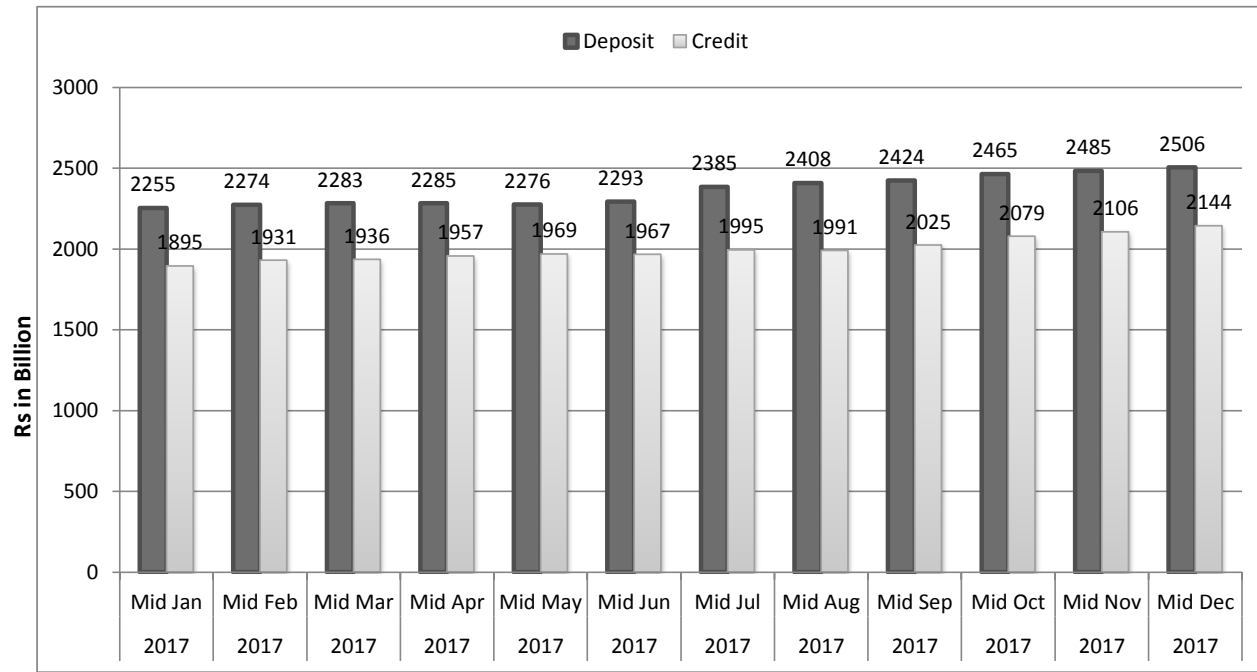


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2074 Mangsir
Mid-Dec, 2017

Contents

	Page
1. Explanatory note	1
2. Major financial indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial banks	15
b. Development banks	17
c. Finance companies	22
7. Profit & Loss account	
a. Commercial banks	23
b. Development banks	25
c. Finance companies	28
8. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	31
b. Development banks	33
c. Finance companies	36
9. Micro-credit development banks	
a. Major financial indicators	39
b. Statement of assets and liabilities	39
c. Profit & loss account	39
d. Miscellaneous Information	39
10. Districtwise Branch List	40
11. Interest Rate Structure of Commercial Banks	42
Annexures	
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	28	36	25	54	143
Total Number of Licensed BFIs*	28	36	25	58	147

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

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

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

Major Financial Indicators

as on Mangsir End, 2074 (Mid-Dec, 2017)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	84.54	9.79	2.08	96.41
2	Total Credit/GDP	71.93	8.62	1.92	82.47
3	Total Credit/ Total Deposit	85.09	88.02	92.05	85.54
4	Lcy Credit/Lcy Deposit & Core Capital	77.54	74.69	76.01	77.43
5	Fixed Deposit/Total Deposit	40.45	40.49	50.13	40.66
6	Saving Deposit/Total Deposit	34.62	40.62	35.07	35.24
7	Current Deposit/Total Deposit	8.87	1.87	0.14	7.97
8	NPL/ Total Loan	1.79	1.76	13.23	2.06
9	Total LLP/Total Loan	2.35	2.17	13.53	2.60
10	Deprived Sector Loan/Total Loan \$	5.97	8.55	4.63	6.18
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.64	16.11	19.62	11.39
2	Investment in Gov. Security/Total Deposit	14.02	3.59	4.01	12.74
3	Total Liquid Assets/Total Deposit	25.88	31.30	34.32	26.61
C. Capital Adequacy Ratios (%)#					
1	Core Capital/RWA	12.87	19.43	20.21	14.07
2	Total Capital/RWA	14.22	20.44	21.19	15.40
D. Financial Access#					
1	No. of Branches **	2341	796	136	3273
2	No. of Deposit Accounts	16673072	3378945	455595	20507612
3	No. of Loan Accounts	903695	280771	32696	1217162
4	No. of Branchless Banking Centers	1028	0	0	1028
5	No. of Branchless Banking Customers	96262	0	0	96262
6	No. of Non-operated Branchless Banking Centers	143	0	0	143
7	No. of Mobile Banking Customers	2703545	267682	15442	2986669
8	No. of Internet Banking Customers	655142	10395	2430	667967
9	No. of ATMs	2096	163	28	2287
10	No. of Debit Cards	5334107	221816	27977	5583900
11	No. of Credit Cards	75427	0	0	75427
12	No. of Prepaid Cards	104832	0	0	104832
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.17			
	(a) Saving	3.94			
	(b) Fixed	10.27			
	(c) Call	3.92			
2	Wt. Avg Interest on Credit	11.27			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2016/17 Rs. 2599233 million(Preliminary)

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

** Excluding Extension Counters and Microfinance Units

As of 1st Quarter of F.Y. 2074/75 (2017/18)

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

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2015	2016	2017	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	162992.51	214892.48	308651.74	355699.44	360302.62	31.84	43.63	1.29
	a. Paid-up Capital	140794.10	163370.74	225313.64	240807.04	248317.85	16.04	37.92	3.12
	b. Statutory Reserves	37149.85	43680.58	53665.23	58699.39	59434.38	17.58	22.86	1.25
	c. Retained Earning	-27802.05	-11166.95	-3005.23	23620.65	20647.14	-59.83	-73.09	-12.59
	d. Others Reserves	12850.60	19008.11	32678.11	32572.35	31903.26	47.92	71.92	-2.05
2	BORROWINGS	21355.96	42822.19	31800.16	52462.32	64483.85	100.52	-25.74	22.91
	a. NRB	3291.48	6855.13	7094.37	12150.86	24094.18	108.27	3.49	98.29
	b. "A"Class Licensed Institution	5504.53	20083.07	9094.04	21979.90	21787.50	264.85	-54.72	-0.88
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	1119.81	5111.62	5299.38	8018.99	8289.60	356.47	3.67	3.37
	e. Bonds and Securities	11440.14	10772.37	10312.37	10312.57	10312.57	-5.84	-4.27	0.00
3	DEPOSITS	1771946.15	2107502.69	2384806.95	2484521.47	2506050.14	18.94	13.16	0.87
	a. Current	158746.16	185135.30	204360.95	194462.95	199828.37	16.62	10.38	2.76
	b. Savings	714466.16	875419.91	816572.17	871530.50	883106.14	22.53	-6.72	1.33
	c. Fixed	513283.02	617634.95	998258.72	1017171.09	1018986.33	20.33	61.63	0.18
	d. Call Deposits	363041.66	401829.34	333350.39	366437.05	367312.62	10.68	-17.04	0.24
	e. Others	22409.16	27483.20	32264.72	34919.88	36816.68	22.64	17.40	5.43
4	Bills Payable	1729.91	3927.13	2219.17	3449.55	5683.01	127.01	-43.49	64.75
5	Other Liabilities	188093.19	206694.45	224201.08	254278.43	261478.02	9.89	8.47	2.83
	1. Loan Loss Provision	51482.56	48593.77	52553.17	55411.38	55634.01	-5.61	8.15	0.40
	2. Interest Suspense a/c	31256.97	32000.69	34891.97	46284.18	53467.01	2.38	9.04	15.52
	3. Others	105353.66	126099.99	136755.94	152582.88	152377.00	19.69	8.45	-0.13
6	Reconciliation A/c	280.36	13817.41	2358.50	6404.66	6137.60	4828.52	-82.93	-4.17
7	Profit & Loss A/c	36755.88	49443.18	54882.04	12530.86	12950.12	34.52	11.00	3.35
TOTAL		2183153.96	2639099.54	3008919.66	3169346.73	3217085.36	20.88	14.01	1.51
Assets									
1	LIQUID FUNDS	353397.28	385746.01	423242.12	354266.10	347626.09	9.15	9.72	-1.87
	a. Cash Balance	48642.45	56937.25	64372.60	62278.15	60514.89	17.05	13.06	-2.83
	Nepalese Notes & Coins	47305.51	55937.33	63282.78	58207.61	56583.58	18.25	13.13	-2.79
	Foreign Currency	1336.94	999.92	1089.82	4070.54	3931.30	-25.21	8.99	-3.42
	b. Bank Balance	237957.23	262419.81	305795.05	227354.36	224937.47	10.28	16.53	-1.06
	1. In Nepal Rastra Bank	165070.53	180498.18	233256.83	154463.43	147624.11	9.35	29.23	-4.43
	2. "A"Class Licensed Institution	37838.00	41730.30	38882.05	33084.77	34088.52	10.29	-6.83	3.03
	3. Other Financial Ins.	6882.80	8437.01	6368.76	6193.57	6326.67	22.58	-24.51	2.15
	4. In Foreign banks	28165.90	31754.32	27287.42	33612.58	36898.17	12.74	-14.07	9.77
	c. Money at Call	66797.60	66388.94	53074.46	64633.59	62173.74	-0.61	-20.06	-3.81
2	INVESTMENTS	206160.48	238675.86	232706.63	320597.63	322477.25	15.77	-2.50	0.59
	a. Govt. Securities	182112.29	196070.31	214380.95	316102.63	319264.90	7.66	9.34	1.00
	b. Others	24048.18	42605.55	18325.68	4495.00	3212.36	77.17	-56.99	-28.53
3	SHARE & OTHER INVESTMENT	85675.60	131777.67	129938.39	141572.08	129562.17	53.81	-1.40	-8.48
4	LOANS & ADVANCES	1345671.32	1669203.04	1976879.74	2100837.81	2139963.81	24.04	18.43	1.86
	a. Private Sector	1230999.56	1542024.97	1923942.40	2051071.91	2090179.67	25.27	24.77	1.91
	b. Financial Institutions	30678.62	121291.82	44543.48	44160.34	44378.34	295.36	-63.28	0.49
	c. Government Organizations	83993.14	5886.25	8393.85	5605.55	5405.80	-92.99	42.60	-3.56
5	BILLS PURCHASED	14548.03	11601.52	17198.72	5255.18	3365.08	-20.25	48.25	-35.97
6	LOANS AGT. COLLECTED BILLS	1132.63	1075.28	570.71	340.93	353.29	-5.06	-46.92	3.63
7	FIXED ASSETS	31732.63	35044.21	40633.93	42148.91	42623.76	10.44	15.95	1.13
8	OTHER ASSETS	135346.49	144135.22	166139.11	194538.48	207343.51	6.49	15.27	6.58
	a. Accrued Interests	32792.14	34038.25	37665.70	53588.60	64464.17	3.80	10.66	20.29
	b. Others	102554.35	110096.97	128473.40	140949.87	142879.34	7.35	16.69	1.37
9	Expenses not Written off	392.16	319.21	279.01	287.51	288.98	-18.60	-12.59	0.51
10	Non Banking Assets	5250.92	4797.21	4465.45	4239.34	4273.57	-8.64	-6.92	0.81
11	Reconciliation Account	2947.32	16089.93	16631.18	4249.52	17487.70	445.92	3.36	311.52
12	Profit & Loss A/c	899.11	634.40	234.67	1013.25	1720.15	-29.44	-63.01	69.77
TOTAL		2183153.98	2639099.55	3008919.66	3169346.73	3217085.37	20.88	14.01	1.51

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2015	2016	2017	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	122167.95	170147.60	262230.20	296955.73	301302.67	39.27	54.12	1.46
	a. Paid-up Capital	97921.41	121090.62	185010.73	198269.11	204817.16	23.66	52.79	3.30
	b. Statutory Reserves	31063.03	36597.19	46701.73	51103.63	51739.16	17.82	27.61	1.24
	c. Retained Earning	-17279.67	-4332.54	890.90	18881.32	16738.86	-74.93	-120.56	-11.35
	d. Others Reserves	10463.18	16792.32	29626.84	28701.67	28007.48	60.49	76.43	-2.42
2	BORROWINGS	18419.75	37269.65	29666.79	52099.64	64223.83	102.34	-20.40	23.27
	a. NRB	3291.48	6661.23	6080.74	11817.92	23863.90	102.38	-8.71	101.93
	b. "A"Class Licensed Institution	2762.58	14724.43	7974.30	21950.16	21757.76	433.00	-45.84	-0.88
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	925.56	5111.62	5299.38	8018.99	8289.60	452.28	3.67	3.37
	e. Bonds and Securities	11440.14	10772.37	10312.37	10312.57	10312.57	-5.84	-4.27	0.00
3	DEPOSITS	1462896.12	1764592.44	2093255.77	2174751.32	2197313.08	20.62	18.63	1.04
	a. Current	153598.94	178263.95	199359.65	189851.33	194978.96	16.06	11.83	2.70
	b. Savings	559391.64	698691.30	703028.67	749508.79	760713.88	24.90	0.62	1.49
	c. Fixed	419883.01	524462.99	879140.29	887120.21	888763.67	24.91	67.63	0.19
	d. Call Deposits	313955.92	340863.88	285288.84	318320.23	320754.81	8.57	-16.30	0.76
	e. Others	16066.61	22310.33	26438.33	29950.76	32101.75	38.86	18.50	7.18
4	Bills Payable	1698.32	3871.77	2178.61	3405.92	5591.51	127.98	-43.73	64.17
5	Other Liabilities	146984.02	166839.27	190587.10	216604.68	221812.99	13.51	14.23	2.40
	1. Loan Loss Provision	35779.54	34894.47	41452.81	43745.15	44018.73	-2.47	18.79	0.63
	2. Interest Suspense a/c	21287.89	22183.24	26198.88	35361.74	41701.11	4.21	18.10	17.93
	3. Others	89916.59	109761.56	122935.41	137497.79	136093.15	22.07	12.00	-1.02
6	Reconciliation A/c	-5325.76	3962.29	-2297.92	1945.34	1740.78	-174.40	-157.99	-10.52
7	Profit & Loss A/c	27664.37	38128.55	45609.84	11579.48	11876.55	37.83	19.62	2.57
	TOTAL	1774504.78	2184811.57	2621230.38	2757342.11	2803861.40	23.12	19.98	1.69
Assets									
1	LIQUID FUNDS	250377.11	274495.34	335600.90	263774.90	260663.71	9.63	22.26	-1.18
	a. Cash Balance	40636.96	47988.66	56468.70	54354.18	52873.30	18.09	17.67	-2.72
	Nepalese Notes & Coins	39384.90	47060.55	55471.98	50463.04	49092.70	19.49	17.87	-2.72
	Foreign Currency	1252.06	928.11	996.72	3891.14	3780.60	-25.87	7.39	-2.84
	b. Bank Balance	189230.03	205858.37	261547.34	182014.09	180926.91	8.79	27.05	-0.60
	1. In Nepal Rastra Bank	147933.67	161790.30	218401.79	139217.63	133224.69	9.37	34.99	-4.30
	2. "A"Class Licensed Institution	13172.91	12470.74	15693.99	8926.22	10450.34	-5.33	25.85	17.07
	3. Other Financial Ins.	125.88	83.09	227.12	292.75	415.71	-33.99	173.34	42.00
	4. In Foreign banks	27997.56	31514.23	27224.45	33577.49	36836.17	12.56	-13.61	9.70
	c. Money at Call	20510.12	20648.32	17584.86	27406.63	26863.50	0.67	-14.84	-1.98
2	INVESTMENTS	200262.57	229827.62	226810.98	308723.69	310806.26	14.76	-1.31	0.67
	a. Govt. Securities	176214.77	187275.77	208699.80	304509.19	307957.42	6.28	11.44	1.13
	b. Others	24047.80	42551.85	18111.18	4214.50	2848.84	76.95	-57.44	-32.40
3	SHARE & OTHER INVESTMENT	81897.82	128320.72	126101.06	137060.95	124975.74	56.68	-1.73	-8.82
4	LOANS & ADVANCES	1087486.69	1380358.68	1718131.88	1830197.32	1866030.95	26.93	24.47	1.96
	a. Private Sector	976374.75	1256142.55	1668294.23	1783379.33	1819231.00	28.65	32.81	2.01
	b. Financial Institutions	27231.05	118383.24	41449.27	41222.00	41399.71	334.74	-64.99	0.43
	c. Government Organizations	83880.89	5832.88	8388.39	5595.99	5400.23	-93.05	43.81	-3.50
5	BILLS PURCHASED	14533.93	11595.12	17196.12	5252.58	3362.48	-20.22	48.30	-35.98
6	LOANS AGT. COLLECTED BILLS	1132.63	548.83	570.71	340.93	353.29	-51.54	3.99	3.63
7	FIXED ASSETS	24479.96	28610.94	35011.75	36108.28	36505.93	16.87	22.37	1.10
8	OTHER ASSETS	113748.89	122000.30	146337.28	172206.80	183642.04	7.25	19.95	6.64
	a. Accrued Interests	22293.32	23985.61	28672.03	42473.42	52360.83	7.59	19.54	23.28
	b. Others	91455.57	98014.69	117665.24	129733.38	131281.21	7.17	20.05	1.19
9	Expenses not Written off	318.55	252.50	260.04	267.58	269.05	-20.73	2.99	0.55
10	Non Banking Assets	2608.84	2543.30	3133.07	2878.55	2881.52	-2.51	23.19	0.10
11	Reconciliation Account	-2675.08	6258.22	11900.68	-172.50	13092.04	-333.95	90.16	-7689.74
12	Profit & Loss A/c	332.89	0.00	175.89	703.02	1278.40	-100.00	0.00	81.84
	TOTAL	1774504.79	2184811.58	2621230.37	2757342.10	2803861.41	23.12	19.98	1.69

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2015	2016	2017	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	30296.85	34481.56	38281.38	47663.69	47897.20	13.81	11.02	0.49
	a. Paid-up Capital	27448.46	29216.56	30209.58	32229.06	32956.44	6.44	3.40	2.26
	b. Statutory Reserves	3608.10	4420.10	4803.49	5343.51	5435.73	22.50	8.67	1.73
	c. Retained Earning	-1907.59	-248.18	1286.84	7513.59	6715.61	-86.99	-618.51	-10.62
	d. Others Reserves	1147.88	1093.08	1981.46	2577.54	2789.42	-4.77	81.27	8.22
2	BORROWINGS	2454.26	2993.89	876.37	79.27	75.00	21.99	-70.73	-5.39
	a. NRB	0.00	5.00	501.37	79.27	75.00	0.00	9927.42	-5.39
	b. "A"Class Licensed Institution	2260.00	2988.89	375.00	0.00	0.00	32.25	-87.45	0.00
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	194.26	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	237096.19	278631.25	239420.40	255192.72	254570.62	17.52	-14.07	-0.24
	a. Current	5056.01	6741.29	4909.91	4497.41	4771.59	33.33	-27.17	6.10
	b. Savings	120779.93	143668.59	95029.20	102948.79	103394.08	18.95	-33.86	0.43
	c. Fixed	62203.55	68230.74	94271.19	103031.22	103068.44	9.69	38.17	0.04
	d. Call Deposits	48166.94	59245.77	44104.87	44201.19	42953.86	23.00	-25.56	-2.82
	e. Others	889.75	744.86	1105.23	514.10	382.66	-16.28	48.38	-25.57
4	Bills Payable	27.17	54.46	39.48	41.99	87.64	100.42	-27.51	108.73
5	Other Liabilities	20670.18	18746.57	16329.72	19426.48	21178.98	-9.31	-12.89	9.02
	1. Loan Loss Provision	6171.65	4936.93	4205.13	4900.30	4871.22	-20.01	-14.82	-0.59
	2. Interest Suspense a/c	3322.76	2618.40	2086.84	3686.67	4370.46	-21.20	-20.30	18.55
	3. Others	11175.78	11191.25	10037.75	10839.50	11937.30	0.14	-10.31	10.13
6	Reconciliation A/c	3800.85	7783.30	3259.59	4421.83	4362.79	104.78	-58.12	-1.34
7	Profit & Loss A/c	6296.30	8153.72	6872.50	739.06	827.67	29.50	-15.71	11.99
	TOTAL	300641.79	350844.75	305079.44	327565.04	328999.89	16.70	-13.04	0.44
Assets									
1	LIQUID FUNDS	79794.81	85767.68	71096.73	73866.62	70547.47	7.49	-17.11	-4.49
	a. Cash Balance	6979.21	7891.86	6813.15	6795.33	6588.74	13.08	-13.67	-3.04
	Nepalese Notes & Coins	6894.72	7820.18	6720.16	6616.03	6438.14	13.42	-14.07	-2.69
	Foreign Currency	84.49	71.68	92.99	179.30	150.60	-15.16	29.73	-16.00
	b. Bank Balance	33250.96	39311.73	34885.65	35687.58	34433.32	18.23	-11.26	-3.51
	1. In Nepal Rastra Bank	14008.99	16081.21	12553.71	13359.27	12365.72	14.79	-21.94	-7.44
	2. "A"Class Licensed Institution	15817.63	19092.59	17790.23	18552.38	18163.83	20.70	-6.82	-2.09
	3. Other Financial Ins.	3255.99	3897.84	4478.73	3740.84	3841.78	19.71	14.90	2.70
	4. In Foreign banks	168.34	240.09	62.97	35.10	62.00	42.62	-73.77	76.66
	c. Money at Call	39564.65	38564.09	29397.93	31383.72	29525.40	-2.53	-23.77	-5.92
2	INVESTMENTS	3338.45	5491.83	4361.34	9080.30	9154.56	64.50	-20.58	0.82
	a. Govt. Securities	3338.33	5479.33	4361.34	9060.30	9134.56	64.13	-20.40	0.82
	b. Others	0.12	12.50	0.00	20.00	20.00	10006.18	-100.00	0.00
3	SHARE & OTHER INVESTMENT	2037.17	2103.22	2348.33	2687.52	2809.67	3.24	11.65	4.55
4	LOANS & ADVANCES	193462.91	232993.26	209604.83	220941.45	224073.47	20.43	-10.04	1.42
	a. Private Sector	191447.83	230577.07	207149.14	218820.85	221926.88	20.44	-10.16	1.42
	b. Financial Institutions	1981.58	2414.50	2450.23	2116.54	2142.53	21.85	1.48	1.23
	c. Government Organizations	33.50	1.68	5.46	4.07	4.07	-94.97	224.21	0.00
5	BILLS PURCHASED	7.70	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	4925.03	4544.27	3952.75	4344.64	4421.90	-7.73	-13.02	1.78
8	OTHER ASSETS	10992.49	10733.79	9634.27	11374.08	12647.24	-2.35	-10.24	11.19
	a. Accrued Interests	3803.85	2793.27	2342.85	3807.00	4591.64	-26.57	-16.13	20.61
	b. Others	7188.64	7940.52	7291.42	7567.08	8055.60	10.46	-8.17	6.46
9	Expenses not Written off	35.13	36.37	12.92	10.05	10.31	3.52	-64.48	2.62
10	Non Banking Assets	1840.38	1000.79	713.72	746.16	758.48	-45.62	-28.68	1.65
11	Reconciliation Account	3820.15	7749.91	3354.54	4397.29	4359.97	102.87	-56.72	-0.85
12	Profit & Loss A/c	387.56	423.63	0.00	116.93	216.82	9.31	-100.00	85.43
	TOTAL	300641.79	350844.75	305079.44	327565.04	328999.89	16.70	-13.04	0.44

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2015	2016	2017	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	10527.71	10263.32	8140.17	11080.01	11102.76	-2.51	-20.69	0.21
	a. Paid-up Capital	15424.23	13063.56	10093.32	10308.87	10544.24	-15.30	-22.74	2.28
	b. Statutory Reserves	2478.72	2663.29	2160.01	2252.26	2259.48	7.45	-18.90	0.32
	c. Retained Earning	-8614.79	-6586.24	-5182.97	-2774.26	-2807.33	-23.55	-21.31	1.19
	d. Others Reserves	1239.54	1122.71	1069.81	1293.14	1106.36	-9.43	-4.71	-14.44
2	BORROWINGS	481.95	2558.64	1257.00	283.41	185.02	430.89	-50.87	-34.72
	a. NRB	0.00	188.90	512.26	253.66	155.28	0.00	171.18	-38.79
	b. "A"Class Licensed Institution	481.95	2369.74	744.74	29.74	29.74	391.69	-68.57	0.00
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	71953.84	64279.00	52130.78	54577.43	54166.44	-10.67	-18.90	-0.75
	a. Current	91.21	130.06	91.39	114.21	77.82	42.59	-29.73	-31.86
	b. Savings	34294.58	33060.01	18514.30	19072.91	18998.18	-3.60	-44.00	-0.39
	c. Fixed	31196.45	24941.22	24847.25	27019.66	27154.23	-20.05	-0.38	0.50
	d. Call Deposits	918.79	1719.69	3956.68	3915.63	3603.95	87.17	130.08	-7.96
	e. Others	5452.80	4428.01	4721.17	4455.02	4332.27	-18.79	6.62	-2.76
4	Bills Payable	4.41	0.90	1.09	1.64	3.86	-79.69	21.05	134.91
5	Other Liabilities	20438.99	21108.62	17284.26	18247.28	18486.05	3.28	-18.12	1.31
	1. Loan Loss Provision	9531.38	8762.38	6895.24	6765.92	6744.07	-8.07	-21.31	-0.32
	2. Interest Suspense a/c	6646.32	7199.06	6606.25	7235.77	7395.43	8.32	-8.23	2.21
	3. Others	4261.29	5147.18	3782.78	4245.59	4346.55	20.79	-26.51	2.38
6	Reconciliation A/c	1805.27	2071.83	1396.83	37.50	34.03	14.77	-32.58	-9.24
7	Profit & Loss A/c	2795.21	3160.91	2399.70	212.32	245.90	13.08	-24.08	15.82
	TOTAL	108007.39	103443.22	82609.84	84439.59	84224.07	-4.23	-20.14	-0.26
Assets									
1	LIQUID FUNDS	23225.37	25482.99	16544.48	16624.58	16414.92	9.72	-35.08	-1.26
	a. Cash Balance	1026.28	1056.73	1090.75	1128.64	1052.85	2.97	3.22	-6.72
	Nepalese Notes & Coins	1025.89	1056.60	1090.64	1128.54	1052.74	2.99	3.22	-6.72
	Foreign Currency	0.39	0.13	0.10	0.10	0.10	-67.23	-19.25	0.00
	b. Bank Balance	15476.25	17249.72	9362.06	9652.69	9577.23	11.46	-45.73	-0.78
	1. In Nepal Rastra Bank	3127.86	2626.67	2301.33	1886.53	2033.71	-16.02	-12.39	7.80
	2. "A"Class Licensed Institution	8847.46	10166.97	5397.83	5606.17	5474.35	14.91	-46.91	-2.35
	3. Other Financial Ins.	3500.93	4456.08	1662.91	2159.99	2069.18	27.28	-62.68	-4.20
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	6722.84	7176.54	6091.67	5843.24	5784.84	6.75	-15.12	-1.00
2	INVESTMENTS	2559.46	3356.41	1534.31	2793.64	2516.43	31.14	-54.29	-9.92
	a. Govt. Securities	2559.20	3315.21	1319.81	2533.14	2172.92	29.54	-60.19	-14.22
	b. Others	0.26	41.20	214.50	260.50	343.51	15623.66	420.68	31.87
3	SHARE & OTHER INVESTMENT	1740.61	1353.73	1489.00	1823.61	1776.76	-22.23	9.99	-2.57
4	LOANS & ADVANCES	64721.71	55851.11	49143.02	49699.03	49859.39	-13.71	-12.01	0.32
	a. Private Sector	63176.98	55305.34	48499.04	48871.74	49021.79	-12.46	-12.31	0.31
	b. Financial Institutions	1465.98	494.08	643.99	821.80	836.10	-66.30	30.34	1.74
	c. Government Organizations	78.74	51.68	0.00	5.50	1.50	-34.37	-100.00	-72.81
5	BILLS PURCHASED	6.40	6.40	2.60	2.60	2.60	0.00	-59.38	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	526.45	0.00	0.00	0.00	0.00	-100.00	0.00
7	FIXED ASSETS	2327.65	1889.00	1669.43	1695.99	1695.93	-18.85	-11.62	0.00
8	OTHER ASSETS	10605.10	11401.12	10167.55	10957.60	11054.23	7.51	-10.82	0.88
	a. Accrued Interests	6694.97	7259.36	6650.82	7308.18	7511.70	8.43	-8.38	2.78
	b. Others	3910.13	4141.76	3516.74	3649.42	3542.53	5.92	-15.09	-2.93
9	Expenses not Written off	38.48	30.34	6.04	9.88	9.62	-21.17	-80.08	-2.62
10	Non Banking Assets	801.69	1253.12	618.67	614.63	633.56	56.31	-50.63	3.08
11	Reconciliation Account	1802.25	2081.80	1375.95	24.73	35.69	15.51	-33.91	44.34
12	Profit & Loss A/c	178.66	210.77	58.78	193.30	224.94	17.97	-72.11	16.37
	TOTAL	108007.39	103443.22	82609.84	84439.59	84224.07	-4.23	-20.14	-0.26

