,583.21	2.25	21.00	11.75	409,220.84
11	Finance, Insurance and Real Estate	1.75	19.00	11.33	145,424.60	1.75	20.40	11.41	146,742.52
12	Hotel or Restaurant	4.50	21.00	11.08	56,235.89	4.50	20.00	11.23	58,385.10
13	Other Services	3.00	21.00	11.75	79,621.54	3.00	21.00	11.84	79,924.63
14	Consumption Loans	2.00	30.00	12.07	131,965.72	2.00	24.00	12.35	131,064.34
15	Local Government	3.00	11.50	4.13	1,508.06	3.00	11.00	3.07	1,506.96
16	Others	1.50	24.00	13.08	200,457.44	1.50	30.00	12.94	203,809.37
	Aggregate	1.17	30.00	11.68	1,716,454.91	1.50	30.00	11.78	1,743,129.36

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.79	22.00	11.31	280,491.84	1.62	22.00	11.43	285,171.67
2	Overdraft	2.00	24.00	12.20	303,165.08	2.00	24.00	12.42	304,901.57
3	Trust Receipt Loan / Import Loan	4.00	20.40	10.02	61,655.11	4.00	20.40	9.88	64,895.71
4	Demand & Other Working Capital Loan	2.00	21.00	11.41	385,860.66	2.50	21.00	11.57	397,957.00
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.69	142,469.21	2.00	20.00	11.80	145,530.98
6	Real Estate Loan	2.00	19.00	12.28	104,291.37	2.00	19.00	12.36	103,146.41
7	Margin Nature Loan	7.00	17.28	12.43	34,044.76	7.00	17.28	12.40	33,747.41
8	Hire Purchase Loan	1.50	20.00	12.35	120,615.83	1.50	19.00	12.50	120,980.63
9	Deprived Sector Loan	1.75	21.50	10.41	93,183.32	1.75	20.00	10.43	95,241.10
10	Bills Purchased	2.00	17.00	1.92	10,500.29	2.00	18.00	2.26	9,260.11
11	Other Product	4.00	30.00	12.65	180,177.44	4.00	30.00	12.86	182,296.76
	Aggregate	1.50	30.00	11.66	1,716,454.90	1.50	30.00	11.80	1,743,129.35

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.93	727,118.41	1.00	8.50	3.82	737,984.93
2	Fixed:	1.00	21.91	10.31	855,002.39	0.33	21.91	10.20	844,500.34
2.1	up to 1 month	2.50	17.55	7.84	14,066.71	1.50	14.50	7.79	10,557.47
2.2	1-3 months	1.75	14.50	8.26	41,116.48	1.50	13.80	8.95	36,357.72
2.3	3-6 months	2.00	17.55	10.49	67,911.40	1.25	17.55	10.61	72,261.85
2.4	6-12 months	2.50	17.50	10.75	473,474.74	0.33	17.50	10.61	480,249.06
2.5	1-2 yrs	1.50	14.00	10.22	187,011.21	1.20	14.00	9.77	176,064.48
2.6	2 yrs and above	1.00	21.91	9.12	71,421.85	1.00	21.91	8.99	69,009.77
3	Call	0.05	13.00	3.77	269,813.84	0.05	13.00	3.89	275,414.32
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	3.25	9.00	5.50	795.30	3.25	9.00	5.75	656.14
6	Non interest bearing deposits	-	-	-	202,623.57	-	-	-	192,295.40
6.1	Current	-	-	-	176,615.24	-	-	-	167,318.91
6.2	Margin	-	-	-	23,588.72	-	-	-	22,777.20
6.3	Other	-	-	-	2,419.61	-	-	-	2,199.29
	Aggregate	0.05	21.91	6.17	2,055,353.52	0.05	21.91	6.10	2,050,851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.62	22.00	11.02	78,526.33	2.25	22.00	11.55	79,181.64
2	Fishery Related	5.00	18.00	11.19	2,076.58	4.50	18.00	11.38	2,081.73
3	Mining Related	4.25	20.00	10.70	3,603.26	4.00	20.00	11.46	3,568.39
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.64	104,312.71	1.37	20.00	11.26	104,860.15
5	Non Food Production Related	2.50	20.86	10.08	213,809.69	1.62	20.00	10.94	215,960.65
6	Construction	2.00	21.00	11.45	186,480.88	2.00	21.00	11.87	187,994.52
7	Electricity, Gas and Water	2.25	20.00	9.71	62,989.54	2.25	19.00	10.73	62,291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	6.00	20.86	11.29	24,441.32	3.00	20.86	11.63	24,670.84
9	Transport, Communication and Public Utilities	3.00	24.00	11.27	51,516.23	3.90	24.00	11.90	53,042.58
10	Wholesaler & Retailer	2.25	21.21	11.16	422,554.95	2.25	21.00	11.57	427,615.08
11	Finance, Insurance and Real Estate	1.75	20.00	10.84	153,176.65	1.75	19.00	11.10	150,844.36
12	Hotel or Restaurant	6.50	20.00	9.70	61,253.22	4.50	24.00	11.40	59,457.43
13	Other Services	3.00	21.00	10.59	82,537.98	3.00	21.50	11.69	80,790.21
14	Consumption Loans	2.50	24.00	11.93	130,419.63	1.50	30.00	12.18	131,743.60
15	Local Government	3.00	15.50	2.34	1,518.69	3.00	11.00	3.08	1,497.33
16	Others	1.50	30.00	12.62	210,697.81	1.22	24.00	12.85	213,470.70
	Aggregate	1.50	30.00	11.09	1,789,915.47	1.22	30.00	11.64	1,799,070.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.62	22.00	11.47	290,444.14	2.25	22.00	11.26	289,539.19
2	Overdraft	2.00	24.00	12.28	315,068.67	2.00	24.00	12.10	312,067.51
3	Trust Receipt Loan / Import Loan	3.45	20.86	9.61	66,662.09	3.00	19.28	9.08	75,896.09
4	Demand & Other Working Capital Loan	2.50	21.00	11.49	418,675.98	1.37	21.50	11.38	420,214.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.80	149,380.82	2.00	20.00	11.81	150,139.34
6	Real Estate Loan	2.00	20.00	12.38	103,197.14	1.22	18.00	12.17	104,347.17
7	Margin Nature Loan	7.00	17.28	12.27	34,893.56	7.00	16.86	12.05	33,957.90
8	Hire Purchase Loan	1.50	20.00	12.48	121,231.29	1.50	19.00	12.40	122,724.24
9	Deprived Sector Loan	1.75	21.00	10.48	101,054.86	1.75	21.00	10.42	95,364.32
10	Bills Purchased	2.00	18.00	3.75	6,266.19	2.25	18.00	5.62	4,055.79
11	Other Product	3.81	30.00	12.79	181,867.48	2.32	30.00	12.69	190,764.72
	Aggregate	1.50	30.00	11.76	1,788,742.22	1.22	30.00	11.63	1,799,070.63

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.94	746,763.28	1.00	8.50	3.93	753,503.96
2	Fixed:	1.50	21.91	10.27	860,980.71	1.50	20.50	10.20	890,069.53
2.1	up to 1 month	1.50	12.25	9.00	11,034.12	1.50	13.80	10.68	12,559.83
2.2	1-3 months	1.50	17.55	8.91	42,897.52	1.75	17.55	9.23	49,841.12
2.3	3-6 months	2.00	15.50	10.50	64,709.62	2.00	15.50	10.30	63,174.64
2.4	6-12 months	1.50	17.50	10.51	485,145.67	2.50	20.50	10.55	483,285.57
2.5	1-2 yrs	1.50	14.00	10.44	184,978.21	1.50	15.00	10.03	200,404.79
2.6	2 yrs and above	2.50	21.91	9.05	72,215.57	2.50	19.13	8.96	80,803.57
3	Call	0.05	13.00	3.92	278,783.16	0.05	13.00	4.11	268,559.61
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	3.25	9.00	5.00	981.16	3.25	9.00	5.73	882.73
6	Non interest bearing deposits	-	-	-	199,654.53	-	-	-	205,900.87
6.1	Current	-	-	-	172,189.88	-	-	-	181,413.20
6.2	Margin	-	-	-	24,016.07	-	-	-	22,929.37
6.3	Other	-	-	-	3,448.58	-	-	-	1,558.30
	Aggregate	0.05	21.91	6.17	2,087,162.84	0.05	20.50	6.21	2,118,916.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	22.00	11.49	81,944.65	4.00	22.00	11.97	85,053.85
2	Fishery Related	4.50	18.00	11.28	2,152.63	4.50	18.00	11.87	2,204.59
3	Mining Related	3.75	20.00	11.07	4,074.23	3.75	20.00	11.19	4,187.03
4	Agriculture, Forestry & Beverage Production Related	3.00	20.00	10.79	106,633.71	1.37	20.00	11.33	111,788.82
5	Non Food Production Related	2.50	20.00	10.71	219,378.38	1.50	20.00	11.19	220,581.79
6	Construction	1.21	21.00	11.71	194,380.07	2.00	21.00	12.00	197,675.17
7	Electricity, Gas and Water	2.25	19.00	10.38	65,823.48	2.25	19.00	10.86	67,629.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	11.24	24,833.02	4.50	20.00	11.56	25,228.67
9	Transport, Communication and Public Utilities	3.90	22.00	10.51	55,960.03	3.90	24.00	12.18	55,312.74
10	Wholesaler & Retailer	2.25	21.00	11.26	431,388.31	2.25	21.63	11.73	445,229.41
11	Finance, Insurance and Real Estate	1.75	19.00	10.78	153,489.28	1.75	19.00	11.34	159,714.24
12	Hotel or Restaurant	4.50	20.00	11.13	62,102.59	4.50	24.00	11.66	63,726.53
13	Other Services	3.00	21.50	11.53	84,610.84	3.00	21.00	11.85	86,280.18
14	Consumption Loans	1.50	30.00	11.96	134,502.62	1.50	30.00	12.45	138,299.70
15	Local Government	3.00	11.00	3.08	1,507.64	3.00	11.00	3.08	1,507.64
16	Others	2.00	21.00	11.85	222,065.32	1.22	24.00	12.67	230,779.66
	Aggregate	1.21	30.00	11.25	1,844,846.81	1.22	30.00	11.79	1,895,199.49

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	10.83	303,123.46	1.50	22.00	11.47	308,765.07
2	Overdraft	1.21	21.00	11.50	320,363.58	2.00	24.00	12.29	335,972.27
3	Trust Receipt Loan / Import Loan	3.50	19.00	9.29	75,514.51	3.50	20.49	9.60	72,938.89
4	Demand & Other Working Capital Loan	2.50	21.50	11.27	427,441.43	1.37	21.63	11.56	439,239.76
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.46	154,017.66	2.00	20.00	11.85	156,701.42
6	Real Estate Loan	2.00	19.58	11.43	105,581.27	1.22	18.00	12.26	108,370.28
7	Margin Nature Loan	7.00	17.50	11.36	35,367.48	7.00	17.50	12.06	34,966.70
8	Hire Purchase Loan	1.25	20.00	11.54	125,676.79	1.50	20.00	12.51	127,792.44
9	Deprived Sector Loan	1.75	21.00	10.16	96,362.69	1.75	21.00	10.68	103,368.40
10	Bills Purchased	9.50	18.00	4.75	3,478.20	9.50	17.00	5.64	2,808.42
11	Other Product	3.81	30.00	12.58	197,919.72	3.81	30.00	12.59	204,275.83
	Aggregate	1.21	30.00	11.27	1,844,846.80	1.22	30.00	11.79	1,895,199.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	9.00	4.15	756,846.55	0.50	12.00	4.32	768,149.52
2	Fixed:	1.50	20.50	10.19	916,969.51	1.50	40.50	10.17	927,359.78
2.1	up to 1 month	1.75	17.55	9.98	19,344.35	2.50	13.62	8.78	21,100.16
2.2	1-3 months	1.75	14.50	9.97	65,677.22	1.75	13.75	10.06	53,074.35
2.3	3-6 months	2.00	14.25	10.31	69,579.16	2.00	13.75	10.35	71,081.64
2.4	6-12 months	1.80	20.50	10.48	475,357.42	2.50	40.50	10.47	493,426.14
2.5	1-2 yrs	1.50	15.00	10.02	202,140.96	1.50	14.00	9.95	201,240.75
2.6	2 yrs and above	2.50	19.13	9.06	84,870.40	2.50	19.13	9.24	87,436.73
3	Call	0.05	13.00	4.29	249,819.69	0.05	12.00	4.48	245,491.90
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	3.25	10.00	7.11	4,030.55	3.25	10.00	7.90	4,741.04
6	Non interest bearing deposits	-	-	-	201,340.68	-	-	-	207,933.28
6.1	Current	-	-	-	178,058.54	-	-	-	185,026.22
6.2	Margin	-	-	-	21,983.91	-	-	-	21,578.36
6.3	Other	-	-	-	1,298.23	-	-	-	1,328.69
	Aggregate	0.05	20.50	6.38	2,129,006.98	0.05	40.50	6.45	2,153,675.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	24.00	12.01	86,677.74	2.25	24.00	12.06	90,022.07
2	Fishery Related	4.50	18.00	11.97	2,308.48	4.50	18.00	12.06	2,390.32
3	Mining Related	3.50	20.00	11.03	4,724.60	3.75	20.00	12.11	3,852.83
4	Agriculture, Forestry & Beverage Production Related	2.00	24.00	11.46	114,723.23	3.60	24.00	11.53	112,618.58
5	Non Food Production Related	3.25	20.00	11.34	223,547.75	3.87	24.00	11.44	220,006.12
6	Construction	2.00	21.39	12.10	200,243.78	2.00	24.00	12.03	197,357.86
7	Electricity, Gas and Water	2.25	19.00	10.87	68,895.02	2.25	19.00	10.98	69,714.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	24.00	11.63	25,736.86	3.94	24.00	11.77	25,783.08
9	Transport, Communication and Public Utilities	3.90	24.00	12.31	56,011.34	3.90	24.00	12.29	54,776.84
10	Wholesaler & Retailer	2.25	24.00	11.85	452,160.46	1.32	24.00	11.80	449,766.75
11	Finance, Insurance and Real Estate	1.75	24.00	11.52	157,806.34	1.75	24.00	11.63	162,140.62
12	Hotel or Restaurant	4.50	24.00	11.77	65,363.35	4.50	24.00	11.87	66,061.17
13	Other Services	4.50	24.00	12.01	86,578.29	4.50	24.00	12.09	85,673.99
14	Consumption Loans	2.50	30.00	12.51	139,857.14	2.50	24.00	12.50	136,089.27
15	Local Government	3.00	11.00	3.08	1,507.64	3.00	11.00	3.43	1,507.64
16	Others	2.00	24.20	12.75	234,688.94	2.00	30.00	12.95	251,333.19
	Aggregate	1.75	30.00	11.90	1,920,830.95	1.32	30.00	11.96	1,929,094.35

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	24.00	11.57	315,917.88	2.25	24.00	11.64	318,316.24
2	Overdraft	2.00	24.20	12.39	340,204.59	2.00	24.20	12.53	340,611.44
3	Trust Receipt Loan / Import Loan	3.50	21.35	9.79	77,709.97	2.75	19.00	9.93	77,759.68
4	Demand & Other Working Capital Loan	3.25	24.00	11.68	444,053.21	1.32	24.00	11.77	434,029.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.98	158,524.28	2.00	24.00	12.01	156,391.30
6	Real Estate Loan	2.00	24.00	12.47	108,672.59	2.00	24.00	12.55	111,270.42
7	Margin Nature Loan	7.00	17.50	12.25	35,243.41	7.00	17.50	12.36	34,497.88
8	Hire Purchase Loan	2.00	24.00	12.65	129,289.00	2.00	24.00	12.75	129,439.08
9	Deprived Sector Loan	1.75	24.00	10.68	100,391.14	1.75	24.00	10.80	101,003.19
10	Bills Purchased	10.00	17.00	5.99	2,821.97	10.00	16.38	5.39	2,716.66
11	Other Product	4.00	30.00	12.79	208,002.89	2.00	30.00	12.80	223,059.26
	Aggregate	1.75	30.00	11.92	1,920,830.94	1.32	30.00	12.01	1,929,094.34

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.46	763,970.59	1.25	10.00	4.39	761,775.71
2	Fixed:	1.00	21.00	10.38	959,007.09	1.00	23.00	10.33	981,696.86
2.1	up to 1 month	2.50	13.52	10.35	20,736.01	2.50	13.75	10.68	16,703.26
2.2	1-3 months	1.75	13.75	10.52	61,546.75	1.75	13.75	10.37	64,062.64
2.3	3-6 months	2.00	13.50	10.20	78,899.86	2.00	13.50	9.96	84,352.73
2.4	6-12 months	1.00	15.00	10.69	518,615.89	1.00	23.00	10.56	505,671.49
2.5	1-2 yrs	2.50	21.00	10.00	185,373.23	2.50	15.00	10.17	208,005.33
2.6	2 yrs and above	3.00	19.13	9.51	93,835.34	3.00	21.00	9.71	102,901.40
3	Call	0.05	12.00	4.71	244,763.41	0.05	12.00	4.65	259,062.95
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	3.25	10.00	7.82	3,505.37	3.25	10.00	7.50	4,423.29
6	Non interest bearing deposits	-	-	-	218,550.09	-	-	-	220,202.93
6.1	Current	-	-	-	195,402.40	-	-	-	197,117.74
6.2	Margin	-	-	-	21,635.42	-	-	-	21,785.65
6.3	Other	-	-	-	1,512.26	-	-	-	1,299.54
	Aggregate	0.05	21.00	6.64	2,189,796.55	0.05	23.00	6.61	2,227,161.74

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	20.00	12.18	91,691.02	2.04	20.00	12.32	93,149.57
2	Fishery Related	4.50	18.00	12.07	2,290.49	3.04	18.00	12.17	2,232.14
3	Mining Related	4.25	16.00	12.07	3,750.22	8.00	19.60	12.88	4,410.11
4	Agriculture, Forestry & Beverage Production Related	3.60	20.00	11.76	105,378.94	3.60	20.00	11.96	115,181.65
5	Non Food Production Related	2.75	20.00	11.61	210,075.92	2.75	21.66	11.77	231,436.37
6	Construction	2.00	21.39	12.26	198,097.86	2.00	21.39	12.53	203,686.64
7	Electricity, Gas and Water	2.25	19.00	11.16	68,020.38	2.25	18.00	11.24	75,625.66
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.94	21.39	11.85	26,353.88	4.50	20.00	12.19	27,790.94
9	Transport, Communication and Public Utilities	4.00	22.00	12.54	52,750.97	4.00	24.00	12.85	56,477.67
10	Wholesaler & Retailer	2.25	21.77	12.26	429,417.14	2.25	21.77	12.24	467,466.70
11	Finance, Insurance and Real Estate	1.75	20.00	11.87	159,824.18	1.75	20.00	11.93	173,185.83
12	Hotel or Restaurant	4.50	21.89	12.01	67,408.29	4.50	21.89	12.22	71,902.74
13	Other Services	4.50	21.39	12.26	83,692.40	4.50	21.39	12.47	87,411.52
14	Consumption Loans	1.50	30.00	12.61	132,275.90	2.50	30.00	12.77	137,160.43
15	Local Government	3.00	13.57	3.43	1,508.62	3.00	15.00	3.42	1,503.25
16	Others	2.00	21.00	12.23	333,075.08	2.00	21.00	13.22	249,222.28
	Aggregate	1.50	30.00	12.10	1,965,611.30	1.75	30.00	12.32	1,997,843.51

Overall Summary of Interest Rate on LCY Productwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.76	324,318.81	2.25	22.00	11.98	335,598.81
2	Overdraft	2.00	21.00	12.64	348,439.18	4.00	20.00	12.95	351,682.85
3	Trust Receipt Loan / Import Loan	2.75	21.39	9.99	78,443.22	2.75	21.39	10.31	80,846.11
4	Demand & Other Working Capital Loan	3.25	21.89	11.85	447,396.69	4.00	21.89	12.10	466,948.92
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.13	158,181.85	2.00	20.00	12.41	162,744.54
6	Real Estate Loan	2.00	18.30	12.72	113,778.23	2.00	20.00	12.93	113,388.87
7	Margin Nature Loan	7.00	17.50	12.41	34,112.56	7.00	18.14	12.74	33,585.55
8	Hire Purchase Loan	1.50	20.00	12.87	130,671.07	2.00	24.00	13.17	133,537.06
9	Deprived Sector Loan	1.75	21.00	11.09	105,932.12	1.75	21.00	11.29	106,384.75
10	Bills Purchased	9.00	16.38	5.75	2,502.37	9.00	16.78	6.09	2,868.24
11	Other Product	2.00	30.00	12.88	221,835.21	2.04	30.00	13.21	210,257.81
	Aggregate	1.50	30.00	12.12	1,965,611.29	1.75	30.00	12.38	1,997,843.51

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.42	767,724.28	1.25	10.50	4.36	801,284.37
2	Fixed:	1.00	23.00	10.31	1,008,492.69	1.00	22.00	10.24	1,036,410.10
2.1	up to 1 month	3.50	16.00	11.09	36,176.36	3.00	16.00	10.54	31,931.42
2.2	1-3 months	1.75	13.50	10.12	69,549.84	1.75	21.00	10.01	71,592.92
2.3	3-6 months	2.00	13.06	9.96	100,189.68	2.00	13.50	9.92	107,135.83
2.4	6-12 months	1.00	23.00	10.52	475,869.84	1.00	22.00	10.42	488,484.55
2.5	1-2 yrs	2.50	15.00	10.20	220,729.50	2.50	14.00	10.20	234,054.89
2.6	2 yrs and above	3.00	21.00	9.75	105,977.47	3.00	21.00	9.85	103,210.49
3	Call	0.05	12.00	4.49	268,367.37	0.05	12.00	4.67	293,082.26
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	3.25	10.00	7.83	4,399.84	3.25	10.00	7.80	3,816.75
6	Non interest bearing deposits	-	-	-	224,090.39	-	-	-	256,392.46
6.1	Current	-	-	-	201,260.91	-	-	-	232,620.40
6.2	Margin	-	-	-	21,650.99	-	-	-	22,181.33
6.3	Other	-	-	-	1,178.50	-	-	-	1,590.73
	Aggregate	0.05	23.00	6.61	2,273,074.58	0.05	22.00	6.49	2,390,985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.45	93,080.97	2.25	21.66	12.46	95,936.04
2	Fishery Related	4.50	18.00	12.23	2,257.01	4.50	18.00	12.16	2,307.10
3	Mining Related	8.00	19.60	12.85	4,025.39	8.00	16.14	12.92	3,835.44
4	Agriculture, Forestry & Beverage Production Related	4.50	21.00	12.12	104,852.11	2.12	20.60	12.08	119,749.96
5	Non Food Production Related	4.00	21.66	12.06	214,289.31	3.40	20.00	12.14	237,457.39
6	Construction	2.00	21.39	12.67	207,614.71	2.00	21.60	12.64	212,355.17
7	Electricity, Gas and Water	2.25	18.00	11.46	72,720.98	1.62	18.00	11.43	81,900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	12.34	27,370.59	4.50	20.00	12.35	28,966.37
9	Transport, Communication and Public Utilities	4.50	24.00	12.96	54,622.62	4.50	24.00	12.95	55,573.00
10	Wholesaler & Retailer	1.71	21.77	12.50	445,232.59	0.50	21.60	12.38	475,857.16
11	Finance, Insurance and Real Estate	1.75	20.00	12.08	166,955.73	1.75	20.51	12.06	179,755.55
12	Hotel or Restaurant	4.50	21.89	12.26	72,919.13	4.50	21.60	12.28	77,924.68
13	Other Services	4.50	21.60	12.54	86,917.22	4.50	21.60	12.42	92,564.15
14	Consumption Loans	2.50	30.00	12.92	134,124.82	1.50	30.00	12.83	141,258.59
15	Local Government	3.00	13.50	3.37	1,497.45	3.00	13.50	3.43	1,499.92
16	Others	2.00	21.66	12.59	334,625.27	2.00	21.00	13.52	246,475.63
	Aggregate	1.71	30.00	12.42	2,023,105.92	0.50	30.00	12.47	2,053,416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.98	335,598.81	2.25	22.00	11.93	363,153.74
2	Overdraft	4.00	20.00	12.95	351,682.85	0.50	20.51	12.82	348,911.76
3	Trust Receipt Loan / Import Loan	2.75	21.39	10.31	80,846.11	3.40	21.39	10.21	63,240.61
4	Demand & Other Working Capital Loan	4.00	21.89	12.10	466,948.92	1.62	21.89	12.08	478,751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.41	162,744.54	2.00	20.00	12.32	167,178.62
6	Real Estate Loan	2.00	20.00	12.93	113,388.87	2.00	20.51	12.83	114,735.11
7	Margin Nature Loan	7.00	18.14	12.74	33,585.55	7.00	18.00	12.59	33,207.62
8	Hire Purchase Loan	2.00	24.00	13.17	133,537.06	1.50	24.00	13.11	137,279.04
9	Deprived Sector Loan	1.75	21.00	11.29	106,384.75	1.75	21.00	11.28	114,875.50
10	Bills Purchased	9.00	16.78	6.09	2,868.24	10.00	16.78	7.53	1,817.01
11	Other Product	2.04	30.00	13.21	210,257.81	2.00	30.00	12.82	230,266.22
	Aggregate	1.75	30.00	12.38	1,997,843.51	0.50	30.00	12.29	2,053,416.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.27	796,558.23	1.25	10.00	4.06	803,408.71
2	Fixed:	0.04	22.00	9.84	1,071,415.46	1.00	22.00	9.98	1,085,241.74
2.1	up to 1 month	3.25	16.00	10.24	30,390.80	2.00	21.00	9.53	34,008.81
2.2	1-3 months	0.10	21.00	9.37	84,401.27	1.75	16.00	9.47	91,558.14
2.3	3-6 months	0.10	13.50	10.57	118,136.25	2.00	13.50	9.91	116,334.22
2.4	6-12 months	0.06	22.00	9.90	472,577.77	1.00	22.00	10.01	488,374.18
2.5	1-2 yrs	0.04	14.00	9.49	260,001.48	2.50	14.00	10.18	241,481.36
2.6	2 yrs and above	0.10	21.00	9.92	105,907.90	3.00	21.00	10.02	113,485.04
3	Call	0.05	12.00	4.22	292,097.36	0.05	15.00	3.63	307,298.25
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	3.25	10.00	7.69	3,998.06	3.25	10.00	7.70	4,009.35
6	Non interest bearing deposits	-	-	-	212,279.06	-	-	-	217,963.34
6.1	Current	-	-	-	188,942.02	-	-	-	193,345.22
6.2	Margin	-	-	-	22,090.57	-	-	-	23,155.45
6.3	Other	-	-	-	1,246.47	-	-	-	1,462.66
	Aggregate	0.04	22.00	6.40	2,376,348.16	0.05	22.00	6.30	2,417,921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.43	99,693.85	2.25	20.00	12.46	109,057.00
2	Fishery Related	4.50	18.00	12.15	2,480.96	4.50	18.00	12.05	2,616.94
3	Mining Related	8.00	19.44	12.65	3,795.07	8.00	19.44	12.54	4,301.32
4	Agriculture, Forestry & Beverage Production Related	4.50	20.60	12.24	110,543.65	4.05	20.60	12.08	121,004.21
5	Non Food Production Related	3.00	20.00	11.93	232,013.88	3.00	21.06	11.89	260,713.42
6	Construction	2.00	21.60	12.65	217,080.00	2.00	21.60	12.29	226,767.66
7	Electricity, Gas and Water	2.25	18.00	11.52	77,145.98	2.25	18.00	11.42	84,848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.16	12.26	27,784.40	4.50	20.53	12.28	27,845.52
9	Transport, Communication and Public Utilities	3.43	24.00	12.73	55,579.36	3.43	24.00	12.73	58,894.49
10	Wholesaler & Retailer	0.50	21.60	12.49	449,358.81	0.50	22.38	12.36	493,446.11
11	Finance, Insurance and Real Estate	1.75	19.50	12.25	169,896.37	1.75	19.50	11.70	176,984.66
12	Hotel or Restaurant	4.50	21.60	12.32	77,703.83	4.50	21.60	12.24	82,417.35
13	Other Services	3.00	21.60	12.57	90,243.74	4.50	21.60	12.44	95,950.81
14	Consumption Loans	1.50	30.00	12.92	132,970.54	1.50	30.00	12.83	134,334.76
15	Local Government	3.00	13.50	3.43	1,499.92	3.00	13.50	3.43	1,499.92
16	Others	2.00	22.00	12.84	332,775.87	2.00	21.00	13.10	251,328.84
	Aggregate	0.50	30.00	12.45	2,080,566.22	0.50	30.00	12.31	2,132,011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	12.03	371,125.24	2.25	22.00	11.96	378,505.37
2	Overdraft	0.50	22.00	12.93	344,194.13	0.50	21.60	12.76	351,228.00
3	Trust Receipt Loan / Import Loan	3.40	20.39	10.42	77,780.99	3.40	20.39	10.52	81,475.04
4	Demand & Other Working Capital Loan	1.15	21.60	12.26	491,133.25	4.50	22.38	12.13	506,505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	12.60	168,660.29	2.00	19.95	12.05	171,269.18
6	Real Estate Loan	2.00	20.53	13.09	115,915.71	2.00	20.53	12.99	116,250.69
7	Margin Nature Loan	7.00	18.01	12.85	32,400.66	7.00	18.01	12.72	33,172.96
8	Hire Purchase Loan	1.50	24.00	13.24	139,170.99	1.50	24.00	13.22	139,944.21
9	Deprived Sector Loan	1.75	21.00	11.52	110,907.42	1.75	21.00	11.22	114,856.28
10	Bills Purchased	10.00	16.67	5.29	2,829.25	10.00	16.67	4.70	3,335.60
11	Other Product	2.00	30.00	13.35	226,448.31	2.00	30.00	13.23	235,468.89
	Aggregate	0.50	30.00	12.48	2,080,566.23	0.50	30.00	12.32	2,132,011.49

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.29	830,350.09	1.50	8.52	4.32	832,957.61
2	Fixed:	1.00	22.00	10.25	1,109,822.75	1.00	22.00	10.27	1,124,046.44
2.1	up to 1 month	2.00	21.00	9.37	43,896.17	2.00	21.00	9.61	43,052.02
2.2	1-3 months	1.75	16.00	9.90	84,687.72	1.75	16.00	9.97	88,043.28
2.3	3-6 months	1.00	13.50	10.27	131,019.89	1.00	13.50	10.07	143,593.90
2.4	6-12 months	2.50	22.00	10.34	483,516.18	2.50	22.00	10.43	469,502.65
2.5	1-2 yrs	2.50	14.00	10.43	249,645.94	2.50	14.00	10.47	254,210.20
2.6	2 yrs and above	3.00	21.00	10.02	117,056.85	3.00	21.00	9.94	125,644.39
3	Call	0.05	12.00	4.01	281,677.88	0.05	12.00	3.83	292,645.94
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	3.25	10.00	7.31	4,445.56	3.25	10.00	7.73	3,882.41
6	Non interest bearing deposits	-	-	-	223,341.45	-	-	-	213,630.70
6.1	Current	-	-	-	194,119.76	-	-	-	188,281.07
6.2	Margin	-	-	-	23,965.59	-	-	-	23,633.45
6.3	Other	-	-	-	5,256.11	-	-	-	1,716.18
	Aggregate	0.05	22.00	6.57	2,449,637.73	0.05	22.00	6.61	2,467,163.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.00	12.54	112,334.29	2.25	21.00	12.48	112,675.00
2	Fishery Related	4.50	18.00	12.07	2,701.11	4.50	18.00	11.95	2,697.13
3	Mining Related	8.00	19.44	12.20	4,440.02	8.00	19.44	12.20	4,435.21
4	Agriculture, Forestry & Beverage Production Related	4.13	21.00	12.31	123,968.83	4.50	21.00	12.20	123,942.30
5	Non Food Production Related	3.60	21.18	11.68	274,822.02	4.32	21.00	11.88	285,312.47
6	Construction	2.00	21.60	12.26	230,053.41	1.14	21.00	12.25	231,115.09
7	Electricity, Gas and Water	2.25	18.00	11.51	89,570.27	2.25	18.00	11.42	90,448.76
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	20.00	12.35	29,189.28	2.00	21.00	12.21	31,298.56
9	Transport, Communication and Public Utilities	4.50	24.00	12.75	60,731.05	4.50	24.00	12.65	60,715.09
10	Wholesaler & Retailer	2.25	22.38	12.13	514,785.14	0.50	21.60	12.20	518,487.26
11	Finance, Insurance and Real Estate	1.75	21.00	11.74	187,273.81	1.75	20.00	11.61	184,646.78
12	Hotel or Restaurant	4.50	21.60	12.29	86,291.73	4.33	21.60	12.15	85,492.55
13	Other Services	4.50	21.60	12.34	98,307.25	4.50	21.60	12.43	99,033.29
14	Consumption Loans	1.50	30.00	12.75	135,685.42	1.50	30.00	12.77	135,486.98
15	Local Government	3.00	13.50	3.43	1,499.88	3.00	13.50	3.43	1,499.85
16	Others	2.00	24.00	13.23	260,102.90	2.00	24.00	13.18	261,694.59
	Aggregate	1.50	30.00	12.26	2,211,756.41	0.50	30.00	12.26	2,228,980.91

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.00	22.00	11.96	389,289.85	2.25	22.00	11.91	392,989.58
2	Overdraft	2.00	24.00	12.81	362,044.83	0.50	24.00	12.60	361,144.73
3	Trust Receipt Loan / Import Loan	4.00	20.39	10.45	83,045.80	4.00	20.39	10.50	87,834.91
4	Demand & Other Working Capital Loan	2.25	22.38	11.93	538,446.71	4.50	21.60	12.09	545,895.60
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	21.00	12.02	174,043.75	1.14	21.00	12.02	174,332.63
6	Real Estate Loan	2.00	21.00	12.95	119,107.03	2.00	20.53	12.87	120,076.13
7	Margin Nature Loan	7.00	18.01	12.75	33,621.42	7.00	18.05	12.65	31,194.41
8	Hire Purchase Loan	1.50	24.00	12.98	140,529.79	1.50	24.00	13.11	141,429.63
9	Deprived Sector Loan	1.75	21.00	11.28	126,355.86	1.75	21.00	11.22	122,045.53
10	Bills Purchased	10.00	19.29	4.69	3,619.96	10.00	16.66	5.30	3,707.10
11	Other Product	4.50	30.00	13.08	241,651.40	2.00	30.00	13.20	248,330.67
	Aggregate	1.50	30.00	12.24	2,211,756.41	0.50	30.00	12.25	2,228,980.91

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2075 (Mid Dec, 2018)				Push, 2075 (Mid Jan, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.50	10.50	4.41	823,350.59	1.25	8.68	4.46	830,030
2	Fixed:	0.35	21.00	10.11	1,183,332.87	0.35	21.00	10.28	1,206,389
2.1	up to 1 month	2.00	13.50	10.31	45,029.08	2.00	13.50	9.70	46,070
2.2	1-3 months	0.35	16.00	10.05	91,471.21	0.35	16.00	10.08	88,503
2.3	3-6 months	1.00	15.00	9.96	131,819.62	2.00	15.00	10.11	128,872
2.4	6-12 months	2.50	13.60	9.93	518,048.19	2.50	13.50	10.25	490,258
2.5	1-2 yrs	2.50	14.00	10.48	245,925.84	2.50	16.00	10.58	295,175
2.6	2 yrs and above	3.00	21.00	10.25	151,038.92	3.00	21.00	10.25	157,512
3	Call	0.05	12.00	4.00	262,462.30	0.05	12.00	3.98	266,236
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	2.50	10.00	7.45	5,146.73	3.25	10.00	7.79	3,916
6	Non interest bearing deposits	-	-	-	247,984.89	-	-	-	251,330
6.1	Current	-	-	-	223,728.96	-	-	-	227,073
6.2	Margin	-	-	-	23,239.18	-	-	-	22,581
6.3	Other	-	-	-	1,016.75	-	-	-	1,675
	Aggregate	0.05	21.00	6.62	2,522,277.38	0.05	21.00	6.72	2,557,902

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2075 (Mid Dec, 2018)				Push, 2075 (Mid Jan, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.00	12.50	115,413.72	2.00	21.00	12.51	119,507
2	Fishery Related	4.50	18.00	11.94	2,763.30	3.03	18.00	11.83	2,698
3	Mining Related	5.40	19.44	12.39	4,697.78	5.40	19.44	12.37	4,383
4	Agriculture, Forestry & Beverage Production Related	4.50	21.00	12.28	127,319.98	3.00	21.00	12.22	130,259
5	Non Food Production Related	4.50	21.28	12.00	290,640.63	2.00	21.00	11.92	297,216
6	Construction	1.14	21.00	12.26	232,806.23	2.00	21.00	12.27	235,960
7	Electricity, Gas and Water	2.25	18.00	11.42	91,675.64	2.25	21.00	11.44	94,500
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	21.00	12.39	31,450.84	2.00	21.00	12.28	33,450
9	Transport, Communication and Public Utilities	4.50	24.00	12.67	60,771.97	4.50	22.00	12.34	61,083
10	Wholesaler & Retailer	2.00	21.60	12.32	521,293.29	2.00	21.60	12.21	532,376
11	Finance, Insurance and Real Estate	1.75	21.00	11.62	185,388.39	1.75	21.00	11.94	233,816
12	Hotel or Restaurant	4.50	21.60	12.15	86,466.28	4.50	21.60	12.20	88,193
13	Other Services	4.50	21.60	12.49	99,181.36	4.50	21.60	12.52	103,918
14	Consumption Loans	1.50	30.00	12.60	141,072.45	1.50	30.00	12.67	142,642
15	Local Government	3.00	14.00	3.43	1,499.85	3.00	14.00	4.01	1,500
16	Others	2.00	21.28	13.30	263,633.42	2.00	21.28	13.30	237,100
	Aggregate	1.14	30.00	12.32	2,256,075.13	1.50	30.00	12.29	2,318,602

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2075 (Mid Dec, 2018)				Push, 2075 (Mid Jan, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.00	11.89	399,715.90	2.25	21.00	11.93	409,391
2	Overdraft	2.00	21.60	12.59	365,472.99	2.00	21.60	12.60	378,395
3	Trust Receipt Loan / Import Loan	4.00	20.39	10.46	87,614.42	3.00	20.39	10.12	81,631
4	Demand & Other Working Capital Loan	2.00	21.60	12.17	550,786.74	4.50	21.60	12.20	575,433
5	Residential Personal Home Loan (Up to Rs. 10 million)	1.14	21.00	12.03	175,927.46	2.00	21.00	12.04	177,062
6	Real Estate Loan	2.00	21.00	12.88	118,694.36	2.00	21.00	12.91	117,566
7	Margin Nature Loan	7.00	18.05	12.58	31,941.44	7.00	18.05	12.63	33,918
8	Hire Purchase Loan	1.50	24.00	13.08	144,053.00	1.50	22.00	13.11	145,368
9	Deprived Sector Loan	1.75	21.00	11.26	121,917.17	1.75	21.00	11.31	132,139
10	Bills Purchased	10.00	16.66	5.75	3,137.45	10.00	16.66	5.13	3,117
11	Other Product	2.00	30.00	13.23	256,814.19	2.00	30.00	13.14	264,581
	Aggregate	1.14	30.00	12.28	2,256,075.12	1.50	30.00	12.28	2,318,602

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2075 (Mid Feb, 2019)				Falgun, 2075 (Mid Mar, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	9.25	4.37	845,085	1.25	10.00	4.45	850,849
2	Fixed:	1.75	21.00	10.29	1,207,979	1.75	21.00	10.10	1,205,878
2.1	up to 1 month	3.50	13.00	10.75	31,912	2.50	13.00	10.77	40,605
2.2	1-3 months	1.75	15.00	10.12	91,243	1.75	15.00	9.91	99,512
2.3	3-6 months	2.00	13.50	10.30	122,146	2.00	15.00	10.04	135,669
2.4	6-12 months	2.50	13.50	10.13	529,705	2.50	13.50	9.79	505,951
2.5	1-2 yrs	2.50	13.75	10.59	271,285	2.50	13.75	10.53	261,773
2.6	2 yrs and above	3.00	21.00	10.33	161,688	3.00	21.00	10.36	162,368
3	Call	0.05	12.00	3.89	260,222	0.05	12.00	4.07	268,698
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	3.25	13.00	7.95	4,152	3.50	13.00	7.88	3,218
6	Non interest bearing deposits	-	-	-	255,742	-	-	-	251,752
6.1	Current	-	-	-	231,751	-	-	-	225,357
6.2	Margin	-	-	-	22,321	-	-	-	24,644
6.3	Other	-	-	-	1,669	-	-	-	1,751
	Aggregate	0.05	21.00	6.67	2,573,180	0.05	21.00	6.62	2,580,396

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2075 (Mid Feb, 2019)				Falgun, 2075 (Mid Mar, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.00	21.00	12.09	120,322	2.00	21.00	12.09	122,591
2	Fishery Related	3.03	18.00	11.53	2,923	3.03	18.00	11.47	3,174
3	Mining Related	5.40	19.44	11.98	4,851	5.40	19.44	11.74	5,183
4	Agriculture, Forestry & Beverage Production Related	3.00	21.00	11.92	132,429	3.00	21.00	12.01	130,733
5	Non Food Production Related	2.00	21.00	11.91	304,097	2.00	21.00	11.84	300,630
6	Construction	2.00	21.00	12.39	239,039	2.00	21.00	12.32	242,857
7	Electricity, Gas and Water	2.25	21.00	11.43	96,833	2.25	21.00	11.26	98,738
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	21.00	12.36	33,256	2.00	21.00	12.30	33,681
9	Transport, Communication and Public Utilities	4.50	22.00	12.36	61,475	4.50	22.00	12.80	61,910
10	Wholesaler & Retailer	2.00	21.60	12.42	528,546	2.00	21.60	12.45	539,600
11	Finance, Insurance and Real Estate	1.75	21.00	12.19	226,459	1.75	21.00	11.97	188,401
12	Hotel or Restaurant	4.50	21.00	12.06	91,258	4.50	21.00	11.89	90,660
13	Other Services	4.50	21.60	12.50	105,526	4.50	21.60	12.52	106,039
14	Consumption Loans	2.50	30.00	12.73	140,788	1.50	30.00	12.62	140,422
15	Local Government	3.00	16.00	4.92	1,500	3.00	16.00	4.95	1,504
16	Others	2.00	22.00	13.43	239,832	2.00	22.00	13.44	271,176
	Aggregate	1.75	30.00	12.34	2,329,135	1.50	30.00	12.33	2,337,299

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2075 (Mid Feb, 2019)				Falgun, 2075 (Mid Mar, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.00	11.96	420,622	2.25	21.00	11.84	427,318
2	Overdraft	4.00	22.00	12.85	379,082	2.00	22.00	12.80	376,969
3	Trust Receipt Loan / Import Loan	3.00	20.39	10.47	84,204	3.00	20.39	10.66	82,955
4	Demand & Other Working Capital Loan	2.50	21.60	12.13	570,360	3.00	21.60	12.15	573,602
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	21.00	12.19	179,092	2.00	21.00	12.17	180,210
6	Real Estate Loan	2.00	21.00	12.87	116,847	2.00	21.00	12.85	116,723
7	Margin Nature Loan	9.27	18.00	12.55	32,898	8.67	17.65	12.40	32,549
8	Hire Purchase Loan	2.50	22.00	13.16	146,166	1.50	22.00	13.17	146,314
9	Deprived Sector Loan	1.75	21.00	11.42	130,937	1.75	21.00	11.48	130,683
10	Bills Purchased	6.00	18.79	6.31	2,858	10.00	18.66	5.64	3,035
11	Other Product	2.00	30.00	13.26	266,069	2.00	30.00	13.18	266,940
	Aggregate	1.75	30.00	12.35	2,329,135	1.50	30.00	12.32	2,337,299

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2075 (Mid Apr, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	2.25	10.00	4.53	858,028
2	Fixed:	1.75	21.00	10.18	1,207,873
2.1	up to 1 month	2.50	13.00	10.38	35,314
2.2	1-3 months	1.75	13.50	9.97	95,341
2.3	3-6 months	2.00	13.50	10.11	114,472
2.4	6-12 months	2.50	13.50	10.04	544,362
2.5	1-2 yrs	3.00	13.75	10.44	260,608
2.6	2 yrs and above	3.00	21.00	10.34	157,776
3	Call	0.05	12.00	4.13	270,319
4	Certificate of Deposits	-	-	-	-
5	Other	3.50	13.00	8.08	4,205
6	Non interest bearing deposits	-	-	-	256,662
6.1	Current	-	-	-	232,013
6.2	Margin	-	-	-	22,814
6.3	Other	-	-	-	1,834
	Aggregate	0.05	21.00	6.67	2,597,087

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2075 (Mid Apr, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.00	20.00	12.17	125,183
2	Fishery Related	4.50	18.00	11.53	3,270
3	Mining Related	3.93	19.44	12.00	5,930
4	Agriculture, Forestry & Beverage Production Related	2.66	19.66	11.85	133,007
5	Non Food Production Related	2.00	19.62	11.77	306,243
6	Construction	2.00	20.60	12.53	242,721
7	Electricity, Gas and Water	2.25	16.86	11.21	102,176
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	19.66	12.21	32,939
9	Transport, Communication and Public Utilities	4.50	22.00	12.73	61,187
10	Wholesaler & Retailer	2.25	21.60	12.32	551,011
11	Finance, Insurance and Real Estate	1.75	18.79	11.98	194,654
12	Hotel or Restaurant	4.50	18.79	11.82	94,672
13	Other Services	4.50	21.60	12.43	106,842
14	Consumption Loans	1.50	30.00	12.53	139,632
15	Local Government	3.00	16.00	4.92	1,514
16	Others	2.00	23.83	13.29	278,592
	Aggregate	1.50	30.00	12.28	2,379,572

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2075 (Mid Apr, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	18.79	11.86	439,350
2	Overdraft	2.00	22.00	12.61	385,468
3	Trust Receipt Loan / Import Loan	2.66	20.39	10.30	78,538
4	Demand & Other Working Capital Loan	3.00	23.83	12.07	583,929
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	18.82	12.39	182,065
6	Real Estate Loan	2.00	20.00	12.71	117,292
7	Margin Nature Loan	2.00	17.50	12.39	33,298
8	Hire Purchase Loan	1.50	22.00	13.12	145,291
9	Deprived Sector Loan	1.75	21.00	11.61	139,084
10	Bills Purchased	10.00	16.60	5.56	3,016
11	Other Product	2.00	30.00	13.08	272,240
	Aggregate	1.50	30.00	12.27	2,379,572

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBBL
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	NIC ASIA Bank Limited	NIC
13	Machhapuchhre Bank Limited	MBL	14	Kumari Bank Limited	Kumari
15	Laxmi Bank Limited	Laxmi	16	Siddhartha Bank Limited	SBL
17	Agriculture Development Bank	ADBNL	18	Global IME Bank Limited	Global
19	Citizens Bank International Limited	Citizen	20	Prime Commercial Bank Limited	Prime
21	Sunrise Bank Limited	Sunrise	22	NMB Bank Limited	NMB
23	Prabhu Bank Limited	Prabhu	24	Janata Bank Nepal Limited	Janata
25	Mega Bank Nepal Limited	Mega	26	Civil Bank Limited	CBL
27	Century Commercial Bank Limited	Century	28	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Sahayogi Vikas Bank Limited	Sahayogi	4	Karnali Bikash Bank Limited	Karnali
5	Shangrila Development Bank Limited	Shangrila	6	Excel Development Bank Limited	Excel
7	Western Development Bank Limited	Western	8	Deva Bikas Bank Limited	Deva
9	Miteri Development Bank Limited	Miteri	10	Tinau Bikas Bank Limited	Tinau
11	Muktinath Bikas Bank Limited	Mukti	12	Kankai Bikas Bank Limited	Kankai
13	Bhargab Bikas Bank Limited	Bhargav	14	Garima Bikas Bank Limited	Garima
15	Om Development Bank Limited	Om	16	Gandaki Bikas Bank Limited	GandakiDB
17	Kabeli Bikas Bank Limited	Kabeli	18	Kamana Sewa Bikash Bank Limited	Kamana
19	Corporate Development Bank Limited	Corporate	20	Purnima Bikas Bank Limited	Purnima
21	Jyoti Bikas Bank Limited	Jyoti	22	Shine Resunga Development Bank Limited	Shine
23	Kanchan Development Bank Limited	Kanchan	24	Lumbini Bikas Bank Limited	LumbiniDB
25	Mission Development Bank Limited	Mission	26	Sindhu Bikas Bank Limited	Sindhu
27	Sahara Development Bank Limited	Sahara	28	Nepal Community Development Bank Limited	Community
29	Kailash Bikas Bank Limited	Kailash	30	Salapa Bikas Bank Limited	Salapa
31	Saptakoshi Development Bank Limited	saptakoshi	32	Green Development Bank Limited	GreenDB
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFI	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Lalitpur Finance Co. Limited	Lalitpur
7	United Finance Co. Limited	United	8	Best Finance Limited	BestFC
9	Progressive Finance Limited	Progressive	10	Janaki Finance Co. Limited	PFCL
11	Pokhara Finance Limited	Pokhara	12	Central Finance Limited	Central
13	Hathway Finance Company Limited	Hathway	14	Multipurpose Finance Co. Limited	Multi
15	Shrijana Finance Limited	Srijana	16	World Merchant Banking & Finance Limited	WMerchant
17	Capital Merchant Banking & Finance Co. Limited	CMerchant	18	Crystal Finance Limited	Crystal
19	Guheshwori Merchant Banking & Finance Limited	GMBFL	20	ICFC Finance Limited	ICFC
21	City Express Finance Company Limited	CityExpress	22	Manjushree Financial Institution Limited	Manju
23	Jebil's Finance Limited	Jebils	24	Reliance Finance Limited	Reliance

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Limited	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek	6	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Limited	NERUDE
9	Naya Nepal Laghubitta Bittiya Sanstha Limited	Naya	10	Summit Laghubitta Bittiya Sanstha Ltd.	Summit
11	Sworojagar Laghu Bitta Bika Bank Limited	Sworojgar	12	First Microfinance Laghubitta Bittiya Sanstha Limited	First
13	Nagbeli Laghubitta Bittiya Sanstha Limited	Nagbeli	14	Kalika Microcredit Development Bank Limited	Kalika
15	Mirmire Microfinance Development Bank Limited	Mirmire	16	Janautthan SamudayikMicrofinance Dev. Bank Limited	Jana
17	Mithila Laghu Bitta Bikas Bank Limited	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	LaxmiMF	20	Civil laghubitta Bittiya Sanstha	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	MahilaMF	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
23	Kisan Microfinance Bittiya Sanstha Ltd.	KisanMF	24	NMB Microfinance Bittiya Sanstha Ltd	NMBMF
25	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF	26	Global IME Laghubitta Bittiya Sanstha Limited	ReliableMF
27	Mahuli Samudiyik Laghubitta Bittiya Sanstha Ltd.	MahuliMF	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF
29	Mero Microfinance Bittiya Sanstha Ltd.	MeroMF	30	Samata Microfinance Bittiya Sanstha Ltd.	SamataMF
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
33	National Microfinance Bittiya Sanstha Ltd.	NationalMF	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.Ää	SewaMF
35	Unnati Microfinance Bittiya Sanstha Ltd.	UnnatiMF	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	SadeshiMF
37	NADEP Laghubitta Bittiya Sanstha Limited	NADEP	38	Support Microfinance Bittiya Sanstha imited	Support
39	Arambha Microfinance Bittiya Sanstha Limited	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Limited	Janasewi
41	Chautari Laghubitta Bittiya Sanstha Limited	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Limited	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd	Agro
45	Creative Laghubitta Bittiya Sanstha Ltd	Creative	46	Rama Roshan Microfinance Bittiya Sastha Ltd	RamaRoshan
47	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans	48	Ganapati Microfinance Bittiya Sastha Ltd	Ganapati
49	Infinity Microfinance Bittiya Sanstha Ltd	Infinity	50	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
51	Swabhimamicrofinance Bittiya Sanstha Ltd.	Swabhiman	52	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha
53	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko	54	Arthik Samridhhi Laghubitta Bittiya Sanstha Ltd.	Arthik Samridhi
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	58	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana
61	Sahakarya Laghubitta Bittiya Sanstha Ltd.	Sahakarya	62	Sajeelo Laghu Bitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha Ltd.	Satyawati	64	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
65	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	66	Divya Laghubitta Bittiya Sanstha Limited	Divya
67	Cweda Laghubitta Bittiya Sanstha Limited	Cweda	68	Grameen Swayamsewak Laghubitta Bittiya Sanstha Lim	Grameen
69	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	70	Adarsha Laghubitta Bittiya Sanstha Limited	Adarsha
71	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique	72	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
73	Smart Laghubitta Bittiya Sanstha Limited	Smart	74	Jalpa Laghubitta Bittiya Sanstha Limited	Jalapa
75	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik	76	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
77	Solve Laghubitta Bittiya Sanstha Limited	Solve	78	WEAN Laghubitta Bittiya Sanstha Limited	WEAN
79	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	80	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
81	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	82	NESDO Samridhha Laghubitta Bittiya Sanstha Limited	NESDO
83	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	84	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi
85	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	86	NRN Laghubitta Bittiya Sanstha Limited	NRN
87	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	88	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu
89	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur			