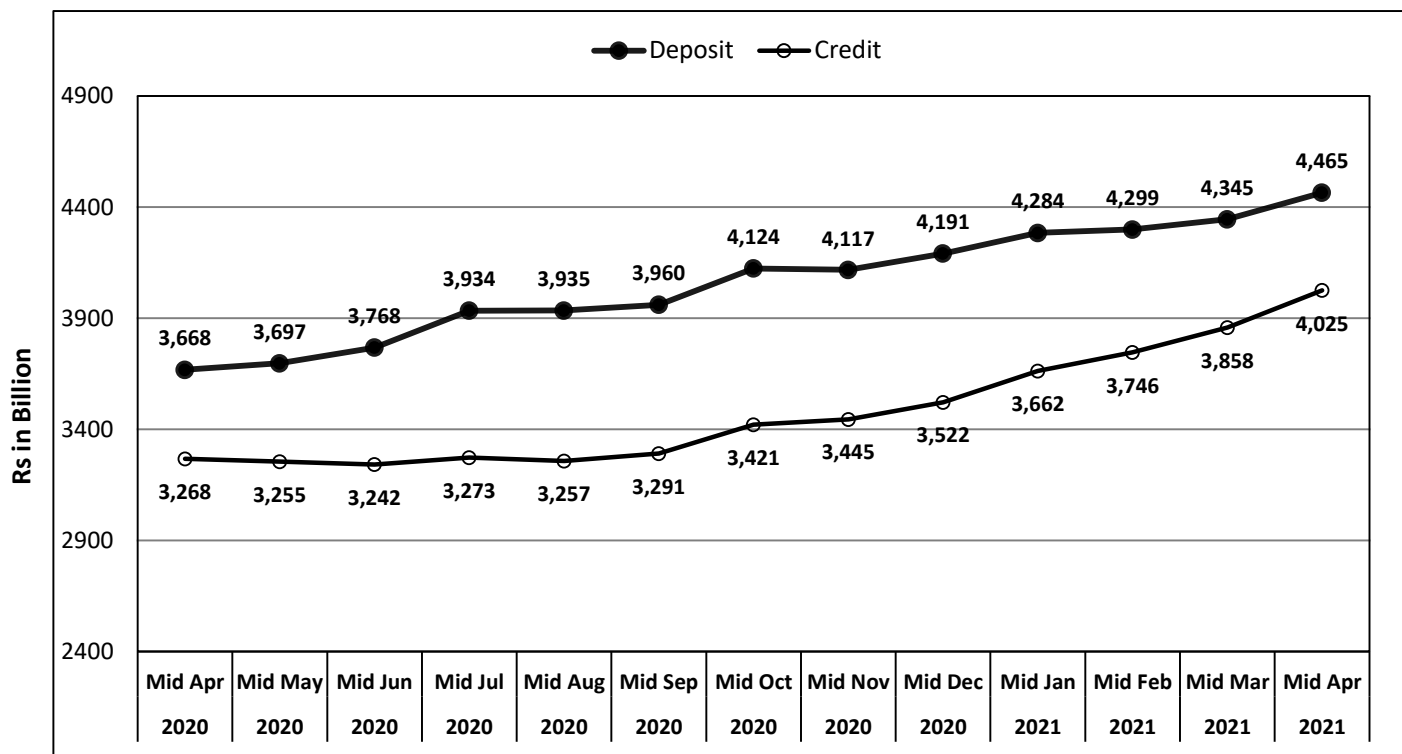


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Chait
Mid-Apr, 2021

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

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	27	18	20	74	139
Total Number of Licensed BFIs*	27	18	20	74	139

* 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.

7 Balance Sheet and Profit & Loss Statement of Commercial Bank and Development Bank is based on NFRS
reporting whereas Finance Company is based on NAS.

Major Financial Indicators

as on Chait End, 2077 (Mid-Apr, 2021)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	100.05	10.56	2.60	113.21
2	Total Credit/GDP	90.59	9.33	2.15	102.07
3	Total Credit/ Total Deposit	90.55	88.34	82.51	90.16
4	CCD Ratio [#]	78.62	80.23	69.66	78.55
5	Fixed Deposit/Total Deposit	47.23	53.41	55.61	48.00
6	Saving Deposit/Total Deposit	34.48	33.19	30.69	34.27
7	Current Deposit/Total Deposit	9.26	2.76	1.38	8.47
8	Call Deposit/Total Deposit	7.94	10.59	10.84	8.25
9	NPL/ Total Loan	1.41	1.35	5.71	1.50
10	Total LLP /Total Loan	2.09	1.67	5.78	2.13
11	Deprived Sector Loan/Total Loan [§]	7.43	14.90	13.05	8.25
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.14	6.85	11.92	8.11
2	Investment in Gov. Securities/Total Deposit	14.56	9.21	16.06	14.10
3	Total Liquid Assets/Total Deposit	23.52	22.18	37.34	23.71
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.86	11.72	19.05	11.08
2	Total Capital/RWA	13.52	13.17	21.09	13.64
D. Financial Access					
1	No. of institutions	27	18	20	65
2	No. of Branches	4,702	1,013	263	5,978
3	No. of Deposit Accounts	31,565,374	4,088,498	712,169	36,366,041
4	No. of Loan Accounts	1,334,000	301,514	47,331	1,682,845
5	No. of Branchless Banking Centers	1,739	-	-	1,739
6	No. of Branchless Banking Customers	217,826	-	-	217,826
7	No. of Mobile Banking Customers	12,149,181	1,296,284	145,910	13,591,375
8	No. of Internet Banking Customers	1,084,369	31,232	7,287	1,122,888
9	No. of ATMs	3,950	296	54	4,300
10	No. of Debit Cards	8,215,210	315,652	42,520	8,573,382
11	No. of Credit Cards	188,507	-	-	188,507
12	No. of Prepaid Cards	59,777	-	-	59,777
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	4.79			
	(a) Saving	2.93			
	(b) Fixed	7.66			
	(c) Call	1.04			
2	Wt. Avg Interest Rate on Credit	8.61			

Note:

Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2019/20 Rs. 3,943,656 million(Preliminary)

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

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

Month end (last day) CCD ratio

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

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	370,014	446,402	488,277	544,148	554,830	20.64	9.38	1.96
a. Paid-up Capital	282,196	305,885	330,876	364,871	365,902	8.39	8.17	0.28
b. Statutory Reserves	63,756	76,174	94,150	103,053	105,410	19.48	23.60	2.29
c. Retained Earning	(1,932)	4,538	4,312	6,743	10,692	-334.90	-4.98	58.56
d. Others Reserves	25,995	59,805	58,939	69,481	72,827	130.07	-1.45	4.82
2 BORROWINGS	35,453	90,729	81,610	234,666	264,848	155.92	-10.05	12.86
a. NRB	12,122	22,927	7,992	91,941	119,142	89.14	-65.14	29.59
b. "A"Class Licensed Institution	8,583	34,286	5,392	52,155	45,172	299.48	-84.27	-13.39
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	15,870	19,968	0.00	348.99	25.82
d. Other Financial Ins.	2,436	3,283	1,737	1,459	1,159	34.79	-47.10	-20.56
e. Bonds and Securities	12,312	26,935	51,679	73,240	79,407	118.76	91.87	8.42
3 DEPOSITS	2,836,930	3,354,428	3,933,738	4,345,382	4,464,617	18.24	17.27	2.74
a. Current	256,809	311,505	401,130	360,690	378,153	21.30	28.77	4.84
b. Savings	947,024	1,060,516	1,224,189	1,468,121	1,530,215	11.98	15.43	4.23
c. Fixed	1,229,731	1,526,497	1,884,402	2,089,816	2,142,850	24.13	23.45	2.54
d. Call Deposits	367,597	417,390	387,287	381,239	368,328	13.55	-7.21	-3.39
e. Others	35,770	38,519	36,729	45,516	45,071	7.69	-4.65	-0.98
4 Bills Payable	3,109	2,309	2,053	5,946	5,833	-25.72	-11.11	-1.90
5 Other Liabilities	263,876	303,249	385,596	462,247	412,465	14.92	27.15	-10.77
1. Loan Loss Provision	55,009	54,893	78,604	81,954	80,328	-0.21	43.19	-1.98
2. Interest Suspense a/c	37,705	20,271	27,582	26,279	21,962	-46.24	36.06	-16.43
3. Others	171,163	228,085	279,410	354,014	310,174	33.26	22.50	-12.38
6 Reconciliation A/c	4,265	15,556	3,427	9,503	6,437	264.72	-77.97	-32.26
7 Profit & Loss A/c	61,338	73,519	59,045	46,375	57,077	19.86	-19.69	23.08
TOTAL	3,574,985	4,286,193	4,953,745	5,648,267	5,766,106	19.89	15.57	2.09
Assets								
1 LIQUID FUNDS	439,299	466,279	563,630	426,553	429,199	6.14	20.88	0.62
a. Cash Balance	74,893	92,563	110,726	94,749	101,751	23.59	19.62	7.39
Nepalese Notes & Coins	72,208	84,640	98,161	82,247	83,530	17.22	15.97	1.56
Foreign Currency	2,685	7,923	12,565	12,502	18,221	195.09	58.59	45.75
b. Bank Balance	298,098	295,862	369,615	261,257	260,160	-0.75	24.93	-0.42
1. In Nepal Rastra Bank	218,135	215,138	294,780	186,479	183,188	-1.37	37.02	-1.76
2. "A"Class Licensed Institution	41,055	29,036	27,141	24,778	18,893	-29.28	-6.53	-23.75
3. Other Financial Ins.	7,557	13,010	3,372	3,412	4,215	72.16	-74.08	23.52
4. In Foreign banks	31,352	38,678	44,322	46,588	53,865	23.37	14.59	15.62
c. Money at Call	66,307	77,853	83,288	70,548	67,288	17.41	6.98	-4.62
2 INVESTMENTS	331,231	375,402	534,611	654,698	633,364	13.34	42.41	-3.26
a. Govt. Securities	295,854	374,262	533,827	652,990	629,339	26.50	42.63	-3.62
b. Others	35,377	1,140	784	1,708	4,024	-96.78	-31.24	135.60
3 SHARE & OTHER INVESTMENT	109,665	186,189	171,683	230,101	245,360	69.78	-7.79	6.63
4 LOANS & ADVANCES								
(Including Bills Purchased)	2,422,798	2,913,970	3,273,096	3,857,045	4,024,777	20.27	12.32	4.35
4.1 LOANS & ADVANCES	2,419,842	2,910,511	3,270,133	3,852,633	4,021,227	20.28	12.36	4.38
a. Private Sector	2,355,915	2,819,279	3,156,509	3,677,342	3,864,193	19.67	11.96	5.08
b. Financial Institutions	58,056	86,056	110,945	171,390	152,887	48.23	28.92	-10.80
c. Government Organizations	5,871	5,176	2,679	3,901	4,147	-11.83	-48.24	6.29
4.2 BILLS PURCHASED	2,956	3,459	2,963	4,412	3,550	17.03	-14.36	-19.54
5 LOANS AGT. COLLECTED BILLS	129	-	-	548	538	-100.00	0.00	-1.81
6 FIXED ASSETS	47,763	71,420	78,568	79,067	81,664	49.53	10.01	3.28
7 OTHER ASSETS	206,834	253,949	312,752	406,821	361,278	22.78	23.16	-11.19
a. Accrued Interests	43,309	46,171	152,797	209,539	172,617	6.61	230.93	-17.62
b. Others	163,525	207,777	159,955	197,282	188,661	27.06	-23.02	-4.37
8 Expenses not Written off	264	26	189	169	149	-89.99	613.61	-12.08
9 Non Banking Assets	4,614	5,716	7,076	7,843	7,715	23.87	23.80	-1.63
10 Reconciliation Account	12,389	13,167	11,715	(14,820)	(18,107)	6.28	-11.03	22.18
11 Profit & Loss A/c	1	75	426	242	168	10417.22	464.35	-30.41
TOTAL	3,574,985	4,286,193	4,953,745	5,648,267	5,766,106	19.89	15.57	2.09

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	314,190	385,245	433,941	484,896	496,972	22.62	12.64	2.49
a. Paid-up Capital	231,458	252,260	284,811	316,960	319,350	8.99	12.90	0.75
b. Statutory Reserves	56,203	67,359	86,033	93,887	96,244	19.85	27.72	2.51
c. Retained Earning	3,053	8,249	8,248	10,218	14,234	170.19	-0.01	39.31
d. Others Reserves	23,477	57,377	54,850	63,831	67,144	144.40	-4.40	5.19
2 BORROWINGS	33,552	82,024	78,942	225,888	252,549	144.47	-3.76	11.80
a. NRB	11,690	21,327	7,810	85,892	110,115	82.43	-63.38	28.20
b. "A"Class Licensed Institution	7,113	27,181	3,356	51,259	43,847	282.13	-87.65	-14.46
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	15,870	19,968	0.00	348.99	25.82
d. Other Financial Ins.	2,436	3,283	1,737	1,459	1,159	34.79	-47.10	-20.56
e. Bonds and Securities	12,312	26,935	51,229	71,407	77,460	118.76	90.20	8.48
3 DEPOSITS	2,471,514	2,880,092	3,490,101	3,826,999	3,945,547	16.53	21.18	3.10
a. Current	249,248	301,550	389,700	350,363	365,259	20.98	29.23	4.25
b. Savings	811,668	901,359	1,087,517	1,300,154	1,360,479	11.05	20.65	4.64
c. Fixed	1,070,788	1,308,269	1,646,630	1,807,977	1,863,338	22.18	25.86	3.06
d. Call Deposits	308,550	336,801	332,548	325,260	313,101	9.16	-1.26	-3.74
e. Others	31,261	32,114	33,706	43,245	43,371	2.73	4.96	0.29
4 Bills Payable	3,050	2,239	2,036	5,840	5,746	-26.59	-9.06	-1.60
5 Other Liabilities	228,764	264,670	350,780	421,446	376,379	15.70	32.54	-10.69
1. Loan Loss Provision	44,118	42,916	67,444	69,361	67,909	-2.72	57.15	-2.09
2. Interest Suspense a/c	28,593	10,597	16,882	15,329	12,627	-62.94	59.30	-17.63
3. Others	156,052	211,156	266,454	336,755	295,843	35.31	26.19	-12.15
6 Reconciliation A/c	(432)	8,608	3,286	9,396	6,311	-2094.36	-61.83	-32.83
7 Profit & Loss A/c	53,633	64,456	54,484	41,689	50,709	20.18	-15.47	21.64
TOTAL	3,104,271	3,687,334	4,413,571	5,016,154	5,134,213	18.78	19.70	2.35
Assets								
1 LIQUID FUNDS	328,307	348,011	462,843	343,179	353,371	6.00	33.00	2.97
a. Cash Balance	66,242	82,456	100,912	85,921	93,643	24.48	22.38	8.99
Nepalese Notes & Coins	63,741	74,684	88,499	73,527	75,517	17.17	18.50	2.71
Foreign Currency	2,501	7,772	12,412	12,394	18,126	210.80	59.72	46.25
b. Bank Balance	244,464	242,924	327,901	224,056	227,492	-0.63	34.98	1.53
1. In Nepal Rastra Bank	201,684	196,554	275,162	169,600	165,642	-2.54	39.99	-2.33
2. "A"Class Licensed Institution	11,245	7,476	8,186	7,605	7,753	-33.51	9.49	1.95
3. Other Financial Ins.	192	223	233	266	236	16.34	4.35	-11.37
4. In Foreign banks	31,344	38,671	44,320	46,585	53,861	23.38	14.61	15.62
c. Money at Call	17,601	22,631	34,031	33,202	32,236	28.58	50.37	-2.91
2 INVESTMENTS	321,107	356,216	498,252	595,222	575,821	10.93	39.87	-3.26
a. Govt. Securities	285,850	355,159	497,643	593,518	574,492	24.25	40.12	-3.21
b. Others	35,257	1,057	609	1,704	1,330	-97.00	-42.36	-21.97
3 SHARE & OTHER INVESTMENT	103,824	179,087	164,516	218,412	235,033	72.49	-8.14	7.61
LOANS & ADVANCES								
4 (Including Bills Purchased)	2,112,202	2,500,066	2,910,231	3,416,406	3,572,212	18.36	16.41	4.56
4.1 LOANS & ADVANCES	2,109,246	2,496,607	2,907,269	3,411,994	3,568,662	18.36	16.45	4.59
a. Private Sector	2,049,940	2,414,260	2,801,001	3,289,479	3,432,803	17.77	16.02	4.36
b. Financial Institutions	53,464	77,175	103,588	118,658	131,756	44.35	34.23	11.04
c. Government Organizations	5,842	5,172	2,679	3,857	4,102	-11.48	-48.20	6.35
4.2 BILLS PURCHASED	2,956	3,459	2,963	4,412	3,550	17.03	-14.36	-19.54
5 LOANS AGT. COLLECTED BILLS	129	-	-	548	538	-100.00	0.00	-1.81
6 FIXED ASSETS	41,139	62,650	69,840	70,113	73,019	52.29	11.48	4.14
7 OTHER ASSETS	186,241	230,511	290,073	380,078	335,525	23.77	25.84	-11.72
a. Accrued Interests	33,650	35,840	136,304	189,817	155,684	6.51	280.31	-17.98
b. Others	152,590	194,671	153,770	190,261	179,842	27.58	-21.01	-5.48
8 Expenses not Written off	247	18	169	150	147	-92.74	843.42	-2.26
9 Non Banking Assets	3,380	4,555	5,945	6,974	6,756	34.77	30.51	-3.12
10 Reconciliation Account	7,696	6,219	11,569	(14,928)	(18,233)	-19.19	86.02	22.14
11 Profit & Loss A/c	-	-	133	-	24	0.00	0.00	0.00
TOTAL	3,104,271	3,687,334	4,413,571	5,016,154	5,134,213	18.78	19.70	2.35

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	44,037	47,933	39,284	43,004	41,217	8.85	-18.04	-4.16
a. Paid-up Capital	38,004	40,039	31,964	33,451	31,812	5.36	-20.17	-4.90
b. Statutory Reserves	5,021	6,067	5,096	5,975	5,934	20.83	-16.01	-0.68
c. Retained Earning	(531)	427	(186)	1,259	1,145	-180.42	-143.58	-9.03
d. Others Reserves	1,543	1,400	2,410	2,319	2,325	-9.24	72.13	0.26
2 BORROWINGS	731	5,173	136	6,505	8,915	607.67	-97.37	37.05
a. NRB	221	1,406	136	4,818	6,715	536.37	-90.34	39.37
b. "A"Class Licensed Institution	510	3,767	-	800	1,200	638.56	-100.00	50.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	887	1,000	0.00	0.00	12.74
3 DEPOSITS	301,858	398,341	354,778	417,018	416,460	31.96	-10.94	-0.13
a. Current	7,280	9,426	9,263	9,230	11,478	29.48	-1.73	24.36
b. Savings	114,849	135,366	112,816	137,358	138,242	17.86	-16.66	0.64
c. Fixed	124,858	178,880	188,006	224,868	222,449	43.27	5.10	-1.08
d. Call Deposits	54,586	74,358	44,048	44,874	44,107	36.22	-40.76	-1.71
e. Others	285	311	646	688	184	9.26	107.38	-73.31
4 Bills Payable	54	59	15	104	86	9.25	-75.01	-17.40
5 Other Liabilities	17,211	20,723	15,497	20,924	17,404	20.41	-25.22	-16.82
1. Loan Loss Provision	4,384	5,639	4,242	5,649	5,746	28.65	-24.79	1.71
2. Interest Suspense a/c	1,607	2,069	1,470	1,963	1,014	28.79	-28.95	-48.36
3. Others	11,220	13,014	9,785	13,312	10,644	15.98	-24.81	-20.04
6 Reconciliation A/c	4,584	6,828	141	106	117	48.97	-97.93	10.43
7 Profit & Loss A/c	6,227	7,258	3,577	3,728	4,254	16.57	-50.72	14.11
TOTAL	374,701	486,316	413,428	491,389	488,453	29.79	-14.99	-0.60
Assets								
1 LIQUID FUNDS	89,988	94,564	76,518	60,376	53,993	5.08	-19.08	-10.57
a. Cash Balance	7,344	8,673	7,918	7,263	6,496	18.08	-8.71	-10.56
Nepalese Notes & Coins	7,160	8,521	7,765	7,155	6,401	19.01	-8.88	-10.55
Foreign Currency	184	151	153	107	95	-18.00	0.90	-11.73
b. Bank Balance	42,555	40,335	28,987	26,072	22,047	-5.22	-28.13	-15.44
1. In Nepal Rastra Bank	14,045	15,331	15,492	13,175	13,646	9.16	1.04	3.57
2. "A"Class Licensed Institution	23,101	16,437	12,441	11,789	6,733	-28.85	-24.31	-42.89
3. Other Financial Ins.	5,401	8,560	1,052	1,104	1,665	58.48	-87.70	50.76
4. In Foreign banks	7	7	3	3	3	-3.28	-64.63	0.00
c. Money at Call	40,089	45,556	39,613	27,042	25,450	13.64	-13.04	-5.89
2 INVESTMENTS	7,774	15,305	28,288	43,467	41,068	96.87	84.82	-5.52
a. Govt. Securities	7,654	15,245	28,113	43,463	38,373	99.18	84.40	-11.71
b. Others	120	60	175	4	2,695	-50.00	191.67	67268.13
3 SHARE & OTHER INVESTMENT	3,668	4,745	4,484	8,207	6,936	29.36	-5.51	-15.48
LOANS & ADVANCES								
4 (Including Bills Purchased)	253,251	345,165	287,580	359,541	367,902	36.29	-16.68	2.33
4.1 LOANS & ADVANCES	253,251	345,165	287,580	359,541	367,902	36.29	-16.68	2.33
a. Private Sector	249,741	338,885	284,009	312,399	352,905	35.69	-16.19	12.97
b. Financial Institutions	3,506	6,276	3,571	47,142	14,997	79.00	-43.10	-68.19
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	4,726	6,744	6,094	6,334	5,899	42.70	-9.64	-6.87
7 OTHER ASSETS	10,047	12,326	9,692	12,846	12,040	22.68	-21.36	-6.27
a. Accrued Interests	2,047	2,609	5,555	8,229	5,767	27.50	112.90	-29.92
b. Others	8,000	9,716	4,137	4,618	6,274	21.45	-57.42	35.86
8 Expenses not Written off	10	6	17	18	1	-35.80	169.91	-94.61
9 Non Banking Assets	659	624	599	473	491	-5.29	-3.99	3.83
10 Reconciliation Account	4,578	6,827	141	106	117	49.14	-97.93	10.71
11 Profit & Loss A/c	0	9	15	21	5	6827.21	59.13	-75.13
TOTAL	374,701	486,316	413,428	491,389	488,453	29.79	-14.99	-0.60

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021*	2021*			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	11,787	13,224	15,051	16,249	16,642	12.19	13.82	2.42
a. Paid-up Capital	12,735	13,585	14,101	14,460	14,739	6.68	3.80	1.93
b. Statutory Reserves	2,531	2,748	3,021	3,190	3,232	8.56	9.95	1.30
c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,733)	(4,688)	-7.10	-9.37	-0.96
d. Others Reserves	975	1,029	1,680	3,332	3,358	5.47	63.25	0.80
2 BORROWINGS	1,170	3,532	2,531	2,272	3,384	201.89	-28.33	48.92
a. NRB	210	194	46	1,230	2,312	-7.71	-76.43	87.92
b. "A"Class Licensed Institution	960	3,338	2,036	95	125	247.86	-39.01	31.27
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	450	947	947	0.00	0.00	0.00
3 DEPOSITS	63,558	75,995	88,858	101,365	102,609	19.57	16.93	1.23
a. Current	281	530	2,167	1,097	1,416	88.38	309.33	29.11
b. Savings	20,508	23,791	23,856	30,609	31,494	16.01	0.28	2.89
c. Fixed	34,085	39,349	49,766	56,972	57,064	15.44	26.47	0.16
d. Call Deposits	4,460	6,231	10,691	11,105	11,120	39.70	71.57	0.13
e. Others	4,224	6,094	2,377	1,583	1,516	44.28	-60.99	-4.23
4 Bills Payable	5	11	2	2	0	134.61	-84.01	-83.55
5 Other Liabilities	17,902	17,857	19,319	19,877	18,682	-0.25	8.19	-6.01
1. Loan Loss Provision	6,507	6,338	6,918	6,944	6,673	-2.60	9.16	-3.89
2. Interest Suspense a/c	7,505	7,604	9,230	8,987	8,322	1.33	21.37	-7.40
3. Others	3,890	3,915	3,171	3,946	3,687	0.64	-19.00	-6.56
6 Reconciliation A/c	113	120	0	1	9	6.10	-99.96	1416.81
7 Profit & Loss A/c	1,478	1,805	984	957	2,114	22.08	-45.45	120.74
TOTAL	96,013	112,543	126,746	140,723	143,440	17.22	12.62	1.93
Assets								
1 LIQUID FUNDS	21,004	23,704	24,269	22,998	21,836	12.85	2.38	-5.05
a. Cash Balance	1,307	1,435	1,897	1,565	1,612	9.81	32.21	3.00
Nepalese Notes & Coins	1,307	1,435	1,897	1,565	1,612	9.80	32.22	3.00
Foreign Currency	0	0	0	0	0	130.29	-16.14	-41.20
b. Bank Balance	11,079	12,603	12,727	11,129	10,621	13.75	0.99	-4.56
1. In Nepal Rastra Bank	2,407	3,253	4,126	3,704	3,900	35.15	26.84	5.30
2. "A"Class Licensed Institution	6,709	5,123	6,514	5,384	4,408	-23.64	27.16	-18.14
3. Other Financial Ins.	1,964	4,227	2,087	2,041	2,314	115.26	-50.62	13.34
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,618	9,666	9,644	10,304	9,603	12.17	-0.23	-6.80
2 INVESTMENTS	2,350	3,881	8,072	16,009	16,475	65.18	107.97	2.91
a. Govt. Securities	2,350	3,858	8,072	16,009	16,475	64.18	109.23	2.91
b. Others	-	24	-	0	0	0.00	-100.00	0.00
3 SHARE & OTHER INVESTMENT	2,172	2,357	2,683	3,482	3,391	8.51	13.86	-2.62
LOANS & ADVANCES								
4 (Including Bills Purchased)	57,345	68,738	75,284	81,099	84,663	19.87	9.52	4.39
4.1 LOANS & ADVANCES	57,345	68,738	75,284	81,099	84,663	19.87	9.52	4.39
a. Private Sector	56,235	66,133	71,499	75,465	78,485	17.60	8.11	4.00
b. Financial Institutions	1,086	2,605	3,785	5,590	6,134	139.97	45.31	9.73
c. Government Organizations	24	-	-	44	44	-100.00	0.00	1.28
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	1,898	2,026	2,634	2,620	2,747	6.75	30.01	4.84
7 OTHER ASSETS	10,546	11,111	12,986	13,896	13,712	5.36	16.88	-1.32
a. Accrued Interests	7,611	7,722	10,938	11,493	11,167	1.45	41.65	-2.84
b. Others	2,935	3,389	2,048	2,403	2,546	15.49	-39.56	5.93
8 Expenses not Written off	7	2	3	1	1	-69.16	13.23	0.00
9 Non Banking Assets	576	537	533	396	469	-6.77	-0.80	18.24
10 Reconciliation Account	115	121	4	2	8	4.95	-96.44	328.43
11 Profit & Loss A/c	1	66	279	221	139	11229.31	320.12	-37.01
TOTAL	96,013	112,543	126,746	140,723	143,440	17.22	12.62	1.93

*NAS BASED REPORTING

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	167,967	212,129	232,951	148,434	166,664	26.29	9.82	12.28
1.1 Deposit Liabilities	165,254	208,274	227,205	143,871	161,036	26.03	9.09	11.93
1.1.1 Saving A/c	39,005	48,102	53,627	28,562	32,123	23.32	11.49	12.47
1.1.2 Fixed A/c	112,317	143,530	157,021	112,009	125,291	27.79	9.40	11.86
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	4,836	8,768	-2.22	-10.68	81.32
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	11,972	12,897	58.93	68.14	7.73
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	49,074	53,938	25.02	3.29	9.91
1.1.2.4 Above 1 Year	39,336	52,269	56,898	46,128	49,688	32.88	8.86	7.72
1.1.3 Call Deposit	13,818	16,374	16,291	3,169	3,475	18.50	-0.51	9.64
1.1.4 Certificate of Deposits	114	268	266	131	148	134.99	-0.75	12.85
1.2 Others	2,713	3,855	5,746	4,563	5,628	42.11	49.04	23.34
2 Commission/Fee Expense	613	1,668	1,695	1,164	1,364	172.29	1.59	17.16
3 Employees Expenses	31,472	39,312	42,145	29,642	34,105	24.91	7.21	15.06
4 Office Operating Expenses	25,517	29,456	32,395	20,740	24,354	15.44	9.98	17.42
5 Exchange Fluctuation Loss	125	35	6	138	0	-71.96	-83.89	-99.91
5.1 Due to Change in Exchange Rates	102	26	5	76	0	-74.34	-81.86	-99.85
5.2 Due to Foreign Currency Transactions	23	9	1	62	0	-61.39	-89.93	-99.98
6 Non-Operating Expenses	58	164	463	41	68	180.08	182.54	66.33
7. Provision for Risk	15,147	19,852	33,869	20,166	25,668	31.06	70.61	27.28
7.1 Loan loss Provision	12,875	19,032	33,522	20,133	25,646	47.83	76.13	27.38
7.1.1 General Loan loss Provision	6,484	8,358	17,257	9,868	13,568	28.90	106.46	37.49
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	6,688	10,167	13.71	69.12	52.01
7.1.1.2 Watch List Provision	806	1,901	6,336	3,180	3,400	135.94	233.29	6.94
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	10,029	11,249	54.80	56.86	12.17
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	237	830	503.65	11.40	250.59
7.2. Provision for Non-Banking Assets	1,255	481	124	33	42	-61.67	-74.23	26.67
7.3. Provision for Loss on Investment	716	147	92	(0)	(20)	-79.49	-37.32	8904.96
7.4. Provision for Loss of Other Assets	302	191	131	0	-	0.00	0.00	-100.00
8 Loan Written Off	971	917	411	364	396	-5.53	-55.19	8.55
9 Provision for Staff Bonus	7,982	8,857	7,499	6,078	7,525	10.96	-15.33	23.80
10 Provision for Income Tax	24,583	30,505	24,783	19,925	24,605	24.09	-18.76	23.49
11 Others	29	21	36	150	168	-28.98	74.69	12.07
12 Net Profit	61,337	74,230	58,924	47,138	57,611	21.02	-20.62	22.22
TOTAL EXPENSES	335,802	417,146	435,177	293,980	342,527	24.22	4.32	16.51
Income								
1. Interest Income	283,227	359,820	378,136	240,226	275,025	27.04	5.09	14.49
1.1. On Loans and Advance	265,446	335,598	350,654	221,781	253,581	26.43	4.49	14.34
1.2. On Investment	10,903	13,247	19,023	16,216	18,669	21.50	43.60	15.12
1.2.1 Government Bonds	9,360	11,868	17,635	15,255	16,828	26.80	48.59	10.31
1.2.2 Foreign Bonds	186	195	109	109	131	4.66	-44.25	21.03
1.2.3 NRB Bonds	1,031	620	1,038	364	418	-39.84	67.49	14.92
1.2.4 Deventure & Bonds	327	565	242	489	1,291	72.80	-57.16	164.18
1.3 Agency Balance	988	1,064	640	90	101	7.70	-39.84	12.45
1.4 On Call Deposit	3,928	6,394	4,459	701	842	62.79	-30.26	20.02
1.5 Others	1,963	3,517	3,360	1,438	1,832	79.16	-4.46	27.43
2. Comission & Discount	13,569	18,694	19,439	15,407	18,108	37.76	3.99	17.53
2.1 Bills Purchase & Discount	117	218	194	174	198	86.03	-11.04	13.58
2.2 Comission	11,381	15,685	15,925	12,513	14,676	37.82	1.53	17.29
2.3 Others	2,071	2,791	3,321	2,720	3,235	34.75	18.98	18.92
3 Income From Exchange Fluctuation	7,850	10,506	10,780	6,901	7,829	33.84	2.61	13.45
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	971	992	-23.10	11.70	2.18
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	5,930	6,837	47.70	1.46	15.29
4 Other Operating Income	13,392	15,376	11,434	9,371	11,276	14.81	-25.64	20.33
5 Non Operating Income	2,491	792	2,353	4,894	6,505	-68.19	196.94	32.90
6 Provision Written Back	14,545	10,302	12,606	16,571	23,212	-29.17	22.36	40.07
7 Recovery from Written off Loan	673	995	449	393	549	47.82	-54.88	39.67
8 Income from Extra Ordinary Expenses	53	635	(98)	6	8	1090.25	-115.50	23.17
9 Net Loss	-	26	79	211	16	0.00	203.28	-92.51
TOTAL INCOME	335,802	417,146	435,177	293,980	342,527	24.22	4.32	16.51

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	141,815	177,011	199,997	127,622	143,866	24.82	12.99	12.73
1.1 Deposit Liabilities	139,186	173,492	194,436	123,098	138,314	24.65	12.07	12.36
1.1.1 Saving A/c	30,569	38,239	45,353	24,285	27,436	25.09	18.60	12.97
1.1.2 Fixed A/c	97,070	122,507	135,903	96,006	107,787	26.21	10.93	12.27
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	3,574	7,360	-9.82	-29.14	105.90
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	9,074	9,653	58.82	62.57	6.39
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	42,173	46,102	21.64	9.73	9.32
1.1.2.4 Above 1 Year	34,458	46,565	50,304	41,186	44,672	35.14	8.03	8.47
1.1.3 Call Deposit	11,433	12,478	12,915	2,676	2,944	9.13	3.50	9.99
1.1.4 Certificate of Deposits	114	268	266	131	148	134.99	-0.75	12.85
1.2 Others	2,629	3,519	5,561	4,524	5,552	33.87	58.00	22.73
2 Commission/Fee Expense	608	1,663	1,678	1,139	1,334	173.43	0.92	17.10
3 Employees Expenses	27,585	33,900	36,655	26,061	30,258	22.89	8.13	16.11
4 Office Operating Expenses	21,746	24,478	27,815	17,896	21,136	12.56	13.64	18.10
5 Exchange Fluctuation Loss	108	22	-	136	-	-79.15	-100.00	-100.00
5.1 Due to Change in Exchange Rates	85	14	-	75	-	-83.85	-100.00	-100.00
5.2 Due to Foreign Currency Transactions	23	9	-	61	-	-61.82	-100.00	-100.00
6 Non-Operatiing Expenses	53	156	458	40	65	192.82	194.30	64.17
7. Provision for Risk	11,964	16,833	28,699	16,143	20,747	40.70	70.49	28.52
7.1 Loan loss Provision	10,356	16,382	28,485	16,143	20,747	58.18	73.89	28.52
7.1.1 General Loan loss Provision	5,380	6,774	14,922	8,273	11,464	25.91	120.28	38.58
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	5,739	8,744	7.46	94.34	52.37
7.1.1.2 Watch List Provision	520	1,552	4,772	2,534	2,720	198.29	207.60	7.34
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	7,679	8,588	76.95	45.85	11.85
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	192	694	741.42	1.65	262.51
7.2. Provision for Non-Banking Assets	1,030	263	-	0	-	-74.49	-100.00	-100.00
7.3. Provision for Loss on Investment	375	4	91	-	-	-98.87	2060.20	0.00
7.4. Provision for Loss of Other Assets	203	185	122	0	-	0.00	0.00	-100.00
8 Loan Written Off	885	868	385	360	389	-1.91	-55.67	8.08
9 Provision for Staff Bonus	7,011	7,625	6,917	5,376	6,603	8.77	-9.29	22.81
10 Provision for Income Tax	21,670	26,928	22,858	17,844	21,912	24.26	-15.11	22.80
11 Others	7	15	33	150	168	103.54	127.43	12.07
12 Net Profit	53,633	65,216	54,351	41,959	50,743	21.60	-16.66	20.93
TOTAL EXPENSES	287,085	354,715	379,846	254,725	297,220	23.56	7.08	16.68
Income								
1. Interest Income	241,266	304,367	328,666	208,703	239,473	26.15	7.98	14.74
1.1. On Loans and Advance	227,301	285,281	305,723	191,863	220,033	25.51	7.17	14.68
1.2. On Investment	10,487	12,684	17,963	15,041	17,181	20.95	41.62	14.23
1.2.1 Government Bonds	9,096	11,439	16,712	14,242	15,530	25.77	46.09	9.04
1.2.2 Foreign Bonds	186	195	109	109	131	4.66	-44.25	21.03
1.2.3 NRB Bonds	941	491	930	244	280	-47.80	89.33	14.85
1.2.4 Deventure & Bonds	264	559	213	447	1,240	111.81	-61.95	177.50
1.3 Agency Balance	638	878	639	90	101	37.71	-27.26	12.45
1.4 On Call Deposit	1,093	2,190	1,127	355	431	100.40	-48.52	21.43
1.5 Others	1,748	3,334	3,214	1,353	1,726	90.74	-3.58	27.54
2. Comission & Discount	13,027	18,058	18,463	14,676	17,222	38.62	2.24	17.35
2.1 Bills Purchase & Discount	117	218	194	174	198	86.03	-11.04	13.58
2.2 Comission	11,052	15,267	15,407	12,197	14,298	38.14	0.92	17.22
2.3 Others	1,858	2,573	2,862	2,304	2,726	38.48	11.23	18.32
3 Income From Exchange Fluctuation	7,817	10,475	10,720	6,893	7,817	33.99	2.34	13.41
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	972	991	-22.89	10.36	2.02
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	5,921	6,826	47.72	1.33	15.28
4 Other Operating Income	10,703	11,744	9,346	6,984	8,609	9.73	-20.42	23.28
5 Non Operating Income	1,960	509	1,859	3,213	4,030	-74.01	264.92	25.43
6 Provision Written Back	11,618	8,057	10,461	13,897	19,558	-30.65	29.84	40.74
7 Recovery from Written off Loan	647	847	431	354	503	30.82	-49.15	42.09
8 Income from Extra Ordinary Expenses	45	658	(100)	6	8	1348.42	-115.25	23.17
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	287,085	354,715	379,846	254,725	297,220	23.56	7.08	16.68

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	20,949	28,665	25,608	16,209	17,591	36.83	-10.66	8.52
1.1 Deposit Liabilities	20,905	28,433	25,519	16,199	17,553	36.01	-10.25	8.36
1.1.1 Saving A/c	6,871	8,006	6,462	3,359	3,618	16.52	-19.29	7.73
1.1.2 Fixed A/c	11,833	16,780	16,342	12,490	13,562	41.81	-2.61	8.59
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	1,039	1,158	92.32	83.05	11.50
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	2,454	2,726	65.26	108.68	11.09
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	5,431	6,229	52.21	-34.62	14.69
1.1.2.4 Above 1 Year	3,950	4,445	5,180	3,565	3,449	12.53	16.54	-3.27
1.1.3 Call Deposit	2,201	3,646	2,715	351	372	65.67	-25.54	6.02
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	10	38	428.78	-61.55	280.23
2 Commission/Fee Expense	-	-	16	24	29	0.00	0.00	20.26
3 Employees Expenses	3,148	4,474	4,354	2,837	3,008	42.13	-2.67	6.00
4 Office Operating Expenses	2,941	4,070	3,590	2,220	2,492	38.39	-11.80	12.27
5 Exchange Fluctuation Loss	18	13	6	2	0	-28.61	-55.51	-93.41
5.1 Due to Change in Exchange Rates	18	13	5	1	0	-29.10	-62.20	-90.30
5.2 Due to Foreign Currency Transactions	0	0	1	1	0	188.94	681.16	-98.50
6 Non-Operatiing Expenses	1	7	3	1	3	586.86	-56.01	137.73
7. Provision for Risk	2,225	2,088	3,878	3,130	3,907	-6.18	85.77	24.81
7.1 Loan loss Provision	1,894	1,906	3,807	3,114	3,891	0.62	99.79	24.94
7.1.1 General Loan loss Provision	950	1,332	1,863	1,416	1,885	40.21	39.86	33.06
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	878	1,299	44.98	-32.22	47.89
7.1.1.2 Watch List Provision	222	276	1,147	538	586	24.50	315.98	8.86
7.1.2 Special Loan Loss Provision	911	565	1,868	1,689	1,996	-37.97	230.83	18.18
7.1.3 Additional Loan Loss Provision	33	9	75	9	10	-74.36	786.22	15.65
7.2. Provision for Non-Banking Assets	92	120	66	16	23	31.00	-45.27	49.79
7.3. Provision for Loss on Investment	148	62	0	0	(8)	-58.21	-99.26	-2382.17
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	0.00
8 Loan Written Off	82	4	4	3	5	-95.70	10.39	51.63
9 Provision for Staff Bonus	846	1,052	473	594	674	24.40	-55.05	13.58
10 Provision for Income Tax	2,535	3,075	1,627	1,789	2,020	21.29	-47.09	12.94
11 Others	21	0	0	-	-	-98.52	-98.52	0.00
12 Net Profit	6,227	7,258	3,804	4,243	4,883	16.57	-47.59	15.11
TOTAL EXPENSES	38,991	50,705	43,362	31,052	34,612	30.04	-14.48	11.47
Income								
1. Interest Income	34,091	45,718	39,332	25,283	27,770	34.10	-13.97	9.84
1.1. On Loans and Advance	31,194	41,784	36,071	24,125	26,348	33.95	-13.67	9.22
1.2. On Investment	309	434	781	855	1,070	40.73	79.87	25.17
1.2.1 Government Bonds	186	330	739	772	976	77.21	124.14	26.37
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	80	91	62.04	-60.45	13.77
1.2.4 Deventure & Bonds	58	-	1	2	3	-100.00	0.00	20.75
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	233	277	52.09	-28.76	18.79
1.5 Others	128	79	67	70	75	-38.78	-15.07	6.42
2. Comission & Discount	456	554	915	677	820	21.62	65.23	21.10
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	294	353	31.56	29.77	20.19
2.3 Others	165	171	419	384	467	4.08	144.36	21.80
3 Income From Exchange Fluctuation	32	31	60	8	12	-3.07	91.57	49.21
3.1 Due to Change in Exchange Rate	17	10	26	(1)	1	-42.21	164.75	-171.06
3.2 Due to Foreign Currency Trans.	15	21	34	9	11	41.59	57.48	26.65
4 Other Operating Income	2,137	2,995	1,504	1,704	1,989	40.14	-49.80	16.76
5 Non Operating Income	356	163	180	1,129	1,339	-54.22	10.47	18.58
6 Provision Written Back	1,904	1,242	1,353	2,222	2,655	-34.79	8.94	19.50
7 Recovery from Written off Loan	10	34	3	17	21	253.95	-90.09	24.93
8 Income from Extra Ordinary Expenses	5	(42)	-	-	-	-968.96	-100.00	0.00
9 Net Loss	-	9	15	12	5	0.00	59.13	-55.18
TOTAL INCOME	38,991	50,705	43,362	31,052	34,612	30.04	-14.48	11.47

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021*	2021*			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5,203	6,453	7,345	4,603	5,207	24.02	13.83	13.13
1.1 Deposit Liabilities	5,163	6,349	7,250	4,574	5,169	22.97	14.18	13.02
1.1.1 Saving A/c	1,565	1,856	1,811	918	1,069	18.59	-2.41	16.44
1.1.2 Fixed A/c	3,414	4,243	4,777	3,514	3,941	24.25	12.58	12.17
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	222	250	8.05	128.24	12.31
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	444	517	34.39	82.44	16.60
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	1,470	1,607	19.62	0.85	9.33
1.1.2.4 Above 1 Year	928	1,259	1,414	1,377	1,567	35.65	12.30	13.75
1.1.3 Call Deposit	184	250	662	142	159	36.42	164.27	11.89
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	29	38	159.64	-7.87	30.27
2 Commission/Fee Expense	5	5	1	1	1	20.25	-85.02	5.83
3 Employees Expenses	740	938	1,136	744	839	26.76	21.07	12.82
4 Office Operating Expenses	830	909	990	624	726	9.46	8.96	16.23
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	4	1	2	0	0	-77.14	71.02	0.00
7. Provision for Risk	958	931	1,293	893	1,015	-2.80	38.84	13.61
7.1 Loan loss Provision	624	745	1,229	876	1,008	19.35	64.98	15.07
7.1.1 General Loan loss Provision	154	252	471	179	219	63.68	87.08	22.13
7.1.1.1 Pass Loan Loss Provision	90	178	55	71	124	98.33	-69.22	74.05
7.1.1.2 Watch List Provision	64	74	416	108	95	15.10	464.72	-12.09
7.1.2 Special Loan Loss Provision	450	466	694	661	664	3.51	49.06	0.54
7.1.3 Additional Loan Loss Provision	20	27	64	36	125	34.46	132.79	245.15
7.2. Provision for Non-Banking Assets	134	98	58	17	18	-26.35	-40.78	6.40
7.3. Provision for Loss on Investment	192	81	0	(1)	(12)	-58.04	-99.76	2109.67
7.4. Provision for Loss of Other Assets	8	7	5	0	-	0.00	0.00	-100.00
8 Loan Written Off	4	46	22	1	1	965.03	-51.09	27.10
9 Provision for Staff Bonus	126	180	109	108	248	42.93	-39.31	129.09
10 Provision for Income Tax	377	502	298	292	672	33.07	-40.59	130.02
11 Others	1	6	3	-	-	605.47	-52.71	0.00
12 Net Profit	1,478	1,755	770	936	1,985	18.78	-56.14	112.07
TOTAL EXPENSES	9,726	11,726	11,969	8,203	10,694	20.56	2.07	30.37
Income								
1. Interest Income	7,869	9,734	10,138	6,240	7,782	23.70	4.14	24.71
1.1. On Loans and Advance	6,951	8,533	8,861	5,793	7,200	22.76	3.84	24.29
1.2. On Investment	107	129	279	320	418	19.80	116.63	30.47
1.2.1 Government Bonds	78	99	184	241	322	27.24	85.24	33.93
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	40	47	-3.02	179.14	17.71
1.2.4 Deventure & Bonds	5	5	28	40	48	15.65	413.40	22.23
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	113	133	34.35	12.48	18.12
1.5 Others	87	105	79	14	31	20.58	-24.70	123.53
2. Commission & Discount	87	82	61	54	66	-5.64	-25.70	21.13
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Commission	39	35	21	22	24	-7.90	-40.04	12.52
2.3 Others	49	47	40	32	41	-3.84	-14.80	26.91
3 Income From Exchange Fluctuation	-	-	0	0	0	0.00	0.00	27.27
3.1 Due to Change in Exchange Rate	-	-	0	0	0	0.00	0.00	27.27
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	552	636	584	684	678	15.30	-8.27	-0.89
5 Non Operating Income	175	120	314	551	1,135	-31.49	161.61	105.82
6 Provision Written Back	1,023	1,003	792	453	999	-1.94	-21.12	120.72
7 Recovery from Written off Loan	16	114	15	22	24	607.52	-86.91	11.79
8 Income from Extra Ordinary Expenses	3	19	2	-	-	505.32	-89.16	0.00
9 Net Loss	-	17	64	199	11	0.00	282.36	-94.71
TOTAL INCOME	9,726	11,726	11,969	8,203	10,694	20.56	2.07	30.37

*NAS BASED REPORTING

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	115,386	157,905	189,981	248,615	261,194	36.85	20.31	5.06
Fishery Related	2,725	4,216	5,490	7,177	7,791	54.70	30.24	8.55
Mining Related	5,033	7,313	6,454	7,781	8,438	45.30	-11.75	8.44
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	638,832	662,087	22.74	10.57	3.64
Construction	253,187	309,417	347,420	385,037	394,721	22.21	12.28	2.52
Electricity, Gas and Water	86,863	126,594	161,972	186,820	194,179	45.74	27.95	3.94
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	56,782	60,571	11.85	24.27	6.67
Transport, Communication and Public Utilities	83,255	93,129	97,603	95,919	96,781	11.86	4.80	0.90
Wholesaler & Retailer	532,011	615,309	662,828	761,669	800,923	15.66	7.72	5.15
Finance, Insurance and Real Estate	203,050	233,847	252,638	305,091	328,804	15.17	8.04	7.77
Hotel or Restaurant	91,146	122,122	148,657	172,448	175,975	33.99	21.73	2.05
Other Services	105,969	122,900	150,620	172,426	173,716	15.98	22.55	0.75
Consumption Loans	166,319	163,819	158,624	187,789	201,237	-1.50	-3.17	7.16
Local Government	1,554	1,569	1,583	1,466	1,472	1.00	0.89	0.44
Others	327,742	406,642	472,099	618,338	654,434	24.07	16.10	5.84
TOTAL	2,422,926	2,911,897	3,266,012	3,846,188	4,022,322	20.18	12.16	4.58
Productwise								
Term Loan	423,648	562,527	718,480	843,330	877,999	32.78	27.72	4.11
Overdraft	410,911	455,716	488,596	581,878	623,041	10.90	7.22	7.07
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	180,173	194,729	11.72	8.73	8.08
Demand & Other Working Capital Loan	498,116	615,755	702,115	823,436	843,445	23.62	14.03	2.43
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	273,875	279,846	17.99	6.13	2.18
Real Estate Loan	142,005	146,991	163,480	172,345	179,905	3.51	11.22	4.39
Margin Nature Loan	41,129	45,417	50,410	81,417	91,894	10.43	10.99	12.87
Hire Purchase Loan	171,054	180,957	174,058	166,127	164,621	5.79	-3.81	-0.91
Deprived Sector Loan	137,728	177,390	201,610	260,682	278,157	28.80	13.65	6.70
Bills Purchased	2,859	3,342	3,304	4,504	3,706	16.90	-1.14	-17.72
Other Product	279,927	358,628	373,101	458,421	484,979	28.11	4.04	5.79
Total	2,422,926	2,911,897	3,266,012	3,846,188	4,022,322	20.18	12.16	4.58
Collateral wise								
Gold and Silver	38,070	38,246	38,427	42,571	43,051	0.46	0.47	1.13
Government Securities	470	336	465	664	1,868	-28.53	38.25	181.21
Non Governmental Securities	37,124	35,873	39,776	66,651	75,922	-3.37	10.88	13.91
Fixed Deposit Receipts	18,558	24,099	20,041	24,028	26,549	29.86	-16.84	10.49
Own	17,907	23,569	19,704	23,868	26,317	31.62	-16.40	10.26
Other Licences Institutions	650	530	336	160	233	-18.51	-36.49	45.50
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,376,197	3,512,081	21.70	12.07	4.02
Fixed Assets	1,788,776	2,206,624	2,489,020	2,902,659	3,015,448	23.36	12.80	3.89
Current Assets	347,867	393,601	424,927	473,537	496,633	13.15	7.96	4.88
Against security of Bill	18,166	23,281	33,694	42,052	43,004	28.15	44.73	2.26
Domestic Bills	826	2,382	720	801	322	188.24	-69.78	-59.81
Foreign Bills	17,340	20,899	32,974	41,250	42,682	20.52	57.78	3.47
Against Guarantee	78,284	100,601	110,038	160,222	180,710	28.51	9.38	12.79
Government Guarantee	2,348	2,365	2,666	2,295	2,385	0.72	12.73	3.92
Institutional Guarantee	55,645	77,217	80,995	118,880	134,870	38.77	4.89	13.45
Personal Guarantee	6,081	5,846	9,330	22,065	25,390	-3.86	59.59	15.07
Collective Guarantee	7,086	7,398	8,340	7,758	7,915	4.42	12.72	2.03
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,813	1,709	-1.16	14.39	-5.76
Other Guarantee	5,444	6,112	6,806	7,411	8,440	12.28	11.35	13.89
Credit Card	1,257	1,670	1,748	2,091	7,264	32.88	4.62	247.39
Others	94,353	87,565	107,877	131,713	131,873	-7.19	23.20	0.12
Total	2,422,926	2,911,897	3,266,012	3,846,188	4,022,322	20.18	12.16	4.58

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	96,590	131,517	166,856	218,335	229,678	36.16	26.87	5.20
Fishery Related	2,330	3,427	4,751	6,070	6,731	47.04	38.66	10.89
Mining Related	4,420	6,887	6,218	7,378	8,030	55.80	-9.71	8.84
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	614,072	637,580	21.50	11.67	3.83
Construction	212,488	251,365	295,117	328,471	337,117	18.30	17.41	2.63
Electricity, Gas and Water	82,192	119,658	156,730	181,535	189,096	45.58	30.98	4.17
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	54,037	57,929	8.16	33.10	7.20
Transport, Communication and Public Utilities	57,257	63,602	75,379	75,613	77,069	11.08	18.52	1.93
Wholesaler & Retailer	483,927	550,845	605,155	694,737	731,920	13.83	9.86	5.35
Finance, Insurance and Real Estate	179,843	200,565	222,515	254,808	276,151	11.52	10.94	8.38
Hotel or Restaurant	79,499	105,954	133,795	152,772	157,289	33.28	26.28	2.96
Other Services	95,129	109,323	137,370	159,397	161,193	14.92	25.65	1.13
Consumption Loans	141,446	137,464	137,969	163,800	175,763	-2.82	0.37	7.30
Local Government	1,500	1,513	1,539	1,421	1,428	0.86	1.72	0.45
Others	247,825	299,952	377,177	494,871	523,295	21.03	25.75	5.74
TOTAL	2,112,330	2,497,993	2,903,588	3,407,316	3,570,270	18.26	16.24	4.78
Productwise								
Term Loan	369,100	477,035	623,349	720,456	752,107	29.24	30.67	4.39
Overdraft	349,119	374,792	421,257	503,329	541,227	7.35	12.40	7.53
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	180,164	194,722	11.72	8.72	8.08
Demand & Other Working Capital Loan	480,565	598,418	684,538	800,029	820,078	24.52	14.39	2.51
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	225,606	230,945	11.62	11.66	2.37
Real Estate Loan	114,770	118,860	141,435	148,095	155,035	3.56	18.99	4.69
Margin Nature Loan	33,208	35,571	41,345	70,412	78,994	7.12	16.23	12.19
Hire Purchase Loan	137,333	141,826	144,991	138,042	137,023	3.27	2.23	-0.74
Deprived Sector Loan	114,232	142,088	169,090	207,527	221,668	0.00	0.00	6.81
Bills Purchased	2,856	3,339	3,304	4,504	3,706	16.90	-1.05	-17.72
Other Product	230,060	292,199	327,553	409,151	434,763	27.01	12.10	6.26
Total	2,112,330	2,497,993	2,903,588	3,407,316	3,570,270	18.26	16.24	4.78
Collateral wise								
Gold and Silver	32,616	31,871	34,208	37,737	38,241	-2.28	7.33	1.34
Government Securities	433	298	445	644	1,840	-31.05	49.12	185.68
Non Governmental Securities	30,512	27,631	31,998	56,973	64,625	-9.44	15.80	13.43
Fixed Deposit Receipts	13,517	18,896	16,803	19,808	22,407	39.79	-11.07	13.12
Own	12,876	18,366	16,467	19,648	22,174	42.64	-10.34	12.86
Other Licences Institutions	641	530	336	160	233	-17.36	-36.49	45.50
Collateral of Properties	1,864,917	2,236,454	2,598,788	3,015,098	3,143,115	19.92	16.20	4.25
Fixed Assets	1,517,181	1,843,001	2,174,097	2,541,917	2,646,842	21.48	17.97	4.13
Current Assets	347,736	393,453	424,691	473,180	496,273	13.15	7.94	4.88
Against security of Bill	18,164	23,279	33,694	42,050	43,002	28.16	44.74	2.26
Domestic Bills	824	2,380	720	800	321	189.00	-69.77	-59.90
Foreign Bills	17,340	20,899	32,974	41,250	42,682	20.52	57.78	3.47
Against Guarantee	64,117	80,168	87,681	111,718	128,970	25.03	9.37	15.44
Government Guarantee	2,250	2,267	2,196	2,221	2,311	0.75	-3.14	4.06
Institutional Guarantee	49,664	65,753	69,941	87,822	101,551	32.40	6.37	15.63
Personal Guarantee	4,505	4,146	6,704	12,251	13,952	-7.98	61.71	13.88
Collective Guarantee	692	474	398	482	1,310	-31.42	-16.21	171.64
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,813	1,709	-1.16	2.14	-5.76
Other Guarantee	5,324	5,865	6,744	7,128	8,137	10.18	14.98	14.16
Credit Card	1,257	1,670	1,748	2,091	7,264	32.88	4.62	247.39
Others	86,798	77,725	98,224	121,199	120,805	-10.45	26.37	-0.32
Total	2,112,330	2,497,993	2,903,588	3,407,316	3,570,270	18.26	16.24	4.78

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15,080	21,662	18,518	24,495	25,405	43.65	-14.51	3.71
Fishery Related	341	723	677	994	942	112.06	-6.37	-5.25
Mining Related	592	361	178	375	379	-38.99	-50.63	1.29
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,930	20,589	57.80	-12.63	-1.63
Construction	32,571	48,633	42,472	47,437	48,059	49.31	-12.67	1.31
Electricity, Gas and Water	4,469	6,597	4,891	5,026	4,919	47.60	-25.86	-2.11
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,157	2,069	60.14	-40.43	-4.09
Transport, Communication and Public Utilities	20,941	24,873	17,516	15,950	15,257	18.78	-29.58	-4.34
Wholesaler & Retailer	40,640	55,398	46,826	55,028	56,298	36.31	-15.47	2.31
Finance, Insurance and Real Estate	18,547	25,994	21,802	39,166	40,937	40.15	-16.13	4.52
Hotel or Restaurant	9,948	13,522	11,734	16,096	15,053	35.92	-13.22	-6.48
Other Services	8,988	11,457	11,219	11,238	10,840	27.48	-2.08	-3.54
Consumption Loans	20,685	21,569	15,664	19,085	20,242	4.27	-27.38	6.06
Local Government	20	23	11	11	11	13.07	-52.43	-0.30
Others	63,432	87,479	73,157	99,786	106,389	37.91	-16.37	6.62
TOTAL	253,251	345,165	287,140	357,774	367,389	36.29	-16.81	2.69
Productwise								
Term Loan	45,529	72,328	80,772	107,142	109,570	58.86	11.67	2.27
Overdraft	61,791	76,191	60,457	70,293	73,075	23.30	-20.65	3.96
Trust Receipt Loan / Import Loan	-	-	8	9	7	0.00	0.00	-22.59
Demand & Other Working Capital Loan	9,701	11,710	11,989	17,989	18,101	20.71	2.38	0.62
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	39,626	40,161	60.77	-17.37	1.35
Real Estate Loan	19,575	20,965	14,628	17,336	17,560	7.10	-30.23	1.29
Margin Nature Loan	5,692	7,600	6,446	8,838	10,321	33.52	-15.19	16.78
Hire Purchase Loan	27,530	33,002	23,215	22,634	22,134	19.88	-29.66	-2.21
Deprived Sector Loan	20,705	30,550	26,851	44,476	47,104	0.00	0.00	5.91
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	29,431	29,357	38.65	-45.01	-0.25
Total	253,251	345,165	287,140	357,774	367,389	36.29	-16.81	2.69
Collateral wise								
Gold and Silver	4,851	5,442	3,254	3,772	3,702	12.18	-40.20	-1.87
Government Securities	38	18	-	-	1	-52.02	-100.00	0.00
Non Governmental Securities	5,612	7,484	6,341	8,360	9,820	33.36	-15.27	17.47
Fixed Deposit Receipts	4,001	4,083	2,395	3,165	3,131	2.03	-41.33	-1.06
Own	3,992	4,083	2,395	3,165	3,131	2.26	-41.33	-1.06
Other Licences Institutions	9	-	-	-	-	-100.00	0.00	0.00
Collateral of Properties	226,108	310,078	257,303	301,007	306,424	37.14	-17.02	1.80
Fixed Assets	226,064	310,036	257,300	301,003	306,418	37.14	-17.01	1.80
Current Assets	44	42	3	4	6	-4.80	-92.48	67.66
Against security of Bill	-	1	-	1	1	0.00	-100.00	-0.44
Domestic Bills	-	1	-	1	1	0.00	-100.00	-0.44
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	40,239	42,981	37.23	6.17	6.81
Government Guarantee	61	61	31	34	34	0.11	-49.31	-0.16
Institutional Guarantee	4,659	8,352	7,455	23,771	25,612	79.26	-10.74	7.74
Personal Guarantee	845	1,073	1,995	9,122	10,689	27.00	85.84	17.18
Collective Guarantee	6,394	6,924	7,942	7,276	6,605	8.29	14.71	-9.22
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	36	40	0.00	73.27	12.91
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	1,230	1,329	141.79	-74.46	8.06
Total	253,251	345,165	287,140	357,774	367,389	36.29	-16.81	2.69

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,716	4,726	4,608	5,784	6,111	27.18	-2.51	5.65
Fishery Related	54	66	62	113	118	22.47	-5.88	4.14
Mining Related	21	65	58	29	29	208.41	-11.86	-0.13
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,829	3,919	13.68	14.41	2.33
Construction	8,128	9,419	9,830	9,129	9,545	15.88	4.37	4.56
Electricity, Gas and Water	202	339	352	259	163	67.94	3.75	-36.93
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	587	573	12.77	-17.38	-2.47
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,357	4,455	-7.96	1.16	2.25
Wholesaler & Retailer	7,444	9,067	10,847	11,904	12,705	21.81	19.63	6.73
Finance, Insurance and Real Estate	4,661	7,288	8,322	11,118	11,716	56.38	14.18	5.38
Hotel or Restaurant	1,698	2,647	3,128	3,580	3,632	55.85	18.18	1.46
Other Services	1,852	2,119	2,032	1,791	1,683	14.43	-4.15	-6.03
Consumption Loans	4,187	4,786	4,991	4,904	5,232	14.29	4.29	6.69
Local Government	33	33	33	33	33	0.00	0.00	0.00
Others	16,485	19,210	21,765	23,681	24,749	16.53	13.30	4.51
TOTAL	57,345	68,738	75,284	81,099	84,663	19.87	9.52	4.39
Productwise								
Term Loan	9,019	13,163	14,359	15,732	16,322	45.96	9.08	3.75
Overdraft	-	4,733	6,881	8,256	8,738	0.00	45.39	5.84
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,418	5,267	-28.31	-0.71	-2.79
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,642	8,740	9.94	2.15	1.13
Real Estate Loan	7,661	7,165	7,418	6,914	7,310	-6.47	3.52	5.73
Margin Nature Loan	2,230	2,246	2,619	2,167	2,579	0.72	16.62	18.99
Hire Purchase Loan	6,191	6,128	5,851	5,451	5,464	-1.01	-4.52	0.23
Deprived Sector Loan	2,791	4,752	5,669	8,680	9,385	0.00	0.00	8.13
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	19,838	20,859	18.61	11.13	5.14
Total	57,345	68,738	75,284	81,099	84,663	19.87	9.52	4.39
Collateral wise								
Gold and Silver	604	934	965	1,062	1,108	54.58	3.38	4.32
Government Securities	-	20	20	20	27	0.00	-0.04	33.14
Non Governmental Securities	1,000	758	1,437	1,319	1,477	-24.20	89.60	12.03
Fixed Deposit Receipts	1,039	1,120	842	1,056	1,012	7.85	-24.86	-4.20
Own	1,039	1,120	842	1,056	1,012	7.85	-24.86	-4.20
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	60,092	62,542	17.70	7.75	4.08
Fixed Assets	45,531	53,587	57,624	59,739	62,188	17.69	7.53	4.10
Current Assets	87	106	233	353	354	21.50	119.37	0.19
Against security of Bill	3	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	3	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	2,209	4,021	4,933	8,266	8,758	82.09	22.65	5.96
Government Guarantee	37	37	440	40	40	0.00	1081.98	-0.06
Institutional Guarantee	1,321	3,112	3,599	7,286	7,706	135.57	15.64	5.76
Personal Guarantee	730	627	631	692	749	-14.18	0.63	8.23
Collective Guarantee	0	-	-	-	-	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	-	0.00	0.00	0.00
Other Guarantee	120	245	60	247	263	104.57	-75.73	6.26
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	9,284	9,739	19.19	12.69	4.90
Total	57,345	68,738	75,284	81,099	84,663	19.87	9.52	4.39

S.N.	BFI Name	ICFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,301.55	1,169.62	1,087.17
	a. Paid-up Capital	1,024.27	965.39	832.42
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	231.34	122.86	109.94
	e. Share Premium	-	-	1.14
	f. Retained Earning	1.14	81.36	96.07
	g. Others Reserves Fund	44.80	(0.00)	47.60
2	BORROWINGS	328.25	605.97	-
	a. NRB	129.11	105.97	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.13	500.00	-
3	DEPOSITS	14,366.79	9,492.96	5,777.61
	a. Current	242.52	-	62.47
	Domestic	242.52	-	62.47
	Foreign	-	-	-
	b. Savings	4,358.29	2,178.08	2,024.63
	Domestic	4,358.29	2,178.08	2,024.63
	Foreign	-	-	-
	c. Fixed	8,220.33	5,490.83	3,002.37
	Domestic	8,220.33	5,490.83	3,002.37
	Foreign	-	-	-
	d. Call Deposits	1,542.96	1,823.99	688.03
	Domestic	1,542.96	1,823.99	688.03
	Foreign	-	-	-
	e. Others	2.69	0.05	0.11
	Domestic	2.69	0.05	0.11
	Foreign	-	-	-
4	Bills Payable	0.20	-	-
5	Other Liabilities	495.53	1,072.15	250.31
	1. Sundry Creditors	24.56	171.16	3.76
	2. Loan Loss Provision	210.97	315.51	104.41
	3. Interest Suspense a/c	37.75	146.53	40.89
	4. Others	222.25	438.95	101.26
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	157.91	374.46	83.29
	TOTAL Liabilities	16,650.23	12,715.15	7,198.38
Assets				
1	LIQUID FUNDS	1,426.24	1,117.27	913.60
	a. Cash Balance	260.20	108.58	61.43
	Nepalese Notes & Coins	260.18	108.58	61.43
	Foreign Currency	0.03	-	-
	b. Bank Balance	1,166.03	1,008.69	201.23
	1. In Nepal Rastra Bank	451.76	362.94	201.23
	Domestic Currency	451.76	362.94	201.23
	Foreign Currency	-	-	-
	2. "A"Class Licensed Institution	300.83	491.88	-
	Domestic Currency	300.83	491.88	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	413.45	153.87	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	650.94
	Domestic Currency	-	-	650.94
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	2,771.90	1,191.87	1,214.36
	a. Govt. Securities	2,771.90	1,191.87	1,214.36
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	401.08	280.99	256.18
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	401.08	280.99	256.18
4	LOANS & ADVANCES (Including Bills Purchased)	11,376.00	8,573.79	4,517.60
	4.1 LOANS & ADVANCES	11,376.00	8,573.79	4,517.60
	a. Private Sector	9,948.81	6,228.79	4,180.85
	b. Financial Institutions	1,427.18	2,345.00	336.74
	c. Government Organizations	-	-	-
	4.2 BILL PURCHASED	-	-	-
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
6	FIXED ASSETS	278.52	119.05	55.92
7	OTHER ASSETS	393.29	1,395.84	235.12
	a. Accrued Interest:	84.17	148.08	56.35
	Financial Institutions	69.55	71.05	9.26
	Government Enterprises	14.62	-	15.46
	Private Sector	-	77.04	31.63
	b. Staff Loans / Adv.	85.96	173.39	89.43
	c. Sundry Debtors	24.26	687.39	10.38
	d. Cash In Transit	-	-	-
	e. Others	198.90	386.98	78.96
8	Expenses not Written off	-	-	-
9	Non Banking Assets	3.21	36.35	2.35
10	Reconciliation Account	-	-	1.04
11	Profit & Loss A/c	-	-	2.22
	TOTAL ASSETS	16,650.23	12,715.15	7,198.38

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	4,080.25	5,908.72	6,731.81	6,172.16	2,159.05	4,937.84	4,670.08
1.1 On Deposit Liabilities	4,055.82	5,881.20	6,529.51	5,874.70	2,148.29	4,732.05	4,391.95
1.1.1 Saving Account	1,417.57	2,730.39	1,136.69	949.46	774.19	1,078.34	783.08
1.1.2 Fixed Account	2,524.40	2,970.85	5,166.65	4,733.86	1,336.90	3,491.09	3,561.06
1.1.2.1 Up to 3 months Fixed Account	132.70	-	775.00	85.98	32.99	-	142.71
1.1.2.2 3 to 6 months Fixed Account	234.04	-	1,033.33	-	241.05	-	113.73
1.1.2.3 6 months to 1 year Fixed Account	1,820.95	-	2,583.33	-	829.29	3,491.09	312.15
1.1.2.4 Above 1 year Fixed Account	336.70	2,970.85	775.00	4,647.88	233.56	-	2,992.47
1.1.3 Call Deposit	113.85	179.96	226.17	191.38	37.20	162.61	47.81
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	24.44	27.52	202.30	297.46	10.75	205.79	278.12
2. Commission Expense	46.83	124.54	133.69	158.85	73.50	-	74.85
3. Staff Expense	1,640.59	2,065.02	1,270.40	1,215.08	629.82	920.38	954.53
4. Office Operating Expenses	662.33	1,073.36	952.02	844.15	431.24	798.09	645.44
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.00	-	-	-
7. Provision for Risk	895.41	4,962.36	240.29	2,649.67	67.34	(59.61)	245.77
7.1 Loan loss Provision	895.41	4,962.36	240.29	2,649.67	67.34	(59.61)	245.77
7.1.1 General Loan loss Provision	895.41	796.05	-	2,174.31	9.40	-	190.33
7.1.1.1 Pass Loan Loss Provision	895.41	528.10	-	794.51	-	-	76.56
7.1.1.2 Watch List Provision	-	267.95	-	1,379.80	9.40	-	113.77
7.1.2 Special Loan Loss Provision	-	3,513.94	240.29	475.36	57.94	-	55.44
7.1.3 Additional Loan Loss Provision	-	652.37	-	-	-	(59.61)	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	4.43	64.73	2.18	-	-
9. Provision for Staff Bonus	191.94	245.87	582.22	-	187.88	204.75	139.69
10. Provision for Income Tax	1,334.99	1,401.47	1,560.12	1,220.20	507.27	555.61	378.60
11. Others	-	-	-	-	-	43.55	-
12. Net Profit	2,262.28	3,270.09	3,679.87	2,847.13	1,183.62	1,287.16	878.65
Total Expenses	11,114.62	19,051.43	15,154.85	15,171.97	5,241.89	8,687.76	7,987.60
Income							
1. Interest Income	8,794.32	12,254.65	11,828.78	10,467.34	3,981.58	7,592.03	6,627.89
1.1 On Loans and Advances	8,035.36	10,480.89	10,500.12	9,727.00	3,565.88	6,935.78	6,040.70
1.2 On Investment	89.20	1,762.38	1,027.86	704.11	378.12	606.93	497.35
1.2.1 Government Bonds	89.20	1,049.78	1,022.41	704.11	378.12	595.90	497.35
1.2.2 Foreign Bonds	-	-	5.45	-	-	11.03	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	712.59	-	-	-	-	-
1.3 On Agency Balance	19.90	-	0.80	29.88	0.14	-	3.54
1.4 On Call Deposit	-	10.39	175.92	-	14.74	-	-
1.5 On Others	649.86	0.99	124.08	6.36	22.70	49.32	86.30
2. Commission and Discount	639.48	280.52	672.16	665.40	528.04	510.13	799.62
2.1 Bills Purchase and Discount	-	-	0.25	0.49	29.69	0.20	1.10
2.2 Commission	639.48	280.52	668.98	664.91	379.39	345.46	309.75
2.3 Others	-	-	2.92	-	118.96	164.47	488.77
3. Exchange Flactuation Income	320.67	79.36	554.53	570.36	559.04	448.30	255.28
3.1 Due to Change in Exchange Rate	29.53	29.79	449.34	21.72	38.31	-	9.93
3.2 Due to Foreign Currency Transaction	291.14	49.58	105.18	548.64	520.73	448.30	245.35
4. Other Operating Income	372.10	972.32	744.81	317.41	46.76	101.80	-
5. Non Operating Income	157.90	0.66	914.46	533.32	5.05	18.47	11.75
6. Write Back from Provisions for loss	830.14	5,217.56	436.71	2,614.60	121.42	12.78	292.89
7. Recovery of written-off Loan	-	246.35	3.40	3.54	-	-	0.18
8. Income from Extra Ordinary transactions	-	-	-	-	-	4.25	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	11,114.62	19,051.43	15,154.85	15,171.97	5,241.89	8,687.76	7,987.60

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	3,149.46	5,793.36	3,876.17	3,922.46	10,168.97	5,051.68	5,665.81
1.1 On Deposit Liabilities	2,983.65	5,723.91	3,748.79	3,904.97	9,438.73	4,763.20	5,383.57
1.1.1 Saving Account	503.82	1,117.07	550.33	857.85	1,496.07	840.77	686.35
1.1.2 Fixed Account	2,425.84	4,508.77	3,125.13	3,023.53	7,802.85	3,845.90	4,613.69
1.1.2.1 Up to 3 months Fixed Account	-	4,508.77	-	279.59	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.42	-	-	318.17	1.12	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	-	3,125.13	2,038.54	0.87	3,293.92	-
1.1.2.4 Above 1 year Fixed Account	2,425.41	-	-	387.22	7,800.86	551.99	4,613.69
1.1.3 Call Deposit	53.99	98.08	73.34	23.58	139.80	76.52	83.53
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	165.81	69.45	127.38	17.49	730.24	288.48	282.23
2. Commission Expense	12.01	131.73	53.97	19.78	-	74.07	-
3. Staff Expense	662.39	908.69	807.47	736.76	1,636.54	1,161.50	1,327.38
4. Office Operating Expenses	456.24	639.92	782.15	492.83	1,613.37	785.49	815.01
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	(0.07)	-	-	-	48.63	0.29
7. Provision for Risk	1,020.35	-	553.44	801.95	252.58	334.65	1,192.75
7.1 Loan loss Provision	1,020.35	-	553.44	801.95	252.58	334.65	1,192.75
7.1.1 General Loan loss Provision	585.64	-	194.21	604.90	539.92	223.35	953.93
7.1.1.1 Pass Loan Loss Provision	364.43	-	190.65	448.22	944.13	223.35	879.62
7.1.1.2 Watch List Provision	221.21	-	3.56	156.67	(404.22)	-	74.31
7.1.2 Special Loan Loss Provision	434.71	-	359.22	197.05	(287.33)	111.29	238.82
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	109.51	52.96	-
9. Provision for Staff Bonus	258.41	239.28	187.37	172.44	476.95	205.86	290.91
10. Provision for Income Tax	687.27	646.05	517.03	450.80	1,287.78	562.12	809.75
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,638.41	1,507.45	1,169.34	1,101.18	3,004.82	1,290.61	1,808.48
Total Expenses	7,884.53	9,866.40	7,946.94	7,698.21	18,550.51	9,567.58	11,910.38
Income							
1. Interest Income	5,133.01	8,607.70	6,232.06	6,081.38	16,753.36	8,214.87	9,493.18
1.1 On Loans and Advances	4,764.02	7,595.85	5,813.20	5,773.79	15,589.55	7,671.52	8,778.60
1.2 On Investment	306.59	1,002.29	410.37	292.00	1,105.49	518.16	634.17
1.2.1 Government Bonds	30.48	988.16	410.37	292.00	1,105.49	13.28	634.17
1.2.2 Foreign Bonds	-	14.13	-	-	-	-	-
1.2.3 NRB Bonds	276.11	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	504.88	-
1.3 On Agency Balance	0.17	-	-	15.58	1.06	-	-
1.4 On Call Deposit	34.25	-	1.89	-	10.94	-	-
1.5 On Others	27.99	9.57	6.60	-	46.31	25.18	80.42
2. Commission and Discount	658.23	718.08	482.26	508.09	1,411.04	902.88	499.98
2.1 Bills Purchase and Discount	12.54	-	2.07	0.01	4.92	0.00	-
2.2 Commission	640.18	718.08	480.19	508.08	1,406.12	596.51	167.28
2.3 Others	5.51	-	-	-	-	306.38	332.70
3. Exchange Flactuation Income	192.75	294.03	225.55	164.48	229.81	214.80	315.74
3.1 Due to Change in Exchange Rate	8.16	42.64	-	1.54	32.25	26.11	63.15
3.2 Due to Foreign Currency Transaction	184.59	251.39	225.55	162.94	197.57	188.69	252.59
4. Other Operating Income	290.84	-	88.50	377.45	149.85	-	114.54
5. Non Operating Income	195.55	66.61	-	-	6.45	48.92	289.05
6. Write Back from Provisions for loss	1,367.70	179.97	906.71	566.81	-	176.51	1,197.89
7. Recovery of written-off Loan	46.45	-	11.86	-	-	9.60	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,884.53	9,866.40	7,946.94	7,698.21	18,550.51	9,567.58	11,910.38

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	4,465.06	6,988.35	6,196.85	9,349.48	5,138.22	5,865.81	4,051.29
1.1 On Deposit Liabilities	4,181.86	6,426.76	5,894.54	9,109.22	4,909.25	5,851.36	3,693.84
1.1.1 Saving Account	783.30	1,372.90	1,233.17	1,953.98	711.24	692.39	639.43
1.1.2 Fixed Account	3,224.51	4,931.57	4,628.50	6,970.61	4,075.25	5,021.57	2,978.76
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	366.78	-	-
1.1.2.2 3 to 6 months Fixed Account	262.05	405.44	-	1,726.29	212.86	992.92	1,426.86
1.1.2.3 6 months to 1 year Fixed Account	1,351.96	1,765.49	4,455.81	1,875.44	2,847.86	2,992.13	101.81
1.1.2.4 Above 1 year Fixed Account	1,610.50	2,760.64	172.69	3,368.88	647.75	1,036.52	1,450.09
1.1.3 Call Deposit	174.05	122.30	32.87	184.63	122.76	137.41	75.65
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	283.20	561.59	302.31	240.26	228.97	14.45	357.45
2. Commission Expense	-	-	11.12	235.46	50.09	-	2.74
3. Staff Expense	795.45	1,366.14	2,220.86	1,814.87	648.90	736.58	940.97
4. Office Operating Expenses	687.64	974.80	927.78	1,227.87	608.60	610.69	804.77
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.73	-	0.51	-	-	-	-
7. Provision for Risk	706.50	412.00	2,371.17	325.83	345.17	66.69	1,003.51
7.1 Loan loss Provision	706.50	412.00	2,371.17	325.83	345.17	66.69	1,003.51
7.1.1 General Loan loss Provision	537.80	412.00	718.14	89.78	175.20	189.94	426.72
7.1.1.1 Pass Loan Loss Provision	268.65	412.00	392.57	233.84	175.20	202.20	132.08
7.1.1.2 Watch List Provision	269.15	-	325.57	(144.06)	-	(12.26)	294.64
7.1.2 Special Loan Loss Provision	168.70	-	1,652.48	236.05	169.97	(123.25)	576.78
7.1.3 Additional Loan Loss Provision	-	-	0.55	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	11.45	0.02	-	-	-	-	-
9. Provision for Staff Bonus	200.87	331.60	155.09	560.15	243.40	448.22	179.37
10. Provision for Income Tax	519.72	919.13	873.56	1,463.12	645.25	1,216.28	484.30
11. Others	-	-	-	-	-	-	72.35
12. Net Profit	1,288.08	2,065.24	2,073.06	3,578.27	1,545.34	2,817.68	1,130.04
Total Expenses	8,675.50	13,057.28	14,830.00	18,555.06	9,224.97	11,761.95	8,669.34
Income							
1. Interest Income	6,817.74	10,921.47	10,648.52	16,219.70	7,679.04	10,272.24	6,665.92
1.1 On Loans and Advances	6,458.00	10,065.76	9,922.05	15,081.56	7,015.62	9,696.55	6,045.46
1.2 On Investment	335.46	803.51	721.02	1,108.99	552.72	521.07	460.20
1.2.1 Government Bonds	322.65	803.51	716.69	1,108.99	552.72	516.69	458.19
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.94	-	-	-	-	-	2.01
1.2.4 Debenture & Bonds	11.86	-	4.33	-	-	4.38	-
1.3 On Agency Balance	-	0.14	-	-	0.77	1.09	0.05
1.4 On Call Deposit	-	39.43	-	-	0.61	-	47.79
1.5 On Others	24.28	12.63	5.46	29.15	109.33	53.53	112.42
2. Commission and Discount	321.50	993.81	540.48	1,468.21	608.37	970.84	475.55
2.1 Bills Purchase and Discount	36.55	20.15	0.00	-	-	-	80.14
2.2 Commission	284.96	148.89	524.74	1,468.21	604.55	955.96	350.17
2.3 Others	-	824.78	15.74	-	3.83	14.89	45.23
3. Exchange Flactuation Income	252.29	371.41	258.15	550.62	368.84	220.14	195.33
3.1 Due to Change in Exchange Rate	0.82	9.99	-	83.88	30.19	3.02	17.09
3.2 Due to Foreign Currency Transaction	251.47	361.43	258.15	466.74	338.65	217.12	178.24
4. Other Operating Income	391.46	770.14	1,024.00	313.43	104.62	160.02	419.32
5. Non Operating Income	406.49	-	254.94	-	122.26	138.71	81.97
6. Write Back from Provisions for loss	482.48	-	2,103.80	-	244.20	-	827.84
7. Recovery of written-off Loan	3.51	0.45	-	3.11	97.63	-	-
8. Income from Extra Ordinary transactions	0.02	-	0.11	-	-	-	3.41
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,675.50	13,057.28	14,830.00	18,555.06	9,224.97	11,761.95	8,669.34

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	6,079.66	5,823.50	5,701.42	3,446.52	3,883.37	4,589.08	1,669.84
1.1 On Deposit Liabilities	5,822.34	5,579.98	5,600.83	3,426.54	3,869.14	4,388.22	1,669.84
1.1.1 Saving Account	1,198.69	1,161.06	867.32	432.80	578.60	888.72	442.53
1.1.2 Fixed Account	4,336.42	4,317.59	4,621.68	2,910.33	3,239.60	3,400.15	1,199.13
1.1.2.1 Up to 3 months Fixed Account	1,035.30	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	183.46	-	-	-	2,501.29	-	131.94
1.1.2.3 6 months to 1 year Fixed Account	1,745.65	-	4,621.68	2,910.33	538.17	3,400.15	918.26
1.1.2.4 Above 1 year Fixed Account	1,372.01	4,317.59	-	-	200.14	-	148.93
1.1.3 Call Deposit	139.66	101.34	111.82	83.41	50.94	99.35	28.19
1.1.4 Certificate of Deposit	147.56	-	-	-	-	-	-
1.2 On Borrowing	257.32	243.51	100.60	19.98	14.23	200.85	-
2. Commission Expense	77.39	-	53.28	-	-	-	4.54
3. Staff Expense	1,213.68	1,239.72	1,295.88	622.08	694.45	731.97	299.13
4. Office Operating Expenses	821.36	1,078.18	785.41	480.95	488.07	648.19	213.52
5. Foreign Exchange Loss	-	-	-	-	-	-	0.01
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.01
6. Non Operating Expense	-	-	-	0.63	14.40	-	1.79
7. Provision for Risk	728.94	(462.09)	490.34	313.43	1,049.29	239.12	1,208.85
7.1 Loan loss Provision	728.94	(462.09)	490.34	313.43	1,049.29	239.12	1,193.26
7.1.1 General Loan loss Provision	446.51	543.26	277.65	289.43	99.43	90.81	260.56
7.1.1.1 Pass Loan Loss Provision	246.01	583.24	277.65	273.98	201.94	-	77.46
7.1.1.2 Watch List Provision	200.50	(39.97)	-	15.44	(102.51)	90.81	183.10
7.1.2 Special Loan Loss Provision	282.43	(989.25)	212.69	24.00	949.87	31.17	932.70
7.1.3 Additional Loan Loss Provision	-	(16.09)	-	-	-	117.14	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	15.60
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	15.21	114.67	13.56	-	-	0.26	2.42
9. Provision for Staff Bonus	398.04	332.03	-	76.72	-	293.57	64.06
10. Provision for Income Tax	1,065.85	878.63	799.81	187.93	153.49	785.95	172.97
11. Others	25.39	-	-	26.58	-	-	-
12. Net Profit	2,516.49	2,109.61	1,972.76	502.56	358.15	1,856.17	403.61
Total Expenses	12,942.01	11,114.25	11,112.45	5,657.40	6,641.22	9,144.31	4,040.76
Income							
1. Interest Income	10,388.68	9,427.92	9,789.64	4,918.69	5,801.27	7,859.74	2,837.14
1.1 On Loans and Advances	9,773.50	8,477.91	9,028.58	4,578.05	5,441.81	7,175.67	2,693.27
1.2 On Investment	548.79	833.91	623.73	329.49	332.19	674.93	100.27
1.2.1 Government Bonds	524.48	833.91	623.56	329.49	293.13	634.73	100.27
1.2.2 Foreign Bonds	23.05	-	-	-	38.10	39.63	-
1.2.3 NRB Bonds	-	-	-	-	0.96	-	-
1.2.4 Debenture & Bonds	1.26	-	0.17	-	-	0.57	-
1.3 On Agency Balance	-	20.21	0.08	0.14	7.77	-	-
1.4 On Call Deposit	8.23	12.01	66.95	8.17	-	-	35.59
1.5 On Others	58.16	83.87	70.30	2.84	19.50	9.14	8.01
2. Commission and Discount	988.87	416.16	548.05	93.51	333.78	187.37	155.39
2.1 Bills Purchase and Discount	-	6.46	3.34	-	-	-	-
2.2 Commission	988.87	390.57	163.14	92.21	333.78	187.37	5.89
2.3 Others	-	19.13	381.57	1.30	-	-	149.50
3. Exchange Flactuation Income	317.01	106.91	208.90	178.49	126.73	237.37	-
3.1 Due to Change in Exchange Rate	63.40	-	-	9.57	7.45	13.51	-
3.2 Due to Foreign Currency Transaction	253.61	106.91	208.90	168.92	119.29	223.85	-
4. Other Operating Income	132.21	552.20	338.12	272.33	31.86	523.20	83.31
5. Non Operating Income	5.25	563.96	15.92	28.57	57.14	107.08	8.81
6. Write Back from Provisions for loss	1,109.93	-	211.82	136.10	290.43	229.55	935.61
7. Recovery of written-off Loan	0.03	47.09	-	29.72	-	-	20.50
8. Income from Extra Ordinary transactions	0.05	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	12,942.01	11,114.25	11,112.45	5,657.40	6,641.22	9,144.31	4,040.76

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	1.76	220.89	1,645.59	359.35	255.93	3,419.06	2,525.19
1.1 On Deposit Liabilities	1.76	220.89	1,644.31	359.33	255.93	3,416.64	2,519.08
1.1.1 Saving Account	1.07	53.35	343.28	74.00	69.02	698.29	467.65
1.1.2 Fixed Account	0.32	149.18	1,264.31	274.96	185.14	2,650.77	1,989.64
1.1.2.1 Up to 3 months Fixed Account	0.04	-	108.15	-	7.41	390.03	282.02
1.1.2.2 3 to 6 months Fixed Account	-	-	688.51	216.94	9.26	454.27	336.31
1.1.2.3 6 months to 1 year Fixed Account	0.28	-	324.73	20.68	64.80	1,338.61	1,222.39
1.1.2.4 Above 1 year Fixed Account	-	149.18	142.92	37.34	103.68	467.87	148.92
1.1.3 Call Deposit	0.36	18.35	36.71	10.37	1.78	67.59	61.79
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	1.28	0.01	-	2.42	6.12
2. Commission Expense	0.01	-	4.54	4.03	-	-	11.97
3. Staff Expense	4.17	39.35	293.79	92.48	42.58	573.61	339.56
4. Office Operating Expenses	9.29	38.98	269.45	70.09	28.78	414.64	317.42
5. Foreign Exchange Loss	-	-	-	-	-	0.17	(0.06)
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.17	(0.06)
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.07	-	-
7. Provision for Risk	(7.88)	29.79	173.94	122.69	14.12	982.42	238.93
7.1 Loan loss Provision	0.03	29.79	173.94	122.69	14.12	982.09	231.16
7.1.1 General Loan loss Provision	0.24	29.79	(6.88)	37.10	9.95	872.62	170.36
7.1.1.1 Pass Loan Loss Provision	0.24	29.79	122.75	37.10	3.08	551.46	69.64
7.1.1.2 Watch List Provision	-	-	(129.63)	-	6.87	321.16	100.72
7.1.2 Special Loan Loss Provision	(0.21)	-	180.82	85.59	4.17	109.47	60.80
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	7.77
7.3. Provision for Loss on Investment	(7.91)	-	-	-	-	0.33	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	52.23	18.69	15.30	159.62	107.66
10. Provision for Income Tax	-	-	118.36	50.46	45.89	430.98	290.69
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	10.44	351.67	117.74	107.08	1,005.63	678.28
Total Expenses	7.33	339.45	2,909.58	835.54	509.74	6,986.13	4,509.64
Income							
1. Interest Income	0.97	317.20	2,494.52	680.52	449.24	5,313.84	3,879.89
1.1 On Loans and Advances	0.97	315.99	2,343.73	661.37	428.37	4,997.23	3,673.86
1.2 On Investment	-	-	92.39	4.29	8.98	279.37	165.49
1.2.1 Government Bonds	-	-	92.39	4.29	8.98	188.12	165.49
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	91.25	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	1.20	26.40	14.86	11.90	22.37	33.45
1.5 On Others	-	-	32.00	-	-	14.88	7.08
2. Commission and Discount	-	22.25	183.24	62.11	1.94	36.15	70.42
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	22.25	175.65	5.29	0.93	35.58	54.76
2.3 Others	-	-	7.59	56.82	1.00	0.57	15.66
3. Exchange Flactuation Income	-	-	(0.01)	-	-	5.76	0.04
3.1 Due to Change in Exchange Rate	-	-	(0.03)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.02	-	-	5.76	0.04
4. Other Operating Income	0.27	-	231.83	-	28.97	456.35	519.37
5. Non Operating Income	0.84	-	-	29.46	29.60	399.39	0.05
6. Write Back from Provisions for loss	-	-	-	63.44	-	774.64	39.88
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	5.25	-	-	-	-	-	-
Total Income	7.33	339.45	2,909.58	835.54	509.74	6,986.13	4,509.64

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara
Expenses							
1. Interest Expense	1,858.58	18.19	2,073.94	1,413.48	1,681.97	142.40	39.31
1.1 On Deposit Liabilities	1,843.07	18.19	2,073.32	1,406.12	1,677.46	142.40	39.31
1.1.1 Saving Account	301.99	4.47	333.72	434.95	250.73	43.25	28.24
1.1.2 Fixed Account	1,509.50	13.46	1,699.81	959.07	1,382.97	91.79	8.68
1.1.2.1 Up to 3 months Fixed Account	175.24	-	156.30	-	38.82	-	-
1.1.2.2 3 to 6 months Fixed Account	337.56	-	282.13	137.40	55.68	25.16	1.21
1.1.2.3 6 months to 1 year Fixed Account	718.97	9.42	1,011.90	174.72	292.30	45.19	0.67
1.1.2.4 Above 1 year Fixed Account	277.73	4.04	249.49	646.95	996.16	21.44	6.80
1.1.3 Call Deposit	31.58	0.26	39.79	12.10	43.76	7.35	2.39
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	15.52	-	0.62	7.36	4.51	-	-
2. Commission Expense	3.60	-	-	-	-	-	-
3. Staff Expense	345.44	8.14	312.36	273.18	205.57	46.88	16.39
4. Office Operating Expenses	283.42	9.00	294.29	187.39	184.34	42.21	5.78
5. Foreign Exchange Loss	-	-	-	-	0.01	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.01	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.03	-	0.01	-	-
7. Provision for Risk	115.31	2.36	124.20	189.12	581.19	30.92	-
7.1 Loan loss Provision	115.31	2.36	124.20	189.12	581.19	30.92	-
7.1.1 General Loan loss Provision	115.31	1.28	100.15	64.52	187.36	13.25	-
7.1.1.1 Pass Loan Loss Provision	115.31	0.47	129.18	63.10	74.79	6.07	-
7.1.1.2 Watch List Provision	-	0.81	(29.03)	1.42	112.57	7.18	-
7.1.2 Special Loan Loss Provision	-	1.08	24.04	124.60	383.57	17.68	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	10.27	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	1.77	-	-
9. Provision for Staff Bonus	93.04	-	86.15	-	65.78	5.10	-
10. Provision for Income Tax	251.21	1.16	258.95	189.69	168.22	15.29	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	586.16	20.64	602.51	448.34	423.79	35.68	30.21
Total Expenses	3,536.76	59.49	3,753.43	2,701.21	3,312.65	318.48	91.68
Income							
1. Interest Income	2,936.26	37.51	3,092.90	2,342.93	2,529.57	252.38	83.09
1.1 On Loans and Advances	2,760.59	36.21	2,963.25	2,218.30	2,418.27	245.59	83.09
1.2 On Investment	165.67	-	84.26	86.79	75.97	0.84	-
1.2.1 Government Bonds	165.67	-	84.26	86.79	75.97	0.17	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.67	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	10.00	-	42.17	37.85	29.24	5.95	-
1.5 On Others	-	1.30	3.23	-	6.09	-	-
2. Commission and Discount	236.19	0.12	16.35	19.67	5.83	2.28	0.72
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.09	16.35	19.67	5.83	2.28	0.72
2.3 Others	236.19	0.02	-	-	-	-	-
3. Exchange Flactuation Income	0.03	-	5.82	0.01	-	-	-
3.1 Due to Change in Exchange Rate	0.03	-	0.62	0.01	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	5.20	-	-	-	-
4. Other Operating Income	36.91	1.56	215.26	125.33	144.72	59.54	7.87
5. Non Operating Income	239.64	9.13	423.10	40.07	159.09	-	-
6. Write Back from Provisions for loss	87.72	11.17	-	173.19	472.55	4.28	-
7. Recovery of written-off Loan	-	-	-	-	0.89	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,536.76	59.49	3,753.43	2,701.21	3,312.65	318.48	91.68

BFI Name	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURHAFc	Goodwill
Expenses							
1. Interest Expense	26.38	165.12	73.56	9.85	1.76	380.14	555.36
1.1 On Deposit Liabilities	26.38	165.12	73.56	9.85	1.76	379.96	551.00
1.1.1 Saving Account	15.66	39.43	16.60	2.85	1.54	99.79	90.25
1.1.2 Fixed Account	10.05	119.54	54.17	5.67	-	262.25	440.46
1.1.2.1 Up to 3 months Fixed Account	0.42	-	-	-	-	48.02	7.69
1.1.2.2 3 to 6 months Fixed Account	0.83	37.82	11.34	-	-	75.50	10.00
1.1.2.3 6 months to 1 year Fixed Account	6.98	36.93	42.12	-	-	83.50	221.93
1.1.2.4 Above 1 year Fixed Account	1.81	44.78	0.71	5.67	-	55.23	200.84
1.1.3 Call Deposit	0.67	6.16	2.80	1.34	0.22	17.92	20.28
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	0.18	4.36
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	19.49	67.79	27.65	9.29	1.86	77.77	53.04
4. Office Operating Expenses	5.94	97.61	20.15	14.19	11.28	68.83	59.47
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	16.80	69.29	14.63	19.65	-	-	122.50
7.1 Loan loss Provision	16.80	69.29	14.63	2.45	-	-	122.50
7.1.1 General Loan loss Provision	4.54	19.15	5.32	2.17	-	-	-
7.1.1.1 Pass Loan Loss Provision	1.49	14.28	2.78	1.93	-	-	-
7.1.1.2 Watch List Provision	3.06	4.87	2.54	0.24	-	-	-
7.1.2 Special Loan Loss Provision	12.25	50.14	9.31	0.28	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	122.50
7.2. Provision for Non-Banking Assets	-	-	-	17.20	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.00	1.02	-	-	-
9. Provision for Staff Bonus	-	6.76	-	-	-	40.10	22.78
10. Provision for Income Tax	4.86	18.25	3.33	-	-	108.28	61.06
11. Others	-	-	-	-	-	-	-
12. Net Profit	11.34	42.57	7.76	3.17	9.29	252.66	143.98
Total Expenses	84.80	467.39	148.08	57.18	24.19	927.79	1,018.20
Income							
1. Interest Income	57.93	325.70	138.81	30.90	3.46	574.66	745.41
1.1 On Loans and Advances	57.46	316.19	134.50	19.32	0.57	547.92	611.52
1.2 On Investment	-	3.59	2.11	8.31	-	15.98	113.97
1.2.1 Government Bonds	-	3.59	-	-	-	15.98	113.97
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	2.11	8.31	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.46	5.92	-	-	2.90	10.77	19.92
1.5 On Others	-	-	2.20	3.27	-	-	-
2. Commission and Discount	1.34	5.65	0.51	-	-	0.91	2.36
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.34	5.65	0.51	-	-	0.91	2.36
2.3 Others	-	-	-	-	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	3.93	65.03	8.76	2.87	0.00	25.68	109.55
5. Non Operating Income	-	-	-	-	18.63	94.79	160.88
6. Write Back from Provisions for loss	21.61	71.01	-	-	2.09	231.75	-
7. Recovery of written-off Loan	-	-	-	23.41	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	84.80	467.39	148.08	57.18	24.19	927.79	1,018.20

BFI Name	Shree	Lalitpur	United	BestFC	Progressive	Jamaki	Pokhara
Expenses							
1. Interest Expense	339.71	12.27	417.85	147.81	111.68	173.68	458.04
1.1 On Deposit Liabilities	339.47	12.27	416.30	147.81	111.06	173.68	457.75
1.1.1 Saving Account	59.86	5.34	62.58	38.56	23.15	43.41	79.31
1.1.2 Fixed Account	266.39	6.55	345.69	102.98	81.50	129.40	374.86
1.1.2.1 Up to 3 months Fixed Account	13.42	0.17	5.57	-	14.50	-	-
1.1.2.2 3 to 6 months Fixed Account	95.99	0.74	18.53	-	9.11	4.55	43.42
1.1.2.3 6 months to 1 year Fixed Account	149.88	3.31	175.82	102.98	45.83	3.40	62.35
1.1.2.4 Above 1 year Fixed Account	7.10	2.34	145.77	-	12.06	121.44	269.09
1.1.3 Call Deposit	13.22	0.37	8.03	6.26	6.41	0.87	3.59
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.24	-	1.55	-	0.62	-	0.29
2. Commission Expense	-	-	0.80	-	-	-	-
3. Staff Expense	35.68	11.42	79.04	46.67	29.68	12.62	78.47
4. Office Operating Expenses	32.87	13.54	70.41	34.40	37.10	10.19	52.32
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	34.31	4.73	93.09	235.80	(0.52)	116.95	30.74
7.1 Loan loss Provision	34.31	4.73	112.29	235.80	(1.62)	116.95	30.74
7.1.1 General Loan loss Provision	18.44	0.02	30.09	18.38	(12.76)	19.99	12.72
7.1.1.1 Pass Loan Loss Provision	-	0.02	(3.25)	8.28	13.98	2.70	12.72
7.1.1.2 Watch List Provision	18.44	-	33.35	10.10	(26.73)	17.29	-
7.1.2 Special Loan Loss Provision	15.87	2.11	82.20	217.41	11.14	96.96	18.02
7.1.3 Additional Loan Loss Provision	-	2.60	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	1.10	-	-
7.3. Provision for Loss on Investment	-	-	(19.21)	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	11.42	-	17.79	14.05	-	-	19.19
10. Provision for Income Tax	30.82	-	53.37	37.93	-	-	51.82
11. Others	-	-	-	-	-	-	-
12. Net Profit	71.92	111.67	124.54	88.50	88.29	-	120.92
Total Expenses	556.73	153.63	856.89	605.15	266.26	313.44	811.50
Income							
1. Interest Income	486.22	27.89	698.47	287.57	195.67	236.12	730.03
1.1 On Loans and Advances	434.83	25.69	665.22	272.96	181.47	227.29	704.08
1.2 On Investment	44.97	-	19.73	6.29	12.47	-	15.26
1.2.1 Government Bonds	44.97	-	19.73	6.29	-	-	15.12
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	12.47	-	0.14
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.42	2.20	9.06	8.31	0.64	8.83	9.18
1.5 On Others	-	-	4.45	-	1.09	-	1.52
2. Commission and Discount	0.56	-	1.95	1.05	3.96	0.35	0.19
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.56	-	1.47	1.05	3.96	0.02	0.19
2.3 Others	-	-	0.49	-	-	0.32	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	35.56	0.64	152.72	7.63	59.89	11.54	44.20
5. Non Operating Income	0.77	11.33	3.75	14.46	0.63	1.85	6.48
6. Write Back from Provisions for loss	33.61	113.77	-	294.05	6.10	60.48	30.59
7. Recovery of written-off Loan	-	-	-	0.39	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	3.10	-
Total Income	556.73	153.63	856.89	605.15	266.26	313.44	811.50

BFI Name	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC
Expenses							
1. Interest Expense	287.88	30.58	391.66	16.91	2.90	303.95	778.12
1.1 On Deposit Liabilities	287.68	30.58	391.66	16.91	2.32	303.95	755.94
1.1.1 Saving Account	57.62	4.13	145.49	5.77	0.16	56.81	138.10
1.1.2 Fixed Account	230.06	26.45	232.12	10.12	-	235.25	604.47
1.1.2.1 Up to 3 months Fixed Account	-	-	-	4.08	-	13.13	54.08
1.1.2.2 3 to 6 months Fixed Account	54.51	-	41.56	0.64	-	35.10	21.36
1.1.2.3 6 months to 1 year Fixed Account	118.34	-	20.59	4.68	-	147.07	326.20
1.1.2.4 Above 1 year Fixed Account	57.20	26.45	169.98	0.71	-	39.94	202.83
1.1.3 Call Deposit	-	-	14.05	1.02	2.16	11.90	13.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.20	-	-	-	0.58	-	22.18
2. Commission Expense	-	-	0.22	-	-	-	-
3. Staff Expense	41.70	2.93	70.82	22.03	3.81	49.72	93.90
4. Office Operating Expenses	32.01	2.95	37.76	18.82	1.88	33.21	83.32
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	20.44	2.01	201.89	4.76	-	21.51	42.00
7.1 Loan loss Provision	13.42	2.01	201.89	4.76	-	21.51	42.00
7.1.1 General Loan loss Provision	(1.18)	1.37	47.73	4.76	-	19.30	17.35
7.1.1.1 Pass Loan Loss Provision	3.10	0.89	13.47	4.76	-	14.88	17.35
7.1.1.2 Watch List Provision	(4.28)	0.47	34.27	-	-	4.42	-
7.1.2 Special Loan Loss Provision	14.60	0.64	154.15	-	-	2.21	24.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	7.02	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	0.34	-	-	-
9. Provision for Staff Bonus	12.25	-	-	0.50	-	12.19	25.07
10. Provision for Income Tax	33.07	-	-	-	-	32.91	67.68
11. Others	-	-	-	-	-	-	-
12. Net Profit	77.16	4.80	192.97	5.04	-	76.80	157.91
Total Expenses	504.50	43.26	895.33	68.39	8.58	530.29	1,248.00
Income							
1. Interest Income	439.35	40.09	689.01	18.47	0.18	443.14	975.71
1.1 On Loans and Advances	398.20	40.09	679.66	14.89	-	391.93	875.55
1.2 On Investment	34.31	-	-	1.85	-	40.09	74.44
1.2.1 Government Bonds	-	-	-	1.85	-	-	74.44
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	34.31	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	40.09	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.83	-	-	1.71	0.18	9.14	25.71
1.5 On Others	-	-	9.35	0.02	-	1.98	-
2. Commission and Discount	1.07	2.85	-	0.06	-	2.47	9.89
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.07	-	-	0.03	-	1.84	9.89
2.3 Others	-	2.85	-	0.03	-	0.63	-
3. Exchange Flactuation Income	0.00	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	0.00	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	33.07	-	59.47	5.18	0.00	31.71	66.67
5. Non Operating Income	31.01	-	-	8.74	0.96	29.14	183.30
6. Write Back from Provisions for loss	-	0.32	146.85	35.92	-	23.83	12.07
7. Recovery of written-off Loan	-	-	-	0.02	-	-	0.37
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	7.45	-	-
Total Income	504.50	43.26	895.33	68.39	8.58	530.29	1,248.00

BFI Name	Manju	Reliance
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Expenses

1. Interest Expense	479.57	307.74
1.1 On Deposit Liabilities	471.53	307.74
1.1.1 Saving Account	77.69	76.74
1.1.2 Fixed Account	355.85	231.00
1.1.2.1 Up to 3 months Fixed Account	89.07	-
1.1.2.2 3 to 6 months Fixed Account	74.59	31.70
1.1.2.3 6 months to 1 year Fixed Account	112.85	28.64
1.1.2.4 Above 1 year Fixed Account	79.33	170.66
1.1.3 Call Deposit	37.99	-
1.1.4 Certificate of Deposit	-	-
1.2 On Borrowing	8.04	-
2. Commission Expense	-	-
3. Staff Expense	61.22	57.35
4. Office Operating Expenses	55.68	55.37
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	31.40	33.37
7.1 Loan loss Provision	31.40	33.37
7.1.1 General Loan loss Provision	31.40	9.20
7.1.1.1 Pass Loan Loss Provision	31.40	1.76
7.1.1.2 Watch List Provision	-	7.44
7.1.2 Special Loan Loss Provision	-	24.18
7.1.3 Additional Loan Loss Provision	-	-
7.2. Provision for Non-Banking Assets	-	-
7.3. Provision for Loss on Investment	-	-
7.5. Provision for Loss of Other Assets	-	-
8. Loan Written Off	-	-
9. Provision for Staff Bonus	59.44	12.87
10. Provision for Income Tax	160.48	34.74
11. Others	-	-
12. Net Profit	374.46	81.07
Total Expenses	1,222.24	582.51

Income

1. Interest Income	753.95	405.77
1.1 On Loans and Advances	742.51	366.73
1.2 On Investment	2.56	27.46
1.2.1 Government Bonds	2.56	27.46
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	-	11.26
1.5 On Others	8.88	0.33
2. Commission and Discount	36.96	1.01
2.1 Bills Purchase and Discount	-	-
2.2 Commission	0.13	1.01
2.3 Others	36.83	-
3. Exchange Fluctuation Income	-	-
3.1 Due to Change in Exchange Rate	-	-
3.2 Due to Foreign Currency Transaction	-	-
4. Other Operating Income	-	31.22
5. Non Operating Income	431.33	136.89
6. Write Back from Provisions for loss	-	7.62
7. Recovery of written-off Loan	-	-
8. Income from Extra Ordinary transactions	-	-
9. Net Loss	-	-
Total Income	1,222.24	582.51

Statement of Credit as on Chait end, 2077(Mid-Apr, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
Sector Wise						
Agricultural and Forest Related	10,583.05	13,648.54	4,256.77	7,714.46	2,632.85	6,805.16
Fishery Related	388.91	799.09	21.00	200.85	-	143.12
Mining Related	1,245.12	-	138.34	417.28	-	-
Manufacturing (Producing) Related	29,287.70	17,616.95	45,094.57	52,377.97	12,321.20	46,529.21
Construction	16,042.63	19,582.49	781.86	8,338.54	13,085.69	4,770.43
Electricity, Gas and Water	8,423.71	9,241.66	8,323.89	14,623.23	268.58	2,016.12
Metal Products, Mach. & Ele. Eqp.	5,327.91	2,413.41	1,609.62	1,274.16	2,858.05	7,379.69
Tras., Com. and Public Utilities	3,450.55	3,211.26	1,494.35	1,165.93	1,626.48	3,073.60
Wholesaler & Retailer	17,468.52	47,472.69	54,685.83	28,934.95	18,099.05	24,176.65
Finance, Insurance and Real Estate	4,493.93	24,191.02	9,844.75	9,133.16	4,751.60	13,158.95
Hotel or Restaurant	7,102.77	8,735.78	5,208.96	11,507.23	1,539.80	6,859.59
Other Services	3,466.29	5,859.47	9,026.50	19,320.78	1,076.19	4,768.89
Consumption Loans	18,782.80	24,894.15	3,699.30	4,453.09	4,718.50	2,564.25
Local Government	1.35	216.60	-	383.43	138.81	255.20
Others	10,149.38	2,692.61	49,275.64	5,735.05	2,398.30	5,149.06
TOTAL sectorwise	136,214.61	180,575.72	193,461.39	165,580.11	65,515.09	127,649.91

Product Wise

Term Loan	29,334.10	30,269.06	35,975.87	51,294.86	5,591.92	27,035.24
Overdraft	16,967.93	24,583.05	22,588.41	16,324.58	5,080.30	10,867.02
Trust Receipt Loan / Import Loan	4,637.23	1,122.18	17,740.50	21,132.00	8,197.39	19,989.26
Demand & Other Working Capital Loan	22,092.55	53,219.60	54,589.12	52,573.81	16,842.39	41,587.77
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,941.16	16,134.05	14,300.34	2,102.25	8,236.13	3,895.04
Real Estate Loan	6,491.40	12,132.40	11,433.35	5,013.04	5,159.20	4,985.22
Margin Nature Loan	4,736.13	4,831.01	4,998.98	1,904.60	-	2,173.46
Hire Purchase Loan	2,691.46	5,829.47	2,821.91	2,775.56	3,966.63	6,983.92
Deprived Sector Loan	8,551.91	12,295.45	10,871.91	8,144.74	3,761.94	5,898.68
Bills Purchased	2.80	33.73	1.73	438.30	301.33	20.47
Other Product	33,767.94	20,125.72	18,139.26	3,876.38	8,377.86	4,213.82
Total Product wise Loan	136,214.61	180,575.72	193,461.39	165,580.11	65,515.09	127,649.91

Collateral Wise

Gold and Silver	11,654.61	16,599.39	744.87	1,287.97	-	-
Government Securities	1.80	523.58	15.09	25.80	1,201.60	-
Non Governmental Securities	0.09	4,831.01	7,032.53	1,904.60	-	2,173.46
Fixed Deposit Receipts	525.29	541.53	902.07	887.44	2,577.97	690.69
Own	525.29	541.53	870.86	887.44	2,485.34	690.69
Other Licences Institutions	-	-	31.21	-	92.62	-
Collateral of Properties	119,803.20	144,735.68	164,222.28	143,127.02	54,269.87	119,971.91
Fixed Assets	110,026.74	144,697.92	92,311.24	117,850.66	38,628.11	119,854.73
Current Assets	9,776.46	37.76	71,911.04	25,276.36	15,641.76	117.18
Against security of Bill	10.07	25.99	8,485.49	-	-	20.47
Domestic Bills	-	13.26	-	-	-	19.86
Foreign Bills	10.07	12.73	8,485.49	-	-	0.62
Against Guarantee	4,199.59	13,220.69	3,966.22	5,392.29	1,576.42	4,705.61
Government Guarantee	27.71	-	0.84	383.62	138.81	-
Institutional Guarantee	3,199.01	11,379.04	2,866.15	4,730.88	1,437.61	-
Personal Guarantee	219.72	1,787.78	1,099.23	277.15	-	-
Collective Guarantee	2.45	53.87	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	170.02
Other Guarantee	708.91	-	-	0.64	-	4,535.59
Credit Card	-	-	275.19	32.22	315.93	87.77
Others	19.97	97.85	7,817.64	12,922.77	5,573.30	-
Total	136,214.61	180,575.72	193,461.39	165,580.11	65,515.09	127,649.91

Statement of Credit as on Chait end, 2077(Mid-Apr, 2021)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL
Sector Wise							
Agricultural and Forest Related	3,749.07	5,585.48	8,788.42	4,500.53	4,149.45	18,240.57	6,007.08
Fishery Related	55.73	292.58	117.30	73.79	243.72	1,080.48	195.06
Mining Related	148.92	495.15	21.50	24.66	744.45	-	142.32
Manufacturing (Producing) Related	31,108.77	8,496.68	18,086.05	22,747.22	13,696.83	13,686.21	26,033.65
Construction	4,189.07	11,317.92	23,030.83	4,521.98	12,164.74	22,027.93	7,417.41
Electricity, Gas and Water	4,877.64	4,031.50	5,357.58	4,264.99	5,789.59	2,277.65	6,215.82
Metal Products, Mach. & Ele. Eqp.	2,210.34	1,291.86	2,398.09	3,137.96	1,269.13	364.21	750.45
Tras., Com. and Public Utilities	546.50	2,281.35	2,468.16	2,064.57	1,891.20	2,852.32	2,317.55
Wholesaler & Retailer	21,119.28	9,992.49	31,729.97	24,160.85	16,119.12	55,085.12	27,215.26
Finance, Insurance and Real Estate	7,391.89	5,535.66	11,482.01	8,700.30	5,417.89	17,198.57	8,469.57
Hotel or Restaurant	4,924.27	3,034.51	2,455.99	5,615.86	3,322.53	9,828.24	4,057.33
Other Services	1,600.45	8,893.67	4,363.78	6,389.04	4,057.68	5,930.41	6,077.39
Consumption Loans	1,217.27	1,717.82	4,057.47	7,193.15	3,125.45	12,009.98	2,990.26
Local Government	-	-	-	-	5.11	-	129.84
Others	18,644.55	5,864.37	12,738.00	4,557.68	22,088.98	99,417.33	17,332.94
TOTAL sectorwise	101,783.75	68,831.03	127,095.15	97,952.57	94,085.87	259,999.04	115,351.94

Product Wise

Term Loan	20,425.08	13,207.94	28,823.37	22,232.27	27,083.07	25,968.95	22,828.04
Overdraft	986.55	7,231.41	28,019.71	25,332.15	20,773.50	81,565.17	10,187.13
Trust Receipt Loan / Import Loan	14,208.68	2,538.89	7,151.51	6,176.46	2,208.68	269.45	7,667.43
Demand & Other Working Capital Loan	31,784.13	16,748.09	16,448.97	16,109.57	12,794.38	43,393.92	13,983.32
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,497.95	3,767.20	21,408.57	3,768.79	4,969.26	20,518.96	5,637.53
Real Estate Loan	4,589.88	2,276.26	3,606.64	4,008.51	1,263.42	18,546.53	4,531.80
Margin Nature Loan	-	1,682.80	639.45	1,630.45	2,039.78	6,215.32	574.25
Hire Purchase Loan	2,491.05	6,564.02	4,639.37	6,881.13	4,966.54	9,082.92	6,446.92
Deprived Sector Loan	6,993.50	5,138.06	8,031.77	5,356.35	5,256.71	10,222.06	6,703.93
Bills Purchased	0.08	111.68	-	858.19	-	-	64.77
Other Product	17,806.83	9,564.69	8,325.78	5,598.70	12,730.52	44,215.75	36,726.83
Total Product wise Loan	101,783.75	68,831.03	127,095.15	97,952.57	94,085.87	259,999.04	115,351.94

Collateral Wise

Gold and Silver	-	475.52	-	28.85	66.68	61.61	289.09
Government Securities	-	-	2.48	-	-	-	4.12
Non Governmental Securities	-	1,740.61	1,227.74	-	2,039.78	6,215.32	-
Fixed Deposit Receipts	1,035.75	197.60	1,010.12	445.72	615.36	550.71	583.81
Own	1,035.75	197.11	1,010.12	445.72	615.36	550.71	496.43
Other Licences Institutions	-	0.50	-	-	-	-	87.37
Collateral of Properties	71,251.34	63,494.50	108,870.22	89,096.81	86,139.36	239,414.02	108,000.09
Fixed Assets	51,847.24	62,491.79	63,677.69	84,923.66	84,848.01	227,714.45	58,710.59
Current Assets	19,404.10	1,002.72	45,192.53	4,173.15	1,291.35	11,699.57	49,289.50
Against security of Bill	14,208.68	199.25	4,891.35	857.00	676.68	-	175.82
Domestic Bills	-	90.96	85.86	-	-	-	-
Foreign Bills	14,208.68	108.29	4,805.49	857.00	676.68	-	175.82
Against Guarantee	7,917.04	2,517.68	8,685.54	7,506.66	3,548.06	12,427.10	2,472.97
Government Guarantee	156.09	105.06	198.74	2.17	74.74	216.53	154.65
Institutional Guarantee	7,107.62	2,337.48	7,613.83	4,615.40	3,472.29	11,692.97	643.13
Personal Guarantee	-	72.67	872.98	125.83	1.03	-	1,550.84
Collective Guarantee	-	0.79	-	-	-	-	1.01
Int. Rtd. Foreign Bank's Guarantee	653.33	-	-	843.78	-	-	-
Other Guarantee	-	1.69	-	1,919.48	-	517.60	123.34
Credit Card	-	59.23	1.62	17.54	19.57	98.68	192.53
Others	7,370.93	146.65	2,406.07	-	980.39	1,231.60	3,633.51
Total	101,783.75	68,831.03	127,095.15	97,952.57	94,085.87	259,999.04	115,351.94

Statement of Credit as on Chait end, 2077(Mid-Apr, 2021)

BFI Name	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
Sector Wise						
Agricultural and Forest Related	5,037.17	4,532.62	10,929.32	41,597.23	9,719.17	7,582.02
Fishery Related	203.36	240.51	338.18	545.64	252.19	195.97
Mining Related	1,440.63	88.01	207.60	275.14	194.25	803.91
Manufacturing (Producing) Related	31,826.92	18,943.67	25,565.88	9,797.41	43,172.77	16,910.95
Construction	12,596.29	24,096.70	9,550.27	11,839.11	27,369.21	6,047.92
Electricity, Gas and Water	7,519.38	7,095.25	6,576.91	6,453.18	16,847.45	6,758.22
Metal Products, Mach. & Ele. Equip.	4,944.07	3,666.29	2,920.15	490.46	1,468.20	476.07
Tras., Com. and Public Utilities	7,862.15	4,429.06	5,901.72	1,780.08	6,459.42	2,854.04
Wholesaler & Retailer	15,260.53	20,984.45	37,586.60	30,110.44	54,173.09	19,230.31
Finance, Insurance and Real Estate	8,938.03	6,968.90	8,696.36	1,333.36	16,201.24	8,908.60
Hotel or Restaurant	6,705.01	4,558.92	6,432.10	3,468.21	9,435.87	3,784.94
Other Services	5,554.34	3,341.76	6,209.38	3,608.12	9,883.29	4,770.57
Consumption Loans	6,066.03	4,910.29	8,028.34	1,394.56	11,177.41	7,687.91
Local Government	10.22	136.67	150.58	-	-	-
Others	20,740.58	1,992.94	30,134.36	32,531.35	29,189.52	27,886.24
TOTAL sectorwise	134,704.70	105,986.03	159,227.74	145,224.29	235,543.08	113,897.67

Product Wise

Term Loan	40,704.31	23,327.21	43,072.97	6,464.68	51,003.31	27,236.31
Overdraft	21,352.90	5,898.77	30,354.53	7,135.09	46,887.65	14,349.00
Trust Receipt Loan / Import Loan	9,479.62	8,896.26	8,639.22	117.23	14,405.55	4,350.23
Demand & Other Working Capital Loan	31,146.07	25,201.84	35,816.96	103,058.86	46,654.30	14,487.61
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,034.48	4,994.26	6,944.30	6,193.54	20,127.10	7,388.44
Real Estate Loan	1,630.71	3,668.27	6,566.48	539.56	4,146.40	5,046.95
Margin Nature Loan	4,376.37	1,942.94	5,683.66	101.40	6,338.12	5,383.41
Hire Purchase Loan	4,646.64	2,349.11	8,105.08	1,533.73	11,262.47	5,697.96
Deprived Sector Loan	7,247.24	6,740.30	10,686.41	18,284.70	14,268.75	10,761.03
Bills Purchased	0.67	305.80	5.11	-	-	25.90
Other Product	8,085.69	22,661.26	3,353.00	1,795.49	20,449.43	19,170.84
Total Product wise Loan	134,704.70	105,986.03	159,227.74	145,224.29	235,543.08	113,897.67

Collateral Wise

Gold and Silver	11.08	247.59	-	69.40	18.01	834.41
Government Securities	20.33	-	8.61	-	-	2.47
Non Governmental Securities	4,472.66	-	5,673.06	-	129.74	4,253.43
Fixed Deposit Receipts	352.00	741.25	1,393.65	671.23	957.84	589.99
Own	347.30	741.25	1,386.94	671.23	957.84	580.58
Other Licences Institutions	4.70	-	6.71	-	-	9.42
Collateral of Properties	121,048.02	96,632.05	140,324.42	144,483.66	198,065.01	79,067.15
Fixed Assets	116,910.60	70,825.45	79,560.79	144,483.66	116,602.98	63,549.24
Current Assets	4,137.41	25,806.60	60,763.64	-	81,462.03	15,517.91
Against security of Bill	0.57	-	4,607.64	-	-	3,700.50
Domestic Bills	-	-	20.75	-	-	42.26
Foreign Bills	0.57	-	4,586.89	-	-	3,658.24
Against Guarantee	6,684.23	136.67	6,670.51	-	1,231.73	3,638.34
Government Guarantee	162.00	136.67	145.02	-	21.94	2.59
Institutional Guarantee	5,842.70	-	6,379.12	-	813.28	903.14
Personal Guarantee	568.24	-	139.87	-	383.11	1,797.50
Collective Guarantee	107.57	-	-	-	13.41	925.94
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.72	-	6.51	-	-	9.17
Credit Card	53.44	58.42	263.99	-	258.26	60.29
Others	2,062.36	8,170.05	285.85	-	34,882.48	21,751.09
Total	134,704.70	105,986.03	159,227.74	145,224.29	235,543.08	113,897.67

Statement of Credit as on Chait end, 2077(Mid-Apr, 2021)

BFI Name	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
Sector Wise							
Agricultural and Forest Related	9,733.10	8,463.62	7,748.86	7,113.94	5,551.05	6,115.37	3,021.16
Fishery Related	443.37	234.45	194.88	66.25	127.82	39.67	117.71
Mining Related	224.27	9.86	230.18	-	865.87	87.74	224.68
Manufacturing (Producing) Related	14,238.14	9,870.44	37,155.54	22,789.15	22,052.15	14,222.11	14,357.73
Construction	14,952.24	18,139.68	16,176.13	15,572.06	10,401.03	4,097.77	8,045.24
Electricity, Gas and Water	11,475.07	5,799.74	11,397.20	6,963.06	7,565.29	5,570.12	5,665.60
Metal Products, Mach. & Ele. Equip.	1,414.35	1,610.39	1,994.26	1,574.58	1,088.02	967.56	1,803.19
Tras., Com. and Public Utilities	2,349.37	358.53	2,082.06	3,015.34	2,444.91	2,653.37	1,973.31
Wholesaler & Retailer	15,289.99	20,569.01	43,286.85	21,870.31	27,840.32	15,318.86	13,158.14
Finance, Insurance and Real Estate	16,613.24	6,580.55	8,036.90	15,700.92	21,373.49	10,451.78	8,315.68
Hotel or Restaurant	8,241.73	3,596.10	5,497.92	13,904.02	7,212.35	3,240.04	2,963.38
Other Services	7,629.73	3,240.08	3,407.67	16,746.15	5,014.66	2,884.60	3,542.65
Consumption Loans	10,301.37	3,867.07	4,436.36	6,037.56	7,290.39	6,370.33	4,988.64
Local Government	-	-	-	-	-	-	-
Others	21,991.40	14,275.18	13,178.82	10,544.68	19,350.04	9,426.27	8,828.23
TOTAL sectorwise	134,897.37	96,614.71	154,823.63	141,898.02	138,177.38	81,445.58	77,005.33

Product Wise

Term Loan	28,665.61	11,441.08	41,671.83	43,411.33	27,256.35	21,044.87	21,840.31
Overdraft	35,520.04	17,452.42	15,801.07	16,179.46	20,556.63	13,507.17	13,861.99
Trust Receipt Loan / Import Loan	1,786.27	3,780.22	7,212.47	7,162.15	4,637.45	6,522.74	1,258.22
Demand & Other Working Capital Loan	16,708.02	14,030.52	25,493.17	25,190.75	30,654.00	16,573.73	18,388.48
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,160.42	13,887.44	12,975.63	10,351.71	7,613.01	2,418.89	4,290.85
Real Estate Loan	11,376.09	3,884.50	4,545.91	3,394.28	12,474.33	4,234.38	4,046.63
Margin Nature Loan	3,288.05	2,429.33	2,942.35	3,371.62	3,615.38	3,944.10	2,799.92
Hire Purchase Loan	7,108.20	4,091.51	5,313.47	6,344.85	5,335.64	2,668.21	2,315.45
Deprived Sector Loan	6,841.55	7,096.23	7,131.95	9,926.00	8,699.20	6,334.32	3,868.51
Bills Purchased	68.15	1,357.13	-	61.70	-	-	36.85
Other Product	16,374.97	17,164.33	31,735.76	16,504.17	17,335.39	4,197.16	4,298.13
Total Product wise Loan	134,897.37	96,614.71	154,823.63	141,898.02	138,177.38	81,445.58	77,005.33

Collateral Wise

Gold and Silver	4,836.84	-	177.84	55.01	530.97	180.55	41.53
Government Securities	2.52	3.44	0.90	3.00	6.37	18.00	-
Non Governmental Securities	3,399.69	2,444.57	2,888.94	3,392.05	4,052.06	3,953.90	2,799.92
Fixed Deposit Receipts	902.22	481.84	690.73	2,963.44	580.48	453.80	461.96
Own	902.22	481.84	690.73	2,963.44	580.48	453.80	461.96
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	115,298.89	90,179.43	149,112.74	119,348.99	122,695.34	72,511.65	71,140.11
Fixed Assets	114,253.85	87,015.93	137,826.00	115,806.43	120,847.63	72,268.85	54,117.34
Current Assets	1,045.04	3,163.50	11,286.73	3,542.57	1,847.71	242.80	17,022.77
Against security of Bill	0.99	-	-	4,957.26	-	-	36.85
Domestic Bills	0.99	-	-	9.98	-	-	36.85
Foreign Bills	-	-	-	4,947.28	-	-	-
Against Guarantee	6,920.36	2,049.42	461.78	9,567.66	7,084.74	4,004.93	2,380.56
Government Guarantee	154.78	-	87.07	122.96	2.69	16.52	-
Institutional Guarantee	5,428.23	1,904.61	9.60	8,538.45	4,416.99	3,870.22	2,349.28
Personal Guarantee	1,174.77	50.28	303.63	799.41	2,629.03	64.00	31.26
Collective Guarantee	-	-	22.82	99.33	35.19	47.96	0.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	162.58	94.53	38.67	7.50	0.85	6.22	-
Credit Card	76.54	116.56	46.42	2.51	83.51	-	46.94
Others	3,459.32	1,339.45	1,444.28	1,608.10	3,143.93	322.75	97.47
Total	134,897.37	96,614.71	154,823.63	141,898.02	138,177.38	81,445.58	77,005.33

Statement of Credit as on Chait end, 2077(Mid-Apr, 2021)

BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Sector Wise							
Agricultural and Forest Related	5,872.24	1,957.34	2.18	480.05	982.69	478.28	378.28
Fishery Related	119.45	70.52	-	-	23.85	16.27	2.17
Mining Related	-	1.54	-	-	13.52	1.59	-
Manufacturing (Producing) Related	19,594.25	1,581.31	-	349.72	1,921.41	800.43	352.44
Construction	10,961.54	4,037.43	1.48	105.40	5,717.49	1,304.05	1,058.57
Electricity, Gas and Water	7,698.03	677.73	-	-	423.14	26.42	-
Metal Products, Mach. & Ele. Equip.	1,226.90	180.45	-	-	136.50	172.60	22.56
Tras., Com. and Public Utilities	4,461.72	1,550.99	5.82	107.55	1,589.19	192.25	216.74
Wholesaler & Retailer	20,981.54	6,426.54	5.17	906.65	4,448.78	2,420.33	615.66
Finance, Insurance and Real Estate	8,262.43	4,293.12	-	200.00	5,535.33	1,233.99	590.20
Hotel or Restaurant	4,055.47	902.65	2.39	-	1,304.97	226.40	65.72
Other Services	4,529.54	780.43	-	757.86	1,385.42	517.05	49.56
Consumption Loans	1,783.26	2,766.62	-	55.07	1,843.27	314.04	89.07
Local Government	-	-	2.72	-	3.34	-	1.50
Others	27,181.56	8,928.41	14.02	-	9,757.41	1,686.18	1,618.16
TOTAL sectorwise	116,727.92	34,155.08	33.78	2,962.29	35,086.33	9,389.88	5,060.61

Product Wise

Term Loan	24,897.50	8,670.62	0.03	435.81	10,754.46	2,276.19	563.41
Overdraft	11,863.66	8,763.10	21.58	1,302.00	7,567.37	1,903.63	537.02
Trust Receipt Loan / Import Loan	3,434.66	-	-	-	-	-	-
Demand & Other Working Capital Loan	24,505.63	-	-	-	1,189.03	1,437.15	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,387.99	3,367.33	1.48	105.40	4,968.19	1,274.14	715.09
Real Estate Loan	5,443.12	2,084.56	-	200.00	1,765.13	761.11	79.89
Margin Nature Loan	1,351.54	1,752.25	-	-	863.62	264.86	-
Hire Purchase Loan	4,110.04	1,703.07	5.82	107.55	2,851.05	315.27	331.45
Deprived Sector Loan	6,554.80	4,663.30	2.15	160.37	4,367.92	615.70	812.78
Bills Purchased	11.76	-	-	-	-	-	-
Other Product	28,167.23	3,150.86	2.72	651.17	759.56	541.84	2,020.97
Total Product wise Loan	116,727.92	34,155.08	33.78	2,962.29	35,086.33	9,389.88	5,060.61

Collateral Wise

Gold and Silver	29.50	482.69	-	-	109.79	57.24	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	0.10	1,752.25	-	-	880.18	264.86	-
Fixed Deposit Receipts	602.17	269.13	-	55.07	221.76	50.62	28.20
Own	602.17	269.13	-	55.07	221.76	50.62	28.20
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	110,810.79	27,303.05	31.06	2,907.22	28,668.76	8,601.28	5,030.92
Fixed Assets	95,190.28	27,303.05	31.06	2,907.22	28,668.76	8,601.28	5,030.92
Current Assets	15,620.51	-	-	-	-	-	-
Against security of Bill	147.66	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	147.66	-	-	-	-	-	-
Against Guarantee	3.49	4,347.97	2.72	-	5,205.85	281.82	-
Government Guarantee	-	-	2.72	-	-	-	-
Institutional Guarantee	-	4,199.83	-	-	3,739.32	239.93	-
Personal Guarantee	3.49	145.25	-	-	1,290.74	41.89	-
Collective Guarantee	-	1.91	-	-	175.79	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	0.99	-	-	-	-	-
Credit Card	5,096.77	-	-	-	-	-	-
Others	37.43	-	-	-	-	134.07	1.50
Total	116,727.92	34,155.08	33.78	2,962.29	35,086.33	9,389.88	5,060.61

Statement of Credit as on Chait end, 2077(Mid-Apr, 2021)

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB
Sector Wise							
Agricultural and Forest Related	6,999.56	2,750.81	2,612.48	23.46	2,792.41	2,380.34	1,654.32
Fishery Related	95.86	131.68	84.12	41.26	92.08	279.80	62.28
Mining Related	-	72.84	2.71	-	157.57	105.03	14.54
Manufacturing (Producing) Related	2,459.77	1,944.52	1,690.78	44.48	3,125.63	4,331.42	1,439.80
Construction	12,194.95	8,177.42	2,279.63	83.19	4,656.35	2,695.21	4,798.51
Electricity, Gas and Water	245.12	140.87	-	-	749.52	-	2,645.10
Metal Products, Mach. & Ele. Equip.	324.88	245.19	327.95	7.27	522.33	1.45	93.87
Tras., Com. and Public Utilities	3,403.60	3,199.61	1,968.47	20.50	646.49	1,036.55	911.07
Wholesaler & Retailer	12,216.95	5,246.38	7,761.91	30.66	4,318.54	6,954.72	3,136.36
Finance, Insurance and Real Estate	8,935.83	3,362.92	1,762.18	-	5,111.47	3,504.47	5,483.21
Hotel or Restaurant	2,305.16	2,346.60	1,184.68	1.21	2,122.31	3,335.32	955.95
Other Services	1,064.34	858.46	637.76	2.31	891.63	1,730.53	1,913.34
Consumption Loans	3,788.17	3,041.95	2,693.67	23.59	2,582.16	709.53	1,726.11
Local Government	-	0.03	-	-	3.37	-	-
Others	18,797.58	21,485.58	14,583.95	107.76	15,190.62	4,285.84	7,196.91
TOTAL sectorwise	72,831.77	53,004.87	37,590.30	385.69	42,962.48	31,350.20	32,031.37

Product Wise

Term Loan	21,453.27	16,872.54	18,790.37	47.53	12,348.03	7,712.91	5,572.12
Overdraft	11,658.93	11,404.81	8,666.52	190.71	12,358.93	1,212.92	5,573.93
Trust Receipt Loan / Import Loan	-	-	6.67	-	-	-	-
Demand & Other Working Capital Loan	524.76	220.31	1,007.23	3.41	238.79	10,099.21	2,463.03
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,251.99	6,465.95	1,785.99	69.38	3,933.74	1,981.77	3,531.94
Real Estate Loan	4,539.87	1,913.55	70.18	13.30	1,767.88	1,025.19	2,962.72
Margin Nature Loan	2,418.89	1,293.41	1,153.14	-	1,119.82	181.19	1,119.19
Hire Purchase Loan	4,147.92	4,592.33	2,518.91	33.18	1,833.89	1,734.07	1,506.59
Deprived Sector Loan	14,441.78	6,418.43	2,559.22	23.47	5,473.25	3,912.44	2,416.51
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,394.35	3,823.52	1,032.07	4.71	3,888.15	3,490.49	6,885.35
Total Product wise Loan	72,831.77	53,004.87	37,590.30	385.69	42,962.48	31,350.20	32,031.37

Collateral Wise

Gold and Silver	380.01	1,164.55	745.01	-	329.69	-	133.84
Government Securities	-	-	-	-	0.89	-	-
Non Governmental Securities	2,418.89	680.61	1,208.15	-	1,160.23	181.19	1,119.19
Fixed Deposit Receipts	570.70	438.82	276.34	12.85	336.39	196.39	575.30
Own	570.70	438.82	276.34	12.85	336.39	196.39	575.30
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	55,002.65	45,693.72	33,543.76	372.76	34,088.91	28,538.84	27,248.17
Fixed Assets	55,002.65	45,693.72	33,543.76	372.76	34,082.44	28,538.84	27,248.17
Current Assets	-	-	-	-	6.47	-	-
Against security of Bill	-	-	-	-	1.28	-	-
Domestic Bills	-	-	-	-	1.28	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	14,243.59	4,481.67	1,815.02	-	6,680.91	2,433.78	2,951.88
Government Guarantee	-	10.24	0.60	-	3.37	-	17.19
Institutional Guarantee	4,229.89	2,363.59	854.82	-	4,247.42	2,431.88	2,837.15
Personal Guarantee	4,526.58	1,361.89	907.85	-	2,256.83	-	90.72
Collective Guarantee	5,487.12	709.03	51.75	-	170.73	1.89	6.82
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	36.91	-	-	2.57	-	-
Credit Card	-	-	-	-	-	-	-
Others	215.94	545.51	2.03	0.08	364.18	-	2.99
Total	72,831.77	53,004.87	37,590.30	385.69	42,962.48	31,350.20	32,031.37

Statement of Credit as on Chait end, 2077(Mid-Apr, 2021)

BFI Name	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF
Sector Wise								
Agricultural and Forest Related	44.45	335.86	268.17	958.78	305.46	21.30	0.52	257.47
Fishery Related	-	22.75	1.53	4.95	12.43	-	-	1.91
Mining Related	1.92	-	-	-	8.13	-	-	-
Manufacturing (Producing) Related	66.96	80.33	45.29	127.66	226.59	-	60.00	396.77
Construction	485.99	12.85	14.38	322.32	113.76	37.11	19.03	535.99
Electricity,Gas and Water	-	-	-	2.89	8.58	-	-	-
Metal Products, Mach. & Ele. Eqp.	5.79	3.52	2.01	-	22.83	-	3.45	-
Tras., Com. and Public Utilities	189.57	2.30	1.78	83.65	131.13	24.42	-	188.24
Wholesaler & Retailer	635.07	120.70	67.42	840.82	145.55	36.40	33.33	753.19
Finance, Insurance and Real Estate	531.20	37.76	4.95	303.68	46.60	24.92	40.31	799.13
Hotel or Restaurant	102.00	5.61	35.19	93.06	64.10	2.98	27.50	251.57
Other Services	7.55	31.46	2.15	210.23	-	0.95	-	133.42
Consumption Loans	313.19	1.98	17.77	211.88	63.52	20.40	144.91	899.62
Local Government	-	-	-	-	-	-	33.18	-
Others	965.98	307.73	135.02	744.90	583.09	125.72	1,886.00	2,056.27
TOTAL sectorwise	3,349.67	962.85	595.66	3,904.82	1,731.78	294.20	2,248.23	6,273.58

Product Wise

Term Loan	1,195.92	51.26	217.75	2,034.28	573.65	-	124.27	486.90
Overdraft	491.74	234.10	136.43	658.25	393.52	66.74	-	509.17
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	270.90	562.42	-	84.27	-	36.40	147.82	1,026.36
Res. Per. H. Loan (Up to Rs. 15 mil.)	422.26	-	-	120.36	166.32	20.49	19.03	535.99
Real Estate Loan	54.39	-	-	301.97	20.39	31.85	1,765.88	315.19
Margin Nature Loan	148.57	-	-	2.67	3.06	20.40	26.19	109.06
Hire Purchase Loan	205.95	-	11.85	50.75	184.02	24.42	122.28	257.06
Deprived Sector Loan	404.09	57.03	129.80	299.19	346.09	69.62	33.18	502.45
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	155.86	58.04	99.83	353.07	44.72	24.27	9.57	2,531.40
Total Product wise Loan	3,349.67	962.85	595.66	3,904.82	1,731.78	294.20	2,248.23	6,273.58

Collateral Wise

Gold and Silver	106.88	-	-	160.42	31.47	-	-	662.14
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	148.57	-	-	2.67	3.06	-	26.19	109.06
Fixed Deposit Receipts	46.55	8.35	8.68	26.90	9.11	-	0.05	58.52
Own	46.55	8.35	8.68	26.90	9.11	-	0.05	58.52
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	2,579.21	954.50	586.98	3,647.21	1,625.51	240.04	400.55	4,833.60
Fixed Assets	2,579.21	954.50	586.98	3,647.21	1,625.51	240.04	400.55	4,833.60
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	468.47	-	-	67.61	-	25.22	83.27	610.27
Government Guarantee	-	-	-	-	-	-	33.18	-
Institutional Guarantee	468.47	-	-	-	-	24.92	-	489.02
Personal Guarantee	-	-	-	67.61	-	0.30	50.09	121.24
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	-	-	62.63	28.93	1,738.17	-
Total	3,349.67	962.85	595.66	3,904.82	1,731.78	294.20	2,248.23	6,273.58

Statement of Credit as on Chait end, 2077(Mid-Apr, 2021)

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara
Sector Wise								
Agricultural and Forest Related	333.62	450.97	-	351.29	303.14	193.16	307.23	611.64
Fishery Related	-	20.06	-	-	2.85	14.88	-	2.52
Mining Related	-	-	2.12	-	11.08	-	-	-
Manufacturing (Producing) Related	72.00	158.23	-	631.78	133.59	237.06	179.52	395.63
Construction	1,897.70	958.51	4.91	-	114.98	174.21	48.92	462.21
Electricity, Gas and Water	-	-	-	-	-	1.40	-	-
Metal Products, Mach. & Ele. Equip.	18.31	138.49	-	-	70.17	2.46	-	-
Tras., Com. and Public Utilities	947.99	106.49	-	824.49	93.42	57.12	-	598.80
Wholesaler & Retailer	3,550.77	603.94	5.84	522.18	146.59	167.21	753.65	1,589.89
Finance, Insurance and Real Estate	-	350.75	171.84	840.19	384.29	422.67	247.93	1,598.21
Hotel or Restaurant	373.67	41.50	-	224.51	79.39	83.39	88.33	416.00
Other Services	59.59	567.36	-	-	24.35	28.03	15.68	69.61
Consumption Loans	390.69	427.90	10.55	437.73	143.52	36.15	45.47	20.40
Local Government	-	-	-	-	-	-	-	-
Others	351.87	568.16	41.34	2,416.04	765.09	1,020.74	794.22	1,465.55
TOTAL sectorwise	7,996.21	4,392.36	236.60	6,248.21	2,272.46	2,438.47	2,480.95	7,230.47

Product Wise

Term Loan	3,866.21	522.78	5.84	524.12	112.48	445.31	897.60	2,570.15
Overdraft	-	89.88	-	-	219.23	-	-	1,116.47
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	72.00	538.00	-	204.43	46.02	47.92	-	667.77
Res. Per. H. Loan (Up to Rs. 15 mil.)	1,057.85	674.44	4.91	554.41	56.76	99.92	48.92	440.99
Real Estate Loan	821.74	573.41	171.84	183.78	144.17	200.31	247.93	378.26
Margin Nature Loan	351.87	355.17	-	121.55	45.10	65.33	-	26.98
Hire Purchase Loan	952.57	86.39	7.89	1,369.01	225.34	88.19	5.07	598.80
Deprived Sector Loan	427.34	290.94	1.20	858.59	300.67	509.98	127.73	1,250.02
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	446.64	1,261.37	44.93	2,432.32	1,122.71	981.51	1,153.69	181.03
Total Product wise Loan	7,996.21	4,392.36	236.60	6,248.21	2,272.46	2,438.47	2,480.95	7,230.47

Collateral Wise

Gold and Silver	220.13	-	-	223.02	2.88	-	-	-
Government Securities	2.86	-	-	-	-	-	-	-
Non Governmental Securities	-	355.17	-	-	11.52	65.33	-	-
Fixed Deposit Receipts	167.70	63.34	2.66	90.81	30.58	6.58	40.40	20.40
Own	167.70	63.34	2.66	90.81	30.58	6.58	40.40	20.40
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,235.34	3,708.36	193.80	5,120.51	1,815.52	1,807.86	2,440.55	5,847.53
Fixed Assets	7,235.34	3,708.36	186.75	4,779.96	1,815.52	1,801.73	2,440.55	5,847.53
Current Assets	-	-	7.04	340.55	-	6.13	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	18.31	265.50	-	667.15	378.28	553.31	-	1,335.56
Government Guarantee	-	-	-	-	4.02	-	-	-
Institutional Guarantee	-	265.50	-	667.15	274.28	492.76	-	1,241.16
Personal Guarantee	-	-	-	-	99.98	60.55	-	94.40
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	18.31	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	351.87	-	40.15	146.72	33.69	5.39	-	26.98
Total	7,996.21	4,392.36	236.60	6,248.21	2,272.46	2,438.47	2,480.95	7,230.47

Statement of Credit as on Chait end, 2077(Mid-Apr, 2021)

BFI Name	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC	Manju
Sector Wise								
Agricultural and Forest Related	309.03	291.58	1,440.97	41.80	287.76	151.77	298.09	336.49
Fishery Related	4.34	-	-	-	-	0.96	28.11	25.55
Mining Related	13.69	-	-	-	-	-	1.66	-
Manufacturing (Producing) Related	98.64	4.08	-	16.88	584.16	131.14	388.42	171.72
Construction	685.04	38.21	127.57	134.31	-	998.05	429.15	2,176.70
Electricity, Gas and Water	-	-	-	-	-	29.48	33.32	64.24
Metal Products, Mach. & Ele. Equip.	104.12	-	-	2.76	-	3.99	10.98	122.89
Tras., Com. and Public Utilities	223.46	-	-	15.38	2.94	97.34	465.92	386.21
Wholesaler & Retailer	420.91	28.29	332.20	113.32	84.26	584.43	1,736.11	793.29
Finance, Insurance and Real Estate	208.07	-	81.89	19.11	-	512.77	2,903.93	2,566.96
Hotel or Restaurant	70.64	-	-	7.47	74.77	321.29	1,013.45	276.50
Other Services	95.20	1.16	1.14	-	-	56.78	434.59	98.48
Consumption Loans	215.87	30.57	145.75	40.48	1.76	391.38	719.67	775.14
Local Government	-	-	-	-	-	-	-	-
Others	1,430.13	25.02	4,808.60	301.02	550.93	1,289.27	2,912.61	779.61
TOTAL sectorwise	3,879.14	418.91	6,938.12	692.54	1,586.58	4,568.66	11,376.00	8,573.79

Product Wise

Term Loan	146.99	-	228.72	288.06	910.11	408.37	2,840.50	1,920.92
Overdraft	2.15	-	2,232.47	182.45	-	405.04	3,879.81	31.61
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	780.29	354.51	103.48	13.18	149.60	266.22	341.21	464.13
Res. Per. H. Loan (Up to Rs. 15 mil.)	685.04	38.21	127.57	83.25	-	856.55	979.10	1,815.87
Real Estate Loan	78.57	-	201.87	-	419.96	387.05	731.36	306.17
Margin Nature Loan	2.86	-	-	29.04	-	272.50	433.03	443.88
Hire Purchase Loan	340.97	-	62.04	27.02	2.47	83.77	451.62	337.31
Deprived Sector Loan	164.68	25.02	333.93	21.72	-	310.77	1,434.33	2,374.85
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,677.59	1.16	3,648.04	47.83	104.44	1,578.38	285.05	879.07
Total Product wise Loan	3,879.14	418.91	6,938.12	692.54	1,586.58	4,568.66	11,376.00	8,573.79

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	23.86	-
Non Governmental Securities	2.86	-	-	30.32	-	-	433.03	443.88
Fixed Deposit Receipts	44.39	30.57	83.71	-	-	85.39	146.21	62.81
Own	44.39	30.57	83.71	-	-	85.39	146.21	62.81
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	3,734.78	388.33	143.93	621.71	1,586.58	3,946.79	9,494.64	5,443.80
Fixed Assets	3,734.78	388.33	143.93	621.71	1,586.58	3,946.79	9,494.64	5,443.80
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	97.10	-	-	40.52	-	232.51	1,270.53	2,613.46
Government Guarantee	-	-	-	2.60	-	-	-	-
Institutional Guarantee	97.10	-	-	19.11	-	230.52	1,223.05	2,345.00
Personal Guarantee	-	-	-	3.19	-	2.00	47.48	268.46
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	15.61	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	6,710.48	-	-	303.98	7.72	9.85
Total	3,879.14	418.91	6,938.12	692.54	1,586.58	4,568.66	11,376.00	8,573.79

BFI Name	Reliance
Sector Wise	
Agricultural and Forest Related	123.16
Fishery Related	17.00
Mining Related	-
Manufacturing (Producing) Related	259.00
Construction	702.31
Electricity, Gas and Water	35.01
Metal Products, Mach. & Ele. Eqp.	95.12
Tras., Com. and Public Utilities	422.71
Wholesaler & Retailer	448.89
Finance, Insurance and Real Estate	542.97
Hotel or Restaurant	279.36
Other Services	96.84
Consumption Loans	334.12
Local Government	-
Others	1,161.13
TOTAL sectorwise	4,517.60

Product Wise

Term Loan	22.22
Overdraft	3.17
Trust Receipt Loan / Import Loan	-
Demand & Other Working Capital Loan	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	640.43
Real Estate Loan	350.56
Margin Nature Loan	276.09
Hire Purchase Loan	421.46
Deprived Sector Loan	348.30
Bills Purchased	-
Other Product	2,447.86
Total Product wise Loan	4,517.60

Collateral Wise

Gold and Silver	-
Government Securities	-
Non Governmental Securities	-
Fixed Deposit Receipts	77.57
Own	77.57
Other Licences Institutions	-
Collateral of Properties	3,537.69
Fixed Assets	3,537.69
Current Assets	-
Against security of Bill	-
Domestic Bills	-
Foreign Bills	-
Against Guarantee	566.98
Government Guarantee	-
Institutional Guarantee	336.74
Personal Guarantee	1.26
Collective Guarantee	-
Int. Rtd. Foreign Bank's Guarantee	-
Other Guarantee	228.98
Credit Card	-
Others	335.35
Total	4,517.60

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	17,420	25,503	33,424	39,016	38,929	46.40	31.06	-0.22
a. Paid-up Capital	11,159	17,078	21,495	23,811	24,245	53.04	25.87	1.82
b. Statutory Reserves	2,451	3,531	4,814	5,666	5,604	44.08	36.32	-1.10
c. Retained Earning	1,379	1,750	2,790	4,239	3,862	26.91	59.44	-8.88
d. Others Reserves	2,431	3,144	4,324	5,300	5,217	29.33	37.53	-1.56
2 BORROWINGS	87,707	126,378	142,095	184,394	203,459	44.09	12.44	10.34
a. NRB	2,070	1,701	8	6,426	10,755	-17.80	-99.52	67.35
b. Others	85,637	124,677	142,086	177,968	192,705	45.59	13.96	8.28
3 DEPOSITS	49,549	85,606	106,150	123,849	127,208	72.77	24.00	2.71
4 BILLS PAYABLE	1	75	41	19	14	5591.09	-45.48	-26.45
5 OTHER LIABILITIES	13,552	23,664	29,558	36,986	34,226	74.63	24.90	-7.46
a. Loan Loss Provision	2,391	4,013	7,631	10,334	9,695	67.86	90.16	-6.18
b. Interest Suspense a/c	1,121	1,800	4,003	4,377	4,237	60.53	122.36	-3.18
c. Others	10,039	17,851	17,924	22,276	20,294	77.81	0.41	-8.90
6 RECONCILIATION A/c	3,480	5,192	8,482	17,989	19,760	49.19	63.36	9.85
7 PROFIT & LOSS A/c	4,039	6,608	5,419	7,148	8,826	63.62	-17.99	23.47
Total	175,748	273,028	325,169	409,402	432,423	55.35	19.10	5.62
Assets								
1 LIQUID FUNDS	16,314	19,246	30,382	22,447	25,326	17.97	57.86	12.83
a. Cash Balance	147	214	379	434	313	45.57	76.94	-28.04
b. Bank Balance	9,190	13,398	16,872	12,963	16,051	45.79	25.93	23.82
c. Money at Call	6,977	5,634	13,130	9,049	8,963	-19.25	133.06	-0.95
2 INVESTMENT IN SECURITIES EXCEPT SHARES	43	312	468	585	585	629.98	49.91	0.07
3 SHARE & OTHER INVESTMENT	2,565	2,262	9,732	11,622	14,181	-11.81	330.28	22.02
4 LOANS & ADVANCES	145,944	235,101	262,732	342,657	357,954	61.09	11.75	4.46
Institutional	30,597	38,955	39,721	43,553	50,307	27.32	1.97	15.51
Individual	115,347	196,147	223,012	299,105	307,647	70.05	13.70	2.86
5 FIXED ASSETS	1,472	2,107	2,223	2,431	2,531	43.14	5.50	4.14
6 OTHER ASSETS	5,735	8,552	11,063	11,859	13,242	49.11	29.36	11.67
7 EXPENSES NOT WRITTEN OFF	7	11	11	8	9	53.11	1.87	12.29
8 NON BANKING ASSETS	-	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	3,609	5,391	8,469	17,784	18,579	49.37	57.11	4.47
10 PROFIT & LOSS A/c	57	45	88	8	13	-20.95	96.81	68.05
Total	175,745	273,028	325,169	409,402	432,423	55.35	19.10	5.62
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	11,759	17,022	21,965	11,735	13,007	44.75	29.04	10.84
2 COMMISSION/FEE EXPENSES	3	7	38	6	6	114.61	472.63	12.95
3 EMPLOYEE EXPENSES	4,735	6,299	8,757	6,030	6,684	33.03	39.02	10.84
4 OFFICE OPERATING EXPENSES	1,594	2,358	2,907	1,947	2,269	47.90	23.29	16.54
5 NON OPERATING EXPENSES	9	63	140	43	53	578.43	122.70	23.49
6 PROVISION FOR RISK	1,048	1,921	6,648	16,870	15,085	83.21	246.15	-10.58
7 LOAN WRITTEN OFF	1	5	5	31	31	464.16	14.51	-1.06
8 EXTRAORDINARY EXPENSES	-	1	18	5	6	0.00	1279.00	18.00
9 PROVISION FOR STAFF BONUS	547	861	836	1,094	1,369	57.54	-2.95	25.13
10 PROVISION FOR INCOME TAX	1,663	2,545	2,353	3,006	3,766	52.98	-7.52	25.30
11 NET PROFIT	4,013	6,249	5,394	7,148	8,824	55.70	-13.68	23.44
TOTAL EXPENSES	25,374	37,331	49,062	47,914	51,100	47.12	31.43	6.65
Income								
1. INTEREST INCOME	22,236	31,647	41,259	28,176	31,865	42.32	30.37	13.09
2. COMMISSION & DISCOUNT	546	805	718	996	1,215	47.34	-10.80	22.01
3 OTHER OPERATING INCOME	2,049	3,739	3,726	3,572	3,951	82.48	-0.33	10.63
4 NON OPERATING INCOME	142	176	153	152	160	23.91	-13.28	5.42
5 PROVISION FOR WRITTEN BACK	364	936	3,134	14,976	13,852	156.84	234.88	-7.51
6 RECOVERY FOR WRITE BACK	5	2	2	0	7	-59.94	6.73	2806.83
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	0	18	34	39	712.18	53203.70	12.27
8 NET LOSS	31	26	52	8	11	-17.32	102.16	43.51
TOTAL INCOME	25,374	37,331	49,062	47,914	51,100	47.12	31.43	6.65
Miscellaneous Information								
No. of Total Staffs	11,552	17,361	19,017	20,248	20,756	50.29	9.54	2.51
No. of Total Branches	2,448	3,629	4,057	4,473	4,568	48.24	11.79	2.12
No. of Total Centers	172,788	274,186	310,895	343,836	350,236	58.68	13.39	1.86
No. of Total Groups	562,425	926,625	1,039,696	1,162,469	1,176,356	64.76	12.20	1.19
No. of Total Passive Groups	5,762	9,565	9,398	13,608	13,054	66.00	-1.75	-4.07
No. of Total Members	2,856,380	4,327,991	4,686,659	5,056,222	5,118,690	51.52	8.29	1.24
No. of Total Passive Members	51,516	118,044	195,311	333,351	304,432	129.14	65.46	-8.68
No. of Total Borrowers	1,853,417	2,679,016	2,783,222	2,922,787	2,981,236	44.54	3.89	2.00
No. of Total Overdue Borrowers	56,824	165,984	1,001,407	601,323	516,574	192.10	503.32	-14.09
No. of Total Saving Members	3,010,166	4,323,957	4,679,987	5,028,589	5,095,148	43.65	8.23	1.32
Total Saving Amount (Rs million)	49,549	101,910	106,150	123,771	127,207	105.68	4.16	2.78

Districtwise List of Bank and Financial Institutions Branches (Chait, 2077)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	130,992	5,695
2	1	Panchthar	26	3	2	31	197,440	6,369
3	1	Ilam	38	7	2	47	314,201	6,685
4	1	Jhapa	140	48	12	200	939,491	4,697
5	1	Sankhuwasabha	27	-	-	27	155,292	5,752
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	7	1	33	171,841	5,207
9	1	Morang	159	55	13	227	1,108,654	4,884
10	1	Sunsari	125	37	13	175	931,436	5,322
11	1	Solukhumbu	27	-	-	27	101,726	3,768
12	1	Khotang	18	6	-	24	169,630	7,068
13	1	Okhaldhunga	23	4	-	27	151,762	5,621
14	1	Udayapur	38	4	-	42	360,705	8,588
	Total		712	174	44	930	4,985,881	5,361
15	2	Saptari	47	7	8	62	719,000	11,597
16	2	Siraha	80	11	2	93	711,146	7,647
17	2	Dhanusa	81	8	7	96	852,097	8,876
18	2	Mahottari	59	7	4	70	719,181	10,274
19	2	Sarlahi	69	13	3	85	909,891	10,705
20	2	Rautahat	56	9	1	66	862,993	13,076
21	2	Bara	76	13	5	94	846,772	9,008
22	2	Parsa	67	10	4	81	729,291	9,004
	Total		535	78	34	647	6,350,371	9,815
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	31	2	2	35	312,448	8,927
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	57	17	-	74	355,975	4,810
28	3	Nuwakot	37	13	1	51	288,328	5,653
29	3	Sindhupalchok	36	10	-	46	294,736	6,407
30	3	Kavrepalanchok	73	15	6	94	404,549	4,304
31	3	Kathmandu	811	129	46	986	2,300,890	2,334
32	3	Lalitpur	195	25	16	236	585,982	2,483
33	3	Bhaktapur	105	14	7	126	377,660	2,997
34	3	Makwanpur	59	15	5	79	466,612	5,906
35	3	Chitawan	165	44	16	225	711,629	3,163
	Total		1,648	290	100	2,038	6,540,128	3,209
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	12	-	-	12	6,284	524
38	4	Lamjung	41	5	2	48	172,158	3,587
39	4	Kaski	189	74	19	282	597,988	2,121
40	4	Tanahu	78	22	1	101	348,724	3,453
41	4	Syangja	41	23	2	66	246,315	3,732
42	4	Mustang	16	1	-	17	11,240	661
43	4	Baglung	47	10	-	57	285,119	5,002
44	4	Parbat	26	10	-	36	148,448	4,124
45	4	Myagdi	22	9	-	31	110,419	3,562
46	4	Nawalparasi East	65	21	6	92	359,042	3,903
	Total		578	181	33	792	2,529,009	3,193

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	48	11	1	60	246,206	4,103
49	5	Rupandehi	224	69	22	315	1,091,034	3,464
50	5	Kapilbastu	75	14	5	94	680,984	7,245
51	5	Arghakhanchi	21	6	-	27	202,756	7,509
52	5	Pyuthan	19	13	-	32	243,816	7,619
53	5	Rolpa	21	2	-	23	239,145	10,398
54	5	Rukum East	8	-	-	8	59,086	7,386
55	5	Dang	92	34	4	130	660,742	5,083
56	5	Banke	80	28	6	114	621,921	5,455
57	5	Bardiya	39	19	-	58	486,334	8,385
58	5	Nawalparasi West	60	17	3	80	378,926	4,737
Total			722	227	41	990	5,163,681	5,216
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	24	4	1	29	276,060	9,519
61	6	Surkhet	51	8	2	61	426,673	6,995
62	6	Dailekh	24	1	-	25	302,085	12,083
63	6	Jajarkot	12	1	-	13	201,913	15,532
64	6	Dolpa	12	-	-	12	43,058	3,588
65	6	Jumla	20	1	-	21	127,214	6,058
66	6	Kalikot	14	-	-	14	162,277	11,591
67	6	Mugu	8	-	-	8	65,102	8,138
68	6	Humla	9	1	-	10	59,800	5,980
Total			191	17	4	212	1,836,111	8,661
69	7	Doti	20	1	-	21	213,465	10,165
70	7	Bajhang	18	1	-	19	225,304	11,858
71	7	Kailali	130	25	6	161	971,320	6,033
72	7	Bajura	13	1	-	14	158,078	11,291
73	7	Achham	17	3	-	20	291,468	14,573
74	7	Kanchanpur	59	10	1	70	539,119	7,702
75	7	Darchula	17	2	-	19	145,761	7,672
76	7	Baitadi	17	2	-	19	267,932	14,102
77	7	Dadeldhura	25	1	-	26	160,426	6,170
Total			316	46	7	369	2,972,873	8,057
Grand Total			4,702	1,013	263	5,978	30,378,054	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	18	20	74	1	140
No. of Branches [^]	4,702	1,013	263	4,568		10,546
Population per Branch [*] (Served by A, B and C class BFI's)						5,082
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,881

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	712	174	44	749	930	1,679
2	535	78	34	948	647	1,595
Bagmati	1,648	290	100	653	2,038	2,691
Gandaki	578	181	33	561	792	1,353
Lumbini	722	227	41	1,056	990	2,046
Karnali	191	17	4	198	212	410
Sudur Paschim	316	46	7	403	369	772
Total	4,702	1,013	263	4,568	5,978	10,546

* Population 30,378,054 for 2021 calculated on yearly basis based on yearly population projection 2011-2031 Source :

<https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68	4.26	5,038.76
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43	4.76	17,403.76
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31	6.96	60,834.06
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13	6.91	336,877.15
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80	6.44	136,635.01
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16	6.88	39,461.69
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29	-	2,541.21
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30	4.02	1,802,340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	179,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91	9.32	1,581,373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32	9.44	244,462.06
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79	9.74	285,840.27
3	Trust Receipt Loan / Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06	7.25	74,884.19
4	Demand & Other Working Capital Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05	9.00	372,455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52	9.42	127,759.81
6	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17	9.80	96,619.08
7	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70	9.15	32,288.12
8	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04	9.72	106,711.64
9	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90	7.09	78,528.62
10	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02	4.29	6,778.84
11	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91	9.28	1,581,373.77

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.94	746,763.28	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.27	860,980.71	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	9.00	11,034.12	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	8.91	42,897.52	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.50	64,709.62	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.51	485,145.67	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.44	184,978.21	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	9.05	72,215.57	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	3.92	278,783.16	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	5.00	981.16	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	199,654.53	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	172,189.88	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	24,016.07	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	3,448.58	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.17	2,087,162.84	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	10.79	106,633.71	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.38	65,823.48	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.24	24,833.02	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	10.78	153,489.28	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.83	303,123.46	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	11.50	320,363.58	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Trust Receipt Loan / Import Loan	9.29	75,514.51	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.27	427,441.43	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.46	154,017.66	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	11.43	105,581.27	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	11.36	35,367.48	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	11.54	125,676.79	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.16	96,362.69	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	4.75	3,478.20	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.58	197,919.72	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.27	1,844,846.80	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (M	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39	4.97	931,381.23	4.78	931,381.23
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63	9.71	1,411,223.84	9.69	1,411,223.84
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83	0.00	-	0.00	-
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64	0.00	-	0.00	-
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12	9.53	247,977.89	9.56	247,977.89
2.4	6-12 months	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92	9.63	337,522.74	9.59	337,522.74
2.5	1-2 yrs	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73	9.62	597,863.03	9.59	597,863.03
2.6	2 yrs and above	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41	10.28	227,860.18	10.20	227,860.18
3	Call	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54	4.19	301,796.34	4.14	301,796.34
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21	8.10	4,004.95	8.06	4,004.95
6	Non interest bearing deposits	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08	0.00	284,374.86	0.00	284,374.86
6.1	Current	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05	0.00	257,027.33	0.00	257,027.33
6.2	Margin	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88	0.00	25,307.32	0.00	25,307.32
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14	0.00	2,040.21	0.00	2,040.21
	Aggregate	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85	6.79	2,932,781.22	6.78	2,932,781.22

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (M	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80	11.38	150,535.17	11.23	150,535.17
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53	10.63	4,194.89	10.60	4,194.89
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01	11.69	5,945.81	11.72	5,945.81
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28	11.59	134,955.50	11.26	134,955.50
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86	11.51	338,212.92	11.41	338,212.92
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41	12.34	277,496.95	12.29	277,496.95
7	Electricity, Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47	11.30	132,396.04	11.28	132,396.04
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45	11.99	34,687.11	11.86	34,687.11
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17	12.47	67,528.04	12.46	67,528.04
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58	12.00	586,184.07	11.97	586,184.07
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94	11.94	216,315.60	11.81	216,315.60
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36	11.53	114,879.62	11.69	114,879.62
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80	12.06	118,740.08	12.01	118,740.08
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18	12.39	138,651.98	12.39	138,651.98
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54	4.90	1,508.41	4.88	1,508.41
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03	12.80	338,861.49	12.83	338,861.49
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41	11.94	2,661,093.66	11.94	2,661,093.66

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (M	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99	11.70	542,609.88	11.57	542,609.88
2	Overdraft	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34	12.22	397,789.11	12.19	397,789.11
3	Trust Receipt Loan / Import Loan	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44	9.47	73,745.92	9.49	73,745.92
4	Demand & Other Working Capital Loan	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73	11.83	657,967.23	11.74	657,967.23
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26	12.26	202,156.39	12.21	202,156.39
6	Real Estate Loan	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23	12.32	133,995.68	12.26	133,995.68
7	Margin Nature Loan	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14	12.11	35,645.71	12.01	35,645.71
8	Hire Purchase Loan	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21	12.90	145,579.69	12.83	145,579.69
9	Deprived Sector Loan	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42	11.48	162,908.58	11.44	162,908.58
10	Bills Purchased	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48	5.57	3,287.74	6.19	3,287.74
11	Other Product	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18	12.60	305,407.73	12.61	305,407.73
	Aggregate	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41	11.94	2,661,093.66	11.94	2,661,093.66

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.85	1,187,308.52	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03
2	Fixed:	8.20	1,762,732.52	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.27	267,486.65	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85
2.4	6-12 months	7.93	527,100.93	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17
2.5	1-2 yrs	8.09	695,564.58	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.94	272,580.35	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,737.70
3	Call	1.00	317,889.64	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11	1.04	286,638.07
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	8.00	2,826.90	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89	7.63	2,840.64
6	Non interest bearing deposits	-	333,733.74	-	364,310.03	-	354,492.03	-	363,040.42	-	378,508.06
6.1	Current	-	302,640.99	-	331,175.31	-	320,171.29	-	328,293.58	-	344,225.41
6.2	Margin	-	28,553.07	-	30,803.99	-	31,654.69	-	31,662.64	-	31,680.58
6.3	Other	-	2,539.68	-	2,330.74	-	2,666.05	-	3,084.20	-	2,602.07
	Aggregate	5.14	3,604,491.33	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52	4.79	3,815,324.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.97	185,964.12	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19	8.16	226,342.13
2	Fishery Related	8.59	5,136.45	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94	7.89	6,731.08
3	Mining Related	9.83	5,585.74	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69	8.73	6,769.49
4	Agriculture, Forestry & Beverage Production Related	9.24	145,597.93	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87	8.44	162,138.42
5	Non Food Production Related	9.08	343,641.61	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09	8.33	368,675.26
6	Construction	10.20	305,985.07	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60	9.47	332,795.19
7	Electricity, Gas and Water	9.58	166,898.42	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48	8.62	185,859.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.36	42,960.44	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26	8.61	52,720.68
9	Transport, Communication and Public Utilities	10.14	68,483.83	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85	9.11	70,063.31
10	Wholesaler & Retailer	9.48	638,175.93	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24	8.72	726,009.00
11	Finance, Insurance and Real Estate	7.77	235,754.59	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53	7.48	278,153.73
12	Hotel or Restaurant	9.41	139,548.55	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52	8.27	151,440.44
13	Other Services	9.67	152,013.81	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48	8.67	160,770.32
14	Consumption Loans	9.95	145,563.21	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30	9.13	175,655.40
15	Local Government	4.34	1,422.72	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35	3.80	1,427.80
16	Others	10.40	429,675.83	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08	9.58	523,030.07
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.38	647,513.76	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.83	451,030.92	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Trust Receipt Loan / Import Loan	8.22	58,736.72	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
4	Demand & Other Working Capital Loan	9.25	748,221.77	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.10	213,022.19	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29
6	Real Estate Loan	9.91	145,572.06	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08
7	Margin Nature Loan	8.82	56,612.67	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44
8	Hire Purchase Loan	10.76	140,352.51	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26
9	Deprived Sector Loan	7.22	177,108.17	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98
10	Bills Purchased	4.21	4,156.64	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07
11	Other Product	10.50	370,080.82	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.26

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

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

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Womi Laghubitta Bittiya Sanstha Ltd.	Womi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	Mahila Sahayatra Laghubitta Bittiya Sanstha Ltd.	MahilaMF
19	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF	20	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF
21	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF	22	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF
23	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF	24	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF
25	Meromicrofinance Laghubitta Bittiya Sanatha Ltd.	MeroMF	26	Samata Laghubitta Bittiya Sanatha Ltd.	SamataMF
27	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	28	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
29	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	30	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF
31	Unnati Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	32	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
33	Support Microfinance Bittiya Sanstha Ltd.	Support	34	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	ACHautari
35	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda	36	Asha Lagubitta Bittiya Sastha Ltd.	Asha
37	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro	38	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans
39	Ganapati Microfinance Bittiya Sastha Ltd.	Ganapati	40	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
41	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	42	Swabhimana Laghubitta Bittiya Sanstha Ltd.	Swabhimana
43	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha	44	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko
45	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	46	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
47	Sarathi Nepal Laghubitta Bittiya Sanstha Ltd.	Sarathi	48	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana
49	Summit Laghubitta Bittiya Sanstha Limited	Summit	50	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
51	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	52	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
53	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	54	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
55	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa	56	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
57	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	58	WEAN Laghubitta Bittiya Sanstha Limited	WEAN
59	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	60	BPW Laghubitta Bittiya Sanstha Limited	BPW
61	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	62	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
63	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO	64	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
65	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	66	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
67	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)	68	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
69	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu	70	Super Laghubitta Bittiya Sanstha Limited	Super
71	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram	72	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
73	Deurali Laghubitta Bittiya Sanstha Limited	Deurali	74	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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