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

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2015	2016	2017	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	67271.02	64943.04	97850.70	52590.83	64712.13	-3.46	50.67	23.05
1.1 Deposit Liabilities	65418.33	63252.25	95608.58	51949.34	63855.21	-3.31	51.15	22.92
1.1.1 Saving A/c	22494.48	21234.79	23525.99	12126.97	14836.70	-5.60	10.79	22.34
1.1.2 Fixed A/c	31594.10	31710.65	55650.88	35471.05	43655.02	0.37	75.50	23.07
1.1.2.1 Upto 3 Months Fixed A/c	1995.01	1914.75	2495.80	2715.93	3297.79	-4.02	30.35	21.42
1.1.2.2 3 to 6 Months fixed A/c	1043.26	1240.54	2672.64	2161.27	3052.62	18.91	115.44	41.24
1.1.2.3 6 Months to 1 Year Fixed A/c	14308.11	15369.26	29697.33	18075.50	22751.64	7.42	93.23	25.87
1.1.2.4 Above 1 Year	14247.72	13186.09	20785.12	12518.36	14552.97	-7.45	57.63	16.25
1.1.3 Call Deposit	11302.25	10301.47	16429.74	4351.32	5363.49	-8.85	59.49	23.26
1.1.4 Certificate of Deposits	27.50	5.34	1.97	0.00	0.00	-80.57	-63.14	0.00
1.2 Others	1852.69	1690.79	2242.12	641.48	856.92	-8.74	32.61	33.58
2 Commission/Fee Expense	509.46	546.23	600.94	241.99	283.96	7.22	10.02	17.34
3 Employees Expenses	21218.85	22715.53	26627.48	9378.04	11330.73	7.05	17.22	20.82
4 Office Operating Expenses	17624.25	18123.58	20754.59	6727.99	8482.94	2.83	14.52	26.08
5 Exchange Fluctuation Loss	64.81	197.03	108.69	2.39	23.35	203.99	-44.83	878.34
5.1 Due to Change in Exchange Rates	64.83	182.01	88.16	2.35	22.94	180.76	-51.56	877.10
5.2 Due to Foreign Currency Transactions	-0.01	15.02	20.54	0.04	0.41	#####	36.73	953.68
6 Non-Operatiing Expenses	89.80	106.14	33.54	6.91	6.38	18.20	-68.40	-7.73
7. Provision for Risk	12781.47	9649.95	12762.76	6112.63	6270.25	-24.50	32.26	2.58
7.1 Loan loss Provision	11018.41	8451.80	11477.45	5984.01	6066.75	-23.29	35.80	1.38
7.1.1 General Loan loss Provision	4071.38	5107.97	7035.80	3087.44	3124.58	25.46	37.74	1.20
7.1.1.1 Pass Loan Loss Provision	3210.53	4530.40	6256.87	2238.99	2267.37	41.11	38.11	1.27
7.1.1.2 Watch List Provision	860.85	577.57	778.93	848.45	857.22	-32.91	34.86	1.03
7.1.2 Special Loan Loss Provision	6627.48	3028.49	4375.25	2772.96	2777.21	-54.30	44.47	0.15
7.1.3 Additional Loan Loss Provision	319.54	315.34	66.40	123.61	164.96	-1.32	-78.94	33.45
7.2. Provision for Non-Banking Assets	1429.51	1012.22	1053.41	121.52	184.46	-29.19	4.07	51.80
7.3. Provision for Loss on Investment	101.98	14.53	185.90	5.82	7.09	-85.75	1179.20	21.73
7.4. Provision for Loss of Other Assets	231.58	171.40	46.00	1.28	11.95	0.00	0.00	831.08
8 Loan Written Off	439.90	355.03	996.12	119.85	153.72	-19.29	180.57	28.26
9 Provision for Staff Bonus	4053.16	5851.53	6656.78	1394.37	1538.67	44.37	13.76	10.35
10 Provision for Income Tax	12158.39	17591.64	20370.63	4366.78	4837.71	44.69	15.80	10.78
11 Others	495.79	61.16	55.62	17.61	17.66	-87.66	-9.06	0.28
12 Net Profit	37039.32	49004.93	54665.43	11929.20	12562.25	32.31	11.55	5.31
TOTAL EXPENSES	173746.23	189145.80	241483.28	92888.58	110219.75	8.86	27.67	18.66
Income								
1. Interest Income	134011.48	146483.09	194358.11	77020.93	90784.24	9.31	32.68	17.87
1.1. On Loans and Advance	127175.43	138782.71	181923.38	72380.91	84975.43	9.13	31.09	17.40
1.2. On Investment	2309.29	3487.02	5875.27	2844.35	3706.70	51.00	68.49	30.32
1.2.1 Government Bonds	1982.25	3005.11	4830.38	2371.82	3078.86	51.60	60.74	29.81
1.2.2 Foreign Bonds	76.54	136.72	153.35	42.69	55.00	78.62	12.17	28.83
1.2.3 NRB Bonds	160.24	199.66	776.75	360.04	478.64	24.60	289.04	32.94
1.2.4 Deventure & Bonds	90.26	145.54	114.78	69.80	94.21	61.24	-21.14	34.97
1.3 Agency Balance	716.42	589.35	1021.51	291.50	350.12	-17.74	73.33	20.11
1.4 On Call Deposit	2633.89	2513.39	3475.05	943.41	1063.20	-4.57	38.26	12.70
1.5 Others	1176.47	1110.61	2062.91	560.76	688.79	-5.60	85.75	22.83
2. Comission & Discount	8935.14	9828.97	11806.85	4233.38	5116.89	10.00	20.12	20.87
2.1 Bills Purchase & Discount	248.42	300.48	239.80	53.25	66.03	20.96	-20.20	24.00
2.2 Comission	7494.65	8074.48	9864.84	3608.52	4338.98	7.74	22.17	20.24
2.3 Others	1192.07	1454.01	1702.22	571.61	711.88	21.97	17.07	24.54
3 Income From Exchange Fluctuation	4761.74	5708.82	6248.97	2411.75	2857.89	19.89	9.46	18.50
3.1 Due to Change in Exchange Rate	983.31	1342.09	706.74	497.53	518.72	36.49	-47.34	4.26
3.2 Due to Foreign Currency Trans.	3778.43	4366.73	5542.23	1914.22	2339.17	15.57	26.92	22.20
4 Other Operating Income	7326.73	9123.21	10772.31	3803.76	4801.71	24.52	18.08	26.24
5 Non Operating Income	4743.47	4775.86	3783.15	1177.36	1314.71	0.68	-20.79	11.67
6 Provision Written Back	11842.55	11550.65	12883.40	3648.97	3820.86	-2.46	11.54	4.71
7 Recovery from Written off Loan	1508.63	1276.09	1504.14	150.19	159.16	-15.41	17.87	5.97
8 Income from Extra Ordinary Expenses	157.81	231.44	108.16	30.65	31.99	46.65	-53.27	4.37
9 Net Loss	458.66	167.67	18.20	411.59	1332.28	-63.44	-89.14	223.69
TOTAL INCOME	173746.22	189145.79	241483.29	92888.59	110219.74	8.86	27.67	18.66

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2015	2016	2017	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49191.03	47854.50	81092.18	44269.91	54439.65	-2.72	69.46	22.97
1.1 Deposit Liabilities	47732.95	46323.77	79132.19	43641.79	53596.75	-2.95	70.82	22.81
1.1.1 Saving A/c	14740.74	13684.45	17436.33	9413.42	11546.93	-7.17	27.42	22.66
1.1.2 Fixed A/c	23632.62	24433.35	47954.79	30664.54	37655.25	3.39	96.27	22.80
1.1.2.1 Upto 3 Months Fixed A/c	1909.08	1842.14	2170.16	2428.03	2963.46	-3.51	17.81	22.05
1.1.2.2 3 to 6 Months fixed A/c	890.25	935.82	2298.27	1880.07	2720.28	5.12	145.59	44.69
1.1.2.3 6 Months to 1 Year Fixed A/c	10151.63	11607.80	25818.22	15359.96	19335.79	14.34	122.42	25.88
1.1.2.4 Above 1 Year	10681.65	10047.59	17668.14	10996.48	12635.72	-5.94	75.84	14.91
1.1.3 Call Deposit	9332.14	8200.79	13739.10	3563.83	4394.57	-12.12	67.53	23.31
1.1.4 Certificate of Deposits	27.45	5.18	1.97	0.00	0.00	-81.14	-61.96	0.00
1.2 Others	1458.08	1530.73	1959.99	628.11	842.91	4.98	28.04	34.20
2 Commission/Fee Expense	505.07	543.21	597.40	239.62	281.12	7.55	9.98	17.32
3 Employees Expenses	17776.14	19107.70	23306.35	8100.39	9786.71	7.49	21.97	20.82
4 Office Operating Expenses	13613.82	14313.59	17487.97	5706.85	7227.72	5.14	22.18	26.65
5 Exchange Fluctuation Loss	63.27	19.05	25.52	0.09	19.90	-69.90	34.00	21386.53
5.1 Due to Change in Exchange Rates	63.27	4.39	5.02	0.09	19.53	-93.06	14.37	20989.68
5.2 Due to Foreign Currency Transactions	0.00	14.66	20.50	0.00	0.37	0.00	39.89	0.00
6 Non-Operatiing Expenses	13.39	70.03	17.82	7.90	7.30	422.82	-74.55	-7.67
7. Provision for Risk	9962.24	7061.61	10568.77	4912.82	5030.62	-29.12	49.67	2.40
7.1 Loan loss Provision	9070.71	6401.84	9650.60	4842.62	4909.10	-29.42	50.75	1.37
7.1.1 General Loan loss Provision	3891.06	4110.57	6271.68	2463.52	2492.73	5.64	52.57	1.19
7.1.1.1 Pass Loan Loss Provision	3163.99	3625.52	5677.88	1941.22	1965.82	14.59	56.61	1.27
7.1.1.2 Watch List Provision	727.07	485.05	593.80	522.30	526.91	-33.29	22.42	0.88
7.1.2 Special Loan Loss Provision	5176.73	2197.47	3368.78	2291.47	2287.38	-57.55	53.30	-0.18
7.1.3 Additional Loan Loss Provision	2.92	93.81	10.14	87.64	128.99	3118.15	-89.19	47.18
7.2. Provision for Non-Banking Assets	679.65	611.52	839.40	64.99	103.84	-10.02	37.26	59.77
7.3. Provision for Loss on Investment	40.37	4.97	45.93	3.92	5.18	-87.68	823.46	32.28
7.4. Provision for Loss of Other Assets	171.51	43.27	32.84	1.28	12.50	0.00	0.00	874.10
8 Loan Written Off	103.45	77.54	907.44	105.64	139.47	-25.05	1070.33	32.02
9 Provision for Staff Bonus	3139.60	4628.86	5543.94	1285.77	1416.14	47.43	19.77	10.14
10 Provision for Income Tax	9521.99	14145.34	17163.51	4052.46	4481.40	48.55	21.34	10.58
11 Others	465.47	56.32	47.82	2.80	2.80	-87.90	-15.10	0.00
12 Net Profit	28386.05	38128.55	45433.95	11050.81	11529.14	34.32	19.16	4.33
TOTAL EXPENSES	132741.51	146006.29	202192.67	79735.08	94361.97	9.99	38.48	18.34
Income								
1. Interest Income	101174.86	113200.58	161584.42	65696.43	77241.51	11.89	42.74	17.57
1.1. On Loans and Advance	97566.06	108083.45	152697.37	61919.87	72390.46	10.78	41.28	16.91
1.2. On Investment	2065.62	3265.06	5686.94	2760.43	3600.33	58.07	74.18	30.43
1.2.1 Government Bonds	1774.19	2828.94	4702.34	2312.48	3007.92	59.45	66.22	30.07
1.2.2 Foreign Bonds	76.54	136.72	153.35	42.69	55.00	78.62	12.17	28.83
1.2.3 NRB Bonds	132.56	167.89	746.84	343.99	453.11	26.65	344.84	31.72
1.2.4 Deventure & Bonds	82.33	131.52	84.40	61.27	84.30	59.75	-35.83	37.59
1.3 Agency Balance	491.44	420.46	483.18	200.05	242.32	-14.44	14.92	21.13
1.4 On Call Deposit	399.14	627.38	781.19	299.38	384.47	57.18	24.52	28.43
1.5 Others	652.61	804.22	1935.75	516.71	623.93	23.23	140.70	20.75
2. Comission & Discount	8247.23	9230.35	11327.97	4076.28	4932.22	11.92	22.73	21.00
2.1 Bills Purchase & Discount	247.40	300.36	239.78	53.25	66.03	21.41	-20.17	24.00
2.2 Comission	7055.01	7688.74	9581.64	3512.00	4219.83	8.98	24.62	20.15
2.3 Others	944.82	1241.25	1506.55	511.03	646.36	31.37	21.37	26.48
3 Income From Exchange Fluctuation	4712.88	5461.96	6127.72	2386.58	2829.72	15.89	12.19	18.57
3.1 Due to Change in Exchange Rate	980.69	1116.14	629.46	495.59	518.19	13.81	-43.60	4.56
3.2 Due to Foreign Currency Trans.	3732.18	4345.81	5498.26	1891.00	2311.53	16.44	26.52	22.24
4 Other Operating Income	5281.25	6555.19	8715.19	3095.45	3893.30	24.12	32.95	25.77
5 Non Operating Income	3880.23	2757.19	2774.51	1020.27	1088.60	-28.94	0.63	6.70
6 Provision Written Back	7604.21	7698.29	10242.22	3148.35	3301.47	1.24	33.05	4.86
7 Recovery from Written off Loan	1445.40	1024.53	1368.72	109.90	115.41	-29.12	33.59	5.02
8 Income from Extra Ordinary Expenses	64.77	78.21	51.92	27.44	28.74	20.73	-33.61	4.75
9 Net Loss	330.67	0.00	0.00	174.36	930.99	-100.00	0.00	433.95
TOTAL INCOME	132741.51	146006.29	202192.68	79735.08	94361.97	9.99	38.48	18.34

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2015	2016	2017	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13157.27	13312.19	13201.15	6712.57	8288.34	1.18	-0.83	23.47
1.1 Deposit Liabilities	12804.81	13172.88	13087.17	6707.00	8282.60	2.87	-0.65	23.49
1.1.1 Saving A/c	5804.70	5946.21	4677.07	2194.33	2690.53	2.44	-21.34	22.61
1.1.2 Fixed A/c	5086.43	5212.02	5949.55	3784.82	4697.23	2.47	14.15	24.11
1.1.2.1 Upto 3 Months Fixed A/c	59.93	54.26	270.84	247.26	286.61	-9.47	399.17	15.91
1.1.2.2 3 to 6 Months fixed A/c	116.36	278.90	299.49	235.81	278.95	139.69	7.38	18.29
1.1.2.3 6 Months to 1 Year Fixed A/c	2716.01	2769.74	2933.09	2079.28	2603.64	1.98	5.90	25.22
1.1.2.4 Above 1 Year	2194.14	2109.12	2446.12	1222.48	1528.04	-3.87	15.98	24.99
1.1.3 Call Deposit	1913.68	2014.52	2460.55	727.86	894.85	5.27	22.14	22.94
1.1.4 Certificate of Deposits	0.00	0.12	0.00	0.00	0.00	0.00	-100.00	0.00
1.2 Others	352.45	139.31	113.98	5.56	5.73	-60.47	-18.19	3.01
2 Commission/Fee Expense	3.26	1.36	0.00	0.00	0.00	-58.30	-100.00	0.00
3 Employees Expenses	2640.86	2907.09	2687.22	1051.50	1267.19	10.08	-7.56	20.51
4 Office Operating Expenses	3017.24	3038.53	2613.80	796.67	979.36	0.71	-13.98	22.93
5 Exchange Fluctuation Loss	1.55	177.98	83.17	2.29	3.45	#####	-53.27	50.47
5.1 Due to Change in Exchange Rates	1.56	177.62	83.14	2.26	3.41	#####	-53.19	51.32
5.2 Due to Foreign Currency Transactions	-0.01	0.36	0.04	0.04	0.04	#####	-90.15	1.30
6 Non-Operatiing Expenses	41.67	16.31	14.39	-0.99	-0.92	-60.86	-11.77	-7.26
7. Provision for Risk	1866.82	1415.40	1565.51	874.53	894.48	-24.18	10.60	2.28
7.1 Loan loss Provision	1349.90	1271.31	1483.84	864.30	875.59	-5.82	16.72	1.31
7.1.1 General Loan loss Provision	154.01	733.07	623.63	513.44	521.36	375.98	-14.93	1.54
7.1.1.1 Pass Loan Loss Provision	27.86	652.10	465.15	245.17	248.94	2240.61	-28.67	1.54
7.1.1.2 Watch List Provision	126.15	80.97	158.48	268.27	272.43	-35.81	95.71	1.55
7.1.2 Special Loan Loss Provision	1104.99	502.83	833.09	333.64	337.00	-54.49	65.68	1.01
7.1.3 Additional Loan Loss Provision	90.90	35.40	27.11	17.22	17.22	-61.05	-23.41	0.00
7.2. Provision for Non-Banking Assets	497.62	108.91	25.48	10.01	19.23	-78.11	-76.61	92.09
7.3. Provision for Loss on Investment	11.46	-0.43	45.60	0.22	0.22	-103.77	#####	0.00
7.4. Provision for Loss of Other Assets	7.84	35.62	10.59	0.00	-0.55	0.00	0.00	0.00
8 Loan Written Off	225.49	155.56	39.77	14.21	14.21	-31.01	-74.43	0.00
9 Provision for Staff Bonus	704.19	962.73	941.72	98.97	114.18	36.71	-2.18	15.37
10 Provision for Income Tax	2043.98	2793.14	2723.56	302.37	348.61	36.65	-2.49	15.29
11 Others	20.53	4.17	0.81	14.80	14.85	-79.70	-80.66	0.34
12 Net Profit	5925.13	7762.81	6872.35	716.30	813.30	31.01	-11.47	13.54
TOTAL EXPENSES	29648.00	32547.27	30743.44	10583.22	12737.06	9.78	-5.54	20.35
Income								
1. Interest Income	24453.29	26440.45	26567.77	9313.13	11101.41	8.13	0.48	19.20
1.1. On Loans and Advance	22110.85	24547.15	24001.32	8641.59	10358.68	11.02	-2.22	19.87
1.2. On Investment	134.58	123.20	135.56	66.00	82.45	-8.46	10.04	24.91
1.2.1 Government Bonds	121.98	101.73	95.19	43.51	53.73	-16.60	-6.43	23.49
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	10.90	11.11	12.29	15.23	20.51	2.00	10.56	34.67
1.2.4 Deventure & Bonds	1.71	10.35	28.09	7.27	8.21	506.78	171.27	12.98
1.3 Agency Balance	137.10	103.08	344.14	61.13	77.48	-24.81	233.84	26.75
1.4 On Call Deposit	1688.66	1486.16	2055.54	519.72	555.86	-11.99	38.31	6.95
1.5 Others	382.10	180.86	31.21	24.69	26.93	-52.67	-82.74	9.10
2. Comission & Discount	585.87	487.12	384.57	127.28	157.90	-16.86	-21.05	24.05
2.1 Bills Purchase & Discount	1.02	0.12	0.02	0.00	0.00	-88.61	-87.15	0.00
2.2 Comission	390.41	364.54	263.32	86.91	107.48	-6.62	-27.77	23.68
2.3 Others	194.44	122.46	121.23	40.38	50.41	-37.02	-1.01	24.86
3 Income From Exchange Fluctuation	48.86	246.86	121.24	25.16	28.17	405.20	-50.89	11.95
3.1 Due to Change in Exchange Rate	2.62	225.94	77.27	1.94	0.53	8539.48	-65.80	-72.83
3.2 Due to Foreign Currency Trans.	46.25	20.92	43.97	23.22	27.64	-54.77	110.19	19.03
4 Other Operating Income	1552.34	2088.22	1656.52	570.70	729.22	34.52	-20.67	27.78
5 Non Operating Income	402.44	1130.88	444.76	133.83	193.93	181.01	-60.67	44.90
6 Provision Written Back	2531.66	2018.37	1546.85	316.50	321.51	-20.27	-23.36	1.58
7 Recovery from Written off Loan	21.45	2.61	12.51	1.83	1.83	-87.85	379.99	0.00
8 Income from Extra Ordinary Expenses	35.69	128.54	9.21	0.60	0.64	260.14	-92.83	6.14
9 Net Loss	16.40	4.23	0.00	94.17	202.45	-74.18	-100.00	114.99
TOTAL INCOME	29648.00	32547.27	30743.44	10583.22	12737.06	9.78	-5.54	20.35

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2015	2016	2017	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	4922.73	3776.34	3557.37	1608.35	1984.14	-23.29	-5.80	23.36
1.1 Deposit Liabilities	4880.57	3755.60	3389.23	1600.55	1975.86	-23.05	-9.76	23.45
1.1.1 Saving A/c	1949.03	1604.12	1412.59	519.23	599.24	-17.70	-11.94	15.41
1.1.2 Fixed A/c	2875.05	2065.28	1746.55	1021.69	1302.54	-28.17	-15.43	27.49
1.1.2.1 Upto 3 Months Fixed A/c	26.00	18.35	54.79	40.64	47.72	-29.42	198.56	17.41
1.1.2.2 3 to 6 Months fixed A/c	36.65	25.82	74.88	45.39	53.39	-29.53	189.96	17.62
1.1.2.3 6 Months to 1 Year Fixed A/c	1440.47	991.72	946.02	636.26	812.21	-31.15	-4.61	27.65
1.1.2.4 Above 1 Year	1371.93	1029.38	670.86	299.39	389.21	-24.97	-34.83	30.00
1.1.3 Call Deposit	56.44	86.16	230.09	59.63	74.08	52.65	167.06	24.24
1.1.4 Certificate of Deposits	0.05	0.04	0.00	0.00	0.00	-19.53	-100.00	0.00
1.2 Others	42.16	20.74	168.15	7.80	8.28	-50.79	710.55	6.09
2 Commission/Fee Expense	1.13	1.67	3.54	2.37	2.84	48.06	112.56	19.73
3 Employees Expenses	801.85	700.74	633.90	226.15	276.83	-12.61	-9.54	22.41
4 Office Operating Expenses	993.19	771.46	652.83	224.47	275.86	-22.32	-15.38	22.90
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	34.74	19.81	1.33	0.00	0.00	-42.98	-93.30	0.00
7. Provision for Risk	952.41	1172.94	628.48	325.28	345.14	23.15	-46.42	6.11
7.1 Loan loss Provision	597.80	778.65	343.01	277.08	282.06	30.25	-55.95	1.80
7.1.1 General Loan loss Provision	26.31	264.33	140.49	110.48	110.49	904.68	-46.85	0.01
7.1.1.1 Pass Loan Loss Provision	18.68	252.78	113.84	52.60	52.61	#####	-54.97	0.02
7.1.1.2 Watch List Provision	7.63	11.55	26.65	57.88	57.88	51.34	130.77	0.00
7.1.2 Special Loan Loss Provision	345.76	328.19	173.38	147.85	152.83	-5.08	-47.17	3.37
7.1.3 Additional Loan Loss Provision	225.73	186.13	29.14	18.75	18.75	-17.55	-84.34	0.00
7.2. Provision for Non-Banking Assets	252.23	291.80	188.53	46.52	61.39	15.68	-35.39	31.98
7.3. Provision for Loss on Investment	50.14	9.99	94.36	1.69	1.69	-80.08	844.54	0.00
7.4. Provision for Loss of Other Assets	52.23	92.51	2.57	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	110.96	121.93	48.91	0.00	0.04	9.89	-59.89	0.00
9 Provision for Staff Bonus	209.37	259.93	171.12	9.63	8.36	24.15	-34.17	-13.19
10 Provision for Income Tax	592.41	653.15	483.56	11.95	7.70	10.25	-25.96	-35.58
11 Others	9.80	0.67	7.00	0.00	0.00	-93.13	940.04	0.00
12 Net Profit	2728.14	3113.58	2359.13	162.09	219.80	14.13	-24.23	35.61
TOTAL EXPENSES	11356.71	10592.23	8547.17	2570.29	3120.71	-6.73	-19.31	21.42
Income								
1. Interest Income	8383.33	6842.06	6205.92	2011.36	2441.32	-18.38	-9.30	21.38
1.1. On Loans and Advance	7498.52	6152.12	5224.69	1819.46	2226.29	-17.96	-15.07	22.36
1.2. On Investment	109.09	98.76	52.77	17.92	23.92	-9.47	-46.57	33.54
1.2.1 Government Bonds	86.08	74.44	32.86	15.83	17.21	-13.52	-55.86	8.66
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	16.78	20.65	17.62	0.82	5.02	23.06	-14.67	514.88
1.2.4 Deventure & Bonds	6.23	3.67	2.29	1.26	1.70	-41.05	-37.48	34.41
1.3 Agency Balance	87.87	65.81	194.19	30.32	30.32	-25.11	195.09	0.00
1.4 On Call Deposit	546.09	399.84	638.32	124.31	122.86	-26.78	59.64	-1.17
1.5 Others	141.75	125.53	95.95	19.36	37.92	-11.45	-23.56	95.90
2. Comission & Discount	102.04	111.50	94.31	29.82	26.77	9.27	-15.41	-10.21
2.1 Bills Purchase & Discount	0.00	0.01	0.00	0.00	0.00	0.00	-100.00	0.00
2.2 Comission	49.23	21.19	19.87	9.62	11.67	-56.95	-6.22	21.33
2.3 Others	52.81	90.30	74.44	20.20	15.11	71.00	-17.57	-25.23
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-99.57	-100.00	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-99.94	-100.00	0.00
4 Other Operating Income	493.14	479.80	400.59	137.61	179.19	-2.71	-16.51	30.22
5 Non Operating Income	460.80	887.79	563.87	23.26	32.19	92.66	-36.49	38.41
6 Provision Written Back	1706.69	1833.99	1094.33	184.11	197.88	7.46	-40.33	7.48
7 Recovery from Written off Loan	41.78	248.95	122.91	38.46	41.91	495.90	-50.63	8.99
8 Income from Extra Ordinary Expenses	57.35	24.70	47.02	2.61	2.61	-56.94	90.41	0.00
9 Net Loss	111.60	163.43	18.20	143.06	198.84	46.45	-88.86	38.98
TOTAL INCOME	11356.71	10592.23	8547.17	2570.29	3120.71	-6.73	-19.31	21.42

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

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2015	2016	2017	2017	2017			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	61783.87	76816.32	87899.16	96131.29	98190.85	24.33	14.43	2.14
Fishery Related	3355.59	1980.46	2328.51	2422.99	2505.87	-40.98	17.57	3.42
Mining Related	3525.74	3404.03	3950.19	4168.92	4711.17	-3.45	16.04	13.01
Agriculture, Forestry & Beverage Production Related	255534.57	296097.02	329835.00	354960.79	361206.32	15.87	11.39	1.76
Construction	152480.40	182851.94	213028.75	225696.05	231115.22	19.92	16.50	2.40
Electricity, Gas and Water	34540.43	46417.77	63520.59	69423.76	70363.40	34.39	36.85	1.35
Metal Products, Machinery & Electronic Equipment & Asse	16208.31	19473.46	25044.82	27516.64	27739.47	20.14	28.61	0.81
Transport, Communication and Public Utilities	48451.67	67489.25	76264.31	79332.25	81428.60	39.29	13.00	2.64
Wholesaler & Retailer	297286.58	374322.54	436442.74	468735.64	474183.44	25.91	16.60	1.16
Finance, Insurance and Real Estate	107293.66	135000.17	166374.23	169683.49	172911.62	25.82	23.24	1.90
Hotel or Restaurant	44028.90	54426.26	66900.15	71938.46	73913.24	23.61	22.92	2.75
Other Services	63957.60	72146.41	90250.94	94332.74	96143.93	12.80	25.09	1.92
Consumption Loans	101450.14	120843.49	158359.29	155427.69	156476.52	19.12	31.04	0.67
Local Government	1714.14	1654.98	1568.65	1573.33	1566.60	-3.45	-5.22	-0.43
Others	169740.36	228955.74	272881.84	285142.10	291225.95	34.89	19.19	2.13
TOTAL	1361351.97	1681879.83	1994649.17	2106486.13	2143682.19	23.54	18.60	1.77
Productwise								
Term Loan	223149.61	272694.42	320735.49	345383.17	353100.56	22.20	17.62	2.23
Overdraft	245994.73	294326.89	361906.83	369779.64	375366.50	19.65	22.96	1.51
Trust Receipt Loan / Import Loan	55141.88	72678.07	64530.02	92636.48	96295.91	31.80	-11.21	3.95
Demand & Other Working Capital Loan	293603.14	365785.23	404195.22	436997.92	444055.67	24.58	10.50	1.62
Residential Personal Home Loan (Up to Rs. 1 Crore)	118861.54	142815.41	168383.92	181437.41	184873.00	20.15	17.90	1.89
Real Estate Loan	85678.07	108071.88	127318.70	128398.37	129211.42	26.14	17.81	0.63
Margin Nature Loan	24084.77	37681.04	41170.06	42668.82	42981.10	56.45	9.26	0.73
Hire Purchase Loan	80966.96	110094.35	150400.06	154657.29	157209.28	35.97	36.61	1.65
Deprived Sector Loan	63889.82	81239.19	111984.61	115093.91	115330.51	27.16	37.85	0.21
Bills Purchased	13511.29	12530.80	17354.17	5551.61	4010.12	-7.26	38.49	-27.77
Other Product	156470.18	183962.55	226670.09	233881.51	241248.12	17.57	23.22	3.15
Total	1361351.98	1681879.83	1994649.17	2106486.13	2143682.19	23.54	18.60	1.77
Collateral wise								
Gold and Silver	31374.67	30642.25	37466.92	36015.69	35969.37	-2.33	22.27	-0.13
Government Securities	784.73	1014.67	997.94	467.73	487.20	29.30	-1.65	4.16
Non Governmental Securities	18776.93	29668.70	34634.94	36715.13	37027.58	58.01	16.74	0.85
Fixed Deposit Receipts	9824.90	10553.39	22175.52	16966.51	16280.33	7.41	110.13	-4.04
Own	8925.88	9577.14	20780.98	16166.96	15635.69	7.30	116.99	-3.29
Other Licences Institutions	899.02	976.25	1394.55	799.55	644.64	8.59	42.85	-19.37
Collateral of Properties	1131830.49	1463645.87	1734997.03	1853059.41	1887257.68	29.32	18.54	1.85
Fixed Assets	957231.98	1207217.80	1459790.48	1546908.63	1576033.51	26.12	20.92	1.88
Current Assets	174598.50	256428.07	275206.55	306150.77	311224.18	46.87	7.32	1.66
Against security of Bill	13969.01	15710.45	15873.63	13885.24	13736.38	12.47	1.04	-1.07
Domestic Bills	3532.80	3525.87	798.38	985.04	777.91	-0.20	-77.36	-21.03
Foreign Bills	10436.21	12184.58	15075.25	12900.20	12958.47	16.75	23.72	0.45
Against Guarantee	40479.05	52993.07	63293.16	66123.83	66920.99	30.91	19.44	1.21
Government Guarantee	2385.24	2364.19	2560.01	2492.23	2485.69	-0.88	8.28	-0.26
Institutional Guarantee	27833.31	33209.50	42758.93	44328.24	45030.16	19.32	28.76	1.58
Personal Guarantee	2350.72	4054.12	5340.32	6261.19	6290.16	72.46	31.73	0.46
Collective Guarantee	3581.03	4855.55	5828.86	6482.10	6568.51	35.59	20.05	1.33
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1451.58	1451.45	#####	-65.24	-0.01
Other Guarantee	4235.68	4282.79	5335.71	5108.50	5095.01	1.11	24.59	-0.26
Credit Card	427.58	416.03	905.78	971.11	1040.35	-2.70	117.72	7.13
Others	113884.53	77235.40	84304.25	82281.47	84962.30	-32.18	9.15	3.26
Total	1361351.89	1681879.83	1994649.17	2106486.12	2143682.19	23.54	18.60	1.77

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2015	2016	2017	2017	2017			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	47818.18	59611.10	73353.34	80547.57	82388.73	24.66	23.05	2.29
Fishery Related	2888.07	1513.96	1996.59	2088.69	2152.63	-47.58	31.88	3.06
Mining Related	3064.11	2970.72	3467.83	3735.95	4220.94	-3.05	16.73	12.98
Agriculture, Forestry & Beverage Production Related	239722.81	278304.22	315942.22	340107.16	345883.04	16.09	13.52	1.70
Construction	115175.72	142303.46	178777.17	189706.17	194383.67	23.55	25.63	2.47
Electricity, Gas and Water	29412.29	42101.95	59344.92	64881.78	65823.48	43.14	40.96	1.45
Metal Products, Machinery & Electronic Equipment & Asse	12402.24	16327.51	22633.48	24990.11	25072.84	31.65	38.62	0.33
Transport, Communication and Public Utilities	26254.45	43246.45	52471.19	54808.94	56627.21	64.72	21.33	3.32
Wholesaler & Retailer	256252.52	330886.83	397945.20	427636.23	432661.67	29.13	20.27	1.18
Finance, Insurance and Real Estate	89220.30	114517.91	148589.16	150508.58	153489.28	28.35	29.75	1.98
Hotel or Restaurant	35337.97	43361.87	57138.95	62240.69	62997.29	22.71	31.77	1.22
Other Services	53099.98	60591.89	80038.56	83998.28	85746.44	14.11	32.09	2.08
Consumption Loans	80339.71	99230.33	134352.70	132931.16	134532.42	23.51	35.39	1.20
Local Government	1621.81	1576.17	1506.86	1512.49	1507.64	-2.81	-4.40	-0.32
Others	110543.10	155958.26	208340.54	216149.24	222259.46	41.08	33.59	2.83
TOTAL	1103153.25	1392502.62	1735898.71	1835843.05	1869746.73	26.23	24.66	1.85
Productwise								
Term Loan	187297.61	227581.99	280894.40	299430.64	306266.12	21.51	23.43	2.28
Overdraft	200106.73	239961.46	310486.80	315154.45	320363.72	19.92	29.39	1.65
Trust Receipt Loan / Import Loan	55141.88	72677.77	64519.94	92636.48	96244.66	31.80	-11.22	3.89
Demand & Other Working Capital Loan	260320.80	334766.54	386183.56	420970.21	427746.92	28.60	15.36	1.61
Residential Personal Home Loan (Up to Rs. 1 Crore)	87842.96	109296.95	140053.24	151018.19	154017.66	24.42	28.14	1.99
Real Estate Loan	63879.59	83603.42	104245.22	104572.27	105581.27	30.88	24.69	0.96
Margin Nature Loan	16360.29	28428.82	34419.83	35186.55	35367.48	73.77	21.07	0.51
Hire Purchase Loan	54406.77	79566.01	120085.97	123539.66	125676.79	46.24	50.93	1.73
Deprived Sector Loan	51515.94	66005.84	93428.55	96426.09	96362.69	0.00	0.00	-0.07
Bills Purchased	13497.19	12523.00	17351.57	5549.01	4007.52	-7.22	38.56	-27.78
Other Product	112783.49	138090.81	184229.66	191359.48	198111.88	22.44	33.41	3.53
Total	1103153.26	1392502.62	1735898.72	1835843.04	1869746.73	26.23	24.66	1.85
Collateral wise								
Gold and Silver	26813.12	26326.42	32842.76	31385.37	31320.54	-1.82	24.75	-0.21
Government Securities	751.68	991.90	986.04	436.20	457.97	31.96	-0.59	4.99
Non Governmental Securities	13183.16	23084.76	29673.78	30752.54	30961.21	75.11	28.54	0.68
Fixed Deposit Receipts	6561.88	7542.78	15282.39	11957.26	11944.08	14.95	102.61	-0.11
Own	5662.90	6566.55	13887.84	11157.72	11299.44	15.96	111.49	1.27
Other Licences Institutions	898.97	976.23	1394.55	799.55	644.64	8.59	42.85	-19.37
Collateral of Properties	900985.02	1206655.78	1510054.58	1616156.50	1647022.53	33.93	25.14	1.91
Fixed Assets	726933.32	950449.10	1234935.26	1310078.76	1335869.47	30.75	29.93	1.97
Current Assets	174051.71	256206.67	275119.32	306077.73	311153.06	47.20	7.38	1.66
Against security of Bill	13672.66	15133.48	15873.63	13885.24	13736.38	10.68	4.89	-1.07
Domestic Bills	3236.45	2950.40	798.38	985.04	777.91	-8.84	-72.94	-21.03
Foreign Bills	10436.21	12183.08	15075.25	12900.20	12958.47	16.74	23.74	0.45
Against Guarantee	34298.71	44016.18	52805.20	54727.06	55120.33	28.33	19.97	0.72
Government Guarantee	2208.28	2191.40	2456.45	2391.92	2387.35	-0.76	12.09	-0.19
Institutional Guarantee	24969.73	28853.08	38746.64	40175.30	40569.10	15.55	34.29	0.98
Personal Guarantee	2069.26	3325.36	4274.42	5022.13	5042.02	60.70	28.54	0.40
Collective Guarantee	951.02	1365.35	640.93	703.15	701.72	43.57	-53.06	-0.20
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1451.58	1451.45	#####	-65.24	-0.01
Other Guarantee	4007.34	4054.06	5217.45	4982.98	4968.70	1.17	28.70	-0.29
Credit Card	427.58	416.03	905.78	971.11	1040.35	-2.70	117.72	7.13
Others	106459.44	68335.30	77474.55	75571.74	78143.34	-35.81	13.37	3.40
Total	1103153.26	1392502.62	1735898.71	1835843.03	1869746.73	26.23	24.66	1.85

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2015	2016	2017	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	12002.65	15169.69	11517.77	12282.38	12562.44	26.39	-24.07	2.28
Fishery Related	404.87	410.64	275.80	285.15	305.85	1.42	-32.84	7.26
Mining Related	390.09	391.51	450.84	420.00	477.15	0.36	15.16	13.61
Agriculture, Forestry & Beverage Production Related	12179.35	14829.67	11610.02	12504.52	12888.45	21.76	-21.71	3.07
Construction	26554.42	32645.74	27621.96	29219.14	29835.20	22.94	-15.39	2.11
Electricity, Gas and Water	4933.46	4000.83	4007.87	4352.19	4340.08	-18.90	0.18	-0.28
Metal Products, Machinery & Electronic Equipment & Asse	2976.90	2395.14	1557.29	1677.68	1767.75	-19.54	-34.98	5.37
Transport, Communication and Public Utilities	15099.18	17830.86	18908.92	19658.93	19861.91	18.09	6.05	1.03
Wholesaler & Retailer	32542.18	35847.16	32765.58	34881.01	35309.85	10.16	-8.60	1.23
Finance, Insurance and Real Estate	13368.46	16264.86	14169.51	15164.30	15430.60	21.67	-12.88	1.76
Hotel or Restaurant	7231.42	9287.71	8381.09	8287.06	9493.84	28.44	-9.76	14.56
Other Services	8661.91	9369.02	8371.79	8707.25	8811.66	8.16	-10.64	1.20
Consumption Loans	15563.89	17035.39	19360.71	18640.73	18310.78	9.45	13.65	-1.77
Local Government	32.34	41.32	24.59	23.64	21.76	27.76	-40.49	-7.97
Others	41529.50	57473.73	50581.10	54837.47	54656.16	38.39	-11.99	-0.33
TOTAL	193470.61	232993.26	209604.83	220941.45	224073.47	20.43	-10.04	1.42
Productwise								
Term Loan	27992.73	37259.67	33010.58	38515.68	39341.35	33.10	-11.40	2.14
Overdraft	45887.99	54365.43	51420.03	54625.19	55002.78	18.47	-5.42	0.69
Trust Receipt Loan / Import Loan	0.00	0.30	10.09	0.00	0.00	0.00	#####	0.00
Demand & Other Working Capital Loan	20503.15	20231.27	10586.96	8538.05	8999.23	-1.33	-47.67	5.40
Residential Personal Home Loan (Up to Rs. 1 Crore)	22476.27	26787.73	22016.64	23675.01	24050.88	19.18	-17.81	1.59
Real Estate Loan	13116.83	17273.22	16955.43	17779.26	17593.17	31.69	-1.84	-1.05
Margin Nature Loan	3831.26	5205.67	3835.46	4915.58	5077.01	35.87	-26.32	3.28
Hire Purchase Loan	18970.95	23685.84	24554.80	25369.96	25657.18	24.85	3.67	1.13
Deprived Sector Loan	10198.29	12938.71	16414.81	16431.17	16724.13	0.00	0.00	1.78
Bills Purchased	7.70	1.40	0.00	0.00	0.00	-81.82	#####	0.00
Other Product	30485.43	35244.02	30800.04	31091.56	31627.74	15.61	-12.61	1.72
Total	193470.61	232993.26	209604.83	220941.45	224073.47	20.43	-10.04	1.42
Collateral wise								
Gold and Silver	4111.82	4189.41	4318.51	4299.50	4307.53	1.89	3.08	0.19
Government Securities	12.34	6.15	0.15	19.78	17.49	-50.16	-97.51	-11.59
Non Governmental Securities	3330.32	4660.50	3801.07	4854.14	4975.97	39.94	-18.44	2.51
Fixed Deposit Receipts	2014.24	2155.69	5264.84	3923.74	3435.86	7.02	144.23	-12.43
Own	2014.20	2155.67	5264.84	3923.74	3435.86	7.02	144.23	-12.43
Other Licences Institutions	0.05	0.02	0.00	0.00	0.00	-55.56	#####	0.00
Collateral of Properties	177855.55	213181.75	186566.58	197458.26	200506.38	19.86	-12.48	1.54
Fixed Assets	177513.72	213171.49	186555.95	197448.64	200498.64	20.09	-12.49	1.54
Current Assets	341.83	10.26	10.63	9.62	7.74	-97.00	3.60	-19.57
Against security of Bill	15.30	8.28	0.00	0.00	0.00	-45.88	#####	0.00
Domestic Bills	15.30	8.28	0.00	0.00	0.00	-45.88	#####	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	5424.35	7887.82	9201.06	9907.28	10309.71	45.42	16.65	4.06
Government Guarantee	112.07	113.69	63.11	63.11	61.15	1.44	-44.48	-3.12
Institutional Guarantee	2552.54	3716.23	3197.82	3182.66	3494.74	45.59	-13.95	9.81
Personal Guarantee	155.40	570.85	750.78	880.89	884.30	267.33	31.52	0.39
Collective Guarantee	2602.75	3481.97	5187.90	5778.91	5866.76	33.78	48.99	1.52
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	1.59	5.10	1.45	1.70	2.76	220.21	-71.48	61.83
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	706.70	903.66	452.61	478.75	520.54	27.87	-49.91	8.73
Total	193470.61	232993.26	209604.83	220941.45	224073.47	20.43	-10.04	1.42

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2015	2016	2017	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1963.05	2035.53	3028.05	3301.33	3239.68	3.69	48.76	-1.87
Fishery Related	62.64	55.86	56.12	49.15	47.38	-10.83	0.48	-3.59
Mining Related	71.55	41.80	31.51	12.97	13.08	-41.57	-24.62	0.87
Agriculture, Forestry & Beverage Production Related	3632.41	2963.13	2282.77	2349.10	2434.83	-18.43	-22.96	3.65
Construction	10750.27	7902.75	6629.62	6770.73	6896.35	-26.49	-16.11	1.86
Electricity, Gas and Water	194.69	314.99	167.79	189.79	199.85	61.79	-46.73	5.30
Metal Products, Machinery & Electronic Equipment & Asse	829.16	750.81	854.05	848.84	898.88	-9.45	13.75	5.89
Transport, Communication and Public Utilities	7098.04	6411.94	4884.19	4864.39	4939.48	-9.67	-23.83	1.54
Wholesaler & Retailer	8491.89	7588.55	5731.96	6218.40	6211.92	-10.64	-24.47	-0.10
Finance, Insurance and Real Estate	4704.90	4217.40	3615.57	4010.61	3991.74	-10.36	-14.27	-0.47
Hotel or Restaurant	1459.52	1776.67	1380.10	1410.71	1422.12	21.73	-22.32	0.81
Other Services	2195.70	2185.50	1840.60	1627.21	1585.83	-0.46	-15.78	-2.54
Consumption Loans	5546.54	4577.78	4645.89	3855.81	3633.32	-17.47	1.49	-5.77
Local Government	59.99	37.50	37.20	37.20	37.20	-37.50	-0.80	0.00
Others	17667.77	15523.75	13960.21	14155.39	14310.33	-12.14	-10.07	1.09
TOTAL	64728.11	56383.96	49145.62	49701.63	49861.99	-12.89	-12.84	0.32
Productwise								
Term Loan	7859.26	7852.76	6830.51	7436.85	7493.08	-0.08	-13.02	0.76
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	51.25	0.00	0.00	0.00
Demand & Other Working Capital Loan	12779.18	10787.42	7424.71	7489.66	7309.51	-15.59	-31.17	-2.41
Residential Personal Home Loan (Up to Rs. 1 Crore)	8542.32	6730.72	6314.04	6744.21	6804.45	-21.21	-6.19	0.89
Real Estate Loan	8681.64	7195.24	6118.05	6046.85	6036.98	-17.12	-14.97	-0.16
Margin Nature Loan	3893.22	4046.55	2914.77	2566.68	2536.61	3.94	-27.97	-1.17
Hire Purchase Loan	7589.24	6842.49	5759.29	5747.67	5875.31	-9.84	-15.83	2.22
Deprived Sector Loan	2175.58	2294.65	2141.25	2236.64	2243.69	0.00	0.00	0.32
Bills Purchased	6.40	6.40	2.60	2.60	2.60	0.00	-59.38	0.00
Other Product	13201.26	10627.73	11640.40	11430.47	11508.49	-19.49	9.53	0.68
Total	64728.11	56383.96	49145.62	49701.63	49861.99	-12.89	-12.84	0.32
Collateral wise								
Gold and Silver	449.73	126.42	305.64	330.82	341.30	-71.89	141.77	3.17
Government Securities	20.72	16.63	11.75	11.75	11.75	-19.73	-29.33	0.00
Non Governmental Securities	2263.45	1923.44	1160.09	1108.44	1090.40	-15.02	-39.69	-1.63
Fixed Deposit Receipts	1248.78	854.92	1628.29	1085.50	900.38	-31.54	90.46	-17.05
Own	1248.78	854.92	1628.29	1085.50	900.38	-31.54	90.46	-17.05
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	52989.91	43808.35	38375.87	39444.66	39728.77	-17.33	-12.40	0.72
Fixed Assets	52784.94	43597.21	38299.28	39381.24	39665.39	-17.41	-12.15	0.72
Current Assets	204.97	211.14	76.59	63.42	63.38	3.01	-63.72	-0.06
Against security of Bill	281.05	568.69	0.00	0.00	0.00	102.34	#####	0.00
Domestic Bills	281.05	567.19	0.00	0.00	0.00	101.81	#####	0.00
Foreign Bills	0.00	1.50	0.00	0.00	0.00	0.00	#####	0.00
Against Guarantee	755.99	1089.07	1286.89	1489.49	1490.95	44.06	18.16	0.10
Government Guarantee	64.90	59.11	40.45	37.20	37.20	-8.93	-31.57	0.00
Institutional Guarantee	311.04	640.19	814.47	970.27	966.32	105.83	27.22	-0.41
Personal Guarantee	126.05	157.91	315.12	358.17	363.84	25.27	99.55	1.58
Collective Guarantee	27.25	8.24	0.04	0.04	0.04	-69.78	-99.57	-6.37
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	226.74	223.63	116.81	123.81	123.56	-1.37	-47.77	-0.21
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	6718.39	7996.44	6377.09	6230.97	6298.42	19.02	-20.25	1.08
Total	64728.01	56383.96	49145.62	49701.63	49861.99	-12.89	-12.84	0.32

BFI Name	NBL	RBB	NABIL	IMBL	SCENL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	864.11	1077.27	1889.28	3078.29	587.58	2206.12	1964.87	1453.43	1933.70	2162.14	2095.18
1.1 On Deposit Liabilities	689.51	1074.60	1875.29	3012.07	587.58	2185.16	1882.67	1451.89	1933.70	2122.69	2083.56
1.1.1 Saving Account	242.93	595.86	680.11	550.05	117.12	545.68	263.77	260.59	435.91	291.46	434.68
1.1.2 Fixed Account	425.02	438.58	954.21	2233.36	435.71	1586.20	1598.52	1112.92	1434.17	1763.66	1485.86
1.1.2.1 Up to 3 months Fixed Account		1.40	143.13	34.17	25.00	1586.20	57.27		425.08		28.92
1.1.2.2 3 to 6 months Fixed Account		0.46	190.84		116.23		45.64	0.05	344.20		97.56
1.1.2.3 6 months to 1 year Fixed Account		350.63	477.10		286.24		125.28		276.79	1763.66	1261.84
1.1.2.4 Above 1 year Fixed Account	425.02	86.09	143.13	2199.20	8.24		1370.32	1112.87	388.10		97.54
1.1.3 Call Deposit	21.56	40.16	240.96	228.66	34.75	53.28	20.38	78.38	63.62	67.57	163.02
1.1.4 Certificate of Deposit											
1.2 On Borrowing	174.60	2.67	14.00	66.22		20.96	82.20	1.54		39.45	11.62
2. Commission Expense		18.75	96.11	68.94				7.82			59.37
3. Staff Expense	685.76	825.20	456.45	316.85	253.97	426.06	383.67	199.95	375.64	334.65	239.94
4. Office Operating Expenses	239.85	288.72	249.27	333.25	221.05	338.74	329.94	141.46	229.26	224.55	183.06
5. Foreign Exchange Loss								0.94			
5.1 Due to Change in Exchange Rates								0.94			
5.2 Due to Foreign Currency Transaction								0.00			
6. Non Operating Expense				0.17				2.18	1.05		1.24
7. Provision for Risk	316.83	369.30	94.33	185.53	51.11	127.06	98.32	146.17	60.70	132.96	322.74
7.1 Loan loss Provision	316.40	368.04	94.33	185.53	51.11	127.06	98.32	146.17	60.70	132.96	241.61
7.1.1 General Loan loss Provision	316.40	54.90	38.38	87.48	38.26		70.52	91.08	60.70	-2.50	241.61
7.1.1.1 Pass Loan Loss Provision	316.40	54.90	38.38	24.76	27.30		70.52	76.39	60.70	12.02	241.61
7.1.1.2 Watch List Provision				62.72	10.96			14.68		-14.52	
7.1.2 Special Loan Loss Provision		313.14	55.95	98.06	12.84		27.80	55.10		135.46	
7.1.3 Additional Loan Loss Provision			0.00			127.06					
7.2. Provision for Non-Banking Assets	0.06										81.14
7.3. Provision for Loss on Investment		0.34									
7.5. Provision for Loss of Other Assets	0.36	0.92									
8. Loan Written Off			0.44		0.18			0.00			
9. Provision for Staff Bonus	99.91	81.09	216.24	231.72	95.24	105.92	23.97		146.16	68.51	
10. Provision for Income Tax	374.65	304.08	641.14	695.15	285.72	317.57	84.23		438.47	205.54	
11. Others		2.48									
12. Net Profit	874.23	1873.89	1521.22	1622.03	666.68	741.67	155.42	0.33	1023.11	479.59	
Total Expenses	3455.33	4840.78	5164.49	6531.92	2161.54	4263.14	3040.43	1952.28	4208.08	3607.94	2901.53
Income											
1. Interest Income	2332.40	4163.06	4288.20	5412.87	1592.52	3662.67	2517.16	1449.57	3798.89	3232.84	1873.13
1.1 On Loans and Advances	2234.38	3881.66	3843.38	5105.13	1404.51	3458.35	2187.45	1339.16	3583.34	3078.31	1752.20
1.2 On Investment	71.55	247.66	242.78	208.43	41.33	139.77	140.80	66.88	209.76	138.63	100.95
1.2.1 Government Bonds	71.55	166.80	242.78	208.43	41.33	139.77	139.49	16.69	24.21	138.63	100.05
1.2.2 Foreign Bonds									36.21		
1.2.3 NRB Bonds		0.52					1.31	50.16	149.34		0.91
1.2.4 Debenture & Bonds		80.34						0.03			
1.3 On Agency Balance	13.02	2.65	8.17	97.57	1.48	64.55	2.10	1.81			3.21
1.4 On Call Deposit		17.23	150.38	1.29	70.46			34.61	5.79	3.25	1.50
1.5 On Others	13.45	13.86	43.49	0.45	74.74		186.81	7.11		12.66	15.27
2. Commission and Discount	90.88	208.50	337.81	481.41	218.80	240.74	377.46	260.79	168.47	131.73	128.54
2.1 Bills Purchase and Discount	0.00	0.69	0.09	1.40	7.16	5.63	0.30	15.50	3.83	9.03	5.04
2.2 Commission	90.88	201.21	334.87	480.02	160.62	197.95	184.97	240.75	164.55	118.97	122.96
2.3 Others		6.60	2.85		51.02	37.16	192.19	4.54	0.09	3.72	0.54
3. Exchange Fluctuation Income	51.12	35.41	281.71	255.92	283.88	246.96	94.69	61.95	45.10	93.45	22.32
3.1 Due to Change in Exchange Rate	-4.16	-0.20	148.16	19.31	43.01		4.84		1.57		0.14
3.2 Due to Foreign Currency Transaction	55.28	35.61	133.55	236.61	240.88	246.96	89.85	61.95	43.53	93.45	22.18
4. Other Operating Income	123.01	250.95	173.21	170.84	46.25	110.48		73.17	189.94	63.60	79.77
5. Non Operating Income	474.21	1.20	80.69	88.88	0.80	1.57			3.23	28.77	26.98
6. Write Back from Provisions for loss	379.26	179.97	0.12	122.01	17.65		10.64	101.81	2.45	48.97	480.78
7. Recovery of written-off Loan	4.45	1.69	2.76		1.64		36.00	4.99		8.58	0.91
8. Income from Extra Ordinary transactions						0.71		0.00			
9. Net Loss											289.10
Total Income	3455.33	4840.78	5164.49	6531.92	2161.54	4263.14	3040.43	1952.28	4208.08	3607.94	2901.53

BFI Name	NIC	M/BL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMVB	PRABHU
Expenses												
1. Interest Expense	3256.35	1888.06	1752.90	1851.38	2452.59	2914.09	3142.32	1872.47	2333.38	1905.07	2203.18	2171.35
1.1 On Deposit Liabilities	3213.83	1881.84	1749.15	1822.83	2379.25	2868.44	3106.51	1822.17	2308.92	1901.26	2169.07	2163.64
1.1.1 Saving Account	957.90	336.73	364.11	312.70	514.54	485.02	559.62	197.98	348.25	332.51	276.98	652.13
1.1.2 Fixed Account	1831.23	1477.99	1168.24	1289.22	1473.64	2381.89	2413.06	1543.29	1553.54	1471.67	1789.69	1181.05
1.1.2.1 Up to 3 months Fixed Account	0.00			13.30	425.42		2.39	17.70		22.27	29.48	71.49
1.1.2.2 3 to 6 months Fixed Account				48.34	333.26		8.05	445.39	38.12	165.34	587.69	58.35
1.1.2.3 6 months to 1 year Fixed Account	1765.21	1155.05		633.10	355.89	1139.42	1923.69	566.48	1241.66	1043.65	955.36	878.69
1.1.2.4 Above 1 year Fixed Account	66.01	322.94	1168.24	594.47	359.07	1242.47	478.93	513.72	273.77	240.41	217.17	172.53
1.1.3 Call Deposit	424.71	67.11	216.80	220.92	391.07	1.53	133.82	80.90	407.13	97.08	102.41	330.45
1.1.4 Certificate of Deposit												
1.2 On Borrowing	42.52	6.22	3.75	28.55	73.34	45.65	35.81	50.29	24.46	3.81	34.10	7.71
2. Commission Expense						0.13	28.20	1.81				
3. Staff Expense	429.01	268.14	251.22	205.68	284.07	1191.29	408.35	196.31	151.36	257.74	327.03	404.29
4. Office Operating Expenses	397.55	188.35	158.83	210.06	266.25	254.57	376.00	178.26	826.85	229.08	288.79	288.79
5. Foreign Exchange Loss								18.59				
5.1 Due to Change in Exchange Rates								18.59				
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		1.45	-0.18			0.03				0.10		
7. Provision for Risk	133.60	50.88	142.62	275.27	181.12	730.67	166.63	54.78	87.75	156.84	231.72	111.16
7.1 Loan loss Provision	133.60	50.88	142.62	272.35	181.12	719.45	166.63	36.26	87.72	156.84	230.79	111.16
7.1.1 General Loan loss Provision	162.96	19.48	113.31	66.08	181.12	222.75	166.63	17.42	16.70	31.94	62.75	69.72
7.1.1.1 Pass Loan Loss Provision	150.52	20.92	94.00	4.59	181.12	2.79	166.63	15.76	39.47	25.15	24.03	114.46
7.1.1.2 Watch List Provision	12.44	-1.43	19.31	61.49		219.96		1.66	-22.77	6.79	38.72	-44.74
7.1.2 Special Loan Loss Provision	-29.35	31.40	29.31	206.27		496.70		18.84	71.02	124.90	168.04	39.50
7.1.3 Additional Loan Loss Provision												1.93
7.2. Provision for Non-Banking Assets				2.92				18.52	0.03		0.93	
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets							11.22					
8. Loan Written Off				43.89								94.94
9. Provision for Staff Bonus					79.86	71.11	95.48		13.64	9.85		7.28
10. Provision for Income Tax					239.59	266.66	281.74		40.91	29.54		65.90
11. Others												
12. Net Profit	-315.03				559.03	622.21	673.09		95.45	68.94	369.25	6.86
Total Expenses	3901.49	2396.88	2305.38	2586.28	4062.51	6050.77	5171.81	2322.22	3549.32	2657.16	3419.97	3150.57
Income												
1. Interest Income	3423.74	2118.71	1876.11	2030.79	3559.21	4972.06	4499.42	1952.18	2328.75	2270.52	2575.75	2461.27
1.1 On Loans and Advances	3199.39	2002.09	1760.61	1911.18	3356.42	4894.99	4307.00	1815.38	2196.22	2124.67	2405.33	2230.43
1.2 On Investment	195.93	99.06	78.65	97.04	178.41	73.42	169.49	132.08	98.40	118.69	132.88	159.72
1.2.1 Government Bonds	195.93	95.32	78.65	91.26	178.41	73.42	169.49	108.77	98.40	11.39	132.88	153.02
1.2.2 Foreign Bonds				5.06						2.63		6.70
1.2.3 NRB Bonds				0.72				23.30		104.67		
1.2.4 Debenture & Bonds		3.74										
1.3 On Agency Balance	1.89				7.18			4.48	7.01			14.24
1.4 On Call Deposit	16.18				17.20		20.10	0.25		20.48	4.22	4.38
1.5 On Others	10.35	17.56	36.85	22.58		3.65	2.82		27.12	6.68	33.31	52.50
2. Commission and Discount	51.31	111.39	106.11	205.79	399.38	116.74	300.49	55.19	279.29	93.32	183.60	114.71
2.1 Bills Purchase and Discount		0.30	0.02	12.86				0.02	0.35	0.96		0.55
2.2 Commission	39.73	111.09	36.89	185.72	194.43	112.67	290.93	43.17	277.80	84.56	178.21	99.44
2.3 Others	11.59		69.21	7.22	204.95	4.07	9.56	12.01	1.14	7.80	5.39	14.72
3. Exchange Fluctuation Income	117.73	63.40	61.71	93.62	100.00	75.53	126.70	64.85	71.93	72.84	114.64	100.78
3.1 Due to Change in Exchange Rate	14.99	1.54	0.27	0.65	22.65	67.10	102.96		9.13	8.59	4.96	35.75
3.2 Due to Foreign Currency Transaction	102.74	61.87	61.43	92.97	77.35	8.43	23.74	64.85	62.80	64.24	109.68	65.03
4. Other Operating Income	276.21	59.87	31.40		3.92	263.24	84.05	160.72	838.98	133.04	155.01	169.56
5. Non Operating Income	19.49	0.51	15.51	96.62		38.19	77.94	4.44	30.37	16.93	5.41	11.80
6. Write Back from Provisions for loss	13.01	0.20	98.79	40.67		550.71	81.31	71.06		70.52	351.72	292.44
7. Recovery of written-off Loan		0.05				33.94	1.89	3.00				14.63
8. Income from Extra Ordinary transactions						0.36					19.22	
9. Net Loss		42.75	115.75	118.79				10.76				
Total Income	3901.49	2396.88	2305.38	2586.28	4062.51	6050.77	5171.81	2322.22	3549.32	2657.16	3419.97	3150.57

BFI Name	Janata	Mega	Civil	Century	Sanima	NIDC	MahilaemDB	Narayani	Sahayogi	Karnali	Shangrila	Excel
Expenses												
1. Interest Expense	1373.52	1362.26	1171.24	1528.88	1948.64	40.15	872.64	1.40	111.62	56.41	448.74	101.21
1.1 On Deposit Liabilities	1372.96	1329.20	1157.88	1528.88	1922.18	40.15	872.51	1.40	111.62	56.41	448.74	101.10
1.1.1 Saving Account	366.05	253.68	173.78	348.84	647.95	8.15	283.67	1.04	64.09	26.21	155.64	35.43
1.1.2 Fixed Account	896.85	872.69	836.41	936.81	1069.76	31.59	495.06	0.35	41.77	30.20	243.83	54.81
1.1.2.1 Up to 3 months Fixed Account	73.45				6.80		20.65				28.95	2.69
1.1.2.2 3 to 6 months Fixed Account	211.44				29.31	3.44	5.08		4.80		25.87	5.35
1.1.2.3 6 months to 1 year Fixed Account	489.71	872.69	836.41	936.81	0.42	16.15	212.59		25.29		154.29	42.33
1.1.2.4 Above 1 year Fixed Account	122.26				1033.23	11.99	256.74	0.35	11.67	30.20	34.71	4.44
1.1.3 Call Deposit	110.07	202.83	147.70	243.22	204.47	0.41	93.78		5.77		49.28	10.87
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.56	33.05	13.35	0.00	26.47		0.12					0.11
2. Commission Expense												
3. Staff Expense	204.74	172.50	161.93	180.60	194.30	17.47	107.45	1.79	12.23	15.62	63.86	25.00
4. Office Operating Expenses	158.30	143.71	135.07	161.87	186.25	13.08	85.86	2.32	10.06	9.73	61.28	15.40
5. Foreign Exchange Loss		0.37										
5.1 Due to Change in Exchange Rates							-0.05					
5.2 Due to Foreign Currency Transaction		0.37										
6. Non Operating Expense				1.25							0.09	
7. Provision for Risk	90.52	168.44	331.71	115.64	96.22	23.25	174.50	0.02	37.33	1.00	29.90	6.01
7.1 Loan loss Provision	90.52	163.60	331.47	115.64	96.22	23.25	156.59	0.02	37.33	1.00	29.90	6.01
7.1.1 General Loan loss Provision	69.62	23.26	157.57	38.13	76.47	2.07	75.70		18.32	1.00	14.48	2.90
7.1.1.1 Pass Loan Loss Provision	10.81	2.36	111.62	18.19	60.43	1.05	6.05		0.13	1.00	0.85	0.92
7.1.1.2 Watch List Provision	58.80	20.90	45.95	19.94	16.04	1.02	69.66		18.19		13.63	1.98
7.1.2 Special Loan Loss Provision	20.90	140.34	173.90	77.51	19.75	21.18	80.89	0.02	19.01		15.43	3.11
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets			0.24				17.91					
7.3. Provision for Loss on Investment		4.84										
7.5. Provision for Loss of Other Assets												
8. Loan Written Off							6.52	7.68				
9. Provision for Staff Bonus	0.00	32.15			38.02	1.72			1.71		6.15	5.49
10. Provision for Income Tax	0.00	96.45			114.06	11.60			5.12		18.45	16.47
11. Others			0.02		0.31		14.30			0.49		
12. Net Profit	0.00	225.04			266.14	9.92		15.02	11.95		43.05	38.44
Total Expenses	1827.09	2200.91	1799.97	1988.24	2843.95	117.20	1261.22	28.22	190.02	83.23	671.52	208.03
Income												
1. Interest Income	1638.41	1981.81	1229.65	1577.40	2422.42	101.02	930.43	10.28	174.19	50.48	624.33	186.72
1.1 On Loans and Advances	1588.77	1832.67	1114.98	1507.74	2274.73	86.06	822.71	10.01	164.13	48.50	588.85	176.76
1.2 On Investment	42.56	122.31	106.46	50.52	136.18		20.41				4.64	
1.2.1 Government Bonds	42.50		102.05	50.52	136.18							
1.2.2 Foreign Bonds			4.41									
1.2.3 NRB Bonds	0.06	122.11					20.41					
1.2.4 Debenture & Bonds		0.19									4.64	
1.3 On Agency Balance	1.76	0.34	1.03	9.84			77.11	0.26				
1.4 On Call Deposit	0.00	9.97	7.18			14.96			10.03	1.98	26.39	9.95
1.5 On Others	5.32	16.52		9.31	11.51		10.20		0.03		4.44	
2. Commission and Discount	81.58	45.83	45.38	29.31	67.67	0.11	4.01		3.50	7.77	4.30	2.17
2.1 Bills Purchase and Discount	1.07	0.67	0.59									
2.2 Commission	80.51	45.17	44.79	29.31	67.67	0.11	4.01		3.50	0.63	4.18	1.35
2.3 Others										7.14	0.11	0.82
3. Exchange Fluctuation Income	27.01	44.48	55.21	55.62	111.16							
3.1 Due to Change in Exchange Rate	24.26		5.97	5.01	1.69							
3.2 Due to Foreign Currency Transaction	2.76	44.48	49.24	50.61	109.47							
4. Other Operating Income	25.69	75.66	51.25	79.19	204.29	1.58	41.22	0.00	7.97		42.73	7.20
5. Non Operating Income	4.78	12.22	2.40	4.14	37.03	10.07	2.85				0.17	1.21
6. Write Back from Provisions for loss	5.05	40.90	314.51	25.55	1.37	3.50	174.30	17.94	4.36			10.73
7. Recovery of written-off Loan			0.88			0.93						
8. Income from Extra Ordinary transactions				8.45								
9. Net Loss	44.57		100.70	208.57			108.41			24.99		
Total Income	1827.09	2200.91	1799.97	1988.24	2843.95	117.20	1261.22	28.22	190.02	83.23	671.52	208.03

BFI Name	Western	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabell	Kamana
Expenses												
1. Interest Expense	78.31	386.75	106.12	143.87	616.68	40.33	82.24	510.25	585.57	659.79	15.12	465.85
1.1 On Deposit Liabilities	78.31	386.75	106.12	143.87	616.68	40.33	82.24	510.25	585.57	659.16	15.12	465.85
1.1.1 Saving Account	50.16	140.69	29.07	51.30	227.93	16.29	30.24	181.85	153.04	181.00	7.55	152.05
1.1.2 Fixed Account	28.16	200.98	69.31	82.62	306.57	18.15	44.13	280.90	380.45	422.71	6.68	263.34
1.1.2.1 Up to 3 months Fixed Account			2.77	0.04	12.81	0.21	0.79	34.23	43.80	39.86	0.01	14.89
1.1.2.2 3 to 6 months Fixed Account	0.91		3.47	0.04	13.91	0.99	5.89	16.58	36.15	29.02	0.39	11.81
1.1.2.3 6 months to 1 year Fixed Account	6.32		24.26	66.63	201.55	8.13	22.09	112.30	255.72	291.04	4.32	200.58
1.1.2.4 Above 1 year Fixed Account	20.93	200.98	38.81	15.90	78.29	8.82	15.36	117.78	44.78	62.79	1.97	36.06
1.1.3 Call Deposit		45.08	7.75	9.94	82.18	5.90	7.88	47.50	52.07	55.45	0.89	50.46
1.1.4 Certificate of Deposit												
1.2 On Borrowing										0.64		
2. Commission Expense												
3. Staff Expense	18.10	49.43	16.14	21.80	134.82	15.81	13.89	92.44	60.19	82.05	5.29	58.71
4. Office Operating Expenses	15.74	53.74	9.54	12.86	90.15	12.72	9.25	65.37	62.09	53.75	2.53	38.18
5. Foreign Exchange Loss		3.30										
5.1 Due to Change in Exchange Rates		3.30										
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		0.01						-1.17				
7. Provision for Risk	13.23	45.61	3.31	4.33	30.52	9.15	0.23	66.48	77.77	74.30	6.31	59.11
7.1 Loan loss Provision	13.23	45.74	3.31	4.33	30.52	9.15	0.23	66.48	76.71	74.30	6.31	59.11
7.1.1 General Loan loss Provision		25.32	2.85	2.96	28.88	6.12	0.23	35.98	76.71	29.51	0.83	59.11
7.1.1.1 Pass Loan Loss Provision		4.88	1.20	0.98	18.39	1.57	0.23	4.36	76.71		-0.79	59.11
7.1.1.2 Watch List Provision		20.43	1.65	1.97	10.49	4.55		31.62		29.51	1.62	
7.1.2 Special Loan Loss Provision		20.42	0.46	1.37	1.64	3.03		30.50		44.79	5.47	
7.1.3 Additional Loan Loss Provision	13.23											
7.2. Provision for Non-Banking Assets									1.07			
7.3. Provision for Loss on Investment		-0.13										
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	2.06	12.62	4.82	2.03	25.67	0.73		8.73	3.80	3.53	0.31	1.35
10. Provision for Income Tax	6.18	37.85	14.46	6.09	76.99	2.19		26.19	11.39	10.60	0.93	4.05
11. Others						0.07						
12. Net Profit	14.41	88.33	33.75	14.20	179.71	5.11		61.11	26.57	24.73	2.17	9.45
Total Expenses	148.03	677.64	188.14	205.17	1154.54	86.10	105.62	829.41	827.38	908.75	32.66	636.71
Income												
1. Interest Income	125.82	618.78	167.04	183.19	1015.63	76.30	84.08	763.39	750.36	842.01	30.79	594.78
1.1 On Loans and Advances	125.82	580.69	155.29	171.79	986.08	71.66	70.56	731.43	712.72	805.83	29.68	566.46
1.2 On Investment		4.07			1.61		0.04		5.01	5.54		
1.2.1 Government Bonds		4.07			1.61		0.04		5.01	5.54		
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		33.54	11.75	11.40	27.29	4.61	6.21	30.86	32.63	30.21	1.11	28.32
1.5 On Others		0.48			0.66	0.04	7.27	1.10		0.43		
2. Commission and Discount	12.14	3.38	0.80	1.67	20.28	0.67	8.49	4.47	9.03	2.92	0.46	5.60
2.1 Bills Purchase and Discount												
2.2 Commission	12.14	3.38	0.43	1.67	20.28	0.67	1.13	4.47	9.03	2.92	0.46	5.60
2.3 Others			0.37				7.36					
3. Exchange Fluctuation Income		3.26			0.02				0.01			
3.1 Due to Change in Exchange Rate		3.15			0.00				-0.02			
3.2 Due to Foreign Currency Transaction		0.11			0.02				0.03			
4. Other Operating Income		47.51	20.21	13.00	104.06	6.59		61.55	61.82	51.03	1.40	32.16
5. Non Operating Income	10.06	0.02	0.08	1.25	10.82				6.17	1.19		0.25
6. Write Back from Provisions for loss		4.70		6.07	3.74	2.54				11.60		3.93
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss							13.04					
Total Income	148.03	677.64	188.14	205.17	1154.54	86.10	105.62	829.41	827.38	908.75	32.66	636.71

BFI Name	Corporate	Punima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Nit. Walelu	Sindhur	Sahara
Expenses												
1. Interest Expense	1.16	78.67	417.86	37.72	340.71	94.10	670.02	390.79	100.79	3.29	43.75	13.37
1.1 On Deposit Liabilities	1.16	78.67	417.49	37.72	340.71	94.10	667.68	388.64	100.79	3.29	43.75	13.37
1.1.1 Saving Account	1.02	38.79	114.76	13.77	172.29	50.79	152.30	102.62	39.29	2.78	25.57	10.55
1.1.2 Fixed Account		35.19	247.39	20.19	152.83	32.95	431.60	221.48	49.61	0.41	11.75	1.77
1.1.2.1 Up to 3 months Fixed Account		3.06	7.85		1.10	4.02	13.32	18.57	0.07		0.11	
1.1.2.2 3 to 6 months Fixed Account		3.47	19.12		1.10	3.04	28.76	17.51	12.41		2.35	
1.1.2.3 6 months to 1 year Fixed Account		20.10	141.94	15.79	2.95	13.98	246.65	127.10	32.50	0.00	6.40	
1.1.2.4 Above 1 year Fixed Account		8.55	78.48	4.40	147.68	11.91	142.86	58.30	4.63	0.41	2.89	1.77
1.1.3 Call Deposit	0.14	4.70	55.34	3.76	15.60	10.35	83.78	64.53	11.89	0.10	6.43	1.05
1.1.4 Certificate of Deposit												
1.2 On Borrowing			0.37				2.34	2.16				
2. Commission Expense												
3. Staff Expense	0.83	12.55	64.35	6.47	44.40	20.59	97.05	54.66	22.08	1.30	12.59	5.69
4. Office Operating Expenses	1.25	9.06	43.36	7.96	34.21	15.89	75.75	61.85	9.80	1.62	14.61	2.92
5. Foreign Exchange Loss			0.12				0.05					
5.1 Due to Change in Exchange Rates			0.12				0.05					
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense			0.01				0.03					
7. Provision for Risk		3.26	35.70	1.91	18.42	3.00	57.02	44.48	5.06	0.35	3.12	7.13
7.1 Loan loss Provision		3.26	35.54	1.91	18.42	3.00	57.02	44.13	5.06	0.35	3.67	7.13
7.1.1 General Loan loss Provision		1.42	35.54	0.95	9.92		17.26	34.57	1.56	0.15	1.82	7.13
7.1.1.1 Pass Loan Loss Provision		0.52	35.54	0.95	7.66		6.87		-0.17		-0.88	7.13
7.1.1.2 Watch List Provision		0.89		0.00	2.26		10.39	34.57	1.73	0.15	2.70	
7.1.2 Special Loan Loss Provision		1.85		0.96	8.50		38.77	9.56	3.50	0.21	1.85	
7.1.3 Additional Loan Loss Provision						3.00	0.99					
7.2. Provision for Non-Banking Assets			0.16									
7.3. Provision for Loss on Investment								0.34				
7.5. Provision for Loss of Other Assets											-0.55	
8. Loan Written Off							0.01					
9. Provision for Staff Bonus		2.37	2.81	1.40	2.83	1.66		3.87	2.06	0.27		
10. Provision for Income Tax		7.11	8.43	4.20	8.48	4.98		11.60	6.19	0.81		
11. Others												
12. Net Profit		16.59	19.67	9.79	19.78	11.61		27.07	14.44	1.89	0.80	
Total Expenses	3.24	129.61	592.30	69.45	468.82	151.82	899.91	594.32	160.43	9.54	74.87	29.11
Income												
1. Interest Income	3.17	119.29	544.84	60.36	427.96	135.99	679.91	522.74	142.77	8.88	69.77	22.70
1.1 On Loans and Advances	3.17	109.16	485.26	55.49	401.29	129.17	630.91	467.50	135.46	8.22	65.86	21.21
1.2 On Investment			7.23		3.57		11.92	11.01				
1.2.1 Government Bonds			7.23				11.82	11.01				
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds							0.10					
1.2.4 Debenture & Bonds					3.57							
1.3 On Agency Balance								0.11				
1.4 On Call Deposit		10.13	52.35	4.87	23.11	6.82	34.86	44.12	7.31	0.66	3.84	1.50
1.5 On Others	0.00						2.22				0.07	
2. Commission and Discount	0.01	0.57	2.66	0.49	36.26	5.20	2.89	11.54	0.66	0.34	1.01	
2.1 Bills Purchase and Discount												
2.2 Commission		0.57	2.66	0.49	5.42	1.61	2.89	11.54	0.66	0.34	0.82	
2.3 Others	0.01				30.83	3.59					0.19	
3. Exchange Fluctuation Income			0.17				0.01	24.66				
3.1 Due to Change in Exchange Rate								-2.59				
3.2 Due to Foreign Currency Transaction			0.17				0.01	27.25				
4. Other Operating Income		8.58	40.95	8.50		9.33	41.40	28.29	16.96	0.19	4.09	3.88
5. Non Operating Income		1.18	2.35		3.76		83.71	0.29				
6. Write Back from Provisions for loss			1.33	0.10	0.84	0.69	43.37	6.79		0.12		
7. Recovery of written-off Loan							0.90					
8. Income from Extra Ordinary transactions						0.60			0.04			
9. Net Loss	0.06						47.72					2.53
Total Income	3.24	129.61	592.30	69.45	468.82	151.82	899.91	594.32	160.43	9.54	74.87	29.11

BFI Name	RCommunity	Kailash	Sajpa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC
Expenses												
1. Interest Expense	63.99	654.91	6.32	29.55	18.27	1.98	0.98	158.49	192.20	129.57	2.72	215.98
1.1 On Deposit Liabilities	63.99	654.91	6.32	29.55	18.27	1.98	0.98	158.07	191.51	129.25	2.72	215.98
1.1.1 Saving Account	18.46	133.40	5.28	10.26	3.21	1.74	0.85	66.55	33.98	21.59	1.60	33.97
1.1.2 Fixed Account	31.92	436.29	0.98	12.05	9.22	0.24		91.52	157.52	107.66	1.12	150.35
1.1.2.1 Up to 3 months Fixed Account	0.29	35.33	0.01		1.17				2.06	4.10		2.37
1.1.2.2 3 to 6 months Fixed Account	0.08	26.07	0.06	0.44	0.82				0.94	2.15		5.22
1.1.2.3 6 months to 1 year Fixed Account	14.81	324.82	0.24	6.60	6.16	0.07			99.90	28.44	0.03	130.16
1.1.2.4 Above 1 year Fixed Account	16.73	50.08	0.67	5.02	1.07	0.17		91.52	54.63	72.96	1.09	12.61
1.1.3 Call Deposit	13.62	85.22	0.06	7.24	5.84		0.13					31.66
1.1.4 Certificate of Deposit												
1.2 On Borrowing								0.42	0.69	0.33		
2. Commission Expense												
3. Staff Expense	12.33	79.72	4.77	11.28	4.41	1.76	1.60	23.76	18.98	15.98	4.50	34.21
4. Office Operating Expenses	9.88	53.47	1.03	10.72	2.37	2.11	5.62	23.32	24.54	10.66	2.79	24.39
5. Foreign Exchange Loss		0.04										
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction		0.04										
6. Non Operating Expense		0.11										
7. Provision for Risk	7.30	20.50	2.82	17.48	4.56			38.96	3.98	0.92		52.18
7.1 Loan loss Provision	7.30	20.41	2.82	17.48	4.56			13.30	3.98	0.92		52.18
7.1.1 General Loan loss Provision	6.20	13.23	0.21	6.97	1.48			15.88		0.92		-0.06
7.1.1.1 Pass Loan Loss Provision	0.65	12.35	0.00	1.67				-2.57				-0.63
7.1.1.2 Watch List Provision	5.54	0.88	0.21	5.30	1.48			18.44		0.92		0.57
7.1.2 Special Loan Loss Provision	1.11	7.18	2.61	10.51	3.08			-2.57				52.24
7.1.3 Additional Loan Loss Provision									3.98			
7.2. Provision for Non-Banking Assets		0.09						25.66				
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
8. Loan Written Off								0.02				0.03
9. Provision for Staff Bonus	0.41	15.68	0.12						1.90			
10. Provision for Income Tax	1.22	47.04						-16.27	5.11			
11. Others												
12. Net Profit	2.84	109.72	1.20			4.21	23.61	-22.63	13.94		37.14	
Total Expenses	97.97	981.18	16.27	69.03	29.61	10.07	31.81	205.63	260.64	157.13	47.14	326.79
Income												
1. Interest Income	88.36	853.67	14.59	54.63	22.17	3.63	8.45	188.70	234.14	126.12	5.73	245.75
1.1 On Loans and Advances	83.57	773.18	13.25	50.70	20.27	3.58	7.34	162.26	213.71	110.87	4.09	228.63
1.2 On Investment		7.40					0.26	1.40	4.22	2.65		4.37
1.2.1 Government Bonds		7.40					0.26	1.40	4.22	2.65		4.37
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	4.79	73.09	1.34	3.94	1.90	0.06	0.84	25.05	16.21	12.60	1.65	11.28
1.5 On Others												1.48
2. Commission and Discount	0.75	3.03	0.47	0.18	0.05	0.00		0.45	1.09	0.51		1.24
2.1 Bills Purchase and Discount												
2.2 Commission	0.75	3.03	0.47	0.18	0.05			0.45	1.09	0.51		1.01
2.3 Others						0.00						0.23
3. Exchange Fluctuation Income		0.05										
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction		0.05										
4. Other Operating Income	6.96	50.88	1.21	5.75	2.25		0.01	11.00	24.78	9.93	1.01	17.90
5. Non Operating Income		58.50				0.00	6.92	5.45	0.63	0.51		
6. Write Back from Provisions for loss	1.90	15.05		6.45	1.45	6.43	16.43			0.20		
7. Recovery of written-off Loan								0.04			40.40	
8. Income from Extra Ordinary transactions												
9. Net Loss				2.01	3.70					19.86		61.90
Total Income	97.97	981.18	16.27	69.03	29.61	10.07	31.81	205.63	260.64	157.13	47.14	326.79

BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal
Expenses												
1. Interest Expense	4.72	21.69	58.01	135.60	107.98	2.29	3.34	73.89	136.26	0.62	1.83	0.54
1.1 On Deposit Liabilities	4.72	21.69	58.01	134.47	107.98	2.29	3.34	73.89	136.26	0.62	1.46	0.54
1.1.1 Saving Account	3.36	8.92	15.28	41.14	41.98	1.12		25.40	53.48	0.32	0.09	0.54
1.1.2 Fixed Account	1.36	12.77	42.72	90.78	66.00	1.17	3.34	48.49	64.97	0.31		
1.1.2.1 Up to 3 months Fixed Account		1.19	0.01	4.80	0.82	0.03		1.36	4.25			
1.1.2.2 3 to 6 months Fixed Account		1.96	0.28	10.79	0.80	0.05		2.00	7.81			
1.1.2.3 6 months to 1 year Fixed Account		4.79	34.53	66.85	46.30	0.02		32.36	46.25	0.21		
1.1.2.4 Above 1 year Fixed Account	1.36	4.84	7.90	8.34	18.08	1.06	3.34	12.78	6.67	0.10		
1.1.3 Call Deposit				2.54					17.80		1.37	
1.1.4 Certificate of Deposit												
1.2 On Borrowing				1.13							0.37	
2. Commission Expense									2.84			
3. Staff Expense	3.30	3.26	3.16	20.12	12.82	3.71	1.42	26.20	14.73	2.00	1.99	0.39
4. Office Operating Expenses	3.25	2.55	1.88	13.14	7.92	29.38	0.79	16.04	11.85	2.76	2.90	0.38
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	4.20	14.76		1.20	0.66	48.11	0.43	65.53	43.60			
7.1 Loan loss Provision	0.01	14.76		1.20	0.66	25.35	0.43	65.53	43.60			
7.1.1 General Loan loss Provision	0.01			1.20	0.66	0.26	0.39	7.65	32.04			
7.1.1.1 Pass Loan Loss Provision	0.01			1.20	0.66	0.26	0.19	0.04	1.92			
7.1.1.2 Watch List Provision							0.21	7.61	30.13			
7.1.2 Special Loan Loss Provision						25.09	0.03	57.88	11.56			
7.1.3 Additional Loan Loss Provision		14.76										
7.2. Provision for Non-Banking Assets	4.20					22.76						
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus				1.67								
10. Provision for Income Tax				5.01								
11. Others												
12. Net Profit	30.10		19.29	11.68		4.67	4.54		4.30	34.69		
Total Expenses	45.57	42.27	82.34	188.42	129.38	88.15	10.52	181.66	213.58	40.08	6.72	1.30
Income												
1. Interest Income	14.67	25.67	79.64	176.01	109.63	26.87	9.86	74.77	186.63	26.83		0.10
1.1 On Loans and Advances	13.19	25.67	71.13	165.89	101.61	26.87	9.86	69.59	177.15	26.83		0.10
1.2 On Investment				2.02	0.38			1.38				
1.2.1 Government Bonds												
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds				2.02	0.38			1.38				
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit			8.51	8.10	7.64			3.80	9.48	0.00		
1.5 On Others	1.48											0.00
2. Commission and Discount	0.19	1.11	0.02		0.34	1.08	0.60	0.76				
2.1 Bills Purchase and Discount												
2.2 Commission	0.00	0.01	0.02		0.34	0.07		0.76				
2.3 Others	0.19	1.10				1.01	0.60					
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	0.35		2.15	11.52	8.87	34.85		3.16	20.80	0.01	0.00	
5. Non Operating Income		1.43	0.07	0.89	2.32			3.30			1.12	0.77
6. Write Back from Provisions for loss	30.35					25.35	0.06	56.31	6.15	13.24		
7. Recovery of written-off Loan			0.46									
8. Income from Extra Ordinary transactions												
9. Net Loss		14.06			8.23			43.35			5.60	0.44
Total Income	45.57	42.27	82.34	188.42	129.38	88.15	10.52	181.66	213.58	40.08	6.72	1.30

BFI Name	Gulleshwori	ICFC	Kulber	Manjushree	Reliance
Expenses					
1. Interest Expense	102.25	260.28	0.11	193.39	131.17
1.1 On Deposit Liabilities	101.72	257.89	0.11	191.85	130.51
1.1.1 Saving Account	33.47	68.82	0.09	80.05	58.33
1.1.2 Fixed Account	68.25	171.18	0.03	111.80	72.18
1.1.2.1 Up to 3 months Fixed Account	6.02	7.62		4.30	7.52
1.1.2.2 3 to 6 months Fixed Account	2.14	4.38		6.37	7.66
1.1.2.3 6 months to 1 year Fixed Account	50.51	139.16		76.41	28.40
1.1.2.4 Above 1 year Fixed Account	9.58	20.02	0.03	24.72	28.60
1.1.3 Call Deposit		17.89			
1.1.4 Certificate of Deposit					
1.2 On Borrowing	0.53	2.39		1.54	0.66
2. Commission Expense					
3. Staff Expense	7.22	32.57	1.50	18.30	15.11
4. Office Operating Expenses	7.72	33.40	3.26	23.83	14.75
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	6.37	12.02		0.53	42.02
7.1 Loan loss Provision	6.21	3.24		0.53	42.02
7.1.1 General Loan loss Provision	6.21	1.37		0.53	42.02
7.1.1.1 Pass Loan Loss Provision	6.21	1.37		0.53	42.02
7.1.1.2 Watch List Provision					
7.1.2 Special Loan Loss Provision		1.88			
7.1.3 Additional Loan Loss Provision					
7.2. Provision for Non-Banking Assets		8.78			
7.3. Provision for Loss on Investment	0.16				
7.5. Provision for Loss of Other Assets					
8. Loan Written Off					
9. Provision for Staff Bonus		4.78			
10. Provision for Income Tax		14.35			
11. Others					
12. Net Profit	16.12	33.48	4.67		
Total Expenses	139.68	390.88	9.54	236.05	203.05
Income					
1. Interest Income	124.81	349.03	1.06	207.90	159.44
1.1 On Loans and Advances	109.55	315.45	1.06	191.68	140.16
1.2 On Investment	1.70	3.26		1.24	
1.2.1 Government Bonds		3.26			
1.2.2 Foreign Bonds					
1.2.3 NRB Bonds				1.24	
1.2.4 Debenture & Bonds	1.70				
1.3 On Agency Balance		30.32			
1.4 On Call Deposit	13.15				
1.5 On Others	0.41			14.98	19.28
2. Commission and Discount	0.70	4.97		13.47	0.20
2.1 Bills Purchase and Discount					
2.2 Commission	0.62	4.97		1.65	0.13
2.3 Others	0.08			11.82	0.07
3. Exchange Fluctuation Income					
3.1 Due to Change in Exchange Rate					
3.2 Due to Foreign Currency Transaction					
4. Other Operating Income	9.94	11.51	0.04		9.08
5. Non Operating Income	-2.42	5.93		0.82	4.10
6. Write Back from Provisions for loss	6.65	19.43	5.82		11.03
7. Recovery of written-off Loan					1.02
8. Income from Extra Ordinary transactions			2.61		
9. Net Loss				13.86	18.17
Total Income	139.68	390.88	9.54	236.05	203.05

BFI Name	IMBL	Kumari	Laxmi	SBL	AODNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	1773.39	1141.06	1577.94	1026.59	25586.46	2288.85	1395.52	1410.32	2500.49	1179.43	2047.97	2960.41
Fishery Related	65.34	80.15	17.02	10.22	918.39	31.43	64.11	21.43	17.51	31.34	0.28	91.51
Mining Related	32.35	718.11	56.45	106.37	198.83	109.47	259.00	5.18	51.32	46.20		
Manufacturing (Producing) Related	11592.46	10124.64	9922.35	12286.30	10040.72	13757.31	7032.79	9132.39	7166.46	13194.17	10607.85	8520.82
Construction	6047.81	8133.80	11490.65	2976.16	5770.65	12412.22	2127.05	6558.09	10206.35	9580.07	12126.73	570.51
Electricity, Gas and Water	1888.80	2109.60	2291.84	2630.05	253.18	5084.39	2927.91	3872.27	1269.26	4271.03	2478.83	1520.88
Metal Products, Mach. & Ele. Eqp.	386.22	960.48	2223.06	843.23	437.55	591.82	91.48	183.37	677.68	1196.54	422.40	293.54
Tras., Com. and Public Utilities	1792.36	1980.74	6040.21	7186.63	538.20	1186.54	911.37	1812.92	557.07	1817.19	2659.74	858.03
Wholesaler & Retailer	13081.73	9838.07	9156.93	14416.48	22328.94	22389.34	9593.37	6400.47	12328.13	19430.46	12054.50	9423.48
Finance, Insurance and Real Estate	6971.05	3351.34	4261.15	7125.38	164.81	4826.52	4617.09	5160.45	5371.29	5173.61	8134.37	9612.39
Hotel or Restaurant	987.13	1076.77	891.56	2943.29	3935.23	3220.59	788.64	1500.57	2909.74	3461.38	3507.58	1014.75
Other Services	3490.11	2055.48	2535.54	2571.83	3187.14	3804.66	2686.41	1594.59	2602.90	2272.01	6141.66	2278.71
Consumption Loans	3762.86	3173.28	4375.35	2776.13	931.51	4805.75	7263.79	6849.23	5130.10	3477.78	5349.25	5468.97
Local Government	129.84		134.63	140.61	11.13	97.39						
Others	5866.24	4759.34	222.56	16865.62	21240.39	11666.37	11970.31	17956.24	5015.48	2809.86	3904.62	4800.62
TOTAL sectorwise	57867.71	49502.86	55197.25	73904.87	95453.13	86272.65	51728.84	62457.52	55803.77	67941.07	69435.76	47414.62

Product Wise

Term Loan	7334.26	10457.36	11688.57	15096.75	12432.84	11865.82	9843.42	7708.32	7192.12	12521.42	17769.30	7781.77
Overdraft	7961.15	12473.50	4446.07	18697.47	6710.66	22744.83	7010.60	11897.60	12301.35	2957.37	9118.70	11936.66
Trust Receipt Loan / Import Loan	1735.10	1409.60	4140.55	3406.08	4.93	3878.86	1358.50	957.10	1179.20	4526.10	2186.98	1127.39
Demand & Other Working Capital Loan	8007.73	9891.26	10949.51	10084.28	62261.76	18406.21	5644.18	8642.31	7779.17	14099.23	10736.64	5106.14
Res. Per. H. Loan (Up to Rs. 15 mil.)	6047.81	6034.50	2803.37	4146.28	5514.84	8315.37	3050.74	3761.88	7489.58	7636.71	9282.29	3760.64
Real Estate Loan	4010.30	1875.69	1833.05	7084.70	576.18	3756.35	5954.89	7276.13	3692.82	3356.26	5378.42	2637.52
Margin Nature Loan	375.14	1371.05	1745.36	1934.49		2033.05	3102.91	2051.95	2137.31	749.49	2220.90	681.48
Hire Purchase Loan	6405.21	2978.40	3858.85	8587.69	513.49	6370.61	3477.53	2936.77	5236.33	4498.93	5988.33	4299.54
Deprived Sector Loan	2715.35	2131.39	2533.97	3572.04	6135.09	4480.04	2594.56	3033.24	2690.83	3406.82	3609.47	1992.75
Bills Purchased	21.17	1.24	319.03	148.08		11.88	106.53	127.21		217.65	0.24	
Other Product	13254.49	878.87	10878.92	1147.02	1303.35	4409.61	9584.97	14065.01	6105.07	13971.09	3144.49	8090.73
a. Credit Card	17.16	4.64	40.93	104.88		125.99	27.21	69.03	14.68	8.62		
b. Education Loan	66.74	117.02	51.45	236.39	1221.57	154.24	46.50	58.00	127.55	143.56	175.45	107.03
c. Cottage Industrial Loan	7545.14		0.13									
d. Small Industrial Loan	5393.99		123.29	126.40							2.33	5644.66
e. Medium Industrial Loan	1.65		3106.66		81.78	6.13	6232.95	3244.34		12915.02		411.26
f. Small and Medium Industrial Loan												
g. Others	229.81	757.21	7556.46	679.34		4123.26	3278.31	10693.64	5962.84	903.89	2966.71	1927.77
Total Product wise Loan	57867.71	49502.86	55197.25	73904.87	95453.13	86272.65	51728.84	62457.52	55803.77	67941.07	69435.76	47414.62

Collateral Wise

Gold and Silver	7.09	65.97	354.52		123.59	6.76	3278.74	4667.05	176.74		60.50	179.69
Government Securities			1.10				2.45	11.72		0.90	3.06	
Non Governmental Securities		1393.99		1911.61		67.11	3111.96	2149.04	2137.50	794.99	2316.55	729.68
Fixed Deposit Receipts	219.66	299.63	593.32	521.27	667.18	649.31	360.59	303.90	361.33	264.27	513.83	404.02
Own	219.66	299.63	593.32	521.27	667.18	649.31	357.80	303.90	361.33	264.27	513.83	404.02
Other Licences Institutions							2.79					
Collateral of Properties	54805.61	45818.57	50784.74	65471.88	94662.36	76648.78	40740.28	50243.33	51889.02	65920.24	60974.48	44435.76
Fixed Assets	29061.30	43889.63	38885.54	41175.93	94662.36	41815.75	27762.17	49705.16	48077.17	53303.44	58548.17	38583.31
Current Assets	25744.31	1928.94	11899.19	24295.96		34833.03	12978.11	538.17	3811.84	12616.79	2426.31	5852.45
Against security of Bill		14.92		1782.08			1397.75				675.77	
Domestic Bills		1.46		131.44			26.11				52.72	
Foreign Bills		13.46		1650.64			1371.65				623.05	
Against Guarantee	131.49	1708.98	134.76	2447.23		150.33	67.51	4219.17	920.60	817.94	3759.17	386.49
Government Guarantee	129.84	146.62	134.63	135.05		91.86		140.92		80.02	125.28	18.51
Institutional Guarantee		1302.22		2199.59				3589.39	876.74	285.43	2611.48	340.84
Personal Guarantee	1.65	260.13	0.13	33.09		0.00	67.51	488.48	39.95	426.93	637.76	27.14
Collective Guarantee						46.88				25.56	384.66	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee				79.50		11.59		0.38	3.91			
Credit Card	17.16	4.64	40.79	104.88		125.99	27.21	69.03	14.68	8.62		
Others	2686.70	196.16	3288.02	1665.93		8624.37	2742.35	794.28	303.91	134.11	1132.39	1278.97
Total	57867.71	49502.86	55197.25	73904.87	95453.13	86272.65	51728.84	62457.52	55803.77	67941.07	69435.76	47414.62

BFI Name	Mega	Civil	Century	Sanima	NIDC	Mahalaxmi/DB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Sector Wise												
Agricultural and Forest Related	783.28	1745.33	1756.73	1226.32	15.13	333.47	0.88	250.75	211.15	478.50	190.65	219.62
Fishery Related	15.27	5.79	34.62	18.72		33.82		14.55		12.49	3.82	
Mining Related	24.87	38.66	514.42	29.63		168.64				41.65		
Manufacturing (Producing) Related	9160.78	7398.08	9047.21	8603.45	606.22	1210.79		166.60	23.45	615.75	415.23	122.63
Construction	715.93	2316.00	4711.65	5662.32	6.39	925.98	2.20	76.98	73.44	1704.30	648.59	164.05
Electricity, Gas and Water	1111.98	1396.27	1273.61	2162.60	909.94	284.53		0.17		80.41		
Metal Products, Mach. & Ele. Eqp.	168.95	119.27	647.94	1008.87	14.94	123.09				126.07		7.21
Tras., Com. and Public Utilities	391.49	1268.68	672.81	3844.79		1353.77	3.96	56.57	256.76	915.20	67.11	87.18
Wholesaler & Retailer	10951.35	8032.11	8364.16	12293.71	335.37	2382.50	3.13	1018.08	262.51	1753.63	1032.53	591.92
Finance, Insurance and Real Estate	4537.58	3620.08	5222.80	2498.59	54.41	2021.00	17.39	111.34		1228.89	419.04	
Hotel or Restaurant	2405.29	1349.32	1910.12	2126.52	230.85	2060.18	3.66	12.41		463.75	171.35	108.69
Other Services	1175.35	2208.30	1777.16	1944.70	424.94	322.51		75.30	381.70	712.88	259.62	93.00
Consumption Loans	2542.58	2135.38	4095.20	2484.39	4.98	4516.56	17.50	60.03	35.93	685.72	251.12	32.88
Local Government						1.39				3.34		
Others	5144.57	1782.02	4710.45	15489.77	471.83	4138.49	23.29	1019.20		3485.46	491.68	968.93
TOTAL sectorwise	39129.27	33415.30	44738.88	59394.39	3074.99	19876.72	72.01	2861.99	1244.93	12308.04	3957.96	2388.89

Product Wise

Term Loan	6589.67	7235.67	11233.66	10084.01	2074.57	4303.07	0.90		285.96	3562.01	683.25	945.82
Overdraft	10741.05	6288.19	9985.52	7081.22	608.20	7064.09	23.29		442.56	3333.59	757.95	973.45
Trust Receipt Loan / Import Loan	2304.38	2536.01	1220.95	1343.41								
Demand & Other Working Capital Loan	7106.26	8359.53	8313.19	9426.74	97.70		3.13	1219.27			907.21	101.75
Res. Per. H. Loan (Up to Rs. 15 mil.)	1143.37	1491.64	3451.70	4382.48	10.50	1252.13	2.20	33.84	73.44	1204.34	522.42	164.05
Real Estate Loan	3184.31	1266.67	3667.47	5857.39	49.60	1709.50	17.39	166.47		1462.59	428.45	
Margin Nature Loan	541.90	175.71	1136.50	292.07		643.66	17.15			224.88	37.85	
Hire Purchase Loan	2943.12	2674.95	2634.72	4863.91	8.87	2673.96	3.96	22.52	256.76	1446.70	86.54	82.30
Deprived Sector Loan	2123.11	2021.35	1733.83	2686.84	191.50	989.00	3.63	150.21	65.11	724.15	249.98	84.14
Bills Purchased		6.38	23.74	54.46								
Other Product	2452.10	1359.20	1337.61	13321.85	34.05	1241.30	0.35	1269.67	121.10	349.78	284.31	37.38
a. Credit Card	45.61		6.52	19.65								
b. Education Loan	16.97	31.83	61.52	394.88		8.62		38.52	6.00	17.95	14.22	4.50
c. Cottage Industrial Loan					0.98			87.57				
d. Small Industrial Loan			43.61	3565.66		278.42		79.04		54.70		
e. Medium Industrial Loan						17.76						
f. Small and Medium Industrial Loan												
g. Others	2389.53	1327.38	1225.96	9341.66	33.07	936.50	0.35	1064.55	115.10	277.13	270.09	32.88
Total Product wise Loan	39129.27	33415.30	44738.88	59394.39	3074.99	19876.72	72.01	2861.99	1244.93	12308.04	3957.96	2388.89

Collateral Wise

Gold and Silver		256.32	98.44	303.73		556.70				29.94	193.48	
Government Securities	1.36	0.15	3.51	22.22		0.15						
Non Governmental Securities	547.29	239.33	1198.30			805.09	17.15			224.88		
Fixed Deposit Receipts	93.50	163.35	231.08	498.36	26.61	379.80	0.35	60.03	35.93	129.20	15.36	32.88
Own	93.50	163.35	231.08	492.36	26.61	379.80	0.35	60.03	35.93	129.20	15.36	32.88
Other Licences Institutions			6.00									
Collateral of Properties	36633.34	31398.09	42006.50	56211.92	2856.88	17505.86	45.95	2799.95	1209.00	11621.39	3749.10	2356.01
Fixed Assets	33260.98	30295.78	30089.14	50289.62	2856.88	17505.76	45.95	2799.95	1209.00	11621.39	3749.10	2356.01
Current Assets	3372.37	1102.31	11917.36	5922.30		0.10						
Against security of Bill		84.89	30.82	679.43								
Domestic Bills		6.38	23.74	0.27								
Foreign Bills		78.50	7.09	679.16								
Against Guarantee	1733.97	1034.54	1121.31	0.41	149.55	622.20	8.56			302.64		
Government Guarantee		1.49					2.72			3.34		
Institutional Guarantee	1687.32	815.47	1091.50		149.55	622.20				94.03		
Personal Guarantee			22.08	0.41			5.84			78.03		
Collective Guarantee	46.66	172.20	7.72							127.24		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		45.39										
Credit Card	38.27		6.52	19.65								
Others	81.53	238.63	42.40	1658.67	41.96	6.92		2.01			0.01	
Total	39129.27	33415.30	44738.88	59394.39	3074.99	19876.72	72.01	2861.99	1244.93	12308.04	3957.96	2388.89

BFI Name	Deva	Militeri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima
Sector Wise													
Agricultural and Forest Related	665.26	248.32	342.09	3089.32	202.41	109.31	607.83	467.19	474.35	84.53	668.31	2.37	132.91
Fishery Related	16.07	2.37	3.80	24.83	0.47	2.66	10.81	1.06	15.92		41.70		
Mining Related		2.34	14.90				0.98	10.11					
Manufacturing (Producing) Related	723.33	172.75	162.44	690.90	39.12	110.02	508.53	568.49	927.98	13.64	873.41	104.71	97.20
Construction	1662.62	313.99	415.46	2834.07	137.91	256.36	2357.18	3776.86	2759.67	131.92	1656.14	19.69	154.92
Electricity, Gas and Water	396.46	2.99		14.07	4.96	9.08	22.98	66.29	20.56		1.60		
Metal Products, Mach. & Ele. Eqp.	64.41	33.76	20.66	173.56	2.92		136.98	90.51	172.11	4.41	288.36	5.93	
Tras., Com. and Public Utilities	809.16	160.91	320.84	2416.63	20.92	129.08	2191.47	2378.74	1468.63	26.61	866.47	13.50	127.57
Wholesaler & Retailer	1428.74	265.02	784.94	2973.82	238.62	494.32	1289.68	1649.24	1977.99	126.21	2295.99	21.84	518.00
Finance, Insurance and Real Estate	760.02	138.95	377.53	1004.50	37.64		506.56	654.55	821.16		1062.59		104.04
Hotel or Restaurant	195.95	50.12	101.67	812.34	29.87	35.80	441.77	537.43	717.56	17.76	381.97		17.58
Other Services	572.43	63.78	265.72	510.66	11.07	48.81	186.97	331.32	321.91	21.85	500.34		77.15
Consumption Loans	1532.34	191.12	141.60	450.61	131.32	38.95	1192.83	1440.69	1022.54	73.86	799.08	5.86	99.88
Local Government	10.33	1.50			0.46		0.03						
Others	2801.24	944.01	454.99	2900.48	439.70	521.63	5543.64	3075.66	5922.99	73.09	2669.98	14.31	857.09
TOTAL sectorwise	11638.37	2591.94	3406.66	17895.81	1297.38	1756.02	14998.25	15048.16	16623.36	573.87	12105.94	188.20	2186.32

Product Wise

Term Loan	964.73	43.33	399.40	3109.85	385.23	653.17	3895.70	894.43	699.63	182.68	3379.19	12.08	
Overdraft	950.91	389.01	1247.31	3342.60	385.48	516.99	3879.33	1286.27	6964.41		3876.13	54.20	319.61
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	353.89						45.12	321.31	6.25	212.53	30.88	70.91	612.19
Res. Per. H. Loan (Up to Rs. 15 mil.)	1217.95	285.46	430.33	1899.41	141.47	247.84	1956.84	2291.27	2235.24	52.26	1349.25	13.84	154.92
Real Estate Loan	1098.85	136.05	251.25	1004.04	41.02		704.09	1994.19	1425.98		1026.09		104.04
Margin Nature Loan	819.73		2.00	77.51			57.46	172.66	22.17		7.35		0.25
Hire Purchase Loan	1104.33	212.38	250.60	2464.91	80.58	126.97	2666.15	2649.69	1736.73	18.12	1411.65	21.28	195.79
Deprived Sector Loan	444.94	154.80	202.85	5395.87	79.37	131.66	851.17	746.54	773.84	37.21	532.98	8.21	131.90
Bills Purchased													
Other Product	4683.06	1370.90	622.92	601.62	184.24	79.39	942.37	4691.79	2759.10	71.08	492.42	7.69	667.62
a. Credit Card													
b. Education Loan	51.28	38.66	40.47	16.13	3.47	7.52	21.24	213.48	36.01		47.79		4.48
c. Cottage Industrial Loan					6.54			0.20	12.51				
d. Small Industrial Loan	1201.56						37.87	2.91	273.60				102.02
e. Medium Industrial Loan		294.26						9.12					
f. Small and Medium Industrial Loan													
g. Others	3430.22	1037.99	582.46	585.50	174.23	71.86	883.27	4466.08	2436.99	71.08	444.64	7.69	561.11
Total Product wise Loan	11638.37	2591.94	3406.66	17895.81	1297.38	1756.02	14998.25	15048.16	16623.36	573.87	12105.94	188.20	2186.32

Collateral Wise

Gold and Silver	320.51	98.78	70.71	106.19			650.98	771.50	508.25	60.63	261.22		12.59
Government Securities													
Non Governmental Securities	819.73		2.00	77.51				172.66					
Fixed Deposit Receipts	248.85	39.21	56.53	103.86	42.68	24.15	216.43	234.57	235.83	10.45	177.79		18.81
Own	248.85	39.21	56.53	103.86	42.68	24.15	216.43	234.57	235.83	10.45	177.79		18.81
Other Licences Institutions													
Collateral of Properties	9657.72	2452.45	3216.82	13427.84	1254.24	1717.07	13814.89	13618.31	15289.61	502.79	11333.29	185.26	2154.92
Fixed Assets	9657.72	2452.45	3216.82	13427.84	1254.24	1717.07	13814.89	13618.31	15289.61	502.79	11333.29	185.26	2154.92
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	468.54		60.59	4180.42			308.08	251.12	567.51		239.75		
Government Guarantee	10.33						0.03	4.07	2.69		1.73		
Institutional Guarantee	277.71		60.59				30.00	30.00	220.35				
Personal Guarantee	91.99			184.86			4.19	0.73	344.48		13.34		
Collective Guarantee	88.51			3995.56			273.85	216.32			224.68		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	123.02	1.50			0.46	14.80	7.88		22.17		93.90	2.95	
Total	11638.37	2591.94	3406.66	17895.81	1297.38	1756.02	14998.25	15048.16	16623.36	573.87	12105.94	188.20	2186.32

BFI Name	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Kailash	Selva
Sector Wise													
Agricultural and Forest Related	418.86	162.55	678.25	264.48	418.32	466.30	450.53	24.33	8.37	6.50	167.00	245.00	71.00
Fishery Related			58.19	1.40	18.60	35.03	7.09					1.13	
Mining Related	77.08				40.24	115.37	5.77						0.06
Manufacturing (Producing) Related	724.91		1318.10	249.30	698.90	699.13	51.36	0.74		9.88	241.00	724.20	12.92
Construction	1198.02	112.82	1114.22	188.71	1989.01	2093.20	119.95	19.39	276.14		240.91	2353.99	
Electricity,Gas and Water	370.67			0.06	1308.48	158.16						688.67	
Metal Products, Mach. & Ele. Eqp.	82.32			11.90	30.11	260.29	1.54			2.46	13.52	96.35	2.59
Tras., Com. and Public Utilities	926.68	106.07	641.12	195.09	1033.05	954.86	378.78	5.30	302.25	8.93	58.04	1513.62	
Wholesaler & Retailer	1919.58	358.52	2574.97	1062.88	2553.86	1499.60	687.83	17.27	597.16	111.88	335.98	1712.44	52.99
Finance, Insurance and Real Estate	651.70		721.19	101.99	1946.07	602.13	92.65		49.22		177.30	1733.41	
Hotel or Restaurant	180.65		446.32	98.73	924.43	768.39	74.50			2.25	54.04	514.59	25.30
Other Services	252.20	6.49	658.88	185.82	1454.07	174.16	225.29	27.18	3.82	7.62	43.64	585.98	0.15
Consumption Loans	1639.68	209.71	439.17	29.64	1651.79	518.14	107.67	42.23	84.62	4.72	38.52	697.25	3.00
Local Government	4.60												0.10
Others	2716.77	373.81	1637.85	437.59	2171.16	3200.85	571.33	21.87	111.68	242.96	342.89	5613.93	53.06
TOTAL sectorwise	11163.73	1329.97	10288.25	2827.61	16238.09	11545.61	2774.30	158.32	1433.25	397.21	1712.85	16480.55	221.17

Product Wise

Term Loan	1589.11	106.07	1871.65	210.29	3224.26	2882.67	158.04	40.63	140.36		105.51	2088.34	53.71
Overdraft	2893.24	222.71	679.48	992.11	4257.74	3539.56	967.72		563.21		523.86	3230.12	97.01
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	272.90	0.99	3337.17	76.48	244.46	516.82		22.90	3.00	360.02	14.47	167.86	
Res. Per. H. Loan (Up to Rs. 15 mil.)	860.85	111.34	866.89	195.25	1598.72	1919.02	78.14	19.39	274.00		201.14	2330.93	
Real Estate Loan	782.29		968.51	12.23	1815.69	423.35	93.43				149.53	1705.46	
Margin Nature Loan	898.66	10.30	10.20	13.95	713.60	44.04			30.79			1255.46	
Hire Purchase Loan	1024.47	178.41	926.86	200.58	1470.46	1486.39	373.74	4.83	302.25	11.17	105.42	1972.18	
Deprived Sector Loan	571.25	50.11	433.38	439.61	1031.23	494.79	539.99	14.15	65.00	19.83	76.43	906.57	10.77
Bills Purchased													
Other Product	2270.96	650.03	1194.10	687.11	1881.93	238.96	563.24	56.42	54.64	6.20	536.49	2823.64	59.69
a. Credit Card													
b. Education Loan	13.81	6.49	315.14	9.66	19.45	59.32	1.05		0.82	3.46	12.05	8.76	
c. Cottage Industrial Loan				196.36	23.06			0.74				82.11	
d. Small Industrial Loan	518.18	90.09		29.31	607.25		25.37						
e. Medium Industrial Loan				100.13	1005.79								
f. Small and Medium Industrial Loan													
g. Others	1738.97	553.45	878.96	351.64	226.38	179.64	536.82	55.68	53.82	2.75	524.44	2732.77	59.69
Total Product wise Loan	11163.73	1329.97	10288.25	2827.61	16238.09	11545.61	2774.30	158.32	1433.25	397.21	1712.85	16480.55	221.17

Collateral Wise

Gold and Silver	292.72	6.00			13.50	68.86	8.76	65.23	44.77				137.73
Government Securities													
Non Governmental Securities	821.44				696.70	44.04			30.79				1263.98
Fixed Deposit Receipts	98.93	13.61	143.23	27.59	607.25	101.99	18.64	0.57	9.05	1.73	14.13	250.28	0.11
Own	98.93	13.61	143.23	27.59	607.25	101.99	18.64	0.57	9.05	1.73	14.13	250.28	0.11
Other Licences Institutions													
Collateral of Properties	9287.65	1310.36	9962.49	2370.64	14362.27	11037.80	2207.07	89.76	1348.64	395.49	1670.83	14177.01	221.06
Fixed Assets	9281.30	1310.36	9962.49	2370.64	14362.27	11036.52	2207.07	89.76	1348.64	395.49	1670.83	14177.01	221.06
Current Assets	6.36					1.28							
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	484.43		172.32	422.25	557.22	292.93	539.83	2.76			27.88	651.13	
Government Guarantee	4.60				17.19							14.45	
Institutional Guarantee	456.70		135.00	90.00	523.06	183.77					27.77	594.00	
Personal Guarantee	4.34				4.66	109.16						42.68	
Collective Guarantee	18.78		37.32	332.25	12.30		539.83				0.11		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee								2.76					
Credit Card													
Others	178.56		10.20	7.14	1.15							0.43	
Total	11163.73	1329.97	10288.25	2827.61	16238.09	11545.61	2774.30	158.32	1433.25	397.21	1712.85	16480.55	221.17

BFI Name	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara
Sector Wise													
Agricultural and Forest Related	340.85	45.74		0.52	111.85	818.02	269.98		82.09		47.94	79.82	
Fishery Related							5.83						
Mining Related							2.50	1.54					
Manufacturing (Producing) Related		4.80		61.10	77.09		123.25		234.83	0.55	27.72	113.95	236.12
Construction	46.63	3.50	33.18	20.02	487.99	1154.87	737.33	7.37	433.05	24.41	71.58	58.13	517.79
Electricity, Gas and Water							1.60						2.55
Metal Products, Mach. & Ele. Eqp.	1.73			3.45		25.69	35.35		541.84		8.54		
Tras., Com. and Public Utilities	0.08	66.96	0.36		419.33	374.44	168.82		1358.43		56.36		412.58
Wholesaler & Retailer	319.74	61.08	60.47	33.33	546.25	862.28	376.59	54.02	233.72	72.30	10.61	678.09	566.16
Finance, Insurance and Real Estate	22.09	13.25		40.31	422.18		235.36	97.07	115.43		50.00	36.12	392.32
Hotel or Restaurant	0.84	13.10		27.50	135.06		20.66	39.53	0.17		21.10	96.27	190.55
Other Services	4.42				120.09	144.53	349.95	137.59		9.30	34.05	42.42	58.48
Consumption Loans	58.78	60.46	0.19	147.83	502.79	343.46	158.75	9.15	393.10	3.49	26.82	52.38	24.51
Local Government				33.18									
Others	181.90	160.82	62.23	1965.35	1069.24	289.52	382.46	32.45	1254.12	73.02	155.51	253.10	1168.14
TOTAL sectorwise	977.05	429.71	156.42	2332.60	3891.86	4033.47	2887.29	339.18	4646.77	183.08	510.23	1410.28	3569.19

Product Wise

Term Loan	337.50	58.23		125.37	58.59	1521.49	563.75	54.02	110.96		100.69	764.71	206.09
Overdraft	422.17	198.46											
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan			60.47	227.18	608.45		403.37		296.97		28.59		928.72
Res. Per. H. Loan (Up to Rs. 15 mil.)	46.63	9.57	27.56	20.02	487.99	1024.77	607.92	7.37	396.47	24.41	6.11	58.13	419.62
Real Estate Loan	22.09	0.98	22.72	1765.88	284.12	143.34	316.90	97.07	382.48		39.93	41.12	390.21
Margin Nature Loan		17.33	0.19	26.19	342.57	289.52	75.05	0.97	283.78	3.19	22.00		18.70
Hire Purchase Loan	8.54	71.09	0.36	125.20	417.57	396.30	188.29	7.52	1962.36	9.30	57.06	9.24	412.58
Deprived Sector Loan	88.04	33.94		33.18	132.32	173.70	117.12	7.83	222.26	10.39	53.28	58.06	150.32
Bills Purchased													
Other Product	52.08	40.11	45.13	9.57	1560.24	484.35	614.89	164.41	991.48	135.78	202.57	479.03	1042.95
a. Credit Card													
b. Education Loan		2.45			92.29	144.53	100.41	137.59			3.48	39.55	15.39
c. Cottage Industrial Loan					7.82			1.54					
d. Small Industrial Loan	1.77				94.35			24.62	1.51			27.34	72.69
e. Medium Industrial Loan					130.53			0.66	14.60				
f. Small and Medium Industrial Loan										0.55			
g. Others	50.31	37.65	45.13	9.57	1235.26	339.82	514.48		975.36	135.22	199.09	412.14	954.87
Total Product wise Loan	977.05	429.71	156.42	2332.60	3891.86	4033.47	2887.29	339.18	4646.77	183.08	510.23	1410.28	3569.19

Collateral Wise

Gold and Silver		28.51			120.14	163.81			42.30				
Government Securities		17.33											
Non Governmental Securities				26.19	342.57		75.05	0.97		3.19	16.53		
Fixed Deposit Receipts	50.31	9.14		0.05	40.07	179.65	55.68	0.66	51.35	0.30	2.54	43.14	24.51
Own	50.31	9.14		0.05	40.07	179.65	55.68	0.66	51.35	0.30	2.54	43.14	24.51
Other Licences Institutions													
Collateral of Properties	926.74	369.22	156.23	484.91	3096.79	3374.80	2671.06	175.34	4149.09	179.58	418.76	1365.14	3421.23
Fixed Assets	926.74	369.22	156.23	484.91	3096.79	3374.80	2671.06	111.96	4149.09	179.58	418.76	1365.14	3421.23
Current Assets								63.38					
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee				83.27	292.28	25.69	85.50		115.43		68.68		104.75
Government Guarantee				33.18									
Institutional Guarantee					130.56		85.50		115.43		59.29		
Personal Guarantee				50.09	161.72						7.07		104.75
Collective Guarantee											0.00		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee						25.69					2.32		
Credit Card													
Others		5.50	0.19	1738.17		289.52		162.21	288.60		3.73	2.01	18.70
Total	977.05	429.71	156.42	2332.60	3891.86	4033.47	2887.29	339.18	4646.77	183.08	510.23	1410.28	3569.19

BFI Name	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebils
Sector Wise													
Agricultural and Forest Related	226.16	7.10	104.20	215.40	541.58		328.30		27.11	199.02		83.85	30.88
Fishery Related	11.75			2.81					7.26	17.73		2.00	
Mining Related	5.08			0.20					2.20	0.36			
Manufacturing (Producing) Related	127.91		3.19	75.91		2.29	585.38		102.02	370.64		127.01	6.02
Construction	645.35	21.84	28.61	34.72	79.50	39.47			563.93	119.64	1.74	1205.80	240.73
Electricity,Gas and Water	0.35			2.12					2.50	61.04		100.04	
Metal Products, Mach. & Ele. Eqp.	54.77			22.68					10.42	6.44		123.39	4.03
Tras., Com. and Public Utilities	209.86			421.93		5.36	2.94		124.98	9.64		438.10	159.13
Wholesaler & Retailer	120.69	16.88	21.93	216.95	506.68	30.00	111.00		122.89	940.34	0.29	420.71	47.55
Finance, Insurance and Real Estate	66.70			129.77	179.63	42.28			249.17	1326.57	16.43	293.30	43.77
Hotel or Restaurant	47.41			108.57	5.45		74.77		137.83	260.78	0.48	127.61	40.96
Other Services	105.95		10.88	51.97	6.10	0.93			44.55	225.36	0.47	146.77	14.32
Consumption Loans	145.73	8.50	13.31	75.19	134.24	4.64	1.82	9.44	398.57	338.79	6.03	357.32	382.29
Local Government				4.02									
Others	683.22	39.21	7.67	270.99	1725.16	105.28	596.16	343.20	468.89	1819.23	24.19	730.03	187.38
TOTAL sectorwise	2450.93	93.54	189.77	1633.20	3178.33	230.24	1700.37	352.63	2262.33	5695.58	49.64	4155.93	1157.05

Product Wise

Term Loan	109.47			477.89	506.68	69.80	969.83	233.28	266.58	600.61	1.35	728.87	23.06
Overdraft													
Trust Receipt Loan / Import Loan									51.25				
Demand & Other Working Capital Loan	334.77	16.88	137.44	219.70		56.29	149.60	16.79		2829.43	2.15	900.95	64.62
Res. Per. H. Loan (Up to Rs. 15 mil.)	645.35		28.61	487.36					314.28	501.70	4.00	1184.62	194.76
Real Estate Loan	5.50	21.84		178.64	179.63	26.11	465.19	99.83	382.58	486.65	3.93	302.98	87.67
Margin Nature Loan	40.06			7.02	5.19	34.50		0.02	267.67	493.58		332.76	238.57
Hire Purchase Loan	223.89	8.15	2.54	136.69	75.66	10.07	2.54	2.72	92.74	273.29	11.03	438.10	201.24
Deprived Sector Loan	85.21	2.10	7.67	85.68	205.38	3.80			100.07	422.35		226.00	42.97
Bills Purchased											2.60		
Other Product	1006.67	44.56	13.51	40.23	2205.79	29.67	113.22		787.15	87.96	24.58	41.65	304.16
a. Credit Card													
b. Education Loan	85.95		10.33		6.10	0.93			16.21			17.09	12.85
c. Cottage Industrial Loan													
d. Small Industrial Loan			3.19						130.88				
e. Medium Industrial Loan	31.39				24.49								
f. Small and Medium Industrial Loan													
g. Others	889.32	44.56		40.23	2175.20	28.75	113.22		640.07	87.96	24.58	24.56	291.31
Total Product wise Loan	2450.93	93.54	189.77	1633.20	3178.33	230.24	1700.37	352.63	2262.33	5695.58	49.64	4155.93	1157.05

Collateral Wise

Gold and Silver	15.05												
Government Securities	0.90									10.85			
Non Governmental Securities	40.06					14.50						332.76	238.57
Fixed Deposit Receipts	61.11	0.35	10.77	26.60	58.57			6.70	87.75	77.11		24.56	117.94
Own	61.11	0.35	10.77	26.60	58.57			6.70	87.75	77.11		24.56	117.94
Other Licences Institutions													
Collateral of Properties	2276.23	53.97	179.00	1602.58	255.30	182.33	1700.37	345.91	1887.21	4705.05	48.53	3777.50	748.90
Fixed Assets	2276.23	53.97	179.00	1602.58	255.30	182.33	1700.37	345.91	1887.21	4705.05	48.53	3777.50	748.90
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	0.45			4.02		31.32			40.00	399.82	0.37		51.64
Government Guarantee				4.02									
Institutional Guarantee	0.45					23.74			40.00	385.96			35.00
Personal Guarantee						7.58				13.86	0.37		16.61
Collective Guarantee													0.04
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	57.12	39.21			2864.46	2.09		0.02	247.36	502.75	0.75	21.11	
Total	2450.93	93.54	189.77	1633.20	3178.33	230.24	1700.37	352.63	2262.33	5695.58	49.64	4155.93	1157.05

BFI Name	Reliance
Sector Wise	
Agricultural and Forest Related	65.87
Fishery Related	
Mining Related	1.22
Manufacturing (Producing) Related	159.85
Construction	369.32
Electricity,Gas and Water	29.66
Metal Products, Mach. & Ele. Eqp.	62.28
Tras., Com. and Public Utilities	777.22
Wholesaler & Retailer	162.22
Finance, Insurance and Real Estate	255.32
Hotel or Restaurant	87.43
Other Services	82.14
Consumption Loans	94.97
Local Government	
Others	604.59
TOTAL sectorwise	2752.08

Product Wise

Term Loan	
Overdraft	
Trust Receipt Loan / Import Loan	
Demand & Other Working Capital Loan	27.15
Res. Per. H. Loan (Up to Rs. 15 mil.)	363.40
Real Estate Loan	312.66
Margin Nature Loan	55.07
Hire Purchase Loan	810.84
Deprived Sector Loan	104.01
Bills Purchased	
Other Product	1078.96
a. Credit Card	
b. Education Loan	24.67
c. Cottage Industrial Loan	109.75
d. Small Industrial Loan	79.54
e. Medium Industrial Loan	
f. Small and Medium Industrial Loan	
g. Others	865.00
Total Product wise Loan	2752.08

Collateral Wise

Gold and Silver	
Government Securities	
Non Governmental Securities	
Fixed Deposit Receipts	30.96
Own	30.96
Other Licences Institutions	
Collateral of Properties	2472.97
Fixed Assets	2472.97
Current Assets	
Against security of Bill	
Domestic Bills	
Foreign Bills	
Against Guarantee	187.75
Government Guarantee	
Institutional Guarantee	90.40
Personal Guarantee	1.80
Collective Guarantee	
Int. Rtd. Foreign Bank's Guarantee	
Other Guarantee	95.55
Credit Card	
Others	60.41
Total	2752.08

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	4950.7	6147.3	8684.9	16318.7	16304.4	24.17	41.28	-0.09
a. Paid-up Capital	2974.3	3987.3	5436.5	8333.5	8652.6	34.06	36.35	3.83
b. Statutory Reserves	523.1	750.3	1214.8	2070.1	2191.3	43.45	61.90	5.85
c. Retained Earning	220.6	8.9	363.6	3569.4	2996.2	-95.97	3993.66	-16.06
d. Others Reserves	1232.7	1400.8	1670.0	2345.6	2464.3	13.64	19.22	5.06
2 BORROWINGS	27897.3	38244.9	52434.4	71032.6	70974.9	37.09	37.10	-0.08
a. NRB	526.4	306.6	91.1	2211.1	2374.1	-41.75	-70.27	7.37
f. Others	27371.0	37938.3	52343.3	68821.5	68600.8	38.61	37.97	-0.32
3 DEPOSITS	11001.2	15775.5	24095.3	38438.3	39575.3	43.40	52.74	2.96
4 BILLS PAYABLE	0.0	0.0	0.8	0.5	0.5	0.00	0.00	15.38
5 OTHER LIABILITIES	3777.5	5205.7	7205.0	11797.8	12091.9	37.81	38.41	2.49
a. Loan Loss Provision	829.4	986.0	1345.6	1931.3	1980.6	18.88	36.47	2.55
b. Interest Suspense a/c	475.0	575.3	652.7	978.0	975.8	21.13	13.45	-0.23
c. Others	2473.1	3644.3	5206.8	8888.5	9135.6	47.36	42.87	2.78
6 RECONCILIATION A/c	1088.2	2330.2	5031.9	6412.6	6506.2	114.13	115.95	1.46
7 PROFIT & LOSS A/c	1473.7	2524.8	3318.2	1179.1	1631.1	71.32	31.43	38.34
Total	50188.7	70228.2	100770.6	145179.5	147084.3	39.93	43.49	1.31
Assets								
1 LIQUID FUNDS	7202.8	6597.2	11096.2	14771.1	14038.8	-8.41	68.20	-4.96
a. Cash Balance	39.2	62.2	75.5	169.7	175.0	58.52	21.36	3.14
b. Bank Balance	3710.6	3900.5	6327.0	7655.9	7650.7	5.12	62.21	-0.07
c. Money at Call	3452.9	2634.4	4693.6	6945.5	6213.1	-23.70	78.17	-10.55
2 INVESTMENT IN SECURITIES EX	116.2	116.2	38.7	42.7	242.7	0.00	-66.67	468.11
3 SHARE & OTHER INVESTMEN	2894.2	2350.1	2809.8	2590.6	2895.8	-18.80	19.56	11.78
4 LOANS & ADVANCES	35689.3	54915.5	77232.9	115253.7	117225.5	53.87	40.64	1.71
Institutional	9863.5	14853.5	19194.3	25534.0	25879.4	50.59	29.22	1.35
Individual	25825.8	40062.0	58038.6	89719.7	91346.1	55.12	44.87	1.81
5 FIXED ASSETS	624.4	775.2	961.1	1338.1	1366.8	24.14	23.98	2.15
6 OTHER ASSETS	2485.4	3205.4	3598.2	5062.4	5071.7	28.97	12.25	0.18
7 EXPENSES NOT WRITTEN OFF	9.4	7.2	4.5	11.1	8.5	-23.43	-38.06	-23.06
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9 RECONCILIATION A/c	1085.2	2215.3	5017.3	6076.9	6200.9	104.14	126.49	2.04
10 PROFIT & LOSS A/c	81.8	46.2	11.9	33.1	33.6	-43.57	-74.22	1.36
Total	50188.7	70228.2	100770.6	145179.5	147084.3	39.93	43.49	1.31
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	1967.84	2369.56	3494.31	2923.62	3516.47	20.41	47.47	20.28
2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	0.02	0.03	-99.99	177.16	16.37
3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	1492.76	1839.95	24.78	46.23	23.26
4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	403.46	503.99	84.60	65.89	24.92
5 NON OPERATING EXPENSES	0.00	1.78	4.81	0.33	0.23	0.00	170.37	-30.02
6 PROVISION FOR RISK	188.17	326.79	560.23	260.80	306.72	73.67	71.44	17.61
7 LOAN WRITTEN OFF	0.44	1.12	0.00	0.00	0.00	152.70	-100.00	0.00
8 EXTRAORDINARY EXPENSES			0.00	0.00	0.00	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	102.53	140.66	314.96	148.90	202.07	37.20	123.91	35.71
10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	447.80	607.03	34.76	132.18	35.56
11 NET PROFIT	1435.59	2496.01	3374.46	1176.99	1630.94	73.87	35.19	38.57
TOTAL EXPENSES	5999.57	8477.90	12871.83	6854.68	8607.42	41.31	51.83	25.57
Income								
1. INTEREST INCOME	5389.71	7637.78	11628.63	6095.97	7639.11	41.71	52.25	25.31
2. COMMISSION & DISCOUNT	130.84	220.38	286.71	135.76	175.44	68.44	30.10	29.23
3 OTHER OPERATING INCOME	304.84	411.08	684.42	534.53	678.96	34.85	66.49	27.02
4 NON OPERATING INCOME	40.15	12.53	34.47	9.93	24.32	-68.80	175.15	144.89
5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	49.61	58.98	87.12	34.39	18.88
6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	0.03	0.03	582.37	-65.57	3.13
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
8 NET LOSS	43.68	17.42	10.85	28.84	30.58	-60.12	-37.70	6.01
TOTAL INCOME	5999.57	8477.90	12871.83	6854.68	8607.42	41.31	51.83	25.57
Miscellaneous Information								
No. of Total Staffs	4405	5756	7132	9861	10059	30.67	23.91	2.01
No. of Total Branches	861	1116	1378	2075	2121	29.62	23.48	2.22
No. of Total Centers	59380	77616	100794	144183	146589	30.71	29.86	1.67
No. of Total Groups	292238	304737	366540	481500	489323	4.28	20.28	1.62
No. of Total Passive Groups	9138	11504	4601	5257	54139	25.90	-60.01	929.85
No. of Total Members	1612430	1548767	1898891	2481603	2519778	-3.95	22.61	1.54
No. of Total Passive Members	66441	56436	32378	38535	38939	-15.06	-42.63	1.05
No. of Total Borrowers	1102132	1080878	1296303	1744721	1675562	-1.93	19.93	-3.96
No. of Total Overdue Borrowers	30657	45697	44861	57630	66771	49.06	-1.83	15.86
No. of Total Saving Members	1198487	1521152	1873432	2516139	2548291	26.92	23.16	1.28
Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	38605.47	39706.16	43.36	52.88	2.85

Districtwise List of Bank and Financial Institutions Branches (Mangsir, 2074)

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	82	24	0	106	888561	8383
2		Ilam	18	7	7	32	305073	9534
3		Panchthar	13	3	1	17	195755	11515
4		Taplejung	9	0	0	9	129954	14439
Total			122	34	8	164	1519342	9264
5	Koshi	Sunsari	75	14	0	89	862731	9694
6		Morang	88	26	6	120	1051204	8760
7		Dhankuta	12	5	0	17	168873	9934
8		Terhathum	9	2	0	11	101336	9212
9		Sankhuwasabha	15	0	0	15	157342	10489
10		Bhojpur	13	1	4	18	165754	9209
Total			212	48	10	270	2507240	9286
11	Sagarmatha	Saptari	20	1	1	22	687438	31247
12		Udayapur	20	0	2	22	343555	15616
13		Siraha	36	1	0	37	682168	18437
14		Khotang	6	3	0	9	186006	20667
15		Okhaldhunga	8	4	0	12	150695	12558
16		Solukhumbu	9	0	0	9	103877	11542
Total			99	9	3	111	2153739	19403
17	Janakpur	Sarlahi	24	7	1	32	852934	26654
18		Dhanusha	39	5	0	44	813447	18487
19		Mahottari	25	6	0	31	682560	22018
20		Dolakha	17	5	0	22	187441	8520
21		Ramechhap	10	1	0	11	207172	18834
22		Sindhuli	13	4	0	17	306621	18037
Total			128	28	1	157	3050176	19428
23	Narayani	Bara	32	4	0	36	781397	21705
24		Rautahat	19	5	2	26	790277	30395
25		Parsa	46	9	2	57	676705	11872
26		Chitawan	91	63	3	157	657701	4189
27		Makawanpur	31	16	8	55	448503	8155
Total			219	97	15	331	3354583	10135
28	Bagmati	Kathmandu	459	70	1	530	2069760	3905
29		Bhaktapur	45	7	3	55	347585	6320
30		Lalitpur	101	12	39	152	537365	3535
31		Rasuwa	13	1	4	18	44559	2476
32		Dhading	24	16	1	41	348755	8506
33		Sindhupalchok	22	7	7	36	292843	8135
34		Kavre	44	13	0	57	396293	6953
35		Nuwakot	16	7	1	24	284727	11864
Total			724	133	56	913	4321888	4734
36	Gandaki	Lamjung	17	6	2	25	170886	6835
37		Tanahu	35	25	12	72	339113	4710
38		Gorkha	16	9	1	26	256094	9850
39		Manang	4	1	0	5	6412	1282
40		Syangja	22	22	1	45	265585	5902
41		Kaski	81	84	0	165	554611	3361
Total			175	147	16	338	1592701	4712
42		Gulmi	13	12	4	29	265424	9153
43		Nawalparasi	44	38	0	82	700178	8539

44	Lumbini	Palpa	26	11	0	37	253550	6853
45		Arghakhanchi	14	5	4	23	201325	8753
46		Rupandehi	115	77	0	192	1004488	5232
47		Kapilbastu	25	11	7	43	636614	14805
Total			237	154	15	406	3061579	7541
48	Dhawalagiri	Baglung	27	10	0	37	279089	7543
49		Parbat	13	10	1	24	148194	6175
50		Mustang	5	3	0	8	12230	1529
51		Myagdi	14	7	0	21	112198	5343
Total			59	30	1	90	551711	6130
52	Rapti	Rolpa	6	0	0	6	233764	38961
53		Dang	46	30	0	76	616785	8116
54		Rukum	12	1	0	13	222277	17098
55		Salyan	13	0	0	13	262659	20205
56		Pyuthan	9	11	4	24	237995	9916
Total			86	42	4	132	1573480	11920
57	Karnali	Jumla	6	1	0	7	119809	17116
58		Mugu	3	0	0	3	61108	20369
59		Humla	4	0	0	4	56169	14042
60		Kalikot	5	1	0	6	151952	25325
61		Dolpa	3	0	0	3	40477	13492
Total			21	2	0	23	429515	18675
62	Bheri	Dailekh	9	0	0	9	285823	31758
63		Surkhet	29	2	5	36	395621	10989
64		Jajarkot	5	1	0	6	189483	31580
65		Bardiya	18	13	0	31	462504	14919
66		Banke	56	23	0	79	568088	7191
Total			117	39	5	161	1901520	11811
67	Seti	Bajhang	6	0	0	6	213158	35526
68		Doti	7	2	2	11	213588	19417
69		Bajura	5	0	0	5	148686	29737
70		Kailali	62	15	0	77	890881	11570
71		Achham	7	2	0	9	277898	30878
Total			87	19	2	108	1744211	16150
72	Mahakali	Darchula	8	0	0	8	140922	17615
73		Baitadi	5	1	0	6	261598	43600
74		Dadeldhura	11	2	0	13	153135	11780
75		Kanchanpur	31	11	0	42	503466	11987
Total			55	14	0	69	1059121	15350
Total of Class "A", "B" and "C"			2341	796	136	3273	28820806	8806

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	36	25	58	147
No. of Branches	2341	796	136	2121	5394
Population per Branch[*]					5343
Region/BFI Class	A	B	C	Total	
Eastern	433	91	21	545	
Central	1071	258	72	1401	
Western	471	331	32	834	
Mid-western	224	83	9	316	
Far-western	142	33	2	177	
Total	2341	796	136	3273	

* Population 28,820,806 calculated on yearly basis based on five yearly population projection Source :
<http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

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

§ Area office and Liason Office Network has not been counted as branch

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	2.00	12.34	3.86	284221.80	1.75	12.34	3.19	400747.32
2	Fixed:	1.75	16.00	8.10	252197.92	1.00	16.00	6.67	327493.28
2.1	up to 1 month	1.75	12.00	6.45	4615.73	1.50	12.00	6.20	5725.18
2.2	1-3 months	3.00	12.00	7.08	12768.78	1.00	12.00	6.73	18052.57
2.3	3-6 months	3.00	12.00	6.92	19791.12	2.00	13.50	6.14	18317.82
2.4	6-12 months	2.50	13.00	8.13	140261.64	2.50	14.50	6.48	182218.93
2.5	1-2 yrs	3.00	14.00	8.37	53449.11	1.00	15.00	6.90	78274.02
2.6	2 yrs and above	2.25	16.00	9.28	21311.54	2.25	16.00	7.75	24904.76
3	Call	0.50	12.00	5.85	170810.14	0.20	12.00	4.24	213449.60
4	Certificate of Deposits	10.00	10.00	10.00	50.14	5.00	10.00	10.00	6.70
5	Other	3.00	10.00	7.30	190.68	3.00	10.00	6.82	206.28
6	Non interest bearing deposits				81543.08				106464.64
6.1	Current				72085.12				95170.81
6.2	Margin				8564.16				10266.61
6.3	Other				893.80				1027.22
	Aggregate	0.50	16.00	5.25	789013.77	0.20	16.00	4.17	1048367.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.71	15487.12	4.00	22.00	11.31	33982.48
2	Fishery Related	6.00	20.00	12.97	64.01	4.50	20.00	11.51	599.74
3	Mining Related	8.75	20.00	12.15	2519.98	7.50	20.00	10.91	2699.66
4	Agriculture, Forestry & Beverage Production Related	3.85	20.00	11.33	44691.36	2.75	20.00	9.67	57138.71
5	Non Food Production Related	4.50	21.00	11.63	95602.05	3.85	21.00	9.55	123830.72
6	Construction	4.00	21.00	12.63	56541.71	5.00	21.00	11.06	79993.06
7	Electricity, Gas and Water	5.00	21.00	11.74	14375.43	7.50	20.00	10.60	19545.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.00	21.00	12.16	8421.07	5.00	20.00	10.10	9997.13
9	Transport, Communication and Public Utilities	7.00	21.00	12.46	20176.00	4.00	20.00	10.69	23365.22
10	Wholesaler & Retailer	2.00	21.00	12.16	125012.29	4.50	21.00	10.66	181578.31
11	Finance, Insurance and Real Estate	2.50	21.00	11.37	58297.57	2.00	19.00	8.96	66615.38
12	Hotel or Restaurant	5.00	21.00	12.61	14690.34	0.75	20.00	11.02	22279.18
13	Other Services	5.00	20.00	12.48	28172.01	4.50	20.00	10.97	38852.20
14	Consumption Loans	5.00	30.00	12.94	33232.55	5.00	30.00	11.83	54672.62
15	Local Government	5.00	12.00	5.07	689.70	3.50	12.00	4.43	1096.02
16	Others	1.50	22.00	12.48	106275.67	1.50	22.00	10.86	133845.88
	Aggregate	1.50	30.00	12.09	624248.86	0.75	30.00	10.48	850091.93

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	4.00	20.00	12.17	83513.98	0.75	20.00	11.11	128891.11
2	Overdraft	6.00	21.00	12.47	134667.60	5.25	21.00	10.90	163611.35
3	Trust Receipt Loan / Import Loan	2.00	21.00	10.98	37292.19	4.50	21.00	8.83	44824.42
4	Demand & Other Working Capital Loan	4.50	20.00	11.93	146580.58	0.75	20.00	10.17	209227.10
5	Residential Personal Home Loan (Up to Rs. 10 million)	3.50	20.00	12.60	40237.09	3.50	20.00	11.33	61158.02
6	Real Estate Loan	6.00	21.00	13.23	57758.92	7.00	19.00	11.54	57673.18
7	Margin Nature Loan	10.00	18.00	12.73	5319.88	7.50	18.00	10.35	10229.42
8	Hire Purchase Loan	7.00	18.25	13.05	29450.76	4.00	21.00	11.45	38297.30
9	Deprived Sector Loan	1.50	22.00	6.87	23200.43	1.50	22.00	6.40	39407.92
10	Bills Purchased	3.85	16.00	1.60	5602.11	2.75	15.50	1.65	8297.87
11	Other Product	5.00	30.00	12.98	60625.32	3.00	30.00	11.63	88473.52
	Aggregate	1.50	30.00	12.06	624248.86	0.75	30.00	10.51	850091.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.91	548126.69	1.00	9.00	2.24	677491.77
2	Fixed:	1.13	16.00	6.45	394658.43	0.50	19.00	5.57	491833.03
2.1	up to 1 month	1.13	12.00	5.70	5133.97	1.00	14.50	5.24	3299.76
2.2	1-3 months	1.25	12.00	5.09	17077.26	1.00	17.55	5.01	18238.17
2.3	3-6 months	1.75	12.00	5.53	27069.18	1.50	17.55	4.48	45190.74
2.4	6-12 months	2.50	13.00	6.47	184288.49	0.50	17.55	5.76	277140.74
2.5	1-2 yrs	3.00	15.00	6.52	133408.99	2.00	17.55	5.39	124298.95
2.6	2 yrs and above	2.99	16.00	7.84	27680.54	2.00	19.00	6.90	23664.67
3	Call	0.05	12.00	4.57	266676.00	0.05	10.05	3.81	279169.40
4	Certificate of Deposits	5.00	5.00	5.00	1.47	5.00	5.00	5.00	672.41
5	Other	3.25	9.00	5.50	247.33	2.50	9.00	3.06	1034.97
6	Non interest bearing deposits				149231.23				174483.91
6.1	Current				135293.86				156449.58
6.2	Margin				11774.43				15137.08
6.3	Other				2162.93				2897.26
	Aggregate	0.05	16.00	3.94	1358941.15	0.05	19.00	3.28	1624685.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	20.00	9.71	46901.77	4.00	21.50	10.41	57366.95
2	Fishery Related	4.50	20.00	10.05	1030.55	4.50	20.00	9.84	1499.73
3	Mining Related	7.50	20.00	10.82	2672.82	6.00	17.00	8.56	2906.15
4	Agriculture, Forestry & Beverage Production Related	2.20	20.00	9.34	70017.77	2.00	21.00	8.25	86822.22
5	Non Food Production Related	2.20	24.00	9.04	146439.44	4.00	21.00	8.15	160559.01
6	Construction	4.25	21.00	9.81	112011.90	2.00	21.00	9.38	138218.98
7	Electricity, Gas and Water	5.00	20.00	9.73	26599.29	2.25	21.00	9.27	37890.16
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	21.00	9.87	11318.76	4.50	20.00	8.68	15660.47
9	Transport, Communication and Public Utilities	2.20	20.00	9.87	25074.98	3.43	20.00	9.22	39505.08
10	Wholesaler & Retailer	2.20	21.00	9.63	237824.59	2.25	21.50	8.72	307114.06
11	Finance, Insurance and Real Estate	2.00	24.00	8.60	83376.75	2.00	21.50	7.21	108300.07
12	Hotel or Restaurant	0.75	20.00	10.22	32347.75	6.00	21.00	8.77	38591.14
13	Other Services	3.00	20.00	10.13	50007.59	3.00	21.00	9.47	56684.66
14	Consumption Loans	2.75	30.00	10.69	77717.11	2.50	30.00	9.81	95766.15
15	Local Government	3.00	15.00	4.38	1621.81	3.00	15.00	3.04	1513.94
16	Others	0.75	24.00	9.81	160286.34	2.00	21.00	9.29	209284.19
	Aggregate	0.75	30.00	9.62	1085249.23	2.00	30.00	8.86	1357682.96

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	0.75	20.00	10.37	177808.97	2.25	21.50	9.33	220017.14
2	Overdraft	2.20	24.00	9.92	198141.51	3.00	21.00	9.47	237791.00
3	Trust Receipt Loan / Import Loan	6.00	21.00	7.71	50370.21	5.00	21.00	6.27	68689.24
4	Demand & Other Working Capital Loan	2.20	20.00	9.48	260709.85	2.75	21.00	8.48	329660.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	4.25	19.00	10.15	87168.51	2.00	20.00	9.29	108177.85
6	Real Estate Loan	4.00	24.00	10.57	61728.82	4.00	18.00	9.37	81240.87
7	Margin Nature Loan	6.50	18.00	9.55	16083.92	6.00	17.00	8.01	27939.10
8	Hire Purchase Loan	2.20	19.00	10.19	52431.49	3.99	19.00	9.52	76618.57
9	Deprived Sector Loan	2.00	20.00	6.25	49456.30	2.00	21.50	5.69	65175.30
10	Bills Purchased	2.50	17.00	1.83	6754.09	2.00	17.00	2.97	7336.24
11	Other Product	3.50	30.00	9.40	124595.57	3.00	30.00	10.26	135036.91
	Aggregate	0.75	30.00	9.57	1085249.24	2.00	30.00	8.86	1357682.95

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)				Saun, 2073 (Mid Aug, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.00	9.00	2.12	692634.89
2	Fixed:	0.50	21.91	10.08	835554.74	0.50	19.00	5.61	503034.68
2.1	up to 1 month	2.00	13.75	9.13	16437.81	2.00	17.55	5.20	4927.63
2.2	1-3 months	1.75	14.00	8.92	39944.81	0.75	17.55	5.11	21487.80
2.3	3-6 months	2.00	17.55	9.57	57925.54	1.50	17.55	4.46	45594.48
2.4	6-12 months	0.50	17.55	10.39	471888.50	0.50	17.55	5.83	284119.60
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	1.00	17.55	5.34	119366.90
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	2.00	19.00	6.88	27538.26
3	Call	0.05	13.00	4.14	266107.50	0.05	10.50	3.95	291844.55
4	Certificate of Deposits	5.00	5.00	5.00	555.98	5.00	5.00	5.00	671.52
5	Other	3.25	6.75	3.96	250.25	2.50	9.00	4.09	177.37
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01				166473.18
6.1	Current	0.00	0.00	0.00	183465.21				147302.51
6.2	Margin	0.00	0.00	0.00	20602.83				16099.74
6.3	Other	0.00	0.00	0.00	2365.97				3070.92
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	19.00	3.29	1654836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2073 (Mid Aug, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	4.00	21.50	10.36	59611.18
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	20.00	9.86	1525.19
3	Mining Related	8.00	20.00	11.26	3467.83	6.00	17.00	8.41	2990.89
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.00	20.00	8.32	88099.91
5	Non Food Production Related	2.00	20.00	10.75	198529.21	4.00	21.00	8.29	164379.08
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.00	9.36	142122.65
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	2.25	19.00	9.18	39369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	18.00	8.56	15865.42
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	20.00	9.26	41163.44
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	2.25	21.50	8.75	312227.08
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	2.00	21.50	7.06	109437.91
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.00	8.70	41797.35
13	Other Services	3.00	19.00	11.41	79016.31	3.00	19.00	9.55	59150.57
14	Consumption Loans	2.00	30.00	11.94	134320.38	2.50	30.00	9.91	100167.31
15	Local Government	3.00	11.50	4.14	1506.86	3.00	15.00	3.27	1512.43
16	Others	2.00	24.00	12.21	203818.47	1.00	21.00	9.30	211643.06
	Aggregate	0.75	30.00	11.33	1717067.47	1.00	30.00	8.88	1391062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2073 (Mid Aug, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	2.25	21.50	9.30	224827.33
2	Overdraft	2.00	24.00	11.93	310486.80	3.00	20.00	9.32	242714.87
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	5.00	21.00	6.39	74242.90
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	2.75	21.00	8.55	336527.18
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	9.24	111697.05
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	19.00	9.42	83266.44
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	6.00	18.00	8.43	28475.15
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.00	19.00	9.57	83518.22
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	2.00	21.50	5.72	62152.96
10	Bills Purchased	2.00	17.00	2.28	9438.91	2.00	17.00	2.40	7311.68
11	Other Product	2.00	30.00	12.38	183325.97	1.00	30.00	10.21	136329.19
	Aggregate	1.75	30.00	11.39	1717067.48	1.00	30.00	8.86	1391062.97

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)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.13	700640.75	1.00	9.00	2.06	724050.92
2	Fixed:	0.40	19.00	5.65	501932.97	1.00	19.00	5.67	515349.32
2.1	up to 1 month	1.00	17.55	4.87	7279.14	2.00	14.00	5.63	8913.31
2.2	1-3 months	1.40	17.55	5.09	20823.72	1.00	17.55	5.10	25732.87
2.3	3-6 months	1.00	17.55	4.29	37211.91	1.00	17.55	4.53	37389.05
2.4	6-12 months	0.40	17.55	5.87	284140.27	1.50	17.55	5.87	294465.94
2.5	1-2 yrs	2.00	17.55	5.50	128730.55	1.00	17.55	5.52	124730.18
2.6	2 yrs and above	2.00	19.00	6.86	23747.39	2.00	19.00	6.37	24117.97
3	Call	0.05	10.50	3.79	307838.34	0.05	10.50	4.16	307134.49
4	Certificate of Deposits	5.00	5.00	5.00	665.10	5.00	5.00	5.00	665.69
5	Other	2.50	9.00	4.51	178.11	2.50	9.00	2.61	535.97
6	Non interest bearing deposits	0.00	0.00	0.00	169401.46	0.00	0.00	0.00	177288.20
6.1	Current	0.00	0.00	0.00	149265.92	0.00	0.00	0.00	156343.24
6.2	Margin	0.00	0.00	0.00	17067.77	0.00	0.00	0.00	17007.76
6.3	Other	0.00	0.00	0.00	3067.77	0.00	0.00	0.00	3937.20
	Aggregate	0.05	19.00	3.27	1680656.73	0.05	19.00	3.30	1725024.61

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)				Asoj, 2073 (Mid Oct, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.27	61841.44	4.00	21.50	9.90	63232.88
2	Fishery Related	4.50	20.00	9.80	1561.61	4.50	20.00	9.77	1653.28
3	Mining Related	6.00	17.00	8.28	3127.52	5.75	17.00	8.36	3142.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.15	88734.92	2.00	20.00	8.10	88938.21
5	Non Food Production Related	2.00	21.00	8.08	169478.55	2.00	21.00	7.90	173831.19
6	Construction	2.00	21.00	9.28	146705.72	2.00	21.00	9.24	149448.15
7	Electricity, Gas and Water	2.25	19.00	9.19	40103.02	2.25	19.00	9.06	41226.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.52	16267.57	4.50	18.00	8.20	17317.94
9	Transport, Communication and Public Utilities	4.00	20.00	9.14	43464.62	4.00	20.00	9.12	44881.64
10	Wholesaler & Retailer	2.25	21.50	8.59	323552.71	2.25	21.50	8.54	329403.87
11	Finance, Insurance and Real Estate	2.00	21.50	7.05	109744.59	2.00	21.50	7.06	114036.94
12	Hotel or Restaurant	4.50	21.00	8.57	42707.05	4.50	21.00	8.51	44537.90
13	Other Services	3.00	19.00	9.38	60233.32	3.00	19.00	9.29	61515.64
14	Consumption Loans	1.00	30.00	9.71	102035.77	1.00	30.00	9.61	103691.57
15	Local Government	3.00	14.00	3.04	1473.30	3.00	14.00	3.06	1478.00
16	Others	2.00	21.00	9.26	219658.59	2.00	21.00	8.80	226981.02
	Aggregate	1.00	30.00	8.77	1430690.30	1.00	30.00	8.62	1465317.39

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)				Asoj, 2073 (Mid Oct, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.16	227038.66	2.25	21.5	8.96	233962.2844
2	Overdraft	3.00	20.00	9.20	255207.22	3.00	20.00	9.23	260956.20
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.42	76462.38	5.00	21.00	6.37	74540.18
4	Demand & Other Working Capital Loan	2.00	19.00	8.45	349882.39	2.00	19.00	8.31	357245.74
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.16	114413.22	2.00	19.00	9.07	117325.25
6	Real Estate Loan	4.00	19.00	9.20	85276.34	4.00	19.00	9.16	87993.08
7	Margin Nature Loan	6.00	18.00	7.87	28652.20	6.00	17.00	7.87	29857.03
8	Hire Purchase Loan	1.00	20.00	9.40	86013.60	1.00	19.00	9.34	89851.49
9	Deprived Sector Loan	2.00	21.50	5.77	62542.81	2.00	21.50	6.01	71652.98
10	Bills Purchased	2.00	17.00	2.94	7422.85	2.00	17.00	3.58	7192.43
11	Other Product	2.50	30.00	10.15	137778.65	2.50	30.00	10.02	134740.77
	Aggregate	1.00	30.00	8.75	1430690.32	1.00	30.00	8.67	1465317.41

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kattik, 2073 (Mid Nov, 2016)				Mangsir, 2073 (Mid Dec, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.04	722415.58	1.00	8.00	2.11	719065.00
2	Fixed:	1.00	19.00	5.92	540703.87	1.00	19.00	6.37	565107.52
2.1	up to 1 month	2.25	17.55	4.41	4641.61	2.50	17.55	4.44	6140.68
2.2	1-3 months	1.00	17.55	5.01	21759.88	1.00	17.55	4.63	15029.43
2.3	3-6 months	1.00	17.55	4.75	34886.74	1.00	17.55	5.61	53508.31
2.4	6-12 months	1.50	17.55	6.12	288298.51	1.50	17.55	6.65	331742.13
2.5	1-2 yrs	2.00	17.55	5.90	164150.18	2.00	17.55	6.13	128889.80
2.6	2 yrs and above	2.00	19.00	6.49	26966.96	2.00	19.00	6.92	29797.16
3	Call	0.05	10.50	4.38	291629.07	0.05	10.50	4.81	294157.81
4	Certificate of Deposits	5.00	5.00	5.00	660.97	5.00	5.00	5.00	654.84
5	Other	1.00	9.00	3.22	278.27	1.00	9.75	2.90	394.73
6	Non interest bearing deposits	0.00	0.00	0.00	167723.77	0.00	0.00	0.00	166625.40
6.1	Current	0.00	0.00	0.00	147260.84	0.00	0.00	0.00	147377.50
6.2	Margin	0.00	0.00	0.00	16819.01	0.00	0.00	0.00	16863.61
6.3	Other	0.00	0.00	0.00	3643.93	0.00	0.00	0.00	2384.29
	Aggregate	0.05	19.00	3.46	1723411.53	0.05	19.00	3.74	1746005.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kattik, 2073 (Mid Nov, 2016)				Mangsir, 2073 (Mid Dec, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.49	62209.93	4.00	22.00	10.56	63626.74
2	Fishery Related	4.50	20.00	9.76	1691.09	4.50	20.00	9.80	1721.89
3	Mining Related	5.75	17.00	8.70	3084.64	6.25	17.00	9.01	2821.67
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.45	87504.43	2.00	20.00	8.69	89434.58
5	Non Food Production Related	2.00	21.00	8.23	178083.33	2.00	21.00	8.51	179181.11
6	Construction	2.00	21.00	9.35	151601.35	2.00	21.00	9.50	154575.10
7	Electricity, Gas and Water	2.25	19.00	9.15	42380.59	2.25	19.00	9.18	43141.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.45	17635.57	4.50	18.00	8.84	17995.19
9	Transport, Communication and Public Utilities	4.00	20.00	9.31	45718.20	3.87	20.00	9.49	46485.51
10	Wholesaler & Retailer	2.25	21.50	8.78	333681.40	2.25	22.00	8.99	335756.91
11	Finance, Insurance and Real Estate	2.00	21.50	7.36	114878.89	2.50	20.00	7.69	119352.08
12	Hotel or Restaurant	4.50	21.00	8.64	45174.13	4.50	20.00	8.77	45953.09
13	Other Services	3.00	19.00	9.47	62379.60	3.00	19.00	9.60	63763.44
14	Consumption Loans	1.00	30.00	9.72	108331.72	1.00	30.00	9.79	113864.50
15	Local Government	3.00	14.00	3.16	1473.31	3.00	15.00	3.16	1473.31
16	Others	2.00	24.00	9.15	230059.64	2.00	24.00	9.53	233521.45
	Aggregate	1.00	30.00	8.88	1485887.83	1.00	30.00	9.11	1512667.91

Overall Summary of Interest Rate on LCY Productwise Credit		Kattik, 2073 (Mid Nov, 2016)				Mangsir, 2073 (Mid Dec, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.5	9.22	237651.1325	2.25	20.00	9.34	240907.32
2	Overdraft	3.00	24.00	9.36	265017.46	3.00	24.00	9.44	277704.79
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.84	75476.37	5.00	21.00	7.09	75792.06
4	Demand & Other Working Capital Loan	2.00	19.00	8.65	359727.17	2.00	19.00	8.83	354020.05
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.24	119545.74	2.00	20.00	9.37	122180.52
6	Real Estate Loan	4.00	19.00	9.38	89301.71	4.00	19.00	9.54	92542.17
7	Margin Nature Loan	6.25	17.00	8.18	30000.56	6.25	17.00	8.52	29588.70
8	Hire Purchase Loan	1.00	19.00	9.45	93708.63	1.00	19.00	9.49	99963.04
9	Deprived Sector Loan	2.00	21.50	6.46	71038.69	2.50	22.00	6.48	72112.90
10	Bills Purchased	2.00	17.00	4.75	6855.46	2.00	17.00	4.20	5859.02
11	Other Product	2.50	30.00	10.23	137564.87	3.00	30.00	10.33	141997.33
	Aggregate	1.00	30.00	8.93	1485887.79	1.00	30.00	9.07	1512667.91

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)				Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.25	2.11	725776.47	0.50	12.00	2.16	687278.85
2	Fixed:	1.00	19.00	6.72	596250.43	0.50	19.00	7.37	645492.60
2.1	up to 1 month	2.25	17.55	4.26	5038.76	2.25	14.50	4.38	4126.74
2.2	1-3 months	1.75	17.55	4.76	17403.76	1.75	17.55	6.32	24981.57
2.3	3-6 months	2.00	17.55	6.96	60834.06	2.00	17.55	7.28	78315.09
2.4	6-12 months	1.00	17.55	6.91	336877.15	0.50	17.55	7.53	364026.67
2.5	1-2 yrs	1.50	17.55	6.44	136635.01	1.50	17.55	7.13	136592.84
2.6	2 yrs and above	2.00	19.00	6.88	39461.69	2.00	19.00	7.88	37449.70
3	Call	0.05	13.00	5.55	306544.56	0.05	14.00	7.24	328447.20
4	Certificate of Deposits	5.50	5.50	5.50	635.39	5.00	5.00	5.00	617.56
5	Other	2.75	9.00	3.45	666.27	2.75	9.00	5.45	734.62
6	Non interest bearing deposits	0.00	0.00	0.00	172467.15	0.00	0.00	0.00	172535.45
6.1	Current	0.00	0.00	0.00	152187.18	0.00	0.00	0.00	153332.36
6.2	Margin	0.00	0.00	0.00	17738.76	0.00	0.00	0.00	16788.79
6.3	Other	0.00	0.00	0.00	2541.21	0.00	0.00	0.00	2414.30
	Aggregate	0.05	19.00	4.02	1802340.27	0.05	19.00	4.70	1835106.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2073 (Mid Jan, 2017)				Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.37	64498.55	4.00	21.50	10.31	66089.90
2	Fishery Related	4.50	20.00	10.03	1736.06	4.50	20.00	10.38	1762.60
3	Mining Related	6.25	18.00	9.41	2750.59	7.50	18.00	10.02	2815.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.02	92705.62	1.00	20.00	9.59	103943.84
5	Non Food Production Related	2.00	20.00	8.80	184764.96	2.00	20.00	9.49	205180.67
6	Construction	1.50	21.00	9.70	159914.73	2.00	21.00	10.42	171413.88
7	Electricity, Gas and Water	2.25	19.00	9.42	46296.49	2.25	20.00	9.75	51027.33
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	9.18	18648.81	3.00	20.00	9.76	19736.00
9	Transport, Communication and Public Utilities	4.00	20.00	9.81	48666.05	4.50	19.00	10.45	51232.26
10	Wholesaler & Retailer	2.25	21.50	9.27	347534.10	2.20	21.50	10.13	378020.65
11	Finance, Insurance and Real Estate	2.00	19.00	8.20	129094.65	2.00	19.50	9.08	136948.36
12	Hotel or Restaurant	4.50	21.00	8.91	47805.43	4.50	21.00	9.68	51041.59
13	Other Services	3.00	21.00	9.72	64924.66	3.00	21.00	10.24	67521.48
14	Consumption Loans	2.50	30.00	10.15	122254.55	2.00	30.00	10.91	129858.98
15	Local Government	3.00	14.00	3.04	1473.00	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.45	248305.54	2.00	24.00	11.21	174212.61
	Aggregate	1.00	30.00	9.32	1581373.78	1.00	30.00	10.12	1612278.43

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)				Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	9.44	244462.06	2.25	20.00	10.02	246129.04
2	Overdraft	3.00	24.00	9.74	285840.27	3.00	24.00	10.55	287328.53
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.25	74884.19	4.50	21.00	8.07	80217.22
4	Demand & Other Working Capital Loan	2.00	21.00	9.00	372455.08	2.00	21.00	9.81	380254.89
5	Residential Personal Home Loan (Up to Rs. 10 million)	1.50	20.00	9.42	127759.81	2.00	20.00	10.15	129870.30
6	Real Estate Loan	2.00	19.00	9.80	96619.08	2.00	19.00	10.59	98968.33
7	Margin Nature Loan	7.00	17.00	9.15	32288.12	7.00	17.00	10.43	33801.57
8	Hire Purchase Loan	2.99	20.00	9.72	106711.64	2.00	19.00	10.52	110463.67
9	Deprived Sector Loan	2.50	21.50	7.09	78528.62	2.00	21.50	8.07	79293.96
10	Bills Purchased	1.00	17.00	4.29	6778.84	1.00	18.00	4.20	6120.65
11	Other Product	3.00	30.00	10.48	155046.08	3.00	30.00	11.18	159830.26
	Aggregate	1.00	30.00	9.28	1581373.77	1.00	30.00	10.05	1612278.43

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Fagun, 2017 (Mid Mar, 2017)				Chait, 2017 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	12.00	2.26	665175.55	1.00	11.25	2.66	655849.74
2	Fixed:	1.00	19.00	7.94	696808.55	1.00	19.00	8.54	749990.26
2.1	up to 1 month	2.25	17.55	4.89	10232.77	2.50	17.55	7.01	11200.27
2.2	1-3 months	1.00	17.55	8.01	30279.73	1.00	17.55	7.53	50668.62
2.3	3-6 months	2.00	15.69	8.16	63880.26	2.00	13.75	7.77	75145.44
2.4	6-12 months	1.50	17.55	8.06	377944.66	2.50	17.55	8.85	398374.38
2.5	1-2 yrs	1.50	15.00	7.76	161655.61	2.50	15.00	8.58	164487.86
2.6	2 yrs and above	2.00	19.00	7.95	52815.52	2.00	19.00	8.50	50113.68
3	Call	0.05	15.00	7.28	305530.13	0.05	15.00	4.50	269886.15
4	Certificate of Deposits	0.00	0.00	0.00	5.03	5.00	5.00	5.00	2.49
5	Other	3.25	9.00	4.29	255.05	3.25	9.00	5.23	1193.13
6	Non interest bearing deposits	0.00	0.00	0.00	171340.38	0.00	0.00	0.00	166753.36
6.1	Current	0.00	0.00	0.00	150808.52	0.00	0.00	0.00	146816.85
6.2	Margin	0.00	0.00	0.00	17589.04	0.00	0.00	0.00	17992.01
6.3	Other	0.00	0.00	0.00	2942.82	0.00	0.00	0.00	1944.51
	Aggregate	0.05	19.00	5.04	1839114.69	0.05	19.00	5.08	1843675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Fagun, 2017 (Mid Mar, 2017)				Chait, 2017 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	10.96	66333.18	4.00	21.50	11.14	68608.21
2	Fishery Related	4.50	19.00	10.56	1804.58	4.50	18.00	10.62	1846.38
3	Mining Related	8.50	17.00	10.60	2914.26	8.00	17.00	10.62	3105.32
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.08	104228.51	1.00	20.00	10.37	104897.36
5	Non Food Production Related	1.90	20.00	9.92	204171.79	1.90	20.00	10.24	201334.02
6	Construction	2.00	21.00	10.87	173374.93	2.00	21.00	11.02	174812.99
7	Electricity, Gas and Water	2.25	20.00	9.96	51354.74	2.25	20.00	9.94	54227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.24	19996.14	3.00	20.00	10.49	20434.10
9	Transport, Communication and Public Utilities	2.00	22.00	10.86	51071.23	2.00	19.00	11.17	51148.39
10	Wholesaler & Retailer	1.00	21.00	10.60	379459.95	1.00	21.50	10.79	383527.06
11	Finance, Insurance and Real Estate	2.00	19.50	9.61	135387.71	2.00	19.50	9.77	140609.81
12	Hotel or Restaurant	6.00	20.00	10.03	51621.75	6.25	21.00	10.16	52539.78
13	Other Services	3.00	21.00	10.68	68379.87	3.00	21.00	10.88	69405.27
14	Consumption Loans	2.00	30.00	11.11	119378.38	2.00	30.00	11.24	123171.61
15	Local Government	3.00	12.00	4.14	1482.25	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.95	185987.21	2.00	24.00	11.93	188855.59
	Aggregate	1.00	30.00	10.60	1616946.48	1.00	30.00	10.77	1640005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Fagun, 2017 (Mid Mar, 2017)				Chait, 2017 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	10.36	249547.24	2.25	20.00	10.56	250562.28
2	Overdraft	2.50	24.00	11.04	286657.07	3.00	24.00	11.37	293230.95
3	Trust Receipt Loan / Import Loan	4.50	20.00	8.66	79505.32	3.00	21.00	9.13	70864.67
4	Demand & Other Working Capital Loan	2.00	21.00	10.23	376652.27	2.00	21.00	10.54	382365.32
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.60	130940.37	2.00	20.00	10.75	133265.55
6	Real Estate Loan	4.25	19.00	11.13	100204.02	2.00	19.00	11.42	101058.02
7	Margin Nature Loan	7.00	17.99	11.01	31943.37	7.00	17.99	11.40	31298.75
8	Hire Purchase Loan	2.00	19.00	11.09	112194.98	2.00	20.00	11.31	114838.70
9	Deprived Sector Loan	2.00	20.00	8.47	80613.60	2.00	21.50	8.95	86470.72
10	Bills Purchased	1.00	18.00	3.90	6840.14	1.00	18.00	2.49	7826.28
11	Other Product	2.00	30.00	11.65	161848.09	1.80	30.00	11.77	168224.02
	Aggregate	1.00	30.00	10.51	1616946.48	1.00	30.00	10.78	1640005.26

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)				Jeth, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.50	3.56	653883.30	1.00	9.00	3.80	655147.14
2	Fixed:	0.50	21.00	8.92	770273.56	0.50	21.00	9.61	790886.02
2.1	up to 1 month	2.25	17.55	7.33	13809.77	3.00	12.50	7.72	17486.93
2.2	1-3 months	1.00	13.75	8.63	52800.34	1.75	13.75	8.81	41247.24
2.3	3-6 months	2.00	17.55	8.67	52060.59	2.00	17.55	8.90	54974.83
2.4	6-12 months	0.50	21.00	9.01	439358.19	0.50	21.00	9.92	441605.58
2.5	1-2 yrs	2.50	15.00	9.15	165921.08	1.00	15.00	9.63	180424.19
2.6	2 yrs and above	1.00	19.00	8.34	46323.59	1.00	21.00	8.97	55147.26
3	Call	0.05	15.00	3.92	253426.90	0.05	12.01	4.01	253914.87
4	Certificate of Deposits	5.00	5.00	5.00	0.26	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.61	1349.55	3.25	9.00	0.70	1046.48
6	Non interest bearing deposits	0.00	0.00	0.00	171435.75	0.00	0.00	0.00	178169.15
6.1	Current	0.00	0.00	0.00	151587.64	0.00	0.00	0.00	158014.40
6.2	Margin	0.00	0.00	0.00	17724.81	0.00	0.00	0.00	17903.71
6.3	Other	0.00	0.00	0.00	2123.30	0.00	0.00	0.00	2251.04
	Aggregate	0.05	21.00	5.51	1850369.32	0.05	21.00	5.91	1879163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)				Jeth, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.13	68960.55	4.00	21.50	11.65	70716.61
2	Fishery Related	4.50	18.00	10.62	1880.77	4.50	18.00	11.18	1919.22
3	Mining Related	8.00	17.00	10.23	3160.37	8.00	17.00	11.13	3139.88
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.16	107392.77	1.90	20.00	10.86	106059.76
5	Non Food Production Related	1.90	20.00	10.06	200345.07	2.00	20.00	10.63	197846.92
6	Construction	2.00	21.00	11.14	176395.80	2.00	21.00	11.59	179038.03
7	Electricity, Gas and Water	2.25	20.00	9.64	54896.12	2.25	20.00	10.14	55971.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.42	20883.42	3.00	20.00	10.94	21260.37
9	Transport, Communication and Public Utilities	4.50	19.00	9.85	50991.96	4.50	20.00	11.71	51184.31
10	Wholesaler & Retailer	2.25	21.50	10.74	383208.00	2.25	21.50	11.32	385980.41
11	Finance, Insurance and Real Estate	2.00	19.50	9.96	139112.22	2.00	19.50	10.74	139177.32
12	Hotel or Restaurant	6.50	21.00	10.45	52840.78	6.25	21.00	10.66	52981.21
13	Other Services	3.00	19.00	10.72	69826.03	2.00	21.00	11.25	70392.86
14	Consumption Loans	2.00	30.00	11.47	124523.92	2.00	30.00	11.87	125697.74
15	Local Government	3.00	12.00	3.09	1479.74	3.00	11.50	4.13	1479.75
16	Others	1.75	21.00	11.64	189643.65	1.75	24.00	12.28	191662.56
	Aggregate	1.75	30.00	10.69	1645541.17	1.75	30.00	11.29	1654508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)				Jeth, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.17	253060.53	2.25	20.00	10.94	257682.55
2	Overdraft	2.44	21.00	10.67	290775.43	2.00	24.00	11.79	290633.71
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.16	68537.00	3.00	21.00	9.65	65966.98
4	Demand & Other Working Capital Loan	2.00	19.00	10.53	384390.08	2.00	21.00	11.13	384490.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.73	133628.24	2.00	20.00	11.16	134504.68
6	Real Estate Loan	2.00	18.00	10.79	101613.50	2.00	19.00	11.82	102695.97
7	Margin Nature Loan	7.00	17.99	11.16	31213.79	7.00	17.00	12.02	31743.32
8	Hire Purchase Loan	2.00	19.00	10.78	115626.58	2.00	19.00	11.87	116266.54
9	Deprived Sector Loan	1.75	21.50	8.80	86523.05	1.75	21.50	9.49	86968.87
10	Bills Purchased	1.90	18.00	2.23	8553.30	1.90	18.00	2.43	9718.04
11	Other Product	2.50	33.00	12.41	171619.68	2.00	30.00	12.23	173837.58
	Aggregate	1.75	33.00	10.57	1645541.18	1.75	30.00	11.25	1654508.50

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2014 (Mid Jul, 2017)				Saun, 2014 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.00	9.00	4.04	695584.55
2	Fixed:	0.50	21.91	10.08	835554.74	0.50	21.91	10.22	848444.64
2.1	up to 1 month	2.00	13.75	9.13	16437.81	2.50	13.75	7.52	10162.73
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.75	17.55	8.35	45009.88
2.3	3-6 months	2.00	17.55	9.57	57925.54	0.50	17.55	9.66	56714.42
2.4	6-12 months	0.50	17.55	10.39	471888.50	2.50	17.55	10.66	486270.78
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.50	14.00	10.20	192068.47
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	1.00	21.91	9.09	58218.35
3	Call	0.05	13.00	4.14	266107.50	0.05	13.00	3.88	281827.55
4	Certificate of Deposits	5.00	5.00	5.00	555.98	0.00	0.00	0.00	0.00
5	Other	3.25	6.75	3.96	250.25	3.25	9.00	5.20	651.98
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	185575.78
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	160838.10
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	22326.56
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	2411.12
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	21.91	6.25	2012084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2014 (Mid Jul, 2017)				Saun, 2014 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	1.17	22.00	11.56	73228.99
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	18.00	11.38	2009.19
3	Mining Related	8.00	20.00	11.26	3467.83	4.25	20.00	11.74	3535.81
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.00	20.60	11.09	106699.79
5	Non Food Production Related	2.00	20.00	10.75	198529.21	2.00	20.40	10.95	202450.68
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.00	11.80	181267.47
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	2.25	20.00	10.60	60181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	20.40	11.15	22951.87
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	22.00	12.04	52332.74
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	2.25	21.50	11.70	396583.21
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	1.75	19.00	11.33	145424.60
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.00	11.08	56235.89
13	Other Services	3.00	19.00	11.41	79016.31	3.00	21.00	11.75	79621.54
14	Consumption Loans	2.00	30.00	11.94	134320.38	2.00	30.00	12.07	131965.72
15	Local Government	3.00	11.50	4.14	1506.86	3.00	11.50	4.13	1508.06
16	Others	2.00	24.00	12.21	203818.47	1.50	24.00	13.08	200457.44
	Aggregate	0.75	30.00	11.33	1717067.47	1.17	30.00	11.68	1716454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2014 (Mid Jul, 2017)				Saun, 2014 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	1.79	22.00	11.31	280491.84
2	Overdraft	2.00	24.00	11.93	310486.80	2.00	24.00	12.20	303165.08
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	4.00	20.40	10.02	61655.11
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	2.00	21.00	11.41	385860.66
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	11.69	142469.21
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	19.00	12.28	104291.37
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	7.00	17.28	12.43	34044.76
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.50	20.00	12.35	120615.83
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	1.75	21.50	10.41	93183.32
10	Bills Purchased	2.00	17.00	2.28	9438.91	2.00	17.00	1.92	10500.29
11	Other Product	2.00	30.00	12.38	183325.97	4.00	30.00	12.65	180177.44
	Aggregate	1.75	30.00	11.39	1717067.48	1.50	30.00	11.66	1716454.90

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2074 (Mid Sep, 2017)				Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.95	709577.60	1.00	9.00	3.93	727118.41
2	Fixed:	1.00	21.91	10.32	858905.48	1.00	21.91	10.31	855002.39
2.1	up to 1 month	2.50	13.75	7.40	13325.79	2.50	17.55	7.84	14066.71
2.2	1-3 months	1.75	17.55	8.01	43986.45	1.75	14.50	8.26	41116.48
2.3	3-6 months	2.00	17.55	9.25	64243.10	2.00	17.55	10.49	67911.40
2.4	6-12 months	2.50	15.00	10.82	500896.67	2.50	17.50	10.75	473474.74
2.5	1-2 yrs	2.00	14.00	10.60	174837.38	1.50	14.00	10.22	187011.21
2.6	2 yrs and above	1.00	21.91	8.86	61616.10	1.00	21.91	9.12	71421.85
3	Call	0.05	13.00	3.42	262539.32	0.05	13.00	3.77	269813.84
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.07	791.02	3.25	9.00	5.50	795.30
6	Non interest bearing deposits	0.00	0.00	0.00	199471.61	0.00	0.00	0.00	202623.57
6.1	Current	0.00	0.00	0.00	173231.69	0.00	0.00	0.00	176615.24
6.2	Margin	0.00	0.00	0.00	23595.78	0.00	0.00	0.00	23588.72
6.3	Other	0.00	0.00	0.00	2644.14	0.00	0.00	0.00	2419.61
	Aggregate	0.05	21.91	6.19	2031285.03	0.05	21.91	6.17	2055353.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2074 (Mid Sep, 2017)				Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.00	22.00	11.91	74361.51	1.62	22.00	11.02	78526.33
2	Fishery Related	4.50	18.00	11.38	2020.02	5.00	18.00	11.19	2076.58
3	Mining Related	4.25	20.00	11.69	3433.41	4.25	20.00	10.70	3603.26
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	11.31	104199.76	2.00	20.00	10.64	104312.71
5	Non Food Production Related	2.00	20.40	11.03	207052.22	2.50	20.86	10.08	213809.69
6	Construction	2.00	21.00	12.00	183740.57	2.00	21.00	11.45	186480.88
7	Electricity, Gas and Water	2.25	20.00	10.71	61365.99	2.25	20.00	9.71	62989.54
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.40	11.35	23316.28	6.00	20.86	11.29	24441.32
9	Transport, Communication and Public Utilities	3.30	24.00	12.20	52985.83	3.00	24.00	11.27	51516.23
10	Wholesaler & Retailer	2.25	21.00	11.75	409220.84	2.25	21.21	11.16	422554.95
11	Finance, Insurance and Real Estate	1.75	20.40	11.41	146742.52	1.75	20.00	10.84	153176.65
12	Hotel or Restaurant	4.50	20.00	11.23	58385.10	6.50	20.00	9.70	61253.22
13	Other Services	3.00	21.00	11.84	79924.63	3.00	21.00	10.59	82537.98
14	Consumption Loans	2.00	24.00	12.35	131064.34	2.50	24.00	11.93	130419.63
15	Local Government	3.00	11.00	3.07	1506.96	3.00	15.50	2.34	1518.69
16	Others	1.50	30.00	12.94	203809.37	1.50	30.00	12.62	210697.81
	Aggregate	1.50	30.00	11.78	1743129.36	1.50	30.00	11.09	1789915.47

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2074 (Mid Sep, 2017)				Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.62	22.00	11.43	285171.67	1.62	22.00	11.47	290444.14
2	Overdraft	2.00	24.00	12.42	304901.57	2.00	24.00	12.28	315068.67
3	Trust Receipt Loan / Import Loan	4.00	20.40	9.88	64895.71	3.45	20.86	9.61	66662.09
4	Demand & Other Working Capital Loan	2.50	21.00	11.57	397957.00	2.50	21.00	11.49	418675.98
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.80	145530.98	2.00	20.00	11.80	149380.82
6	Real Estate Loan	2.00	19.00	12.36	103146.41	2.00	20.00	12.38	103197.14
7	Margin Nature Loan	7.00	17.28	12.40	33747.41	7.00	17.28	12.27	34893.56
8	Hire Purchase Loan	1.50	19.00	12.50	120980.63	1.50	20.00	12.48	121231.29
9	Deprived Sector Loan	1.75	20.00	10.43	95241.10	1.75	21.00	10.48	101054.86
10	Bills Purchased	2.00	18.00	2.26	9260.11	2.00	18.00	3.75	6266.19
11	Other Product	4.00	30.00	12.86	182296.76	3.81	30.00	12.79	181867.48
	Aggregate	1.50	30.00	11.80	1743129.35	1.50	30.00	11.76	1788742.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kattik, 2074 (Mid Nov, 2017)				Mangsir, 2074 (Mid Dec, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.82	737984.93	1.00	8.50	3.94	746763.28
2	Fixed:	0.33	21.91	10.20	844500.34	1.50	21.91	10.27	860980.71
2.1	up to 1 month	1.50	14.50	7.79	10557.47	1.50	12.25	9.00	11034.12
2.2	1-3 months	1.50	13.80	8.95	36357.72	1.50	17.55	8.91	42897.52
2.3	3-6 months	1.25	17.55	10.61	72261.85	2.00	15.50	10.50	64709.62
2.4	6-12 months	0.33	17.50	10.61	480249.06	1.50	17.50	10.51	485145.67
2.5	1-2 yrs	1.20	14.00	9.77	176064.48	1.50	14.00	10.44	184978.21
2.6	2 yrs and above	1.00	21.91	8.99	69009.77	2.50	21.91	9.05	72215.57
3	Call	0.05	13.00	3.89	275414.32	0.05	13.00	3.92	278783.16
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.75	656.14	3.25	9.00	5.00	981.16
6	Non interest bearing deposits	0.00	0.00	0.00	192295.40	0.00	0.00	0.00	199654.53
6.1	Current	0.00	0.00	0.00	167318.91	0.00	0.00	0.00	172189.88
6.2	Margin	0.00	0.00	0.00	22777.20	0.00	0.00	0.00	24016.07
6.3	Other	0.00	0.00	0.00	2199.29	0.00	0.00	0.00	3448.58
	Aggregate	0.05	21.91	6.10	2050851.13	0.05	21.91	6.17	2087162.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kattik, 2074 (Mid Nov, 2017)				Mangsir, 2074 (Mid Dec, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	22.00	11.55	79181.64	2.25	22.00	11.49	81944.65
2	Fishery Related	4.50	18.00	11.38	2081.73	4.50	18.00	11.28	2152.63
3	Mining Related	4.00	20.00	11.46	3568.39	3.75	20.00	11.07	4074.23
4	Agriculture, Forestry & Beverage Production Related	1.37	20.00	11.26	104860.15	3.00	20.00	10.79	106633.71
5	Non Food Production Related	1.62	20.00	10.94	215960.65	2.50	20.00	10.71	219378.38
6	Construction	2.00	21.00	11.87	187994.52	1.21	21.00	11.71	194380.07
7	Electricity, Gas and Water	2.25	19.00	10.73	62291.41	2.25	19.00	10.38	65823.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.86	11.63	24670.84	3.00	20.00	11.24	24833.02
9	Transport, Communication and Public Utilities	3.90	24.00	11.90	53042.58	3.90	22.00	10.51	55960.03
10	Wholesaler & Retailer	2.25	21.00	11.57	427615.08	2.25	21.00	11.26	431388.31
11	Finance, Insurance and Real Estate	1.75	19.00	11.10	150844.36	1.75	19.00	10.78	153489.28
12	Hotel or Restaurant	4.50	24.00	11.40	59457.43	4.50	20.00	11.13	62102.59
13	Other Services	3.00	21.50	11.69	80790.21	3.00	21.50	11.53	84610.84
14	Consumption Loans	1.50	30.00	12.18	131743.60	1.50	30.00	11.96	134502.62
15	Local Government	3.00	11.00	3.08	1497.33	3.00	11.00	3.08	1507.64
16	Others	1.22	24.00	12.85	213470.70	2.00	21.00	11.85	222065.32
	Aggregate	1.22	30.00	11.64	1799070.64	1.21	30.00	11.25	1844846.81

Overall Summary of Interest Rate on LCY Productwise Credit		Kattik, 2074 (Mid Nov, 2017)				Mangsir, 2074 (Mid Dec, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.26	289539.19	2.25	22.00	10.83	303123.46
2	Overdraft	2.00	24.00	12.10	312067.51	1.21	21.00	11.50	320363.58
3	Trust Receipt Loan / Import Loan	3.00	19.28	9.08	75896.09	3.50	19.00	9.29	75514.51
4	Demand & Other Working Capital Loan	1.37	21.50	11.38	420214.35	2.50	21.50	11.27	427441.43
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.81	150139.34	2.00	20.00	11.46	154017.66
6	Real Estate Loan	1.22	18.00	12.17	104347.17	2.00	19.58	11.43	105581.27
7	Margin Nature Loan	7.00	16.86	12.05	33957.90	7.00	17.50	11.36	35367.48
8	Hire Purchase Loan	1.50	19.00	12.40	122724.24	1.25	20.00	11.54	125676.79
9	Deprived Sector Loan	1.75	21.00	10.42	95364.32	1.75	21.00	10.16	96362.69
10	Bills Purchased	2.25	18.00	5.62	4055.79	9.50	18.00	4.75	3478.20
11	Other Product	2.32	30.00	12.69	190764.72	3.81	30.00	12.58	197919.72
	Aggregate	1.22	30.00	11.63	1799070.63	1.21	30.00	11.27	1844846.80

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banija 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.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini 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.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	2	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB
3	Narayani Development Bank Ltd.	Narayani	4	Sahayogi Bikas Bank Ltd.	Sahayogi
5	Karnali Bikash Bank Ltd.	Karnali	6	Sangrila Development Bank Ltd.	Shangrila
7	Excel Development Bank Ltd.	Excel	8	Western Development Bank Ltd.	Western
9	Deva Development Bank Ltd.	Deva	10	Miteri Development Bank Ltd.	Miteri
11	Tinau Bikas Bank Ltd.	Tinau	12	Muktinath Bikas Bank Ltd.	Muktinath
13	Kankai Bikas Bank Ltd.	Kankai	14	Bhargab Bikas Bank Ltd.	Bhargav
15	Garima Bikas Bank Ltd.	Garima	16	Om Development Bank Ltd.	OmDB
17	Gandaki Development Bank Ltd.	GandakiDB	18	Kabeli Bikas Bank Ltd.	Kabeli
19	Kamana Bikas Bank Ltd.	Kamana	20	Corporate Development Bank Ltd.	Corporate
21	Purnima Bikas Bank Ltd.	Purnima	22	Jyoti Bikas Bank Ltd.	Jyoti
23	Hamro Bikas Bank Ltd.	Hamro	24	Shine Resunga Development Bank Ltd.	Shine
25	Kanchan Development Bank Ltd.	Kanchan	26	Lumbini Bikas Bank Ltd.	LumbiniDB
27	Tourism Development Bank Ltd.	Tourism	28	Mission Development Bank Ltd.	Mission
29	Mount Makalu Development Bank Ltd.	Mt. Makalu	30	Sindhu Bikas Bank Ltd.	Sindhu
31	Sahara Bikas Bank Ltd.	Sahara	32	Nepal Community Development Bank Ltd.	N.Community
33	Kailash Bikash Bank Ltd.	Kailash	34	Salapa Bikash Bank Ltd.	Salpa
35	Saptakoshi Development Bank Ltd.	Saptakoshi	36	Green Development Bank Ltd.	Green
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	SIFCL	6	Lalitpur Finance Co. Ltd.	Lalitpur
7	United Finance Co. Ltd.	United FC	8	General Finance Ltd.	General
9	Progressive Finance Co. Ltd.	Progressive	10	Janaki Finance Co. Ltd.	PFCL
11	Pokhara Finance Ltd.	Pokhara	12	Central Finance Ltd.	Central
13	Arun Finance Ltd.	Arun	14	Multipurpose Finance Co. Ltd	Multipurpose
15	Synergy Finance Ltd.	Synergy	16	Shrijana Finance Ltd.	Srijana
17	World Merchant Banking & Finance Ltd.	WMBFL	18	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
19	Crystal Finance Ltd.	Crystal	20	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori
21	ICFC Finance Ltd.	ICFC	22	Kuber Merchant Finance Ltd.	Kuber
23	Manjushree Financial Institution Ltd.	Manjushree	24	Jebil's Finance Ltd.	Jebils
25	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions					
1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojgar	12	First Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	Civil Microfinance Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sastha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sastha Ltd.	Adhikhola
51	Swabhiman Microfinance Bittiya Sastha Ltd.	Swabhiman	52	Sparsha Microfinance Bittiya Sastha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sastha Ltd.	Sabaiko	54	Aarthik Samriddhi Laghubitta Bittiya Sanstha Ltd	Aarthik
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
57	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	58	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik