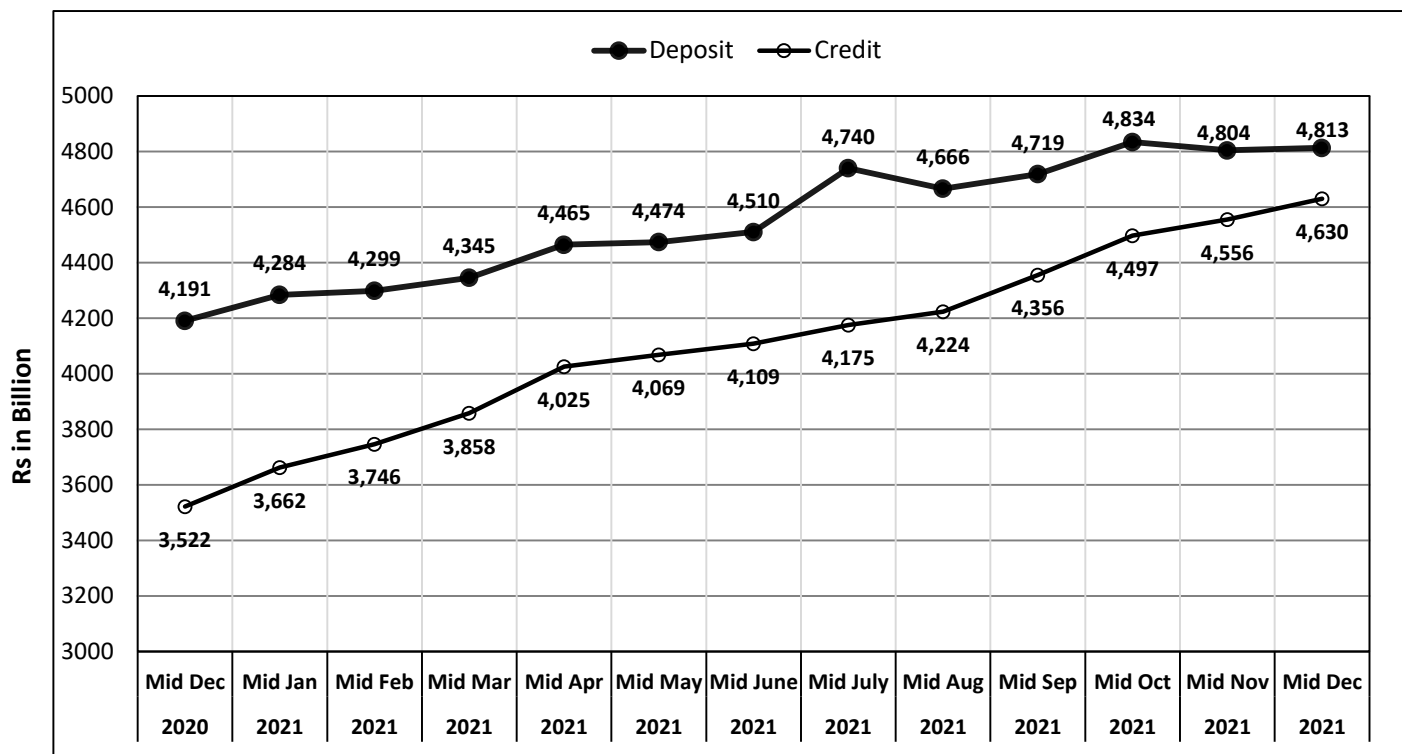


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2078 Mangsir
(Mid-Dec, 2021)

Contents

	Page
1. Explanatory Notes	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	19
7. Profit & Loss Account	
a. Commercial Banks	21
b. Development Banks	26
c. Finance Companies	29
8. Sector- wise, product-wise and security-wise credit	
a. Commercial Banks	31
b. Development Banks	35
c. Finance Companies	37
9. Micro-Finance Financial Institutions	
a. Major Financial Indicators	39
b. Statement of Assets and Liabilities	39
c. Profit & Loss Account	39
	39
10. Districtwise Branch List	40
11. Interest Rate Structure of Commercial Banks	42
Annexure	
1. List of Bank and Financial Institutions with Short Name	Annex 1

Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Finance	Total
Data available , out of total number	27	17	17	67	128
Total Number of Licensed BFIs*	27	17	17	67	128

* *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, 2078 (Mid-Dec, 2021)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	99.41	11.24	2.17	112.82
2	Total Credit/GDP	96.24	10.29	2.00	108.53
3	Total Credit/ Total Deposit	96.82	91.51	91.95	96.19
4	CD Ratio	91.37	88.71	88.55	91.06
5	Fixed Deposit/Total Deposit	52.68	62.19	63.53	53.84
6	Saving Deposit/Total Deposit	31.59	26.92	25.95	31.02
7	Current Deposit/Total Deposit	7.98	1.69	0.83	7.21
8	Call Deposit/Total Deposit	6.71	9.16	8.16	6.98
9	NPL/ Total Loan [^]	1.23	1.46	7.84	1.37
10	Total LLP /Total Loan	2.27	2.15	7.61	2.36
11	Deprived Sector Loan/Total Loan [^]	7.80	14.36	6.91	8.39
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	6.94	6.92	7.52	6.95
2	Investment in Gov. Securities/Total Deposit	14.33	11.43	17.16	14.10
3	Total Liquid Assets/Total Deposit	21.56	23.03	29.83	21.87
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	10.41	10.98	16.63	10.56
2	Total Capital/RWA	13.42	13.61	18.80	13.53
D. Financial Access					
1	No. of institutions	27	17	17	61
2	No. of Branches	4,847	1,059	248	6,154
3	No. of Deposit Accounts	35,261,810	4,612,613	563,439	40,437,862
4	No. of Loan Accounts	1,441,299	311,903	39,348	1,792,550
5	No. of Branchless Banking Centers [^]	1,752	-	-	1,752
6	No. of Branchless Banking Customers [^]	235,481	-	-	235,481
7	No. of Mobile Banking Customers	14,145,910	1,725,065	70,560	15,941,535
8	No. of Internet Banking Customers	1,201,373	310,504	8,723	1,520,600
9	No. of ATMs	4,032	309	43	4,384
10	No. of Debit Cards	9,328,064	392,904	36,951	9,757,919
11	No. of Credit Cards	210,673	-	-	210,673
12	No. of Prepaid Cards	86,553	-	-	86,553
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	6.24			
	(a) Saving	5.17			
	(b) Fixed	8.61			
	(c) Call	1.42			
2	Wt. Avg Interest Rate on Credit	9.29			

Note:

Bank balance includes money at call

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

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

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

[^]Data as on Asoj end of FY2078/79 (2021/22)

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

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2019	2020	2021	2021	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	446,402	488,277	558,525	627,359	619,571	9.38	14.39	-1.24
	a. Paid-up Capital	305,885	330,876	365,820	370,147	377,326	8.17	10.56	1.94
	b. Statutory Reserves	76,174	94,150	105,951	114,488	116,567	23.60	12.53	1.82
	c. Retained Earning	4,538	4,312	12,331	57,442	41,047	-4.98	185.98	-28.54
	d. Others Reserves	59,805	58,939	74,422	85,281	84,632	-1.45	26.27	-0.76
2	BORROWINGS	90,729	81,610	275,089	407,830	417,290	-10.05	237.08	2.32
	a. NRB	22,927	7,992	118,779	199,360	220,914	-65.14	1386.25	10.81
	b. "A"Class Licensed Institution	34,286	5,392	28,829	62,711	42,320	-84.27	434.65	-32.52
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	29,326	35,474	348.99	74.06	20.96
	d. Other Financial Ins.	3,283	1,737	1,267	3,194	5,233	-47.10	-27.05	63.84
	e. Bonds and Securities	26,935	51,679	100,435	113,239	113,350	91.87	94.34	0.10
3	DEPOSITS	3,354,428	3,933,738	4,740,066	4,804,207	4,813,321	17.27	20.50	0.19
	a. Current	311,505	401,130	490,765	338,674	347,096	28.77	22.35	2.49
	b. Savings	1,060,516	1,224,189	1,592,152	1,566,384	1,493,097	15.43	30.06	-4.68
	c. Fixed	1,526,497	1,884,402	2,213,503	2,502,919	2,591,337	23.45	17.46	3.53
	d. Call Deposits	417,390	387,287	396,693	347,273	336,089	-7.21	2.43	-3.22
	e. Others	38,519	36,729	46,953	48,957	45,702	-4.65	27.84	-6.65
4	Bills Payable	2,309	2,053	3,067	6,063	4,943	-11.11	49.42	-18.47
5	Other Liabilities	303,249	385,596	418,432	429,877	457,154	27.15	8.52	6.35
	1. Loan Loss Provision	54,893	78,604	89,594	93,225	108,548	43.19	13.98	16.44
	2. Interest Suspense a/c	20,271	27,582	20,035	31,209	23,543	36.06	-27.36	-24.56
	3. Others	228,085	279,410	308,804	305,442	325,062	22.50	10.52	6.42
6	Reconciliation A/c	15,556	3,427	4,050	5,090	4,004	-77.97	18.18	-21.34
7	Profit & Loss A/c	73,519	59,045	69,757	25,599	30,462	-19.69	18.14	19.00
	TOTAL	4,286,193	4,953,745	6,068,987	6,306,024	6,346,744	15.57	22.51	0.65
	Assets								
1	LIQUID FUNDS	466,279	563,630	519,340	385,919	373,978	20.88	-7.86	-3.09
	a. Cash Balance	92,563	110,726	116,799	119,117	113,671	19.62	5.48	-4.57
	Nepalese Notes & Coins	84,640	98,161	99,422	102,782	97,383	15.97	1.28	-5.25
	Foreign Currency	7,923	12,565	17,377	16,335	16,288	58.59	38.29	-0.28
	b. Bank Balance	295,862	369,615	334,152	229,230	221,011	24.93	-9.59	-3.59
	1. In Nepal Rastra Bank	215,138	294,780	273,553	162,035	158,056	37.02	-7.20	-2.46
	2. "A"Class Licensed Institution	29,036	27,141	17,905	16,404	17,706	-6.53	-34.03	7.94
	3. Other Financial Ins.	13,010	3,372	3,275	5,948	7,712	-74.08	-2.89	29.67
	4. In Foreign banks	38,678	44,322	39,419	44,843	37,536	14.59	-11.06	-16.30
	c. Money at Call	77,853	83,288	68,389	37,573	39,297	6.98	-17.89	4.59
2	INVESTMENTS	375,402	534,611	732,619	699,998	681,005	42.41	37.04	-2.71
	a. Govt. Securities	374,262	533,827	721,612	697,507	678,538	42.63	35.18	-2.72
	b. Others	1,140	784	11,007	2,491	2,467	-31.24	1304.07	-0.99
3	SHARE & OTHER INVESTMENT	186,189	171,683	214,313	214,816	211,035	-7.79	24.83	-1.76
	LOANS & ADVANCES								
	(Including Bills Purchased)	2,913,970	3,273,096	4,174,616	4,555,249	4,629,556	12.32	27.54	1.63
	4.1 LOANS & ADVANCES	2,910,511	3,270,133	4,170,584	4,550,459	4,625,395	12.36	27.54	1.65
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,379,057	4,446,005	11.96	27.19	1.53
	b. Financial Institutions	86,056	110,945	152,818	168,866	177,104	28.92	37.74	4.88
	c. Government Organizations	5,176	2,679	2,995	2,536	2,286	-48.24	11.81	-9.84
	4.2 BILLS PURCHASED	3,459	2,963	4,032	4,790	4,161	-14.36	36.09	-13.14
5	LOANS AGT. COLLECTED BILLS	-	-	412	558	535	0.00	0.00	-4.08
6	FIXED ASSETS	71,420	78,568	82,989	85,268	85,586	10.01	5.63	0.37
7	OTHER ASSETS	253,949	312,752	331,101	352,817	352,099	23.16	5.87	-0.20
	a. Accrued Interests	46,171	152,797	171,036	197,919	200,970	230.93	11.94	1.54
	b. Others	207,777	159,955	160,065	154,898	151,129	-23.02	0.07	-2.43
8	Expenses not Written off	26	189	342	242	236	613.61	81.43	-2.44
9	Non Banking Assets	5,716	7,076	7,693	8,196	8,246	23.80	8.72	0.62
10	Reconciliation Account	13,167	11,715	5,154	2,504	3,833	-11.03	-56.01	53.06
11	Profit & Loss A/c	75	426	407	457	635	464.35	-4.36	38.76
	TOTAL	4,286,193	4,953,745	6,068,987	6,306,024	6,346,744	15.57	22.51	0.65

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2019	2020	2021	2021	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	385,245	433,941	500,573	561,150	553,147	12.64	15.35	-1.43
	a. Paid-up Capital	252,260	284,811	320,629	324,732	331,910	12.90	12.58	2.21
	b. Statutory Reserves	67,359	86,033	96,910	104,988	106,561	27.72	12.64	1.50
	c. Retained Earning	8,249	8,248	15,897	54,132	38,515	-0.01	92.73	-28.85
	d. Others Reserves	57,377	54,850	67,137	77,297	76,160	-4.40	22.40	-1.47
2	BORROWINGS	82,024	78,942	261,004	383,484	389,617	-3.76	230.63	1.60
	a. NRB	21,327	7,810	109,436	181,949	199,576	-63.38	1301.19	9.69
	b. "A"Class Licensed Institution	27,181	3,356	26,034	61,216	41,525	-87.65	675.65	-32.17
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	29,326	35,474	348.99	74.06	20.96
	d. Other Financial Ins.	3,283	1,737	1,267	3,194	5,133	-47.10	-27.05	60.70
	e. Bonds and Securities	26,935	51,229	98,488	107,800	107,910	90.20	92.25	0.10
3	DEPOSITS	2,880,092	3,490,101	4,204,913	4,235,220	4,241,013	21.18	20.48	0.14
	a. Current	301,550	389,700	475,545	329,171	338,241	29.23	22.03	2.76
	b. Savings	901,359	1,087,517	1,426,355	1,402,941	1,339,943	20.65	31.16	-4.49
	c. Fixed	1,308,269	1,646,630	1,919,565	2,161,159	2,234,166	25.86	16.58	3.38
	d. Call Deposits	336,801	332,548	338,330	295,619	284,597	-1.26	1.74	-3.73
	e. Others	32,114	33,706	45,117	46,329	44,066	4.96	33.85	-4.88
4	Bills Payable	2,239	2,036	3,003	6,014	4,913	-9.06	47.47	-18.31
5	Other Liabilities	264,670	350,780	383,438	391,787	412,456	32.54	9.31	5.28
	1. Loan Loss Provision	42,916	67,444	77,889	80,214	92,622	57.15	15.49	15.47
	2. Interest Suspense a/c	10,597	16,882	11,631	21,129	12,933	59.30	-31.11	-38.79
	3. Others	211,156	266,454	293,919	290,444	306,901	26.19	10.31	5.67
6	Reconciliation A/c	8,608	3,286	3,962	4,998	3,996	-61.83	20.59	-20.03
7	Profit & Loss A/c	64,456	54,484	63,462	23,449	27,969	-15.47	16.48	19.28
	TOTAL	3,687,334	4,413,571	5,420,355	5,606,102	5,633,112	19.70	22.81	0.48
Assets									
1	LIQUID FUNDS	348,011	462,843	447,432	320,659	306,641	33.00	-3.33	-4.37
	a. Cash Balance	82,456	100,912	107,227	109,567	104,234	22.38	6.26	-4.87
	Nepalese Notes & Coins	74,684	88,499	89,926	93,326	88,018	18.50	1.61	-5.69
	Foreign Currency	7,772	12,412	17,301	16,240	16,216	59.72	39.38	-0.15
	b. Bank Balance	242,924	327,901	304,444	199,156	190,296	34.98	-7.15	-4.45
	1. In Nepal Rastra Bank	196,554	275,162	256,583	142,586	139,271	39.99	-6.75	-2.33
	2. "A"Class Licensed Institution	7,476	8,186	8,327	11,546	13,323	9.49	1.73	15.40
	3. Other Financial Ins.	223	233	119	187	168	4.35	-48.76	-9.79
	4. In Foreign banks	38,671	44,320	39,414	44,838	37,534	14.61	-11.07	-16.29
	c. Money at Call	22,631	34,031	35,761	11,936	12,111	50.37	5.08	1.47
2	INVESTMENTS	356,216	498,252	655,204	624,817	610,015	39.87	31.50	-2.37
	a. Govt. Securities	355,159	497,643	644,196	622,648	607,799	40.12	29.45	-2.38
	b. Others	1,057	609	11,007	2,169	2,216	-42.36	1707.57	2.13
3	SHARE & OTHER INVESTMENT	179,087	164,516	202,553	201,232	196,373	-8.14	23.12	-2.41
	LOANS & ADVANCES								
4	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	4,045,027	4,105,441	16.41	27.81	1.49
	4.1 LOANS & ADVANCES	2,496,607	2,907,269	3,715,568	4,040,237	4,101,280	16.45	27.80	1.51
	a. Private Sector	2,414,260	2,801,001	3,579,832	3,890,146	3,954,692	16.02	27.81	1.66
	b. Financial Institutions	77,175	103,588	132,741	147,555	144,302	34.23	28.14	-2.20
	c. Government Organizations	5,172	2,679	2,995	2,536	2,286	-48.20	11.81	-9.84
	4.2 BILLS PURCHASED	3,459	2,963	4,032	4,790	4,161	-14.36	36.09	-13.14
5	LOANS AGT. COLLECTED BILLS	-	-	412	558	535	0.00	0.00	-4.08
6	FIXED ASSETS	62,650	69,840	75,298	77,225	77,472	11.48	7.82	0.32
7	OTHER ASSETS	230,511	290,073	307,472	326,541	325,079	25.84	6.00	-0.45
	a. Accrued Interests	35,840	136,304	155,810	179,449	181,764	280.31	14.31	1.29
	b. Others	194,671	153,770	151,662	147,092	143,316	-21.01	-1.37	-2.57
8	Expenses not Written off	18	169	241	238	235	843.42	42.75	-1.43
9	Non Banking Assets	4,555	5,945	6,736	6,981	6,970	30.51	13.31	-0.17
10	Reconciliation Account	6,219	11,569	5,074	2,502	3,832	86.02	-56.14	53.14
11	Profit & Loss A/c	-	133	332	320	520	0.00	150.03	62.47
	TOTAL	3,687,334	4,413,571	5,420,355	5,606,102	5,633,112	19.70	22.81	0.48

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2019	2020	2021	2021	2021			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	47,933	39,284	41,688	48,839	48,824	-18.04	6.12	-0.03
	a. Paid-up Capital	40,039	31,964	32,232	32,340	32,340	-20.17	0.84	0.00
	b. Statutory Reserves	6,067	5,096	6,135	6,522	6,787	-16.01	20.38	4.07
	c. Retained Earning	427	(186)	505	6,654	5,971	-143.58	-371.49	-10.26
	d. Others Reserves	1,400	2,410	2,816	3,324	3,727	72.13	16.87	12.11
2	BORROWINGS	5,173	136	9,690	18,103	21,780	-97.37	7030.46	20.31
	a. NRB	1,406	136	7,590	12,310	16,588	-90.34	5485.23	34.74
	b. "A"Class Licensed Institution	3,767	-	1,100	1,300	600	-100.00	0.00	-53.85
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	100	0.00	0.00	0.00
	e. Bonds and Securities	-	-	1,000	4,493	4,493	0.00	0.00	0.00
3	DEPOSITS	398,341	354,778	445,827	476,155	479,718	-10.94	25.66	0.75
	a. Current	9,426	9,263	13,929	8,252	8,086	-1.73	50.38	-2.01
	b. Savings	135,366	112,816	139,864	137,396	129,128	-16.66	23.97	-6.02
	c. Fixed	178,880	188,006	243,409	285,686	298,350	5.10	29.47	4.43
	d. Call Deposits	74,358	44,048	48,417	43,771	43,940	-40.76	9.92	0.39
	e. Others	311	646	207	1,050	213	107.38	-67.87	-79.66
4	Bills Payable	59	15	41	48	27	-75.01	178.27	-43.28
5	Other Liabilities	20,723	15,497	19,406	20,713	26,128	-25.22	25.22	26.14
	1. Loan Loss Provision	5,639	4,242	6,431	7,214	9,488	-24.79	51.62	31.53
	2. Interest Suspense a/c	2,069	1,470	1,138	1,942	2,360	-28.95	-22.63	21.49
	3. Others	13,014	9,785	11,837	11,557	14,280	-24.81	20.97	23.56
6	Reconciliation A/c	6,828	141	76	0	0	-97.93	-46.09	NA
7	Profit & Loss A/c	7,258	3,577	5,224	1,934	2,238	-50.72	46.05	15.71
	TOTAL	486,316	413,428	521,953	565,793	578,716	-14.99	26.25	2.28
	Assets								
1	LIQUID FUNDS	94,564	76,518	55,300	53,228	55,611	-19.08	-27.73	4.48
	a. Cash Balance	8,673	7,918	8,134	8,095	7,969	-8.71	2.74	-1.56
	Nepalese Notes & Coins	8,521	7,765	8,059	8,001	7,897	-8.88	3.78	-1.30
	Foreign Currency	151	153	76	94	72	0.90	-50.29	-23.44
	b. Bank Balance	40,335	28,987	22,731	24,493	25,217	-28.13	-21.58	2.96
	1. In Nepal Rastra Bank	15,331	15,492	13,432	16,211	15,659	1.04	-13.30	-3.41
	2. "A"Class Licensed Institution	16,437	12,441	7,619	3,381	3,293	-24.31	-38.76	-2.61
	3. Other Financial Ins.	8,560	1,052	1,676	4,895	6,264	-87.70	59.21	27.97
	4. In Foreign banks	7	3	5	5	2	-64.63	89.32	-65.24
	c. Money at Call	45,556	39,613	24,435	20,640	22,425	-13.04	-38.32	8.65
2	INVESTMENTS	15,305	28,288	56,879	54,717	55,098	84.82	101.07	0.70
	a. Govt. Securities	15,245	28,113	56,879	54,462	54,847	84.40	102.33	0.71
	b. Others	60	175	-	255	251	191.67	-100.00	-1.57
3	SHARE & OTHER INVESTMENT	4,745	4,484	8,062	9,260	8,097	-5.51	79.79	-12.55
	LOANS & ADVANCES								
4	(Including Bills Purchased)	345,165	287,580	383,480	428,343	438,977	-16.68	33.35	2.48
	4.1 LOANS & ADVANCES	345,165	287,580	383,480	428,343	438,977	-16.68	33.35	2.48
	a. Private Sector	338,885	284,009	369,145	413,004	418,195	-16.19	29.98	1.26
	b. Financial Institutions	6,276	3,571	14,335	15,339	20,782	-43.10	301.39	35.48
	c. Government Organizations	4	-	-	-	-	-100.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	6,744	6,094	5,673	5,786	5,834	-9.64	-6.92	0.84
7	OTHER ASSETS	12,326	9,692	11,972	13,694	14,286	-21.36	23.52	4.32
	a. Accrued Interests	2,609	5,555	6,166	7,875	8,393	112.90	10.99	6.58
	b. Others	9,716	4,137	5,806	5,819	5,893	-57.42	40.34	1.26
8	Expenses not Written off	6	17	0	2	-	169.91	-97.19	-100.00
9	Non Banking Assets	624	599	489	628	703	-3.99	-18.33	12.04
10	Reconciliation Account	6,827	141	78	0	0	-97.93	-45.12	0.22
11	Profit & Loss A/c	9	15	21	134	108	59.13	41.19	-18.97
	TOTAL	486,316	413,428	521,953	565,793	578,716	-14.99	26.25	2.28

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2019	2020	2021	2021	2021*	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	13,224	15,051	16,264	17,370	17,600	13.82	8.05	1.32
	a. Paid-up Capital	13,585	14,101	12,959	13,076	13,076	3.80	-8.10	0.00
	b. Statutory Reserves	2,748	3,021	2,907	2,978	3,218	9.95	-3.79	8.06
	c. Retained Earning	(4,138)	(3,750)	(4,071)	(3,344)	(3,439)	-9.37	8.54	2.84
	d. Others Reserves	1,029	1,680	4,469	4,660	4,745	63.25	166.09	1.82
2	BORROWINGS	3,532	2,531	4,395	6,243	5,892	-28.33	73.60	-5.61
	a. NRB	194	46	1,753	5,101	4,750	-76.43	3729.83	-6.87
	b. "A"Class Licensed Institution	3,338	2,036	1,695	195	195	-39.01	-16.73	0.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	450	947	947	947	0.00	110.38	0.00
3	DEPOSITS	75,995	88,858	89,326	92,831	92,589	16.93	0.53	-0.26
	a. Current	530	2,167	1,290	1,251	769	309.33	-40.48	-38.55
	b. Savings	23,791	23,856	25,932	26,047	24,026	0.28	8.70	-7.76
	c. Fixed	39,349	49,766	50,529	56,073	58,821	26.47	1.53	4.90
	d. Call Deposits	6,231	10,691	9,945	7,882	7,551	71.57	-6.98	-4.20
	e. Others	6,094	2,377	1,629	1,578	1,422	-60.99	-31.47	-9.89
4	Bills Payable	11	2	23	0	3	-84.01	1240.71	544.76
5	Other Liabilities	17,857	19,319	15,588	17,376	18,570	8.19	-19.31	6.87
	1. Loan Loss Provision	6,338	6,918	5,274	5,798	6,438	9.16	-23.77	11.04
	2. Interest Suspense a/c	7,604	9,230	7,267	8,137	8,250	21.37	-21.27	1.39
	3. Others	3,915	3,171	3,048	3,441	3,881	-19.00	-3.89	12.80
6	Reconciliation A/c	120	0	12	92	7	-99.96	21673.05	-92.78
7	Profit & Loss A/c	1,805	984	1,071	216	255	-45.45	8.84	18.17
	TOTAL	112,543	126,746	126,679	134,129	134,916	12.62	-0.05	0.59
	Assets								
1	LIQUID FUNDS	23,704	24,269	16,607	12,032	11,726	2.38	-31.57	-2.55
	a. Cash Balance	1,435	1,897	1,438	1,455	1,468	32.21	-24.21	0.90
	Nepalese Notes & Coins	1,435	1,897	1,438	1,455	1,468	32.22	-24.21	0.90
	Foreign Currency	0	0	0	0	0	-16.14	-37.48	0.01
	b. Bank Balance	12,603	12,727	6,977	5,581	5,497	0.99	-45.18	-1.50
	1. In Nepal Rastra Bank	3,253	4,126	3,538	3,237	3,127	26.84	-14.25	-3.41
	2. "A"Class Licensed Institution	5,123	6,514	1,959	1,477	1,090	27.16	-69.93	-26.19
	3. Other Financial Ins.	4,227	2,087	1,480	866	1,280	-50.62	-29.09	47.77
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,666	9,644	8,193	4,996	4,761	-0.23	-15.05	-4.72
2	INVESTMENTS	3,881	8,072	20,536	20,463	15,892	107.97	154.42	-22.34
	a. Govt. Securities	3,858	8,072	20,536	20,396	15,892	109.23	154.42	-22.08
	b. Others	24	-	-	67	-	-100.00	0.00	-100.00
3	SHARE & OTHER INVESTMENT	2,357	2,683	3,698	4,324	6,564	13.86	37.79	51.82
	LOANS & ADVANCES								
4	(Including Bills Purchased)	68,738	75,284	71,536	81,879	85,138	9.52	-4.98	3.98
	4.1 LOANS & ADVANCES	68,738	75,284	71,536	81,879	85,138	9.52	-4.98	3.98
	a. Private Sector	66,133	71,499	65,795	75,907	73,118	8.11	-7.98	-3.67
	b. Financial Institutions	2,605	3,785	5,742	5,972	12,020	45.31	51.69	101.27
	c. Government Organizations	-	-	-	-	-	0.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	2,026	2,634	2,019	2,257	2,280	30.01	-23.36	1.03
7	OTHER ASSETS	11,111	12,986	11,657	12,581	12,734	16.88	-10.23	1.22
	a. Accrued Interests	7,722	10,938	9,061	10,594	10,813	41.65	-17.16	2.07
	b. Others	3,389	2,048	2,597	1,987	1,921	-39.56	26.78	-3.33
8	Expenses not Written off	2	3	100	1	1	13.23	3834.00	0.00
9	Non Banking Assets	537	533	468	587	574	-0.80	-12.08	-2.21
10	Reconciliation Account	121	4	2	2	0	-96.44	-56.22	-73.01
11	Profit & Loss A/c	66	279	55	4	7	320.12	-80.35	77.74
	TOTAL	112,543	126,746	126,679	134,129	134,916	12.62	-0.05	0.59

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

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	212,129	232,951	224,341	90,321	115,960	9.82	-3.70	28.39
1.1 Deposit Liabilities	208,274	227,205	215,183	84,483	108,379	9.09	-5.29	28.29
1.1.1 Saving A/c	48,102	53,627	43,601	20,077	26,480	11.49	-18.70	31.89
1.1.2 Fixed A/c	143,530	157,021	166,935	62,896	79,937	9.40	6.31	27.09
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	2,385	3,199	-10.68	-9.59	34.12
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	7,250	9,341	68.14	2.23	28.84
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	27,024	34,603	3.29	-7.35	28.04
1.1.2.4 Above 1 Year	52,269	56,898	72,595	26,236	32,795	8.86	27.59	25.00
1.1.3 Call Deposit	16,374	16,291	4,443	1,446	1,895	-0.51	-72.73	31.05
1.1.4 Certificate of Deposits	268	266	204	64	67	-0.75	-23.26	3.76
1.2 Others	3,855	5,746	9,158	5,838	7,581	49.04	59.39	29.85
2 Commission/Fee Expense	1,668	1,695	1,735	755	945	1.59	2.36	25.14
3 Employees Expenses	39,312	42,145	48,174	17,833	21,495	7.21	14.30	20.54
4 Office Operating Expenses	29,456	32,395	33,544	11,562	14,349	9.98	3.55	24.11
5 Exchange Fluctuation Loss	35	6	1	7	177	-83.89	-74.82	2275.63
5.1 Due to Change in Exchange Rates	26	5	1	7	135	-81.86	-74.17	1716.48
5.2 Due to Foreign Currency Transactions	9	1	0	-	42	-89.93	-78.28	0.00
6 Non-Operating Expenses	164	463	89	14	14	182.54	-80.71	3.30
7. Provision for Risk	19,852	33,869	39,014	9,151	9,490	70.61	15.19	3.70
7.1 Loan loss Provision	19,032	33,522	38,874	9,136	9,424	76.13	15.96	3.16
7.1.1 General Loan loss Provision	8,358	17,257	25,113	5,888	6,252	106.46	45.52	6.17
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	4,204	4,474	69.12	94.45	6.44
7.1.1.2 Watch List Provision	1,901	6,336	3,878	1,685	1,777	233.29	-38.80	5.50
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	2,719	2,632	56.86	-10.96	-3.22
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	528	541	11.40	-72.60	2.42
7.2. Provision for Non-Banking Assets	481	124	48	-	46	-74.23	-60.90	0.00
7.3. Provision for Loss on Investment	147	92	3	15	20	-37.32	-96.39	29.08
7.4. Provision for Loss of Other Assets	191	131	88	0	0	0.00	0.00	0.00
8 Loan Written Off	917	411	814	67	98	-55.19	97.97	47.18
9 Provision for Staff Bonus	8,857	7,499	9,238	3,251	4,171	-15.33	23.20	28.31
10 Provision for Income Tax	30,505	24,783	30,913	10,765	13,003	-18.76	24.73	20.79
11 Others	21	36	248	1	1	74.69	593.60	7.88
12 Net Profit	74,230	58,924	71,306	26,171	31,299	-20.62	21.01	19.59
TOTAL EXPENSES	417,146	435,177	459,417	169,897	211,003	4.32	5.57	24.19
Income								
1. Interest Income	359,820	378,136	372,972	143,650	180,764	5.09	-1.37	25.84
1.1. On Loans and Advance	335,598	350,654	342,440	130,442	164,743	4.49	-2.34	26.30
1.2. On Investment	13,247	19,023	25,974	11,231	13,896	43.60	36.54	23.72
1.2.1 Government Bonds	11,868	17,635	23,335	9,967	12,378	48.59	32.33	24.18
1.2.2 Foreign Bonds	195	109	215	151	180	-44.25	97.64	19.17
1.2.3 NRB Bonds	620	1,038	589	272	328	67.49	-43.27	20.86
1.2.4 Deventure & Bonds	565	242	1,835	841	1,009	-57.16	658.86	19.97
1.3 Agency Balance	1,064	640	169	66	88	-39.84	-73.59	34.28
1.4 On Call Deposit	6,394	4,459	1,193	399	468	-30.26	-73.23	17.27
1.5 Others	3,517	3,360	3,196	1,513	1,570	-4.46	-4.90	3.77
2. Comission & Discount	18,694	19,439	24,942	9,523	11,558	3.99	28.31	21.36
2.1 Bills Purchase & Discount	218	194	228	77	100	-11.04	17.68	29.94
2.2 Comission	15,685	15,925	20,920	7,899	9,550	1.53	31.37	20.90
2.3 Others	2,791	3,321	3,794	1,548	1,908	18.98	14.24	23.27
3 Income From Exchange Fluctuation	10,506	10,780	10,913	3,315	4,009	2.61	1.23	20.91
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	290	327	11.70	1.77	12.78
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	3,025	3,682	1.46	1.15	21.69
4 Other Operating Income	15,376	11,434	16,789	5,867	6,285	-25.64	46.84	7.13
5 Non Operating Income	792	2,353	8,176	1,945	2,175	196.94	247.49	11.82
6 Provision Written Back	10,302	12,606	24,835	5,156	5,715	22.36	97.02	10.83
7 Recovery from Written off Loan	995	449	760	309	379	-54.88	69.26	22.87
8 Income from Extra Ordinary Expenses	635	(98)	12	5	5	-115.50	-111.72	0.00
9 Net Loss	26	79	19	127	113	203.28	-75.98	-10.33
TOTAL INCOME	417,146	435,177	459,417	169,897	211,003	4.32	5.57	24.19

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	177,011	199,997	194,409	78,020	100,208	12.99	-2.79	28.44
1.1 Deposit Liabilities	173,492	194,436	185,438	72,473	93,021	12.07	-4.63	28.35
1.1.1 Saving A/c	38,239	45,353	37,545	17,643	23,337	18.60	-17.22	32.27
1.1.2 Fixed A/c	122,507	135,903	143,928	53,574	68,057	10.93	5.91	27.03
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	1,411	1,855	-29.14	-2.82	31.50
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	5,664	7,286	62.57	-5.47	28.64
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	22,235	28,642	9.73	-10.87	28.82
1.1.2.4 Above 1 Year	46,565	50,304	66,414	24,264	30,273	8.03	32.02	24.76
1.1.3 Call Deposit	12,478	12,915	3,760	1,192	1,560	3.50	-70.89	30.87
1.1.4 Certificate of Deposits	268	266	204	64	67	-0.75	-23.26	3.76
1.2 Others	3,519	5,561	8,971	5,546	7,188	58.00	61.33	29.59
2 Commission/Fee Expense	1,663	1,678	1,693	739	923	0.92	0.90	24.97
3 Employees Expenses	33,900	36,655	42,824	15,755	18,953	8.13	16.83	20.29
4 Office Operating Expenses	24,478	27,815	29,235	10,083	12,498	13.64	5.10	23.96
5 Exchange Fluctuation Loss	22	-	0	6	176	-100.00	0.00	2840.51
5.1 Due to Change in Exchange Rates	14	-	0	6	134	-100.00	0.00	2144.08
5.2 Due to Foreign Currency Transactions	9	-	-	-	42	-100.00	0.00	0.00
6 Non-Operatiing Expenses	156	458	78	9	10	194.30	-83.03	17.54
7. Provision for Risk	16,833	28,699	32,424	7,646	7,791	70.49	12.98	1.89
7.1 Loan loss Provision	16,382	28,485	32,326	7,631	7,757	73.89	13.48	1.65
7.1.1 General Loan loss Provision	6,774	14,922	21,420	5,085	5,268	120.28	43.54	3.59
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	3,737	3,895	94.34	82.43	4.23
7.1.1.2 Watch List Provision	1,552	4,772	2,904	1,348	1,373	207.60	-39.15	1.83
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	2,035	1,965	45.85	-14.36	-3.42
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	511	524	1.65	-83.14	2.50
7.2. Provision for Non-Banking Assets	263	-	7	-	14	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	4	91	3	15	20	2060.20	-96.73	29.08
7.4. Provision for Loss of Other Assets	185	122	88	-	-	0.00	0.00	0.00
8 Loan Written Off	868	385	708	30	55	-55.67	83.94	79.44
9 Provision for Staff Bonus	7,625	6,917	8,146	2,969	3,778	-9.29	17.77	27.26
10 Provision for Income Tax	26,928	22,858	27,592	9,731	11,763	-15.11	20.71	20.88
11 Others	15	33	248	1	1	127.43	649.25	7.88
12 Net Profit	65,216	54,351	63,374	23,529	28,206	-16.66	16.60	19.88
TOTAL EXPENSES	354,715	379,846	400,732	148,517	184,361	7.08	5.50	24.13
Income								
1. Interest Income	304,367	328,666	326,157	124,765	157,082	7.98	-0.76	25.90
1.1. On Loans and Advance	285,281	305,723	298,351	112,928	142,662	7.17	-2.41	26.33
1.2. On Investment	12,684	17,963	23,895	10,169	12,626	41.62	33.02	24.16
1.2.1 Government Bonds	11,439	16,712	21,509	9,051	11,284	46.09	28.71	24.67
1.2.2 Foreign Bonds	195	109	215	151	180	-44.25	97.64	19.17
1.2.3 NRB Bonds	491	930	398	153	186	89.33	-57.24	21.66
1.2.4 Deventure & Bonds	559	213	1,774	814	976	-61.95	733.94	19.92
1.3 Agency Balance	878	639	169	62	85	-27.26	-73.54	36.06
1.4 On Call Deposit	2,190	1,127	691	273	325	-48.52	-38.75	19.04
1.5 Others	3,334	3,214	3,051	1,332	1,384	-3.58	-5.08	3.88
2. Comission & Discount	18,058	18,463	23,473	9,023	10,955	2.24	27.14	21.42
2.1 Bills Purchase & Discount	218	194	228	77	100	-11.04	17.68	29.94
2.2 Comission	15,267	15,407	20,103	7,668	9,268	0.92	30.48	20.88
2.3 Others	2,573	2,862	3,142	1,278	1,587	11.23	9.78	24.17
3 Income From Exchange Fluctuation	10,475	10,720	10,900	3,310	3,999	2.34	1.68	20.83
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	291	327	10.36	3.93	12.26
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	3,019	3,673	1.33	1.37	21.65
4 Other Operating Income	11,744	9,346	12,990	4,868	5,140	-20.42	38.99	5.59
5 Non Operating Income	509	1,859	5,901	1,607	1,819	264.92	217.41	13.23
6 Provision Written Back	8,057	10,461	20,596	4,639	4,989	29.84	96.88	7.55
7 Recovery from Written off Loan	847	431	706	302	372	-49.15	64.00	23.12
8 Income from Extra Ordinary Expenses	658	(100)	8	3	3	-115.25	-108.46	0.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	354,715	379,846	400,732	148,517	184,361	7.08	5.50	24.13

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	28,665	25,608	24,027	10,097	12,961	-10.66	-6.18	28.36
1.1 Deposit Liabilities	28,433	25,519	23,915	9,863	12,650	-10.25	-6.29	28.26
1.1.1 Saving A/c	8,006	6,462	4,871	1,915	2,511	-19.29	-24.63	31.13
1.1.2 Fixed A/c	16,780	16,342	18,531	7,736	9,857	-2.61	13.39	27.42
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	831	1,161	83.05	-27.80	39.64
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	1,399	1,808	108.68	41.94	29.29
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	4,104	5,151	-34.62	36.41	25.50
1.1.2.4 Above 1 Year	4,445	5,180	4,527	1,401	1,737	16.54	-12.61	23.95
1.1.3 Call Deposit	3,646	2,715	513	212	282	-25.54	-81.10	32.88
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	232	89	112	235	311	-61.55	25.95	32.33
2 Commission/Fee Expense	-	16	42	16	22	0.00	162.17	31.21
3 Employees Expenses	4,474	4,354	4,341	1,657	2,029	-2.67	-0.30	22.50
4 Office Operating Expenses	4,070	3,590	3,441	1,161	1,456	-11.80	-4.15	25.33
5 Exchange Fluctuation Loss	13	6	1	1	1	-55.51	-75.47	-25.12
5.1 Due to Change in Exchange Rates	13	5	1	1	1	-62.20	-74.95	-25.12
5.2 Due to Foreign Currency Transactions	0	1	0	-	-	681.16	-78.28	0.00
6 Non-Operating Expenses	7	3	11	0	0	-56.01	256.13	154.91
7. Provision for Risk	2,088	3,878	5,678	1,251	1,429	85.77	46.42	14.27
7.1 Loan loss Provision	1,906	3,807	5,636	1,251	1,429	99.79	48.05	14.27
7.1.1 General Loan loss Provision	1,332	1,863	3,312	716	894	39.86	77.76	24.75
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	410	524	-32.22	244.62	27.68
7.1.1.2 Watch List Provision	276	1,147	845	306	370	315.98	-26.39	20.82
7.1.2 Special Loan Loss Provision	565	1,868	2,314	534	535	230.83	23.83	0.21
7.1.3 Additional Loan Loss Provision	9	75	10	-	-	786.22	-86.38	0.00
7.2. Provision for Non-Banking Assets	120	66	42	-	-	-45.27	-36.73	0.00
7.3. Provision for Loss on Investment	62	0	0	-	-	-99.26	-27.24	0.00
7.4. Provision for Loss of Other Assets	0	5	-	-	-	0.00	0.00	0.00
8 Loan Written Off	4	4	14	18	25	10.39	272.70	41.30
9 Provision for Staff Bonus	1,052	473	828	250	350	-55.05	75.10	40.03
10 Provision for Income Tax	3,075	1,627	2,486	902	1,087	-47.09	52.83	20.52
11 Others	0	0	-	-	-	-98.52	-100.00	0.00
12 Net Profit	7,258	3,804	5,935	2,158	2,542	-47.59	56.04	17.76
TOTAL EXPENSES	50,705	43,362	46,806	17,512	21,901	-14.48	7.94	25.06
Income								
1. Interest Income	45,718	39,332	38,436	15,729	19,722	-13.97	-2.28	25.39
1.1. On Loans and Advance	41,784	36,071	36,443	14,774	18,618	-13.67	1.03	26.01
1.2. On Investment	434	781	1,525	728	865	79.87	95.21	18.77
1.2.1 Government Bonds	330	739	1,399	639	761	124.14	89.36	19.04
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	105	41	122	88	104	-60.45	195.11	18.28
1.2.4 Deventure & Bonds	-	1	4	1	0	0.00	286.52	-99.93
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00
1.4 On Call Deposit	3,387	2,413	348	90	103	-28.76	-85.58	15.37
1.5 Others	79	67	119	137	137	-15.07	78.91	-0.43
2. Comission & Discount	554	915	1,273	415	492	65.23	39.02	18.53
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	383	496	677	175	210	29.77	36.36	20.55
2.3 Others	171	419	596	241	282	144.36	42.17	17.06
3 Income From Exchange Fluctuation	31	60	13	5	9	91.57	-79.13	75.86
3.1 Due to Change in Exchange Rate	10	26	(1)	(1)	0	164.75	-102.03	-132.09
3.2 Due to Foreign Currency Trans.	21	34	13	6	9	57.48	-61.19	40.56
4 Other Operating Income	2,995	1,504	2,257	784	892	-49.80	50.12	13.80
5 Non Operating Income	163	180	1,556	144	158	10.47	764.21	9.68
6 Provision Written Back	1,242	1,353	3,211	310	517	8.94	137.39	66.68
7 Recovery from Written off Loan	34	3	49	1	1	-90.09	1364.12	7.87
8 Income from Extra Ordinary Expenses	(42)	-	-	-	-	-100.00	0.00	0.00
9 Net Loss	9	15	11	123	108	59.13	-25.97	-11.68
TOTAL INCOME	50,705	43,362	46,806	17,512	21,901	-14.48	7.94	25.06

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	6,453	7,345	5,905	2,204	2,792	13.83	-19.61	26.66
1.1 Deposit Liabilities	6,349	7,250	5,830	2,147	2,708	14.18	-19.58	26.16
1.1.1 Saving A/c	1,856	1,811	1,185	519	632	-2.41	-34.58	21.82
1.1.2 Fixed A/c	4,243	4,777	4,476	1,586	2,023	12.58	-6.30	27.56
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	143	182	128.24	7.68	27.92
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	188	247	82.44	45.37	31.32
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	685	810	0.85	-28.19	18.12
1.1.2.4 Above 1 Year	1,259	1,414	1,654	570	784	12.30	17.02	37.57
1.1.3 Call Deposit	250	662	170	42	53	164.27	-74.38	27.09
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	104	96	75	57	83	-7.87	-21.92	45.24
2 Commission/Fee Expense	5	1	-	-	0	-85.02	-100.00	0.00
3 Employees Expenses	938	1,136	1,009	421	513	21.07	-11.23	21.98
4 Office Operating Expenses	909	990	868	318	395	8.96	-12.36	24.25
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	1	2	0	5	4	71.02	-85.43	-22.21
7. Provision for Risk	931	1,293	911	255	270	38.84	-29.52	6.25
7.1 Loan loss Provision	745	1,229	911	255	239	64.98	-25.88	-6.26
7.1.1 General Loan loss Provision	252	471	381	87	90	87.08	-19.23	3.62
7.1.1.1 Pass Loan Loss Provision	178	55	252	57	56	-69.22	358.80	-1.70
7.1.1.2 Watch List Provision	74	416	129	30	34	464.72	-69.01	13.67
7.1.2 Special Loan Loss Provision	466	694	394	150	131	49.06	-43.28	-12.70
7.1.3 Additional Loan Loss Provision	27	64	137	17	17	132.79	114.82	0.00
7.2. Provision for Non-Banking Assets	98	58	-	-	32	-40.78	-100.00	0.00
7.3. Provision for Loss on Investment	81	0	-	-	-	-99.76	-100.00	0.00
7.4. Provision for Loss of Other Assets	7	5	-	0	0	0.00	0.00	0.00
8 Loan Written Off	46	22	92	19	19	-51.09	308.77	0.00
9 Provision for Staff Bonus	180	109	264	32	43	-39.31	142.33	33.62
10 Provision for Income Tax	502	298	834	132	153	-40.59	179.80	16.34
11 Others	6	3	-	-	-	-52.71	-100.00	0.00
12 Net Profit	1,755	770	1,996	483	551	-56.14	159.33	14.01
TOTAL EXPENSES	11,726	11,969	11,879	3,868	4,741	2.07	-0.75	22.55
Income								
1. Interest Income	9,734	10,138	8,379	3,156	3,959	4.14	-17.34	25.46
1.1. On Loans and Advance	8,533	8,861	7,645	2,739	3,463	3.84	-13.72	26.43
1.2. On Investment	129	279	554	334	405	116.63	98.59	21.12
1.2.1 Government Bonds	99	184	427	277	333	85.24	131.97	20.29
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	24	67	69	31	39	179.14	3.64	24.17
1.2.4 Deventure & Bonds	5	28	58	26	33	413.40	104.85	26.28
1.3 Agency Balance	151	-	-	3	3	-100.00	0.00	0.00
1.4 On Call Deposit	817	919	155	36	39	12.48	-83.13	8.59
1.5 Others	105	79	25	43	49	-24.70	-67.95	13.51
2. Comission & Discount	82	61	196	85	110	-25.70	221.90	28.72
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	35	21	140	57	71	-40.04	559.38	25.36
2.3 Others	47	40	56	29	39	-14.80	41.30	35.32
3 Income From Exchange Fluctuation	-	0	-	-	-	0.00	-100.00	0.00
3.1 Due to Change in Exchange Rate	-	0	-	-	-	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	636	584	1,542	215	253	-8.27	164.08	17.67
5 Non Operating Income	120	314	719	195	198	161.61	129.12	1.78
6 Provision Written Back	1,003	792	1,027	207	208	-21.12	29.81	0.45
7 Recovery from Written off Loan	114	15	4	5	6	-86.91	-70.13	12.63
8 Income from Extra Ordinary Expenses	19	2	3	1	1	-89.16	51.06	0.00
9 Net Loss	17	64	8	4	5	282.36	-87.39	34.47
TOTAL INCOME	11,726	11,969	11,879	3,868	4,741	2.07	-0.75	22.55

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

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	157,905	189,981	273,901	306,344	312,477	20.31	44.17	2.00
Fishery Related	4,216	5,490	8,956	11,273	11,606	30.24	63.13	2.95
Mining Related	7,313	6,454	8,685	8,996	9,151	-11.75	34.58	1.73
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	736,621	752,039	10.57	21.74	2.09
Construction	309,417	347,420	414,030	234,566	229,788	12.28	19.17	-2.04
Electricity, Gas and Water	126,594	161,972	207,797	220,034	221,273	27.95	28.29	0.56
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	73,585	75,706	24.27	35.79	2.88
Transport, Communication and Public Utilities	93,129	97,603	97,505	101,718	102,388	4.80	-0.10	0.66
Wholesaler & Retailer	615,309	662,828	837,582	916,513	928,021	7.72	26.36	1.26
Finance, Insurance and Real Estate	233,847	252,638	337,170	361,650	362,809	8.04	33.46	0.32
Hotel or Restaurant	122,122	148,657	183,908	190,806	190,924	21.73	23.71	0.06
Other Services	122,900	150,620	177,036	188,077	188,848	22.55	17.54	0.41
Consumption Loans	163,819	158,624	233,767	730,668	793,837	-3.17	47.37	8.65
Local Government	1,569	1,583	1,539	1,410	1,410	0.89	-2.79	-0.01
Others	406,642	472,099	641,727	463,040	423,613	16.10	35.93	-8.51
TOTAL	2,911,897	3,266,012	4,172,747	4,545,302	4,603,892	12.16	27.76	1.29
Productwise								
Term Loan	562,527	718,480	932,079	1,004,670	1,012,948	27.72	29.73	0.82
Overdraft	455,716	488,596	634,300	726,387	743,769	7.22	29.82	2.39
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	222,932	222,560	8.73	48.67	-0.17
Demand & Other Working Capital Loan	615,755	702,115	880,234	913,312	927,806	14.03	25.37	1.59
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	312,028	313,538	6.13	18.10	0.48
Real Estate Loan	146,991	163,480	183,538	203,868	206,912	11.22	12.27	1.49
Margin Nature Loan	45,417	50,410	106,282	101,951	100,634	10.99	110.84	-1.29
Hire Purchase Loan	180,957	174,058	160,657	167,362	168,902	-3.81	-7.70	0.92
Deprived Sector Loan	177,390	201,610	293,414	338,779	339,907	13.65	45.54	0.33
Bills Purchased	3,342	3,304	4,403	5,753	5,302	-1.14	33.28	-7.84
Other Product	358,628	373,101	473,944	548,259	561,615	4.04	27.03	2.44
Total	2,911,897	3,266,012	4,172,747	4,545,302	4,603,892	12.16	27.76	1.29
Collateral wise								
Gold and Silver	38,246	38,427	43,111	44,044	45,056	0.47	12.19	2.30
Government Securities	336	465	678	4,175	2,029	38.25	45.85	-51.41
Non Governmental Securities	35,873	39,776	87,213	79,449	77,920	10.88	119.26	-1.92
Fixed Deposit Receipts	24,099	20,041	29,313	42,275	48,768	-16.84	46.27	15.36
Own	23,569	19,704	29,081	42,033	48,531	-16.40	47.59	15.46
Other Licences Institutions	530	336	232	242	237	-36.49	-31.05	-1.68
Collateral of Properties	2,600,225	2,913,947	3,647,609	3,958,296	4,013,740	12.07	25.18	1.40
Fixed Assets	2,206,624	2,489,020	3,118,968	3,399,306	3,443,205	12.80	25.31	1.29
Current Assets	393,601	424,927	528,641	558,990	570,535	7.96	24.41	2.07
Against security of Bill	23,281	33,694	47,628	49,812	50,260	44.73	41.35	0.90
Domestic Bills	2,382	720	556	735	432	-69.78	-22.76	-41.21
Foreign Bills	20,899	32,974	47,072	49,077	49,828	57.78	42.75	1.53
Against Guarantee	100,601	110,038	181,603	197,782	198,553	9.38	65.04	0.39
Government Guarantee	2,365	2,666	2,597	8,144	2,899	12.73	-2.61	-64.40
Institutional Guarantee	77,217	80,995	135,679	134,164	139,658	4.89	67.52	4.10
Personal Guarantee	5,846	9,330	26,424	39,509	39,570	59.59	183.23	0.15
Collective Guarantee	7,398	8,340	8,130	8,854	9,023	12.72	-2.51	1.91
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,736	1,705	14.39	-6.20	-1.81
Other Guarantee	6,112	6,806	6,990	5,376	5,698	11.35	2.70	6.00
Credit Card	1,670	1,748	2,152	2,751	3,014	4.62	23.15	9.55
Others	87,565	107,877	133,439	166,717	164,550	23.20	23.70	-1.30
Total	2,911,897	3,266,012	4,172,747	4,545,302	4,603,892	12.16	27.76	1.29

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	131,517	166,856	242,235	268,106	273,057	26.87	45.18	1.85
Fishery Related	3,427	4,751	7,816	9,902	10,155	38.66	64.51	2.55
Mining Related	6,887	6,218	8,258	8,504	8,603	-9.71	32.81	1.17
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	709,045	723,494	11.67	22.48	2.04
Construction	251,365	295,117	355,404	195,236	190,762	17.41	20.43	-2.29
Electricity, Gas and Water	119,658	156,730	202,483	214,182	215,322	30.98	29.19	0.53
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	70,844	72,628	33.10	39.43	2.52
Transport, Communication and Public Utilities	63,602	75,379	78,828	82,256	82,452	18.52	4.58	0.24
Wholesaler & Retailer	550,845	605,155	763,650	832,365	844,893	9.86	26.19	1.51
Finance, Insurance and Real Estate	200,565	222,515	287,621	307,392	304,785	10.94	29.26	-0.85
Hotel or Restaurant	105,954	133,795	164,941	168,492	168,144	26.28	23.28	-0.21
Other Services	109,323	137,370	163,684	174,126	173,906	25.65	19.16	-0.13
Consumption Loans	137,464	137,969	205,358	642,748	700,873	0.37	48.84	9.04
Local Government	1,513	1,539	1,492	1,363	1,363	1.72	-3.04	-0.01
Others	299,952	377,177	513,833	351,711	314,150	25.75	36.23	-10.68
TOTAL	2,497,993	2,903,588	3,716,941	4,036,274	4,084,590	16.24	28.01	1.20
Productwise								
Term Loan	477,035	623,349	800,512	859,700	870,714	30.67	28.42	1.28
Overdraft	374,792	421,257	548,651	630,651	643,654	12.40	30.24	2.06
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	222,932	222,559	8.72	48.67	-0.17
Demand & Other Working Capital Loan	598,418	684,538	856,327	891,294	904,069	14.39	25.10	1.43
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	257,818	258,804	11.66	19.47	0.38
Real Estate Loan	118,860	141,435	159,139	174,851	176,953	18.99	12.52	1.20
Margin Nature Loan	35,571	41,345	90,921	86,159	84,612	16.23	119.91	-1.80
Hire Purchase Loan	141,826	144,991	134,893	140,036	141,451	2.23	-6.96	1.01
Deprived Sector Loan	142,088	169,090	239,728	279,735	279,858	0.00	0.00	0.04
Bills Purchased	3,339	3,304	4,403	5,753	5,302	-1.05	33.28	-7.84
Other Product	292,199	327,553	427,751	487,346	496,615	12.10	30.59	1.90
Total	2,497,993	2,903,588	3,716,941	4,036,274	4,084,590	16.24	28.01	1.20
Collateral wise								
Gold and Silver	31,871	34,208	38,492	39,643	40,573	7.33	12.52	2.35
Government Securities	298	445	670	4,144	2,002	49.12	50.59	-51.68
Non Governmental Securities	27,631	31,998	73,593	65,541	63,551	15.80	130.00	-3.04
Fixed Deposit Receipts	18,896	16,803	24,777	34,924	37,860	-11.07	47.45	8.41
Own	18,366	16,467	24,545	34,682	37,623	-10.34	49.06	8.48
Other Licences Institutions	530	336	232	242	237	-36.49	-31.05	-1.68
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,536,401	3,586,851	16.20	25.82	1.43
Fixed Assets	1,843,001	2,174,097	2,741,246	2,977,467	3,016,372	17.97	26.09	1.31
Current Assets	393,453	424,691	528,603	558,934	570,479	7.94	24.47	2.07
Against security of Bill	23,279	33,694	47,626	49,811	50,259	44.74	41.35	0.90
Domestic Bills	2,380	720	555	734	431	-69.77	-22.94	-41.28
Foreign Bills	20,899	32,974	47,072	49,077	49,828	57.78	42.75	1.53
Against Guarantee	80,168	87,681	130,550	142,513	142,037	9.37	48.89	-0.33
Government Guarantee	2,267	2,196	2,523	2,824	2,827	-3.14	14.91	0.08
Institutional Guarantee	65,753	69,941	105,184	108,668	107,939	6.37	50.39	-0.67
Personal Guarantee	4,146	6,704	12,905	22,847	22,751	61.71	92.49	-0.42
Collective Guarantee	474	398	1,299	1,235	1,237	-16.21	226.82	0.18
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,736	1,705	2.14	5.05	-1.81
Other Guarantee	5,865	6,744	6,855	5,202	5,578	14.98	1.65	7.23
Credit Card	1,670	1,748	2,152	2,751	3,014	4.62	23.15	9.55
Others	77,725	98,224	129,231	160,547	158,442	26.37	31.57	-1.31
Total	2,497,993	2,903,588	3,716,941	4,036,274	4,084,590	16.24	28.01	1.20

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	21,662	18,518	26,987	32,012	33,669	-14.51	45.74	5.17
Fishery Related	723	677	1,008	1,209	1,264	-6.37	48.90	4.59
Mining Related	361	178	364	428	455	-50.63	104.18	6.37
Agriculture, Forestry & Beverage Production Related	23,263	20,325	21,688	23,767	24,358	-12.63	6.71	2.49
Construction	48,633	42,472	49,017	32,827	34,363	-12.67	15.41	4.68
Electricity, Gas and Water	6,597	4,891	5,116	5,463	5,563	-25.86	4.60	1.83
Metal Products, Machinery & Electronic Equipment & Assemblage	3,610	2,150	2,141	2,194	2,282	-40.43	-0.42	4.02
Transport, Communication and Public Utilities	24,873	17,516	15,054	15,576	15,716	-29.58	-14.06	0.90
Wholesaler & Retailer	55,398	46,826	61,627	69,208	71,518	-15.47	31.61	3.34
Finance, Insurance and Real Estate	25,994	21,802	39,227	43,987	46,156	-16.13	79.93	4.93
Hotel or Restaurant	13,522	11,734	15,863	18,358	18,751	-13.22	35.19	2.15
Other Services	11,457	11,219	11,586	12,506	12,732	-2.08	3.27	1.81
Consumption Loans	21,569	15,664	23,284	69,088	69,383	-27.38	48.65	0.43
Local Government	23	11	11	11	11	-52.43	-0.30	0.00
Others	87,479	73,157	110,457	100,230	98,327	-16.37	50.99	-1.90
TOTAL	345,165	287,140	383,430	426,862	434,548	-16.81	33.53	1.80
Productwise								
Term Loan	72,328	80,772	115,573	126,438	127,025	11.67	43.09	0.46
Overdraft	76,191	60,457	78,746	87,158	89,824	-20.65	30.25	3.06
Trust Receipt Loan / Import Loan	-	8	10	1	1	0.00	23.61	0.00
Demand & Other Working Capital Loan	11,710	11,989	17,949	14,702	14,915	2.38	49.71	1.44
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	42,448	35,073	41,221	44,984	45,367	-17.37	17.53	0.85
Real Estate Loan	20,965	14,628	17,446	21,232	21,817	-30.23	19.26	2.76
Margin Nature Loan	7,600	6,446	12,528	12,358	12,333	-15.19	94.36	-0.21
Hire Purchase Loan	33,002	23,215	21,804	23,168	23,285	-29.66	-6.08	0.50
Deprived Sector Loan	30,550	26,851	47,111	52,943	53,343	0.00	0.00	0.75
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	43,877	46,639	-45.01	12.07	6.30
Total	345,165	287,140	383,430	426,862	434,548	-16.81	33.53	1.80
Collateral wise								
Gold and Silver	5,442	3,254	3,721	3,502	3,556	-40.20	14.35	1.54
Government Securities	18	-	3	4	4	-100.00	0.00	0.00
Non Governmental Securities	7,484	6,341	11,972	11,971	11,808	-15.27	88.79	-1.36
Fixed Deposit Receipts	4,083	2,395	3,688	6,227	9,661	-41.33	53.95	55.15
Own	4,083	2,395	3,688	6,227	9,661	-41.33	53.95	55.15
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	354,781	358,580	-17.02	24.08	1.07
Fixed Assets	310,036	257,300	319,252	354,766	358,565	-17.01	24.08	1.07
Current Assets	42	3	16	15	15	-92.48	401.57	-0.18
Against security of Bill	1	-	1	1	1	-100.00	0.00	-0.53
Domestic Bills	1	-	1	1	1	-100.00	0.00	-0.53
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	16,412	17,425	43,691	47,545	48,043	6.17	150.74	1.05
Government Guarantee	61	31	34	5,280	33	-49.31	9.04	-99.38
Institutional Guarantee	8,352	7,455	24,143	19,027	24,467	-10.74	223.86	28.59
Personal Guarantee	1,073	1,995	12,644	15,568	15,705	85.84	533.92	0.88
Collective Guarantee	6,924	7,942	6,831	7,618	7,785	14.71	-13.99	2.19
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	53	52	73.27	1650.11	-0.80
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	2,830	2,894	-74.46	158.10	2.27
Total	345,165	287,140	383,430	426,862	434,548	-16.81	33.53	1.80

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,726	4,608	4,679	6,226	5,751	-2.51	1.55	-7.63
Fishery Related	66	62	132	161	186	-5.88	113.16	15.24
Mining Related	65	58	64	64	93	-11.86	10.30	44.71
Agriculture, Forestry & Beverage Production Related	3,088	3,533	3,379	3,810	4,187	14.41	-4.37	9.90
Construction	9,419	9,830	9,609	6,503	4,662	4.37	-2.25	-28.30
Electricity, Gas and Water	339	352	198	388	388	3.75	-43.78	-0.01
Metal Products, Machinery & Electronic Equipment & Assemblage	1,230	1,016	598	547	796	-17.38	-41.17	45.52
Transport, Communication and Public Utilities	4,654	4,708	3,623	3,886	4,220	1.16	-23.05	8.60
Wholesaler & Retailer	9,067	10,847	12,305	14,940	11,610	19.63	13.45	-22.29
Finance, Insurance and Real Estate	7,288	8,322	10,322	10,271	11,868	14.18	24.03	15.55
Hotel or Restaurant	2,647	3,128	3,104	3,956	4,028	18.18	-0.76	1.81
Other Services	2,119	2,032	1,766	1,445	2,210	-4.15	-13.07	52.93
Consumption Loans	4,786	4,991	5,125	18,833	23,582	4.29	2.68	25.22
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	11,100	11,136	13.30	-19.88	0.32
TOTAL	68,738	75,284	72,376	82,167	84,754	9.52	-3.86	3.15
Productwise								
Term Loan	13,163	14,359	15,994	18,533	15,209	9.08	11.39	-17.94
Overdraft	4,733	6,881	6,903	8,578	10,291	45.39	0.31	19.96
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	7,316	8,823	-0.71	6.61	20.60
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,861	9,051	8,048	9,226	9,367	2.15	-11.07	1.53
Real Estate Loan	7,165	7,418	6,953	7,786	8,141	3.52	-6.26	4.57
Margin Nature Loan	2,246	2,619	2,833	3,433	3,689	16.62	8.15	7.46
Hire Purchase Loan	6,128	5,851	3,960	4,158	4,166	-4.52	-32.32	0.22
Deprived Sector Loan	4,752	5,669	6,575	6,101	6,707	0.00	0.00	9.93
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	17,036	18,361	11.13	-15.11	7.77
Total	68,738	75,284	72,376	82,167	84,754	9.52	-3.86	3.15
Collateral wise								
Gold and Silver	934	965	898	899	927	3.38	-6.90	3.11
Government Securities	20	20	5	27	22	-0.04	-76.37	-18.75
Non Governmental Securities	758	1,437	1,648	1,936	2,561	89.60	14.70	32.23
Fixed Deposit Receipts	1,120	842	849	1,124	1,247	-24.86	0.84	10.94
Own	1,120	842	849	1,124	1,247	-24.86	0.84	10.94
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	67,114	68,310	7.75	1.10	1.78
Fixed Assets	53,587	57,624	58,471	67,074	68,268	7.53	1.47	1.78
Current Assets	106	233	22	41	41	119.37	-90.53	1.15
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	4,021	4,933	7,362	7,725	8,473	22.65	49.25	9.69
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	6,469	7,252	15.64	76.50	12.09
Personal Guarantee	627	631	875	1,094	1,113	0.63	38.68	1.77
Collective Guarantee	-	-	0	0	0	0.00	0.00	-1.37
International Rated Foreign Bank's Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	121	68	-75.73	59.30	-43.71
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,341	3,214	12.69	-66.19	-3.79
Total	68,738	75,284	72,376	82,167	84,754	9.52	-3.86	3.15

Profit and Loss Statement of upto Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	3,102.58	3,710.14	4,745.71	3,679.46	1,078.92	3,596.08	2,745.36
1.1 On Deposit Liabilities	2,866.35	3,518.56	4,473.36	3,283.49	1,031.74	3,440.50	2,523.63
1.1.1 Saving Account	1,350.67	1,997.66	1,146.99	824.23	521.66	857.59	637.31
1.1.2 Fixed Account	1,439.53	1,439.23	3,224.90	2,351.75	491.19	2,525.03	1,870.35
1.1.2.1 Up to 3 months Fixed Account	73.63	-	483.73	48.42	19.84	-	74.95
1.1.2.2 3 to 6 months Fixed Account	178.67	-	644.98	-	122.19	-	59.73
1.1.2.3 6 months to 1 year Fixed Account	913.09	-	1,612.45	-	283.97	2,525.03	163.95
1.1.2.4 Above 1 year Fixed Account	274.14	1,439.23	483.73	2,303.32	65.19	-	1,571.71
1.1.3 Call Deposit	76.15	81.67	101.47	107.51	18.89	57.88	15.97
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	236.23	191.59	272.35	395.98	47.18	155.58	221.73
2. Commission Expense	20.46	78.65	118.22	116.80	60.10	-	37.90
3. Staff Expense	1,066.18	1,115.70	796.29	684.52	338.67	528.07	566.17
4. Office Operating Expenses	415.30	581.67	519.90	473.97	273.82	479.05	374.07
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.00	-	-	-
7. Provision for Risk	288.79	731.67	368.15	284.18	177.53	305.78	208.50
7.1 Loan loss Provision	288.79	731.67	354.21	284.18	177.53	305.78	188.50
7.1.1 General Loan loss Provision	288.79	214.02	157.38	216.92	161.14	-	147.44
7.1.1.1 Pass Loan Loss Provision	288.79	110.52	157.38	91.51	161.14	-	147.44
7.1.1.2 Watch List Provision	-	103.51	-	125.41	-	-	-
7.1.2 Special Loan Loss Provision	-	379.75	196.84	67.26	16.39	-	41.06
7.1.3 Additional Loan Loss Provision	-	137.90	-	-	-	305.78	-
7.2. Provision for Non-Banking Assets	-	-	13.93	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	20.00
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	0.28	-	0.57	-	-
9. Provision for Staff Bonus	70.01	141.88	300.68	-	143.35	89.05	104.69
10. Provision for Income Tax	294.42	808.29	811.87	570.74	387.05	240.44	282.65
11. Others	-	-	-	-	-	0.81	-
12. Net Profit	1,035.82	1,887.05	1,894.28	1,331.73	903.12	561.02	659.52
Total Expenses	6,293.57	9,055.05	9,555.38	7,141.41	3,363.13	5,800.30	4,978.85
Income							
1. Interest Income	5,546.75	7,563.69	8,038.03	5,664.57	2,495.65	5,158.09	4,180.69
1.1 On Loans and Advances	5,142.51	6,605.69	7,167.38	5,138.47	2,229.93	4,721.59	3,742.20
1.2 On Investment	99.92	938.48	699.29	508.50	215.66	388.59	374.96
1.2.1 Government Bonds	99.92	410.88	659.92	508.50	202.14	388.26	374.96
1.2.2 Foreign Bonds	-	-	39.36	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	527.60	-	-	13.51	-	-
1.3 On Agency Balance	23.87	-	0.34	8.38	0.18	-	1.98
1.4 On Call Deposit	-	18.56	89.79	-	6.96	-	-
1.5 On Others	280.45	0.96	81.24	9.22	42.93	47.92	61.55
2. Commission and Discount	429.35	85.78	406.39	459.67	402.07	338.72	562.99
2.1 Bills Purchase and Discount	-	-	0.00	0.30	11.67	0.19	0.85
2.2 Commission	429.35	85.78	410.25	459.38	300.15	257.32	187.60
2.3 Others	-	0.00	(3.85)	-	90.24	81.20	374.53
3. Exchange Fluctuation Income	108.60	28.36	322.73	371.10	305.03	233.77	112.35
3.1 Due to Change in Exchange Rate	(11.30)	3.76	273.95	8.94	49.21	-	2.35
3.2 Due to Foreign Currency Transaction	119.90	24.60	48.77	362.16	255.82	233.77	110.00
4. Other Operating Income	81.26	587.05	411.07	183.68	27.37	59.34	8.92
5. Non Operating Income	9.27	0.41	197.13	215.67	0.20	9.94	0.98
6. Write Back from Provisions for loss	118.35	540.71	178.53	246.72	132.81	-	112.92
7. Recovery of written-off Loan	-	249.04	1.50	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	0.43	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	6,293.57	9,055.05	9,555.38	7,141.41	3,363.13	5,800.30	4,978.85

Profit and Loss Statement of upto Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	2,118.33	3,426.89	2,629.76	3,135.90	8,001.12	3,502.89	4,295.83
1.1 On Deposit Liabilities	1,983.83	3,347.52	2,411.82	2,982.29	7,283.47	3,126.86	3,975.48
1.1.1 Saving Account	329.42	942.37	546.29	602.63	1,714.98	717.59	610.75
1.1.2 Fixed Account	1,633.17	2,353.55	1,825.49	2,338.01	5,480.51	2,363.60	3,282.50
1.1.2.1 Up to 3 months Fixed Account	-	534.75	-	317.56	-	28.73	-
1.1.2.2 3 to 6 months Fixed Account	0.51	507.42	-	279.26	5.00	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	530.72	1,825.49	1,428.67	154.38	39.66	-
1.1.2.4 Above 1 year Fixed Account	1,632.65	780.66	-	312.52	5,321.13	2,295.21	3,282.50
1.1.3 Call Deposit	21.24	51.60	40.05	41.65	87.98	45.66	82.24
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	134.51	79.37	217.94	153.61	717.65	376.03	320.35
2. Commission Expense	14.51	43.82	36.68	15.16	0.04	41.58	-
3. Staff Expense	390.71	611.23	502.69	475.01	1,054.72	666.81	933.35
4. Office Operating Expenses	254.39	436.24	460.33	278.43	845.33	418.93	477.26
5. Foreign Exchange Loss	-	-	-	0.06	15.88	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.06	15.88	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.10	-	-	1.93	-
7. Provision for Risk	511.44	144.69	144.87	440.19	368.98	177.01	836.39
7.1 Loan loss Provision	511.44	144.69	144.87	440.19	368.98	177.01	836.39
7.1.1 General Loan loss Provision	263.47	144.69	102.37	375.92	290.21	167.27	740.83
7.1.1.1 Pass Loan Loss Provision	182.34	144.69	101.41	288.39	87.07	154.06	691.83
7.1.1.2 Watch List Provision	81.13	-	0.95	87.53	203.14	13.21	49.00
7.1.2 Special Loan Loss Provision	247.97	-	42.50	64.27	78.77	9.74	95.57
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	2.69	-	-	3.22	-
9. Provision for Staff Bonus	85.70	120.52	78.72	117.75	318.11	139.65	138.75
10. Provision for Income Tax	224.64	325.41	212.55	304.15	858.89	377.05	379.70
11. Others	-	-	-	-	-	-	-
12. Net Profit	546.66	759.28	495.95	755.60	2,004.09	879.78	869.03
Total Expenses	4,146.38	5,868.08	4,565.34	5,522.24	13,467.15	6,208.85	7,930.31
Income							
1. Interest Income	3,085.98	5,153.53	3,935.71	4,598.14	12,260.32	5,358.47	6,426.21
1.1 On Loans and Advances	2,739.65	4,457.21	3,610.34	4,343.77	11,365.95	4,882.54	5,936.33
1.2 On Investment	313.43	659.17	320.22	232.02	803.60	398.98	400.75
1.2.1 Government Bonds	117.65	638.13	320.22	232.02	803.60	17.93	400.75
1.2.2 Foreign Bonds	-	21.05	-	-	-	29.59	-
1.2.3 NRB Bonds	185.48	-	-	-	-	-	-
1.2.4 Debenture & Bonds	10.30	-	-	-	-	351.46	-
1.3 On Agency Balance	0.06	-	-	22.18	2.19	-	-
1.4 On Call Deposit	19.49	-	2.74	0.17	23.06	-	-
1.5 On Others	13.35	37.14	2.41	0.00	65.52	76.94	89.13
2. Commission and Discount	378.95	469.71	288.65	307.77	826.45	552.57	349.52
2.1 Bills Purchase and Discount	4.09	-	2.48	0.01	2.04	-	-
2.2 Commission	369.97	469.71	286.16	307.76	824.40	531.89	118.57
2.3 Others	4.89	-	-	-	-	20.68	230.95
3. Exchange Flactuation Income	76.59	188.65	109.77	80.81	114.57	157.22	189.68
3.1 Due to Change in Exchange Rate	(1.59)	12.91	-	-	-	28.68	37.94
3.2 Due to Foreign Currency Transaction	78.18	175.74	109.77	80.81	114.57	128.54	151.75
4. Other Operating Income	202.10	56.19	52.05	46.17	254.84	-	260.58
5. Non Operating Income	59.11	-	-	-	10.97	17.10	0.71
6. Write Back from Provisions for loss	329.66	-	152.16	489.35	-	123.50	703.62
7. Recovery of written-off Loan	13.98	-	26.99	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,146.38	5,868.08	4,565.34	5,522.24	13,467.15	6,208.85	7,930.31

Profit and Loss Statement of upto Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	3,051.11	4,852.02	4,028.46	6,530.90	3,921.07	4,376.83	3,204.92
1.1 On Deposit Liabilities	2,780.72	4,329.82	3,399.69	6,166.59	3,724.52	4,252.98	2,933.70
1.1.1 Saving Account	608.30	1,030.47	929.36	1,705.25	751.35	591.06	678.81
1.1.2 Fixed Account	2,081.78	3,237.10	2,452.99	4,362.75	2,881.29	3,608.78	2,222.56
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	268.27	-	-
1.1.2.2 3 to 6 months Fixed Account	390.69	266.13	-	1,117.22	269.13	785.22	1,149.33
1.1.2.3 6 months to 1 year Fixed Account	715.30	1,158.87	2,408.90	1,634.64	1,703.07	2,069.16	41.28
1.1.2.4 Above 1 year Fixed Account	975.80	1,812.10	44.08	1,610.89	640.81	754.39	1,031.95
1.1.3 Call Deposit	90.64	62.25	17.34	98.59	91.89	53.14	32.33
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	270.39	522.20	628.77	364.31	196.55	123.84	271.22
2. Commission Expense	-	-	8.57	155.02	40.08	-	2.93
3. Staff Expense	520.02	940.20	1,288.62	1,122.45	535.15	455.62	587.67
4. Office Operating Expenses	464.44	643.32	549.63	741.15	478.80	272.42	447.05
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	2.98	-	-	-	-
7. Provision for Risk	164.61	161.55	616.55	501.58	242.70	(70.66)	351.15
7.1 Loan loss Provision	164.61	161.55	616.55	501.58	242.70	(70.66)	351.15
7.1.1 General Loan loss Provision	148.48	161.55	362.45	228.25	99.09	155.90	248.74
7.1.1.1 Pass Loan Loss Provision	108.24	161.55	101.75	-	0.85	174.45	169.78
7.1.1.2 Watch List Provision	40.24	-	260.70	228.25	98.24	(18.54)	78.96
7.1.2 Special Loan Loss Provision	16.13	-	254.10	273.33	143.60	(226.56)	102.41
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.01	1.20	-	-	-	-	5.37
9. Provision for Staff Bonus	125.11	212.39	65.67	303.71	158.10	239.49	111.67
10. Provision for Income Tax	337.79	573.45	569.22	772.59	426.86	655.00	301.28
11. Others	-	-	-	-	-	-	0.46
12. Net Profit	788.17	1,338.05	650.64	1,960.82	996.01	1,500.42	703.78
Total Expenses	5,451.25	8,722.17	7,780.34	12,088.23	6,798.78	7,429.12	5,716.28
Income							
1. Interest Income	4,368.81	7,435.58	6,984.80	10,447.60	5,916.73	6,634.42	4,687.00
1.1 On Loans and Advances	4,111.01	6,669.36	6,305.26	9,447.65	5,369.18	6,149.74	4,250.11
1.2 On Investment	220.56	708.35	675.25	947.16	401.94	430.41	382.66
1.2.1 Government Bonds	199.72	701.20	674.87	947.16	401.94	409.32	377.36
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	20.84	7.15	0.38	-	-	21.09	5.30
1.3 On Agency Balance	-	0.07	-	-	0.35	0.16	0.04
1.4 On Call Deposit	-	56.84	-	-	20.89	-	33.80
1.5 On Others	37.24	0.96	4.29	52.79	124.36	54.12	20.38
2. Commission and Discount	221.11	628.45	326.24	951.73	446.23	475.89	295.32
2.1 Bills Purchase and Discount	23.80	12.56	-	-	-	-	37.96
2.2 Commission	197.30	78.34	304.49	951.73	443.27	470.91	227.92
2.3 Others	-	537.55	21.75	-	2.96	4.98	29.44
3. Exchange Fluctuation Income	147.05	220.04	84.15	346.60	(6.77)	104.61	120.87
3.1 Due to Change in Exchange Rate	0.22	3.91	-	6.39	(130.80)	0.04	(9.96)
3.2 Due to Foreign Currency Transaction	146.83	216.13	84.15	340.21	124.03	104.56	130.83
4. Other Operating Income	248.38	432.05	204.68	174.93	259.26	115.96	229.91
5. Non Operating Income	393.10	-	117.06	-	6.47	98.23	249.27
6. Write Back from Provisions for loss	72.42	-	63.40	167.29	124.89	-	124.13
7. Recovery of written-off Loan	0.38	6.06	-	0.07	51.96	-	7.28
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	2.50
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,451.25	8,722.17	7,780.34	12,088.23	6,798.78	7,429.12	5,716.28

Profit and Loss Statement of upto Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	4,432.75	3,921.59	3,628.02	2,566.42	2,526.10	3,399.08	1,055.77
1.1 On Deposit Liabilities	4,127.35	3,558.55	3,378.16	2,510.39	2,478.13	3,131.18	1,049.07
1.1.1 Saving Account	948.96	1,041.96	720.90	374.17	376.49	779.71	279.76
1.1.2 Fixed Account	3,036.91	2,484.62	2,598.19	2,089.27	2,078.04	2,303.60	743.94
1.1.2.1 Up to 3 months Fixed Account	5.32	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	235.19	-	-	-	1,275.23	-	106.76
1.1.2.3 6 months to 1 year Fixed Account	1,736.18	-	2,598.19	2,089.27	706.38	2,303.60	537.34
1.1.2.4 Above 1 year Fixed Account	1,060.23	2,484.62	-	-	96.43	-	99.85
1.1.3 Call Deposit	74.83	31.97	59.07	46.94	23.60	47.87	25.37
1.1.4 Certificate of Deposit	66.64	-	-	-	-	-	-
1.2 On Borrowing	305.40	363.04	249.85	56.03	47.97	267.90	6.70
2. Commission Expense	81.94	-	50.55	-	-	-	3.69
3. Staff Expense	859.24	892.52	695.66	421.37	435.24	468.80	207.22
4. Office Operating Expenses	522.20	543.37	457.61	339.52	321.57	428.67	115.54
5. Foreign Exchange Loss	-	-	-	-	-	159.59	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	118.02	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	41.57	-
6. Non Operating Expense	-	-	-	-	4.08	-	0.01
7. Provision for Risk	244.57	148.90	211.40	59.46	88.49	82.17	223.48
7.1 Loan loss Provision	244.57	148.90	211.40	59.46	88.49	82.17	223.48
7.1.1 General Loan loss Provision	220.98	120.48	123.17	46.03	82.25	-	179.86
7.1.1.1 Pass Loan Loss Provision	220.98	120.48	123.17	39.36	67.56	-	108.93
7.1.1.2 Watch List Provision	-	-	-	6.67	14.69	-	70.93
7.1.2 Special Loan Loss Provision	23.60	28.42	88.23	13.43	6.23	2.17	43.62
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	80.00	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	40.94	0.32	-	-	-	25.13
9. Provision for Staff Bonus	214.78	98.09	199.31	66.63	-	134.34	50.26
10. Provision for Income Tax	565.45	246.50	530.72	188.45	172.52	344.91	135.70
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,367.54	1,376.52	1,263.07	411.18	402.55	864.15	316.64
Total Expenses	8,288.48	7,268.44	7,036.65	4,053.03	3,950.55	5,881.70	2,133.43
Income							
1. Interest Income	6,669.84	6,116.20	5,915.24	3,679.71	3,577.95	5,182.32	1,754.48
1.1 On Loans and Advances	6,181.99	5,355.26	5,436.46	3,413.86	3,262.11	4,626.66	1,645.36
1.2 On Investment	393.84	687.69	396.49	250.34	288.61	489.12	65.96
1.2.1 Government Bonds	378.67	687.69	396.49	250.34	245.58	438.57	65.96
1.2.2 Foreign Bonds	0.67	-	-	-	40.01	49.16	-
1.2.3 NRB Bonds	-	-	-	-	0.58	-	-
1.2.4 Debenture & Bonds	14.50	-	-	-	2.44	1.38	-
1.3 On Agency Balance	-	22.54	0.04	0.03	2.50	-	-
1.4 On Call Deposit	0.54	10.02	26.90	15.28	-	-	11.15
1.5 On Others	93.46	40.69	55.35	0.20	24.73	66.54	32.01
2. Commission and Discount	781.73	271.01	297.29	70.60	215.40	115.91	90.58
2.1 Bills Purchase and Discount	-	1.85	1.78	-	-	-	-
2.2 Commission	781.73	262.31	110.28	70.60	215.40	115.91	2.08
2.3 Others	-	6.85	185.22	-	-	-	88.50
3. Exchange Flactuation Income	157.90	8.19	101.74	86.89	57.19	171.68	0.55
3.1 Due to Change in Exchange Rate	31.58	-	-	8.38	5.59	6.46	-
3.2 Due to Foreign Currency Transaction	126.32	8.19	101.74	78.52	51.60	165.22	0.55
4. Other Operating Income	237.12	319.05	212.74	179.00	25.32	271.44	89.27
5. Non Operating Income	5.00	220.63	5.11	-	72.80	130.06	-
6. Write Back from Provisions for loss	435.49	319.49	504.53	36.82	1.88	10.28	197.16
7. Recovery of written-off Loan	0.90	13.87	-	-	-	-	1.38
8. Income from Extra Ordinary transactions	0.51	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,288.48	7,268.44	7,036.65	4,053.03	3,950.55	5,881.70	2,133.43

Profit and Loss Statement of upto Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	3.31	132.41	1,322.51	257.36	164.18	2,939.16	1,869.92
1.1 On Deposit Liabilities	3.31	132.41	1,283.39	256.08	164.10	2,868.86	1,861.40
1.1.1 Saving Account	1.28	56.71	213.99	79.61	55.45	521.28	308.95
1.1.2 Fixed Account	1.88	68.97	1,044.91	170.78	106.09	2,296.21	1,506.06
1.1.2.1 Up to 3 months Fixed Account	0.72	-	80.04	-	4.24	502.70	234.58
1.1.2.2 3 to 6 months Fixed Account	-	-	532.54	156.43	5.30	280.45	158.79
1.1.2.3 6 months to 1 year Fixed Account	1.16	-	315.92	0.21	37.13	1,165.92	1,021.20
1.1.2.4 Above 1 year Fixed Account	0.00	68.97	116.41	14.14	59.41	347.14	91.49
1.1.3 Call Deposit	0.15	6.74	24.50	5.69	2.56	51.37	46.39
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	39.12	1.28	0.08	70.31	8.53
2. Commission Expense	-	-	5.20	1.79	-	-	5.98
3. Staff Expense	5.72	24.78	215.99	57.38	25.75	379.78	258.06
4. Office Operating Expenses	4.28	19.18	164.81	44.29	15.42	281.44	185.41
5. Foreign Exchange Loss	-	-	-	-	-	1.03	0.05
5.1 Due to Change in Exchange Rates	-	-	-	-	-	1.03	0.05
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.09	-	-	-	-
7. Provision for Risk	0.80	-	132.20	84.45	25.34	290.86	150.84
7.1 Loan loss Provision	0.80	-	132.20	84.45	25.34	290.86	150.84
7.1.1 General Loan loss Provision	0.65	-	84.61	6.69	18.53	242.52	77.76
7.1.1.1 Pass Loan Loss Provision	0.61	-	45.41	3.25	(5.69)	124.01	49.51
7.1.1.2 Watch List Provision	0.04	-	39.20	3.45	24.22	118.51	28.25
7.1.2 Special Loan Loss Provision	0.15	-	47.59	77.75	6.81	48.35	73.08
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	22.35	4.74	6.16	73.21	54.49
10. Provision for Income Tax	-	-	60.33	12.80	18.49	197.67	147.13
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	29.76	140.78	29.87	43.15	461.22	343.30
Total Expenses	14.11	206.13	2,064.26	492.68	298.50	4,624.37	3,015.18
Income							
1. Interest Income	3.73	190.73	1,938.06	432.12	277.90	4,225.02	2,792.89
1.1 On Loans and Advances	3.60	190.54	1,862.75	417.71	256.37	3,920.94	2,674.72
1.2 On Investment	-	-	51.23	9.15	12.31	271.12	101.39
1.2.1 Government Bonds	-	-	51.23	9.15	12.31	191.28	101.39
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	79.84	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.13	0.19	8.12	4.58	1.04	5.96	7.44
1.5 On Others	-	-	15.96	0.67	8.17	27.00	9.34
2. Commission and Discount	-	14.90	116.00	31.10	1.24	16.53	42.62
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	14.90	110.24	2.64	0.84	16.07	34.30
2.3 Others	-	-	5.76	28.45	0.41	0.46	8.31
3. Exchange Flactuation Income	-	-	0.18	-	-	2.32	0.00
3.1 Due to Change in Exchange Rate	-	-	0.18	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	2.32	0.00
4. Other Operating Income	0.83	-	10.02	-	12.46	265.21	179.42
5. Non Operating Income	0.12	-	-	2.25	6.89	37.17	0.25
6. Write Back from Provisions for loss	5.01	0.50	-	27.22	-	78.13	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	4.42	-	-	-	-	-	-
Total Income	14.11	206.13	2,064.26	492.68	298.50	4,624.37	3,015.18

Profit and Loss Statement of upto Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	1,343.80	16.82	1,471.72	1,012.78	1,081.00	99.67	17.04
1.1 On Deposit Liabilities	1,277.83	16.82	1,378.87	1,003.99	1,064.06	99.61	17.04
1.1.1 Saving Account	226.75	4.17	217.28	300.66	166.87	26.10	8.58
1.1.2 Fixed Account	1,018.04	12.61	1,121.72	695.92	869.61	69.07	7.88
1.1.2.1 Up to 3 months Fixed Account	148.13	-	113.56	-	76.60	-	0.48
1.1.2.2 3 to 6 months Fixed Account	244.31	-	103.27	118.15	41.90	15.27	0.23
1.1.2.3 6 months to 1 year Fixed Account	443.33	8.24	712.38	146.15	653.73	41.89	5.97
1.1.2.4 Above 1 year Fixed Account	182.28	4.37	192.51	431.62	97.37	11.91	1.20
1.1.3 Call Deposit	33.04	0.04	39.86	7.41	27.58	4.44	0.58
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	65.98	-	92.85	8.79	16.94	0.06	-
2. Commission Expense	4.87	-	-	-	-	-	-
3. Staff Expense	207.53	5.41	201.99	193.50	143.70	29.29	13.27
4. Office Operating Expenses	166.77	4.18	162.28	118.05	103.42	24.29	4.17
5. Foreign Exchange Loss	-	-	-	-	0.02	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.02	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	84.45	7.19	53.78	80.08	94.39	21.26	14.32
7.1 Loan loss Provision	84.45	7.19	53.78	80.08	94.39	21.26	14.32
7.1.1 General Loan loss Provision	48.48	3.39	58.83	68.14	64.77	10.26	5.78
7.1.1.1 Pass Loan Loss Provision	26.25	2.84	60.31	64.91	35.67	-	1.97
7.1.1.2 Watch List Provision	22.23	0.55	(1.48)	3.23	29.09	10.26	3.81
7.1.2 Special Loan Loss Provision	35.97	3.80	(5.04)	11.94	29.62	11.00	8.54
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	48.28	-	48.49	-	40.55	-	-
10. Provision for Income Tax	130.37	-	145.47	118.53	116.99	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	304.19	-	339.43	276.57	247.97	-	-
Total Expenses	2,290.26	33.60	2,423.16	1,799.51	1,828.05	174.50	48.81
Income							
1. Interest Income	2,091.18	29.20	2,251.96	1,657.76	1,552.85	159.16	42.85
1.1 On Loans and Advances	1,961.02	24.22	2,105.95	1,558.39	1,482.35	156.02	41.52
1.2 On Investment	113.64	-	101.31	73.39	61.46	0.00	-
1.2.1 Government Bonds	107.50	-	101.31	73.39	46.13	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	6.15	-	-	-	15.33	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	7.56	-	17.67	25.99	7.44	2.54	1.33
1.5 On Others	8.96	4.98	27.03	-	1.59	0.59	-
2. Commission and Discount	149.69	0.32	8.96	13.20	3.21	1.27	0.00
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.03	8.96	13.20	3.21	1.27	0.00
2.3 Others	149.69	0.30	-	-	-	-	-
3. Exchange Flactuation Income	0.02	-	6.05	-	-	-	-
3.1 Due to Change in Exchange Rate	0.02	-	0.14	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	5.91	-	-	-	-
4. Other Operating Income	25.62	2.76	113.54	82.61	81.55	8.93	1.79
5. Non Operating Income	-	0.34	42.55	32.95	35.27	-	-
6. Write Back from Provisions for loss	23.76	0.45	-	12.98	155.16	4.23	2.24
7. Recovery of written-off Loan	-	-	0.11	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	0.52	-	-	-	0.92	1.92
Total Income	2,290.26	33.60	2,423.16	1,799.51	1,828.05	174.50	48.81

Profit and Loss Statement of upto Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
Expenses							
1. Interest Expense	113.98	59.11	25.55	0.81	232.27	347.68	194.78
1.1 On Deposit Liabilities	113.98	59.11	25.55	0.81	230.72	338.47	190.68
1.1.1 Saving Account	33.48	9.82	8.27	0.81	76.24	90.95	35.46
1.1.2 Fixed Account	75.96	47.43	16.13	-	148.22	247.52	149.55
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	39.01	1.69	-
1.1.2.2 3 to 6 months Fixed Account	32.83	11.89	-	-	36.26	0.70	8.71
1.1.2.3 6 months to 1 year Fixed Account	25.39	34.78	-	-	36.84	26.93	86.96
1.1.2.4 Above 1 year Fixed Account	17.74	0.75	16.13	-	36.12	218.20	53.89
1.1.3 Call Deposit	4.53	1.86	1.15	0.00	6.25	-	5.67
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	1.55	9.21	4.10
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	42.71	17.13	21.44	1.66	47.17	52.21	22.57
4. Office Operating Expenses	31.40	10.69	14.96	6.19	37.88	41.53	17.08
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	3.91	-	-
7. Provision for Risk	143.78	21.81	11.71	-	32.48	17.38	10.17
7.1 Loan loss Provision	143.78	21.81	11.71	-	32.48	17.38	10.17
7.1.1 General Loan loss Provision	10.01	13.46	6.12	-	5.47	-	8.93
7.1.1.1 Pass Loan Loss Provision	-	5.76	6.12	-	8.26	-	(5.80)
7.1.1.2 Watch List Provision	10.01	7.70	-	-	(2.78)	-	14.74
7.1.2 Special Loan Loss Provision	133.77	8.35	5.59	-	27.00	-	1.23
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	17.38	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	1.26	-	-	5.13	-	7.06
10. Provision for Income Tax	-	3.78	-	-	13.85	32.39	19.05
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	8.83	8.52	5.04	32.33	77.54	44.45
Total Expenses	331.86	122.61	82.19	13.71	405.02	568.74	315.15
Income							
1. Interest Income	210.02	112.48	56.83	2.22	276.99	519.37	295.51
1.1 On Loans and Advances	207.07	109.20	35.37	-	245.45	459.87	243.07
1.2 On Investment	1.56	2.22	5.34	-	21.04	57.38	50.74
1.2.1 Government Bonds	1.56	-	-	-	21.04	57.38	50.74
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	2.22	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	5.34	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.39	0.88	1.47	2.22	7.20	2.12	1.69
1.5 On Others	-	0.19	14.65	-	3.30	-	-
2. Commission and Discount	2.44	0.29	5.35	-	0.42	35.85	0.30
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.44	0.29	5.32	-	0.42	35.85	0.30
2.3 Others	-	-	0.03	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	13.19	4.76	-	-	16.48	12.89	18.00
5. Non Operating Income	-	-	-	11.49	111.12	0.63	1.33
6. Write Back from Provisions for loss	5.53	5.08	20.00	-	-	-	0.00
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	100.68	-	-	-	-	-	-
Total Income	331.86	122.61	82.19	13.71	405.02	568.74	315.15

Profit and Loss Statement of upto Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi
Expenses							
1. Interest Expense	95.45	91.87	107.55	266.51	176.08	9.60	41.25
1.1 On Deposit Liabilities	95.45	89.71	107.55	262.77	174.79	9.60	40.74
1.1.1 Saving Account	25.31	21.77	26.01	46.89	38.72	1.42	10.23
1.1.2 Fixed Account	68.03	63.42	80.85	212.42	136.07	8.17	28.80
1.1.2.1 Up to 3 months Fixed Account	-	18.73	-	-	-	-	11.84
1.1.2.2 3 to 6 months Fixed Account	-	4.71	7.31	30.36	23.45	-	4.31
1.1.2.3 6 months to 1 year Fixed Account	68.03	28.00	60.12	38.65	83.33	-	3.30
1.1.2.4 Above 1 year Fixed Account	-	11.97	13.42	143.41	29.29	8.17	9.35
1.1.3 Call Deposit	2.11	4.52	0.69	3.46	-	-	1.71
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	2.16	-	3.75	1.29	-	0.51
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	41.56	27.03	6.81	53.62	30.27	6.84	18.69
4. Office Operating Expenses	19.22	26.73	17.10	26.58	22.40	1.84	14.83
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	10.16	40.70	-	54.14	14.17	1.50	7.32
7.1 Loan loss Provision	10.16	8.85	-	54.14	14.17	1.50	7.32
7.1.1 General Loan loss Provision	9.60	7.06	-	11.39	6.47	0.59	7.32
7.1.1.1 Pass Loan Loss Provision	5.50	0.77	-	11.39	4.64	(0.15)	7.32
7.1.1.2 Watch List Provision	4.10	6.29	-	-	1.83	0.74	-
7.1.2 Special Loan Loss Provision	0.56	1.79	-	42.75	7.71	0.91	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	31.83	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	0.01	-	-	-	-	-
8. Loan Written Off	17.86	0.52	-	-	-	-	0.21
9. Provision for Staff Bonus	-	-	-	1.80	4.91	-	-
10. Provision for Income Tax	-	(0.00)	-	4.87	13.25	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	121.55	0.63	46.23	11.36	30.91	5.78	-
Total Expenses	305.80	187.47	177.70	418.88	292.01	25.57	82.30
Income							
1. Interest Income	135.54	119.78	157.25	380.29	267.37	22.39	57.00
1.1 On Loans and Advances	123.18	105.29	152.02	349.29	236.61	22.39	52.24
1.2 On Investment	6.64	9.10	-	15.95	29.73	-	3.58
1.2.1 Government Bonds	6.64	-	-	15.95	-	-	3.58
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	9.10	-	-	29.73	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.47	2.72	5.24	3.09	1.03	-	1.00
1.5 On Others	1.25	2.66	-	11.97	-	-	0.18
2. Commission and Discount	0.45	0.22	0.40	0.03	17.44	2.85	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.45	0.22	0.40	0.03	17.44	2.85	-
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	10.02	25.15	14.02	32.25	6.85	-	6.49
5. Non Operating Income	21.67	11.05	6.02	0.28	0.35	0.27	8.52
6. Write Back from Provisions for loss	136.86	31.27	-	6.03	-	0.05	2.99
7. Recovery of written-off Loan	-	-	-	-	-	-	5.83
8. Income from Extra Ordinary transactions	1.26	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	1.46
Total Income	305.80	187.47	177.70	418.88	292.01	25.57	82.30

Profit and Loss Statement of upto Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	1.90	202.05	442.68	382.62	172.85
1.1 On Deposit Liabilities	1.58	200.87	418.44	348.77	171.72
1.1.1 Saving Account	0.36	34.21	88.85	72.70	54.09
1.1.2 Fixed Account	-	160.28	321.86	264.19	117.63
1.1.2.1 Up to 3 months Fixed Account	-	7.29	31.68	72.05	-
1.1.2.2 3 to 6 months Fixed Account	-	29.46	10.01	83.19	8.42
1.1.2.3 6 months to 1 year Fixed Account	-	100.95	183.68	79.13	13.70
1.1.2.4 Above 1 year Fixed Account	-	22.58	96.48	29.82	95.50
1.1.3 Call Deposit	1.22	6.38	7.72	11.87	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	0.32	1.18	24.25	33.85	1.12
2. Commission Expense	-	0.22	-	-	-
3. Staff Expense	2.12	31.18	63.00	48.52	38.49
4. Office Operating Expenses	1.88	21.24	51.29	41.80	32.69
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	-	21.54	35.41	5.84	7.98
7.1 Loan loss Provision	-	21.54	35.41	5.84	7.98
7.1.1 General Loan loss Provision	-	13.77	11.57	1.85	-
7.1.1.1 Pass Loan Loss Provision	-	9.07	-	8.78	-
7.1.1.2 Watch List Provision	-	4.70	11.57	(6.93)	-
7.1.2 Special Loan Loss Provision	-	7.77	23.84	3.99	7.98
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	-	12.28	8.52	3.50
10. Provision for Income Tax	-	4.24	33.15	22.99	9.45
11. Others	-	-	-	-	-
12. Net Profit	-	13.62	77.34	53.65	22.06
Total Expenses	5.89	294.09	715.15	563.95	287.03
Income					
1. Interest Income	0.33	263.82	618.77	524.82	260.89
1.1 On Loans and Advances	0.33	229.37	542.72	432.81	232.63
1.2 On Investment	-	27.79	62.84	90.80	23.96
1.2.1 Government Bonds	-	-	62.84	90.80	23.96
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	27.79	-	-	-
1.3 On Agency Balance	-	3.23	-	-	-
1.4 On Call Deposit	-	3.38	1.74	-	1.95
1.5 On Others	-	0.05	11.47	1.21	2.36
2. Commission and Discount	-	0.66	5.96	38.81	1.15
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.42	5.96	0.06	1.15
2.3 Others	-	0.24	-	38.75	-
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	0.00	16.81	76.76	0.32	16.77
5. Non Operating Income	0.62	6.13	12.89	-	5.88
6. Write Back from Provisions for loss	1.43	6.66	0.72	-	2.34
7. Recovery of written-off Loan	-	-	0.06	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	3.51	-	-	-	-
Total Income	5.89	294.09	715.15	563.95	287.03

Statement of Credit as on Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	7,348.12	14,109.98	7,990.19	6,095.49	3,470.13	9,339.53	5,017.42
Fishery Related	501.58	842.97	91.27	253.50	-	184.85	49.35
Mining Related	1,878.14	-	147.18	420.54	-	-	246.17
Manufacturing (Producing) Related	36,508.41	20,910.32	49,992.82	57,320.27	14,490.25	57,299.76	33,823.88
Construction	18,139.55	3,663.31	659.20	6,140.20	5,926.99	1,185.28	1,911.61
Electricity, Gas and Water	9,584.86	11,357.67	11,041.45	14,540.95	5,956.43	3,181.72	5,733.71
Metal Products, Mach. & Ele. Eqp.	5,061.12	2,728.89	1,740.17	1,328.83	3,122.58	9,627.24	2,502.77
Tras., Com. and Public Utilities	3,653.89	1,933.53	1,403.54	1,185.30	2,425.74	3,641.10	330.49
Wholesaler & Retailer	25,417.47	51,529.44	54,239.81	32,697.04	24,527.27	31,253.85	25,709.23
Finance, Insurance and Real Estate	7,060.53	21,796.02	9,294.33	13,317.17	5,944.88	13,552.56	5,803.28
Hotel or Restaurant	6,164.78	10,617.74	5,576.78	13,127.85	1,523.70	6,229.42	5,547.87
Other Services	6,537.67	5,977.02	10,366.96	17,578.19	1,809.03	4,363.25	2,063.81
Consumption Loans	33,212.97	62,433.99	29,914.46	11,398.39	14,879.09	11,324.51	14,884.44
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	7,120.92	924.96	32,901.14	3,226.29	9.19	5,203.68	8,951.81
TOTAL sectorwise	168,190.02	209,042.44	215,359.30	179,013.43	84,224.10	156,641.94	112,575.83

Product Wise

Term Loan	35,994.68	33,737.32	39,930.51	53,462.82	7,224.33	33,033.67	23,720.12
Overdraft	26,866.31	21,656.16	28,508.32	19,463.48	5,151.75	13,783.84	970.61
Trust Receipt Loan / Import Loan	5,128.09	1,600.37	18,865.33	26,368.66	11,344.72	23,542.02	13,574.70
Demand & Other Working Capital Loan	29,210.60	32,724.47	54,990.46	48,580.20	25,825.03	52,985.66	37,168.60
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,074.15	18,287.65	16,164.46	2,030.88	8,467.80	3,913.38	2,167.68
Real Estate Loan	8,093.40	14,888.72	14,242.19	5,735.74	6,182.22	7,273.87	5,174.27
Margin Nature Loan	5,386.49	5,651.68	7,191.64	3,029.60	-	1,460.14	-
Hire Purchase Loan	2,634.28	5,167.12	4,521.37	2,971.71	4,120.95	7,089.74	2,615.53
Deprived Sector Loan	11,088.56	16,005.56	12,069.30	12,450.57	4,982.95	8,172.73	6,894.25
Bills Purchased	2.80	30.13	22.05	476.79	526.96	126.14	0.08
Other Product	35,710.66	59,293.26	18,853.66	4,442.99	10,397.40	5,260.74	20,290.00
Total Product wise Loan	168,190.02	209,042.44	215,359.30	179,013.43	84,224.10	156,641.94	112,575.83

Collateral Wise

Gold and Silver	13,280.64	16,158.37	836.20	1,368.82	-	-	-
Government Securities	1.80	517.70	32.94	2.83	1,220.30	-	-
Non Governmental Securities	0.09	5,651.68	7,187.84	3,033.40	-	1,460.14	-
Fixed Deposit Receipts	607.48	636.11	1,133.84	796.93	8,237.56	1,052.98	870.84
Own	607.48	636.11	1,007.61	796.93	8,145.63	1,052.98	870.84
Other Licences Institutions	-	-	126.23	-	91.93	-	-
Collateral of Properties	147,834.48	159,914.18	176,996.29	158,209.30	67,127.62	149,944.23	83,854.95
Fixed Assets	130,487.25	159,769.74	100,261.78	130,350.78	46,940.95	149,944.23	54,180.77
Current Assets	17,347.24	144.44	76,734.51	27,858.52	20,186.67	-	29,674.18
Against security of Bill	749.91	49.06	8,071.04	-	-	126.14	13,574.70
Domestic Bills	-	13.17	18.79	-	-	56.70	-
Foreign Bills	749.91	35.89	8,052.25	-	-	69.44	13,574.70
Against Guarantee	5,079.74	26,068.29	5,293.36	6,787.01	1,488.81	3,951.96	6,362.44
Government Guarantee	32.50	-	-	383.56	138.81	-	156.08
Institutional Guarantee	3,965.86	16,315.44	3,672.63	4,413.45	1,350.00	-	5,598.03
Personal Guarantee	365.95	9,703.17	1,620.73	1,989.43	-	-	-
Collective Guarantee	6.41	49.68	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	210.91	608.32
Other Guarantee	667.23	-	-	0.57	-	3,741.05	-
Credit Card	-	0.06	479.24	38.61	359.46	106.49	-
Others	635.88	46.99	15,328.55	8,776.54	5,790.35	-	7,912.90
Total	168,190.02	209,042.44	215,359.30	179,013.43	84,224.10	156,641.94	112,575.83

Statement of Credit as on Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	5,970.44	9,315.27	5,034.81	5,129.98	21,722.52	6,654.86	7,937.54
Fishery Related	501.34	157.35	94.42	255.07	1,927.05	216.72	338.38
Mining Related	413.39	7.71	29.71	534.03	-	205.64	1,332.45
Manufacturing (Producing) Related	9,487.17	22,519.13	24,069.07	15,640.69	14,320.40	31,165.06	36,702.78
Construction	4,436.02	2,888.02	596.37	7,725.68	18,365.95	7,214.78	8,022.17
Electricity, Gas and Water	4,874.94	6,828.25	4,926.70	6,499.53	2,584.72	6,529.35	7,589.92
Metal Products, Mach. & Ele. Eqp.	2,436.04	2,326.77	2,905.97	2,058.97	354.54	1,168.72	6,867.83
Tras., Com. and Public Utilities	2,368.35	1,999.96	2,735.27	1,552.46	2,331.97	2,984.82	7,711.78
Wholesaler & Retailer	10,516.82	38,008.43	27,378.43	17,989.67	56,731.99	26,903.95	20,497.98
Finance, Insurance and Real Estate	5,839.79	15,077.88	9,168.55	5,390.48	17,020.21	10,298.38	9,470.31
Hotel or Restaurant	3,124.78	2,726.62	6,039.10	3,646.35	6,098.64	4,371.64	8,107.87
Other Services	12,426.21	4,945.06	6,164.72	3,568.85	5,562.30	6,454.65	7,522.59
Consumption Loans	11,705.01	30,907.21	15,947.01	9,552.86	84,928.02	25,552.79	13,742.49
Local Government	-	-	-	-	-	-	-
Others	2,163.83	8,193.45	767.51	36,709.47	43,245.31	4,364.60	24,806.60
TOTAL sectorwise	76,264.12	145,901.11	105,857.64	116,254.09	275,193.63	134,085.96	160,650.69

Product Wise

Term Loan	14,159.46	32,531.19	28,698.12	33,532.00	25,729.77	25,554.60	50,284.70
Overdraft	7,577.31	33,513.68	23,614.97	26,716.45	95,216.99	13,139.29	29,153.72
Trust Receipt Loan / Import Loan	2,685.53	8,682.58	3,715.19	3,558.56	290.74	7,982.00	9,557.53
Demand & Other Working Capital Loan	20,379.09	21,108.64	17,725.08	17,031.75	49,576.05	19,318.14	40,262.58
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,993.48	22,136.62	3,632.23	5,646.50	29,970.84	5,347.00	5,737.07
Real Estate Loan	1,651.17	3,802.65	5,037.66	1,301.35	15,130.85	6,120.33	1,455.14
Margin Nature Loan	1,439.26	1,673.90	2,349.46	1,854.48	2,816.69	1,399.22	4,341.06
Hire Purchase Loan	6,543.31	3,831.64	5,653.99	5,457.35	9,000.09	6,861.93	4,833.78
Deprived Sector Loan	6,554.26	8,978.60	5,281.75	6,815.28	12,101.09	8,306.18	8,387.73
Bills Purchased	184.30	-	1,356.47	1.12	-	205.98	24.14
Other Product	11,096.94	9,641.60	8,792.73	14,339.25	35,360.53	39,851.30	6,613.23
Total Product wise Loan	76,264.12	145,901.11	105,857.64	116,254.09	275,193.63	134,085.96	160,650.69

Collateral Wise

Gold and Silver	535.96	-	29.18	67.76	34.78	282.75	6.80
Government Securities	-	1.29	1.76	-	-	40.17	48.77
Non Governmental Securities	1,433.71	1,673.85	-	1,854.48	2,816.69	-	5,510.09
Fixed Deposit Receipts	513.99	2,597.25	338.39	986.18	554.78	807.00	967.84
Own	513.50	2,597.25	338.39	985.29	554.78	802.00	967.84
Other Licences Institutions	0.50	-	-	0.89	-	5.00	-
Collateral of Properties	70,522.39	121,459.77	98,052.64	107,738.56	258,476.86	122,977.64	146,273.51
Fixed Assets	69,968.50	69,137.64	95,717.18	104,707.83	250,114.28	69,102.10	139,738.48
Current Assets	553.89	52,322.13	2,335.46	3,030.73	8,362.59	53,875.53	6,535.03
Against security of Bill	-	7,048.01	414.12	1,013.78	-	209.46	12.25
Domestic Bills	-	73.75	-	-	-	-	-
Foreign Bills	-	6,974.26	414.12	1,013.78	-	209.46	12.25
Against Guarantee	2,996.00	11,012.16	4,609.63	3,697.30	11,829.77	3,259.48	6,011.86
Government Guarantee	102.53	199.09	210.83	74.74	216.53	362.55	165.06
Institutional Guarantee	2,717.78	10,227.39	3,376.01	3,622.56	10,791.88	953.15	4,951.43
Personal Guarantee	166.69	585.68	179.00	-	-	1,768.68	759.22
Collective Guarantee	8.99	-	-	-	-	2.34	131.38
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	-	-	-	-	821.35	172.76	4.77
Credit Card	131.35	1.35	27.47	29.13	129.51	263.18	96.42
Others	130.72	2,107.44	2,384.47	866.89	1,351.24	6,246.29	1,723.14
Total	76,264.12	145,901.11	105,857.64	116,254.09	275,193.63	134,085.96	160,650.69

Statement of Credit as on Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	5,167.18	12,484.23	55,362.40	13,336.40	9,517.34	12,261.77	9,750.63
Fishery Related	405.29	539.31	510.34	690.95	252.77	723.77	333.04
Mining Related	75.77	245.70	314.08	199.59	776.21	202.07	9.60
Manufacturing (Producing) Related	19,002.78	28,607.87	9,905.27	53,567.84	16,873.66	17,513.40	15,085.29
Construction	24,110.06	4,754.06	8,643.38	9,223.00	6,448.35	17,682.44	5,336.48
Electricity, Gas and Water	7,541.97	8,568.07	4,869.41	19,012.61	8,213.79	10,328.57	8,152.72
Metal Products, Mach. & Ele. Eqp.	5,136.87	3,615.33	510.70	1,947.05	480.57	1,811.36	2,038.17
Tras., Com. and Public Utilities	6,110.86	4,951.33	2,349.15	6,788.85	2,716.66	3,169.11	381.19
Wholesaler & Retailer	25,314.22	46,446.21	33,067.10	61,870.16	26,127.54	19,900.57	28,135.79
Finance, Insurance and Real Estate	9,548.20	10,310.91	5,171.23	16,295.02	8,011.93	21,363.81	10,773.29
Hotel or Restaurant	5,078.99	6,818.36	4,354.30	10,606.97	2,665.46	12,623.83	4,611.65
Other Services	5,223.41	7,081.95	3,938.80	9,468.40	5,905.99	6,676.84	3,699.65
Consumption Loans	12,108.18	26,604.13	24,583.36	61,427.72	17,478.56	12,554.61	35,814.15
Local Government	136.67	150.58	-	-	-	-	-
Others	1,102.51	21,672.73	17,551.71	6,279.05	26,573.13	18,648.92	348.95
TOTAL sectorwise	126,062.95	182,850.76	171,131.23	270,713.63	132,041.96	155,461.06	124,470.58

Product Wise

Term Loan	28,091.58	47,912.33	11,615.17	60,133.81	32,321.28	40,287.17	16,087.33
Overdraft	8,756.69	35,971.47	8,378.92	51,371.75	20,220.88	42,556.62	19,718.11
Trust Receipt Loan / Import Loan	9,020.54	10,810.67	113.46	20,887.99	4,906.28	1,998.51	5,496.89
Demand & Other Working Capital Loan	27,102.54	43,171.59	103,640.55	54,156.93	15,020.71	18,146.10	24,594.63
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,402.55	8,102.22	7,712.63	22,540.72	8,442.23	7,771.02	15,031.40
Real Estate Loan	5,470.83	6,907.49	1,512.86	4,702.85	4,926.72	12,511.08	4,636.63
Margin Nature Loan	2,824.95	5,005.27	880.48	7,652.46	4,979.69	4,039.36	2,808.86
Hire Purchase Loan	2,239.80	7,687.36	2,655.37	11,614.91	5,991.71	7,318.49	4,404.07
Deprived Sector Loan	8,223.54	13,062.85	32,476.33	15,807.15	12,959.97	10,469.12	9,438.53
Bills Purchased	366.67	23.20	-	-	25.90	582.00	1,010.55
Other Product	28,563.25	4,196.30	2,145.46	21,845.05	22,246.58	9,781.59	21,243.57
Total Product wise Loan	126,062.95	182,850.76	171,131.23	270,713.63	132,041.96	155,461.06	124,470.58

Collateral Wise

Gold and Silver	397.47	9.96	75.21	9.21	856.18	5,984.26	-
Government Securities	-	9.61	-	-	5.52	-	5.00
Non Governmental Securities	-	4,975.24	-	-	5,032.79	4,412.16	2,808.86
Fixed Deposit Receipts	650.20	2,151.93	988.09	2,163.19	858.44	1,489.09	1,182.17
Own	650.20	2,151.93	988.09	2,163.19	845.53	1,489.09	1,182.17
Other Licences Institutions	-	-	-	-	12.91	-	-
Collateral of Properties	114,570.44	159,862.79	170,067.93	207,004.29	100,252.51	134,422.51	114,202.32
Fixed Assets	79,736.28	87,283.31	170,067.93	129,288.12	76,132.01	132,980.68	110,786.26
Current Assets	34,834.16	72,579.48	-	77,716.17	24,120.51	1,441.83	3,416.05
Against security of Bill	-	7,010.33	-	-	5,455.07	5.21	1,160.58
Domestic Bills	-	16.28	-	-	229.91	5.21	-
Foreign Bills	-	6,994.06	-	-	5,225.15	-	1,160.58
Against Guarantee	136.67	8,075.31	-	608.44	4,324.97	6,922.55	4,887.45
Government Guarantee	136.67	145.02	-	115.86	3.27	153.78	-
Institutional Guarantee	-	7,726.17	-	-	618.43	6,676.06	4,717.27
Personal Guarantee	-	195.25	-	492.59	2,797.91	90.79	75.65
Collective Guarantee	-	-	-	-	882.99	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	8.87	-	-	22.36	1.91	94.53
Credit Card	77.52	341.37	-	275.26	81.92	112.61	174.99
Others	10,230.65	414.22	-	60,653.23	15,174.56	2,112.67	49.22
Total	126,062.95	182,850.76	171,131.23	270,713.63	132,041.96	155,461.06	124,470.58

Statement of Credit as on Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Sector Wise							
Agricultural and Forest Related	9,886.65	7,372.61	6,980.25	5,626.32	3,988.16	6,186.99	2,184.41
Fishery Related	247.38	144.82	181.49	89.89	258.86	363.57	92.24
Mining Related	242.85	-	840.16	207.42	237.72	37.15	4.96
Manufacturing (Producing) Related	36,785.57	26,195.48	23,154.49	13,540.34	15,668.13	23,344.39	1,411.96
Construction	4,975.88	6,026.15	2,320.51	1,290.82	5,266.10	7,810.09	4,838.79
Electricity, Gas and Water	13,058.96	7,973.57	5,297.19	4,325.26	6,009.96	10,739.92	708.09
Metal Products, Mach. & Ele. Eqp.	3,280.11	3,028.89	1,067.31	1,887.72	1,603.35	1,989.84	155.21
Tras., Com. and Public Utilities	2,917.04	3,429.51	2,294.21	3,293.87	2,242.35	5,549.22	1,373.80
Wholesaler & Retailer	47,537.48	21,911.96	33,354.18	19,890.97	15,346.81	22,588.78	7,019.91
Finance, Insurance and Real Estate	9,050.04	14,922.65	20,210.04	10,915.39	9,696.00	9,482.28	5,521.66
Hotel or Restaurant	5,336.60	14,509.62	7,115.47	4,121.33	3,077.83	4,320.94	847.05
Other Services	3,538.77	15,232.06	5,038.93	3,012.43	3,962.04	5,786.62	707.52
Consumption Loans	35,820.02	17,896.14	34,404.20	18,685.12	19,274.70	13,838.85	3,644.98
Local Government	-	-	-	81.93	-	-	-
Others	5,085.74	9,542.66	2,444.43	1,461.81	579.95	24,270.12	10,615.84
TOTAL sectorwise	177,763.09	148,186.13	144,702.86	88,430.62	87,211.98	136,308.76	39,126.41

Product Wise

Term Loan	45,504.05	48,783.13	26,301.16	23,372.00	24,380.11	28,331.60	9,977.43
Overdraft	21,914.07	18,400.95	22,205.32	17,595.56	16,436.95	14,794.00	8,628.74
Trust Receipt Loan / Import Loan	8,576.00	6,382.33	4,425.04	5,255.81	1,678.08	6,111.13	-
Demand & Other Working Capital Loan	28,568.06	28,296.67	35,248.17	17,721.61	16,632.39	24,882.65	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,472.98	11,449.17	8,975.14	3,141.44	5,011.86	6,180.52	4,294.29
Real Estate Loan	5,143.56	2,722.79	11,741.26	6,424.61	7,651.82	6,511.29	1,790.55
Margin Nature Loan	3,293.45	2,509.55	3,761.75	3,451.51	2,754.83	2,055.87	1,907.76
Hire Purchase Loan	6,659.17	6,311.51	5,109.78	2,927.22	2,700.02	4,528.93	2,017.41
Deprived Sector Loan	9,209.06	11,250.24	8,709.19	6,858.34	4,242.78	9,061.76	5,783.90
Bills Purchased	30.74	-	-	-	3.80	302.12	-
Other Product	35,391.94	12,079.79	18,226.05	1,682.52	5,719.34	33,548.88	4,726.31
Total Product wise Loan	177,763.09	148,186.13	144,702.86	88,430.62	87,211.98	136,308.76	39,126.41

Collateral Wise

Gold and Silver	46.84	50.25	433.40	57.29	30.50	21.43	319.64
Government Securities	-	16.70	7.26	90.47	-	-	-
Non Governmental Securities	3,293.45	2,469.62	3,752.75	3,429.78	2,754.83	-	1,907.76
Fixed Deposit Receipts	1,316.29	3,230.52	870.39	683.33	639.35	1,535.91	597.07
Own	1,316.29	3,230.52	870.39	683.33	639.35	1,535.91	597.07
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	170,218.58	127,133.67	131,871.91	79,501.47	81,229.12	127,130.88	30,601.35
Fixed Assets	154,327.98	124,263.86	130,536.02	79,249.96	62,419.47	108,878.18	30,601.19
Current Assets	15,890.60	2,869.80	1,335.89	251.51	18,809.65	18,252.71	0.16
Against security of Bill	0.00	5,272.30	-	-	3.80	83.41	-
Domestic Bills	-	13.30	-	-	3.80	-	-
Foreign Bills	0.00	5,258.99	-	-	-	83.41	-
Against Guarantee	562.43	8,688.71	2,772.22	4,227.21	2,376.32	6.72	5,699.34
Government Guarantee	87.07	126.01	-	16.54	-	-	-
Institutional Guarantee	6.76	7,416.69	2,529.35	4,113.53	2,179.24	-	5,228.08
Personal Guarantee	416.86	1,052.73	231.96	55.01	197.06	6.72	373.10
Collective Guarantee	21.14	85.78	10.91	37.62	0.02	-	98.16
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	30.60	7.50	-	4.51	-	-	-
Credit Card	85.44	2.14	112.12	-	41.26	47.20	-
Others	2,240.06	1,322.22	4,882.83	441.07	136.79	7,483.21	1.24
Total	177,763.09	148,186.13	144,702.86	88,430.62	87,211.98	136,308.76	39,126.41

Statement of Credit as on Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Sector Wise								
Agricultural and Forest Related	11.54	593.25	2,434.33	499.30	336.76	9,592.53	3,280.79	3,385.97
Fishery Related	-	-	38.20	14.93	3.03	130.45	227.58	159.04
Mining Related	-	-	11.27	8.37	-	53.64	97.55	-
Manufacturing (Producing) Related	3.90	339.71	2,423.77	777.27	362.64	3,642.88	2,440.17	2,020.42
Construction	23.95	104.75	2,619.56	248.55	329.13	3,611.03	9,747.98	2,458.85
Electricity, Gas and Water	-	-	434.40	12.98	-	260.98	185.53	-
Metal Products, Mach. & Ele. Eqp.	2.54	-	155.28	180.42	21.88	281.13	302.11	231.92
Tras., Com. and Public Utilities	10.09	80.24	2,065.34	197.33	286.09	3,143.63	3,229.26	2,041.67
Wholesaler & Retailer	5.79	1,004.33	6,713.82	2,962.89	659.72	16,242.28	6,689.47	9,807.24
Finance, Insurance and Real Estate	-	200.00	6,387.92	1,003.94	338.45	11,046.78	3,586.96	2,306.12
Hotel or Restaurant	7.65	-	1,784.39	281.74	59.23	2,954.37	2,771.14	1,385.05
Other Services	-	872.52	1,760.86	609.66	37.31	1,720.29	1,176.58	744.30
Consumption Loans	8.33	48.91	13,393.17	1,962.13	1,955.50	17,202.99	3,834.61	3,060.57
Local Government	2.72	-	3.34	-	1.50	-	0.03	-
Others	76.02	-	3,302.48	1,810.67	689.39	20,879.81	24,363.22	16,444.54
TOTAL sectorwise	152.53	3,243.72	43,528.12	10,570.16	5,080.63	90,762.79	61,932.99	44,045.69

Product Wise

Term Loan	34.78	433.13	12,604.81	2,668.04	827.54	27,924.72	18,441.88	21,247.25
Overdraft	74.49	1,410.74	8,954.60	2,435.95	512.25	16,323.11	14,409.63	11,473.36
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	0.80
Demand & Other Working Capital Loan	-	-	993.99	1,468.41	-	754.40	224.41	730.29
Res. Per. H. Loan (Up to Rs. 15 mil.)	15.95	104.75	6,144.59	1,408.17	748.50	11,587.90	7,558.73	1,989.66
Real Estate Loan	-	200.00	2,596.35	669.06	63.04	7,836.73	2,491.07	86.32
Margin Nature Loan	-	-	1,376.34	243.59	-	2,254.77	1,156.32	1,056.50
Hire Purchase Loan	17.93	80.24	3,399.74	437.81	403.11	4,129.20	4,584.23	2,414.66
Deprived Sector Loan	6.67	162.37	6,165.74	714.40	626.91	13,941.61	7,620.17	3,541.14
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2.72	852.50	1,291.94	524.73	1,899.27	6,010.34	5,446.55	1,505.70
Total Product wise Loan	152.53	3,243.72	43,528.12	10,570.16	5,080.63	90,762.79	61,932.99	44,045.69

Collateral Wise

Gold and Silver	-	-	157.69	60.42	-	413.07	1,104.70	741.39
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	1,376.34	243.59	-	2,263.67	578.53	1,107.53
Fixed Deposit Receipts	-	48.91	617.72	74.52	46.38	3,036.16	1,372.21	757.07
Own	-	48.91	617.72	74.52	46.38	3,036.16	1,372.21	757.07
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	143.23	3,194.81	35,221.62	9,731.68	5,032.75	68,398.08	53,283.19	39,390.54
Fixed Assets	143.23	3,194.81	35,221.62	9,731.68	5,032.75	68,398.08	53,283.19	39,390.54
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	6,154.74	366.33	-	16,414.11	5,029.44	2,047.76
Government Guarantee	2.72	-	-	-	-	-	8.98	0.60
Institutional Guarantee	-	-	3,611.46	303.09	-	3,021.29	2,420.63	878.01
Personal Guarantee	-	-	1,968.67	63.24	-	7,131.06	1,877.09	1,126.62
Collective Guarantee	-	-	574.62	-	-	6,261.76	674.20	42.53
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	48.53	-
Credit Card	-	-	-	-	-	-	-	-
Others	6.58	-	-	93.63	1.50	237.70	564.92	1.40
Total	152.53	3,243.72	43,528.12	10,570.16	5,080.63	90,762.79	61,932.99	44,045.69

Statement of Credit as on Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB
Sector Wise								
Agricultural and Forest Related	37.95	3,974.79	2,328.69	3,292.06	44.94	302.70	965.17	403.43
Fishery Related	46.06	120.67	318.62	92.99	-	1.53	7.44	11.47
Mining Related	-	175.19	89.17	7.14	-	-	-	7.60
Manufacturing (Producing) Related	99.86	4,297.49	4,433.01	1,487.15	123.87	58.30	138.80	296.49
Construction	122.04	5,244.38	2,818.21	1,307.12	401.03	8.60	265.00	214.50
Electricity, Gas and Water	-	979.56	-	2,968.32	-	-	2.66	10.48
Metal Products, Mach. & Ele. Eqp.	25.35	747.25	64.90	66.90	14.69	2.85	-	29.90
Tras., Com. and Public Utilities	33.48	753.34	1,251.10	867.78	169.44	1.51	80.25	131.64
Wholesaler & Retailer	71.53	6,695.18	8,071.31	3,773.02	487.18	70.57	1,047.91	196.08
Finance, Insurance and Real Estate	-	3,147.65	4,895.09	6,923.14	344.11	7.27	393.05	53.38
Hotel or Restaurant	3.93	2,479.46	4,465.91	1,383.57	106.75	32.03	91.43	97.73
Other Services	1.77	1,111.48	1,791.33	1,918.53	1.91	2.60	209.00	66.30
Consumption Loans	60.87	4,206.95	4,594.55	13,876.99	304.57	28.04	1,115.83	83.88
Local Government	-	3.37	-	-	-	-	-	-
Others	108.80	15,686.12	1,767.87	82.09	1,704.51	130.27	79.59	585.79
TOTAL sectorwise	611.64	49,622.88	36,889.75	38,046.82	3,702.98	646.27	4,396.12	2,188.67

Product Wise

Term Loan	118.63	15,289.37	6,733.00	6,337.41	1,224.02	206.42	2,240.57	715.94
Overdraft	230.54	15,801.27	1,363.10	6,280.62	498.10	130.31	789.90	507.16
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	43.80	85.61	8,732.92	1,702.08	108.67	-	70.07	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	132.57	4,215.50	2,149.73	4,288.00	399.58	-	132.06	197.05
Real Estate Loan	-	952.77	1,390.70	3,261.87	99.77	-	364.40	14.50
Margin Nature Loan	-	1,868.32	661.37	1,548.47	246.99	-	7.69	4.83
Hire Purchase Loan	42.83	2,084.67	1,695.31	1,535.57	201.75	9.63	48.75	181.73
Deprived Sector Loan	30.55	4,681.08	5,209.10	3,539.42	339.18	161.17	330.40	488.91
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	12.73	4,644.29	8,954.51	9,553.40	584.92	138.73	412.28	78.55
Total Product wise Loan	611.64	49,622.88	36,889.75	38,046.82	3,702.98	646.27	4,396.12	2,188.67

Collateral Wise

Gold and Silver	-	349.08	-	133.66	34.77	12.35	198.13	30.95
Government Securities	-	4.48	-	-	-	-	-	-
Non Governmental Securities	-	1,864.51	661.37	1,548.47	243.86	-	7.69	4.83
Fixed Deposit Receipts	11.52	789.02	368.75	1,854.69	4.27	9.54	41.69	31.75
Own	11.52	789.02	368.75	1,854.69	4.27	9.54	41.69	31.75
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	600.12	40,402.58	32,505.52	31,949.99	1,391.47	624.39	4,070.15	2,038.43
Fixed Assets	600.12	40,387.92	32,505.52	31,949.99	1,391.47	624.39	4,070.15	2,038.43
Current Assets	-	14.67	-	-	-	-	-	-
Against security of Bill	-	1.23	-	-	-	-	-	-
Domestic Bills	-	1.23	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	6,015.68	3,354.10	2,556.16	324.11	-	78.47	-
Government Guarantee	-	3.37	-	17.19	-	-	-	-
Institutional Guarantee	-	3,008.90	3,350.94	2,320.63	324.11	-	-	-
Personal Guarantee	-	2,874.84	0.73	211.58	-	-	78.47	-
Collective Guarantee	-	124.98	2.43	6.76	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	3.60	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	196.30	-	3.85	1,704.51	-	-	82.71
Total	611.64	49,622.88	36,889.75	38,046.82	3,702.98	646.27	4,396.12	2,188.67

Statement of Credit as on Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara
Sector Wise									
Agricultural and Forest Related	91.30	0.52	399.32	332.11	583.95	399.80	313.02	489.31	672.45
Fishery Related	-	-	3.32	11.31	33.21	4.29	24.20	-	8.39
Mining Related	-	-	-	29.77	-	8.88	-	-	-
Manufacturing (Producing) Related	-	60.00	394.68	408.95	230.92	120.55	250.11	160.70	422.19
Construction	117.39	18.38	-	1,657.04	1,080.18	11.07	447.89	47.42	16.25
Electricity,Gas and Water	-	-	-	115.09	-	-	7.36	-	-
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	306.61	42.75	63.29	25.65	-	-
Tras., Com. and Public Utilities	47.96	-	166.99	1,241.72	96.47	118.27	60.36	-	752.65
Wholesaler & Retailer	229.73	33.33	733.42	293.48	528.02	187.48	351.91	1,236.22	2,007.76
Finance, Insurance and Real Estate	152.59	40.31	905.58	1,557.93	542.87	100.69	381.94	271.33	1,849.61
Hotel or Restaurant	10.70	27.50	143.11	647.15	139.41	106.96	104.61	167.64	484.54
Other Services	-	-	96.16	662.28	557.08	21.65	79.02	10.03	65.06
Consumption Loans	199.41	144.91	3,242.34	876.41	534.38	1,333.46	1,093.77	67.17	2,187.44
Local Government	-	33.18	-	-	-	-	-	-	-
Others	228.96	1,886.00	617.70	956.33	747.36	192.42	23.78	684.55	182.71
TOTAL sectorwise	1,078.05	2,247.57	6,702.61	9,096.19	5,116.58	2,668.81	3,163.60	3,134.37	8,649.02

Product Wise

Term Loan	423.22	124.27	486.09	1,513.42	568.77	104.40	452.47	15.06	3,028.68
Overdraft	120.45	-	614.50	-	180.77	256.07	-	1,331.28	1,483.80
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	147.82	1,018.20	2,034.72	486.07	53.58	65.63	-	565.77
Res. Per. H. Loan (Up to Rs. 15 mil.)	84.87	18.38	568.01	810.77	843.08	285.37	143.08	41.85	513.40
Real Estate Loan	64.82	1,765.88	255.38	1,036.75	714.34	71.64	470.95	278.54	622.38
Margin Nature Loan	160.50	26.19	253.92	400.61	415.36	220.95	165.25	-	175.72
Hire Purchase Loan	60.44	122.28	245.18	1,040.92	74.81	208.49	110.76	0.59	804.36
Deprived Sector Loan	137.52	33.18	663.72	816.45	433.66	101.58	170.08	169.30	1,250.46
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	26.23	9.57	2,597.62	1,442.55	1,399.73	1,366.73	1,585.39	1,297.75	204.46
Total Product wise Loan	1,078.05	2,247.57	6,702.61	9,096.19	5,116.58	2,668.81	3,163.60	3,134.37	8,649.02

Collateral Wise

Gold and Silver	-	-	681.26	244.84	-	1.02	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	26.19	253.92	434.28	415.36	89.94	165.25	-	-
Fixed Deposit Receipts	2.98	0.05	108.80	214.90	108.94	50.78	9.97	64.91	51.16
Own	2.98	0.05	108.80	214.90	108.94	50.78	9.97	64.91	51.16
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	753.06	399.89	4,844.77	7,296.05	4,246.79	2,196.74	2,699.46	3,069.46	7,087.59
Fixed Assets	753.06	399.89	4,844.77	7,296.05	4,246.79	2,196.74	2,658.31	3,069.46	7,087.59
Current Assets	-	-	-	-	-	-	41.15	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	157.79	83.27	813.85	710.63	345.50	199.28	272.96	-	1,334.55
Government Guarantee	-	33.18	-	-	-	4.02	-	-	-
Institutional Guarantee	136.53	-	655.25	710.63	345.50	61.53	168.38	-	1,243.48
Personal Guarantee	21.26	50.09	158.60	-	-	131.28	104.58	-	91.08
Collective Guarantee	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	2.45	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	164.22	1,738.17	-	195.49	-	131.05	15.96	-	175.72
Total	1,078.05	2,247.57	6,702.61	9,096.19	5,116.58	2,668.81	3,163.60	3,134.37	8,649.02

Statement of Credit as on Mangsir end, 2078(Mid-Dec, 2021)

BFI Name	Central	Multi	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise								
Agricultural and Forest Related	401.08	104.54	242.41	287.76	263.91	450.88	463.20	255.67
Fishery Related	6.53	-	-	-	7.84	60.01	26.99	-
Mining Related	25.49	-	-	-	0.99	27.88	-	-
Manufacturing (Producing) Related	153.47	11.10	70.60	584.16	162.19	614.49	215.40	327.50
Construction	409.97	39.49	17.49	-	142.46	309.03	196.44	151.72
Electricity, Gas and Water	-	-	-	-	79.75	83.13	67.98	35.01
Metal Products, Mach. & Ele. Eqp.	101.00	-	8.64	-	7.25	11.00	155.96	70.74
Tras., Com. and Public Utilities	302.38	-	12.60	2.94	100.09	546.87	420.14	351.08
Wholesaler & Retailer	633.03	21.81	184.84	84.26	733.56	2,502.65	1,173.90	674.49
Finance, Insurance and Real Estate	343.50	-	116.95	-	647.00	1,837.42	2,646.31	474.30
Hotel or Restaurant	54.62	-	56.88	74.77	239.36	1,257.27	229.11	284.52
Other Services	56.24	3.03	16.65	-	36.25	409.93	141.92	54.64
Consumption Loans	662.84	238.03	411.43	1.55	1,555.27	4,805.33	3,885.10	2,342.69
Local Government	-	-	2.60	-	-	-	-	-
Others	1,850.26	24.69	317.59	550.93	1,687.39	147.06	985.83	52.03
TOTAL sectorwise	5,000.41	442.69	1,458.68	1,586.38	5,663.31	13,062.94	10,608.27	5,074.39

Product Wise

Term Loan	861.61	-	507.85	910.11	615.93	3,442.37	2,142.53	12.16
Overdraft	204.93	25.68	341.50	-	542.88	4,881.57	259.71	47.54
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	971.92	341.73	9.08	149.60	147.06	180.58	2,643.30	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	728.75	39.49	145.24	-	1,100.15	1,137.05	2,263.03	644.90
Real Estate Loan	163.95	-	82.50	419.96	378.17	1,133.81	323.74	358.60
Margin Nature Loan	3.63	-	134.64	-	294.46	360.80	691.36	385.60
Hire Purchase Loan	381.87	-	34.84	2.27	79.30	443.55	209.74	347.08
Deprived Sector Loan	195.95	24.69	188.87	-	461.07	1,118.45	628.37	313.24
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,487.80	11.10	14.15	104.44	2,044.30	364.75	1,446.50	2,957.77
Total Product wise Loan	5,000.41	442.69	1,458.68	1,586.38	5,663.31	13,062.94	10,608.27	5,074.39

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	15.84	-	-	6.23	-	-
Non Governmental Securities	3.63	-	119.92	-	-	360.80	691.36	-
Fixed Deposit Receipts	135.65	27.57	15.48	-	119.03	148.26	81.46	107.12
Own	135.65	27.57	15.48	-	119.03	148.26	81.46	107.12
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,750.85	415.12	1,108.91	1,586.38	4,858.14	11,753.40	7,043.24	4,199.85
Fixed Assets	4,750.85	415.12	1,108.86	1,586.38	4,858.14	11,753.40	7,043.24	4,199.85
Current Assets	-	-	0.05	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	110.28	-	198.52	-	396.22	785.60	2,785.72	279.13
Government Guarantee	-	-	2.60	-	-	-	-	-
Institutional Guarantee	110.00	-	16.69	-	394.64	718.57	2,447.45	242.92
Personal Guarantee	-	-	148.41	-	1.58	67.04	338.27	1.20
Collective Guarantee	0.28	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	30.82	-	-	-	-	35.01
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	-	-	289.93	8.65	6.50	488.29
Total	5,000.41	442.69	1,458.68	1,586.38	5,663.31	13,062.94	10,608.27	5,074.39

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	25,503	33,424	39,092	52,142	51,616	31.06	16.96	-1.01
a. Paid-up Capital	17,078	21,495	24,740	25,087	25,951	25.87	15.09	3.44
b. Statutory Reserves	3,531	4,814	5,803	6,735	6,923	36.32	20.55	2.80
c. Retained Earning	1,750	2,790	3,434	13,499	11,810	59.44	23.08	-12.51
d. Others Reserves	3,144	4,324	5,115	6,821	6,932	37.53	18.29	1.63
2 BORROWINGS	126,378	142,095	207,349	231,588	233,118	12.44	45.92	0.66
a. NRB	1,701	8	8,220	11,890	10,162	-99.52	100236.37	-14.53
b. Others	124,677	142,086	199,129	219,699	222,956	13.96	40.15	1.48
3 DEPOSITS	85,606	106,150	130,425	139,522	141,386	24.00	22.87	1.34
4 BILLS PAYABLE	75	41	11	13	62	-45.48	-73.99	361.70
5 OTHER LIABILITIES	23,664	29,558	37,483	41,397	44,515	24.90	26.81	7.53
a. Loan Loss Provision	4,013	7,631	10,760	12,208	12,435	90.16	41.01	1.86
b. Interest Suspense a/c	1,800	4,003	4,176	5,293	5,362	122.36	4.32	1.30
c. Others	17,851	17,924	22,547	23,896	26,718	0.41	25.79	11.81
6 RECONCILIATION A/c	5,192	8,482	19,298	21,042	21,802	63.36	127.52	3.61
7 PROFIT & LOSS A/c	6,608	5,419	11,839	3,624	4,782	-17.99	118.45	31.95
Total	273,028	325,169	445,497	489,329	497,281	19.10	37.00	1.62
Assets								
1 LIQUID FUNDS	19,246	30,382	28,288	23,814	20,992	57.86	-6.89	-11.85
a. Cash Balance	214	379	521	558	436	76.94	37.33	-21.94
b. Bank Balance	13,398	16,872	17,507	15,084	13,293	25.93	3.76	-11.87
c. Money at Call	5,634	13,130	10,260	8,172	7,263	133.06	-21.86	-11.12
2 INVESTMENT IN SECURITIES EXCEPT SHARES	312	468	559	764	575	49.91	19.63	-24.75
3 SHARE & OTHER INVESTMENT	2,262	9,732	14,153	12,604	10,622	330.28	45.43	-15.72
4 LOANS & ADVANCES	235,101	262,732	365,554	412,364	424,372	11.75	39.14	2.91
Institutional	38,955	39,721	54,128	52,656	55,350	1.97	36.27	5.12
Individual	196,147	223,012	311,426	359,708	369,022	13.70	39.65	2.59
5 FIXED ASSETS	2,107	2,223	2,565	2,733	2,807	5.50	15.42	2.73
6 OTHER ASSETS	8,552	11,063	15,031	15,989	16,101	29.36	35.86	0.70
7 EXPENSES NOT WRITTEN OFF	11	11	7	9	7	1.87	-34.99	-16.66
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,391	8,469	19,325	21,004	21,756	57.11	128.18	3.58
10 PROFIT & LOSS A/c	45	88	13	49	48	96.81	-85.79	-2.43
Total	273,028	325,169	445,497	489,329	497,281	19.10	37.00	1.62
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	17,022	21,965	18,279	8,363	10,606	29.04	-16.78	26.82
2 COMMISSION/FEE EXPENSES	7	38	16	3	5	472.63	-57.81	62.87
3 EMPLOYEE EXPENSES	6,299	8,757	9,379	3,912	4,789	39.02	7.09	22.41
4 OFFICE OPERATING EXPENSES	2,358	2,907	3,353	1,072	1,354	23.29	15.32	26.36
5 NON OPERATING EXPENSES	63	140	36	10	10	122.70	-74.52	5.95
6 PROVISION FOR RISK	1,921	6,648	17,303	3,443	3,860	246.15	160.26	12.10
7 LOAN WRITTEN OFF	5	5	31	-	-	14.51	485.19	0.00
8 EXTRAORDINARY EXPENSES	1	18	9	4	5	1279.00	-49.22	21.91
9 PROVISION FOR STAFF BONUS	861	836	1,848	571	793	-2.95	121.03	38.70
10 PROVISION FOR INCOME TAX	2,545	2,353	5,069	1,561	2,057	-7.52	115.41	31.81
11 NET PROFIT	6,249	5,394	11,829	3,619	4,766	-13.68	119.31	31.71
TOTAL EXPENSES	37,331	49,062	67,152	22,558	28,246	31.43	36.87	25.21
Income								
1. INTEREST INCOME	31,647	41,259	45,304	17,757	22,511	30.37	9.80	26.77
2. COMMISSION & DISCOUNT	805	718	1,420	555	676	-10.80	97.74	21.73
3 OTHER OPERATING INCOME	3,739	3,726	5,025	1,798	2,219	-0.33	34.86	23.43
4 NON OPERATING INCOME	176	153	270	469	571	-13.28	76.96	21.76
5 PROVISION FOR WRITTEN BACK	936	3,134	15,072	1,909	2,206	234.88	380.95	15.53
6 RECOVERY FOR WRITE BACK	2	2	9	1	2	6.73	292.16	10.82
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	18	48	25	30	53203.70	166.79	19.38
8 NET LOSS	26	52	3	43	31	102.16	-94.57	-27.30
TOTAL INCOME	37,331	49,062	67,152	22,558	28,246	31.43	36.87	25.21
Miscellaneous Information								
No. of Total Staffs	17,361	19,017	20,872	22,608	22,930	9.54	9.75	1.42
No. of Total Branches	3,629	4,057	4,685	5,029	5,029	11.79	15.48	0.00
No. of Total Centers	274,186	310,895	362,982	390,250	396,035	13.39	16.75	1.48
No. of Total Groups	926,625	1,039,696	1,183,364	1,253,301	1,269,845	12.20	13.82	1.32
No. of Total Passive Groups	9,565	9,398	34,163	14,918	15,206	-1.75	263.51	1.93
No. of Total Members	4,327,991	4,686,659	5,191,363	5,453,450	5,527,537	8.29	10.77	1.36
No. of Total Passive Members	118,044	195,311	329,895	445,757	458,330	65.46	68.91	2.82
No. of Total Borrowers	2,679,016	2,783,222	2,992,068	3,109,964	3,141,020	3.89	7.50	1.00
No. of Total Overdue Borrowers	165,984	1,001,407	764,663	556,016	477,140	503.32	-23.64	-14.19
No. of Total Saving Members	4,323,957	4,679,987	5,193,582	5,443,348	5,498,992	8.23	10.97	1.02
Total Saving Amount (Rs million)	101,910	106,150	130,472	139,520	142,211	4.16	22.91	1.93

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	130,992	5,695
2	1	Panchthar	27	3	2	32	197,440	6,170
3	1	Ilam	39	7	1	47	314,201	6,685
4	1	Jhapa	140	52	10	202	939,491	4,651
5	1	Sankhuwasabha	29	-	-	29	155,292	5,355
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	7	1	33	171,841	5,207
9	1	Morang	174	59	4	237	1,108,654	4,678
10	1	Sunsari	137	38	10	185	931,436	5,035
11	1	Solukhumbu	27	-	-	27	101,726	3,768
12	1	Khotang	18	6	-	24	169,630	7,068
13	1	Okhaldhunga	23	4	-	27	151,762	5,621
14	1	Udayapur	42	4	1	47	360,705	7,675
	Total		747	183	30	960	4,985,881	5,194
15	2	Saptari	54	7	1	62	719,000	11,597
16	2	Siraha	85	11	2	98	711,146	7,257
17	2	Dhanusa	82	8	9	99	852,097	8,607
18	2	Mahottari	58	7	5	70	719,181	10,274
19	2	Sarlahi	73	14	5	92	909,891	9,890
20	2	Rautahat	60	9	1	70	862,993	12,328
21	2	Bara	79	13	5	97	846,772	8,730
22	2	Parsa	68	13	3	84	729,291	8,682
	Total		559	82	31	672	6,350,371	9,450
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	34	2	2	38	312,448	8,222
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	62	17	-	79	355,975	4,506
28	3	Nuwakot	40	13	1	54	288,328	5,339
29	3	Sindhupalchok	39	11	-	50	294,736	5,895
30	3	Kavrepalanchok	72	14	8	94	404,549	4,304
31	3	Kathmandu	841	138	44	1,023	2,300,890	2,249
32	3	Lalitpur	208	29	15	252	585,982	2,325
33	3	Bhaktapur	113	16	5	134	377,660	2,818
34	3	Makwanpur	60	14	7	81	466,612	5,761
35	3	Chitawan	167	45	17	229	711,629	3,108
	Total		1,715	305	100	2,120	6,540,128	3,085
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	12	-	-	12	6,284	524
38	4	Lamjung	42	5	2	49	172,158	3,513
39	4	Kaski	194	75	19	288	597,988	2,076
40	4	Tanahu	79	22	1	102	348,724	3,419
41	4	Syangja	42	23	2	67	246,315	3,676
42	4	Mustang	16	1	-	17	11,240	661
43	4	Baglung	47	10	-	57	285,119	5,002
44	4	Parbat	25	10	-	35	148,448	4,241
45	4	Myagdi	22	9	-	31	110,419	3,562
46	4	Nawalparasi East	68	23	8	99	359,042	3,627
	Total		588	184	35	807	2,529,009	3,134

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	48	11	-	59	246,206	4,173
49	5	Rupandehi	214	72	25	311	1,091,034	3,508
50	5	Kapilbastu	78	14	5	97	680,984	7,020
51	5	Arghakhanchi	21	7	-	28	202,756	7,241
52	5	Pyuthan	21	13	-	34	243,816	7,171
53	5	Rolpa	21	2	-	23	239,145	10,398
54	5	Rukum East	8	-	-	8	59,086	7,386
55	5	Dang	92	36	3	131	660,742	5,044
56	5	Banke	84	29	7	120	621,921	5,183
57	5	Bardiya	40	23	-	63	486,334	7,720
58	5	Nawalparasi West	61	18	3	82	378,926	4,621
Total			723	239	43	1,005	5,163,681	5,138
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	25	4	1	30	276,060	9,202
61	6	Surkhet	51	10	1	62	426,673	6,882
62	6	Dailekh	24	1	-	25	302,085	12,083
63	6	Jajarkot	13	1	-	14	201,913	14,422
64	6	Dolpa	12	-	-	12	43,058	3,588
65	6	Jumla	21	1	-	22	127,214	5,782
66	6	Kalikot	14	-	-	14	162,277	11,591
67	6	Mugu	8	-	-	8	65,102	8,138
68	6	Humla	9	1	-	10	59,800	5,980
Total			194	19	3	216	1,836,111	8,501
69	7	Doti	20	1	-	21	213,465	10,165
70	7	Bajhang	18	1	-	19	225,304	11,858
71	7	Kailali	132	26	5	163	971,320	5,959
72	7	Bajura	13	1	-	14	158,078	11,291
73	7	Achham	18	3	-	21	291,468	13,879
74	7	Kanchanpur	60	10	1	71	539,119	7,593
75	7	Darchula	18	2	-	20	145,761	7,288
76	7	Baitadi	17	2	-	19	267,932	14,102
77	7	Dadeldhura	25	1	-	26	160,426	6,170
Total			321	47	6	374	2,972,873	7,949
Grand Total			4,847	1,059	248	6,154	30,378,054	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	17	17	67	1	129
No. of Branches [^]	4,847	1,059	248	5,029		11,183
Population per Branch [*] (Served by A, B and C class BFI's)						4,936
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,716

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	747	183	30	848	960	1,808
2	559	82	31	1,022	672	1,694
Bagmati	1,715	305	100	741	2,120	2,861
Gandaki	588	184	35	587	807	1,394
Lumbini	723	239	43	1,158	1,005	2,163
Karnali	194	19	3	225	216	441
Sudur Paschim	321	47	6	448	374	822
Total	4,847	1,059	248	5,029	6,154	11,183

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

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91	9.32	1,581,373.78

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23	4.06	803,408.71
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46	9.98	1,085,241.74
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80	9.53	34,008.81
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27	9.47	91,558.14
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25	9.91	116,334.22
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77	10.01	488,374.18
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48	10.18	241,481.36
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90	10.02	113,485.04
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36	3.63	307,298.25
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06	7.70	4,009.35
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06	-	217,963.34
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02	-	193,345.22
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57	-	23,155.45
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47	-	1,462.66
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16	6.30	2,417,921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04	12.43	99,693.85	12.46	109,057.00
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96	12.05	2,616.94
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07	12.54	4,301.32
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65	12.08	121,004.21
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88	11.89	260,713.42
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00	12.29	226,767.66
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98	11.42	84,848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40	12.28	27,845.52
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36	12.73	58,894.49
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81	12.36	493,446.11
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37	11.70	176,984.66
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83	12.24	82,417.35
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74	12.44	95,950.81
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54	12.83	134,334.76
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87	13.10	251,328.84
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22	12.31	2,132,011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24	11.96	378,505.37
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13	12.76	351,228.00
3	Trust Receipt Loan / Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99	10.52	81,475.04
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25	12.13	506,505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29	12.05	171,269.18
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71	12.99	116,250.69
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66	12.72	33,172.96
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99	13.22	139,944.21
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42	11.22	114,856.28
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25	4.70	3,335.60
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31	13.23	235,468.89
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23	12.32	2,132,011.49

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.02	890,431.60	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.89	1,286,924.71	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.23	28,877.81	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.62	102,638.13	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.71	170,209.58	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.78	468,485.24	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92
2.5	1-2 yrs	9.98	342,296.50	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73
2.6	2 yrs and above	10.29	174,417.45	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	4.28	315,143.35	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.15	4,142.57	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21
6	Non interest bearing deposits	0.00	249,433.30	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08
6.1	Current	0.00	223,839.57	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05
6.2	Margin	0.00	24,057.09	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,536.65	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.77	2,746,075.53	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.67	130,972.12	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.77	3,538.33	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.84	5,655.64	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.75	127,019.25	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.66	308,819.44	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.59	332,532.86
6	Construction	12.35	252,550.38	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
7	Electricity, Gas and Water	11.30	120,532.24	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.09	30,465.86	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45
9	Transport, Communication and Public Utilities	12.67	60,283.65	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	12.03	545,353.80	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.89	197,897.88	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.74	102,543.02	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	12.17	111,574.57	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.42	134,827.92	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.92	1,512.81	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	13.02	301,672.18	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	12.08	2,435,219.08	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.69	479,430.00	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.37	368,380.55	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34
3	Trust Receipt Loan / Import Loan	10.61	73,302.39	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44
4	Demand & Other Working Capital Loan	11.92	595,256.80	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.24	186,507.94	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26
6	Real Estate Loan	12.43	118,203.13	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
7	Margin Nature Loan	12.18	35,221.40	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
8	Hire Purchase Loan	12.95	144,132.96	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
9	Deprived Sector Loan	11.56	141,944.21	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
10	Bills Purchased	5.18	3,168.56	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
11	Other Product	12.76	289,671.14	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	Aggregate	12.09	2,435,219.08	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.97	931,381.23	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63	4.27	1,005,289.92
2	Fixed:	9.71	1,411,223.84	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41	9.45	1,480,155.55
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.53	247,977.89	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11	9.24	246,209.17
2.4	6-12 months	9.63	337,522.74	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65	9.44	412,162.86
2.5	1-2 yrs	9.62	597,863.03	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48	9.30	559,552.84
2.6	2 yrs and above	10.28	227,860.18	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18	9.96	262,230.68
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.10	4,004.95	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04	8.30	4,251.09
6	Non interest bearing deposits	0.00	284,374.86	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61	0.00	301,738.10
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52
	Aggregate	6.79	2,932,781.22	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09	6.44	3,082,656.87

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10	10.95	156,832.56
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36
4	Agriculture, Forestry & Beverage Production Related	11.59	134,955.50	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20	11.26	135,768.71
5	Non Food Production Related	11.51	338,212.92	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31	11.25	347,544.28
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02
7	Electricity, Gas and Water	11.30	132,396.04	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41	11.10	144,390.54
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.99	34,687.11	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00	11.74	39,262.22
9	Transport, Communication and Public Utilities	12.47	67,528.04	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97	12.10	69,528.61
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59
11	Finance, Insurance and Real Estate	11.94	216,315.60	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74	11.63	216,349.18
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	1,510.99
16	Others	12.80	338,861.49	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51	12.68	356,671.11
	Aggregate	11.94	2,661,093.66	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57	10.99	2,746,328.68

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.70	542,609.88	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33	11.32	589,816.01
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73
3	Trust Receipt Loan / Import Loan	9.47	73,745.92	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72	9.23	84,425.63
4	Demand & Other Working Capital Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42	11.53	667,192.34
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18	11.92	207,666.19
6	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80
7	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82
8	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92
9	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81
10	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49
11	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95
	Aggregate	11.94	2,661,093.66	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57	10.99	2,746,328.68

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.93	1,347,094.03	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28	2.92	1,397,613.40
2	Fixed:	7.66	1,800,243.64	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81	7.77	1,924,529.07
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.70	293,182.85	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80
2.4	6-12 months	7.38	587,889.17	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01
2.5	1-2 yrs	7.50	668,433.91	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33
2.6	2 yrs and above	9.86	250,737.70	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93
3	Call	1.04	286,638.07	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.63	2,840.64	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88
6	Non interest bearing deposits	-	378,508.06	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57
6.1	Current	-	344,225.41	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60
6.2	Margin	-	31,680.58	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88
6.3	Other	-	2,602.07	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08
	Aggregate	4.79	3,815,324.43	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10	4.76	3,994,046.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.16	226,342.13	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52
2	Fishery Related	7.89	6,731.08	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01
3	Mining Related	8.73	6,769.49	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68
4	Agriculture, Forestry & Beverage Production Related	8.44	162,138.42	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28
5	Non Food Production Related	8.33	368,675.26	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44
6	Construction	9.47	332,795.19	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82
7	Electricity, Gas and Water	8.62	185,859.95	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.61	52,720.68	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29
9	Transport, Communication and Public Utilities	9.11	70,063.31	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35
10	Wholesaler & Retailer	8.72	726,009.00	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86
11	Finance, Insurance and Real Estate	7.48	278,153.73	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21
12	Hotel or Restaurant	8.27	151,440.44	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23
13	Other Services	8.67	160,770.32	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90
14	Consumption Loans	9.13	175,655.40	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37
15	Local Government	3.80	1,427.80	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67
16	Others	9.58	523,030.07	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43
	Aggregate	8.61	3,428,582.27	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.52	736,281.09	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62
2	Overdraft	8.96	541,190.63	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75
3	Trust Receipt Loan / Import Loan	7.47	71,916.73	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31
4	Demand & Other Working Capital Loan	8.50	817,337.11	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.47	230,945.29	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55
6	Real Estate Loan	9.19	162,722.08	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90
7	Margin Nature Loan	8.48	78,994.44	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02
8	Hire Purchase Loan	9.84	137,023.26	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93
9	Deprived Sector Loan	7.07	221,717.98	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97
10	Bills Purchased	3.93	3,695.07	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62
11	Other Product	9.59	426,758.57	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35
	Aggregate	8.61	3,428,582.26	8.53	3,465,398.13	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Nov, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.05	1,420,065.84	4.13	1,439,182.13	4.49	1,389,241.04	5.17	1,325,764.26
2	Fixed:	7.80	1,948,796.80	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,891.13
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.23	373,287.57	7.60	375,319.08	8.07	393,403.01	8.82	423,500.92
2.4	6-12 months	7.46	739,917.30	7.73	736,550.15	8.03	818,104.99	8.34	844,735.62
2.5	1-2 yrs	7.77	594,856.53	7.82	653,270.14	8.03	630,373.13	8.30	658,239.90
2.6	2 yrs and above	9.83	240,735.41	9.59	251,936.16	9.86	257,029.85	9.91	260,414.70
3	Call	0.97	285,069.54	1.11	288,342.95	1.32	276,677.61	1.42	265,669.33
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	6.01	4,714.26	7.55	3,499.83	7.37	2,391.76	8.14	2,065.87
6	Non interest bearing deposits	-	366,058.39	-	371,604.15	-	343,618.00	-	348,133.10
6.1	Current	-	329,884.66	-	333,964.67	-	305,124.22	-	311,222.46
6.2	Margin	-	33,595.00	-	34,853.02	-	35,884.20	-	34,086.02
6.3	Other	-	2,578.73	-	2,786.46	-	2,609.58	-	2,824.63
	Aggregate	4.92	4,024,704.83	5.43	4,119,704.60	5.80	4,110,839.38	6.24	4,128,523.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Nov, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.03	249,461.13	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53
2	Fishery Related	7.55	9,051.92	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84
3	Mining Related	8.54	6,937.25	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55
4	Agriculture, Forestry & Beverage Production Related	8.27	174,968.73	8.26	175,620.86	8.79	174,847.78	8.99	183,298.57
5	Non Food Production Related	7.97	398,448.66	8.07	413,083.29	8.50	420,625.22	8.79	430,559.41
6	Construction	9.27	359,202.13	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91
7	Electricity, Gas and Water	8.09	205,647.46	8.07	210,600.04	8.20	211,338.31	8.47	212,378.74
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.49	60,085.25	8.50	63,632.93	8.95	64,901.91	9.23	67,616.54
9	Transport, Communication and Public Utilities	9.02	70,725.81	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49
10	Wholesaler & Retailer	8.50	790,626.79	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15
11	Finance, Insurance and Real Estate	7.99	299,670.99	8.19	310,457.97	8.83	304,058.70	9.05	303,564.85
12	Hotel or Restaurant	7.89	164,621.84	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81
13	Other Services	8.45	168,939.55	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32
14	Consumption Loans	9.25	204,287.91	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48
15	Local Government	4.14	1,362.29	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22
16	Others	9.59	555,842.39	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90
	Aggregate	8.57	3,719,880.10	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Nov, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.22	826,523.40	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38
2	Overdraft	8.88	586,769.38	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93
3	Trust Receipt Loan / Import Loan	7.17	78,500.70	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12
4	Demand & Other Working Capital Loan	8.28	883,495.26	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.32	252,102.27	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63
6	Real Estate Loan	9.12	165,641.33	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96
7	Margin Nature Loan	8.26	88,437.07	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64
8	Hire Purchase Loan	9.74	139,719.12	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15
9	Deprived Sector Loan	7.45	257,437.46	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33
10	Bills Purchased	4.71	4,538.04	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50
11	Other Product	9.57	436,716.06	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31
	Aggregate	8.57	3,719,880.08	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31

Annex-I

**Name list of Bank and Financial Institutions
(Mid-Dec, 2021)**

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
---	-----------------------------------	-------