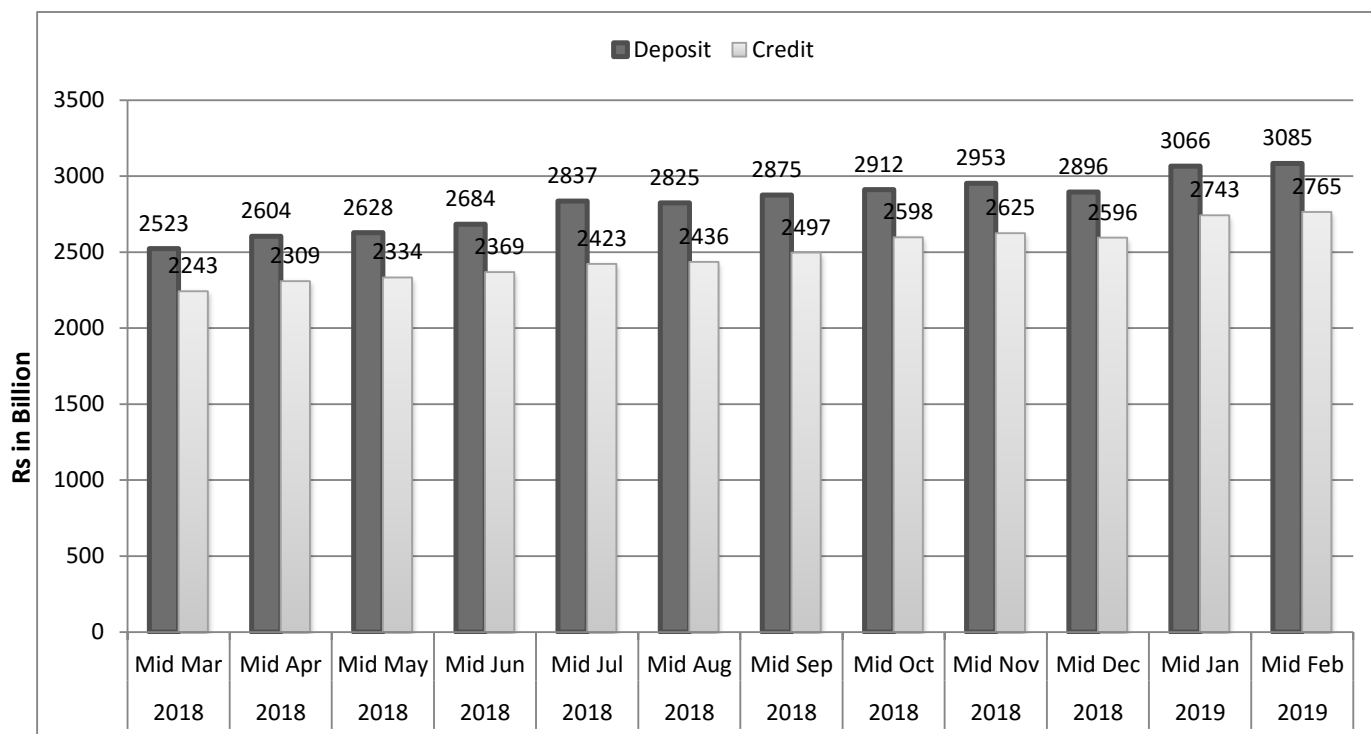


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Policy Research Analysis Division

2075 Magh
Mid-Feb, 2019

Contents

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

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	33	24	72	157
Total Number of Licensed BFIs*	28	33	24	72	157

* 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 Magh End, 2075 (Mid-Feb, 2019)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	89.00	11.35	2.24	102.58
2	Total Credit/GDP	79.53	10.27	2.13	91.93
3	Total Credit/ Total Deposit	89.37	90.50	94.92	89.62
4	Lcy Credit/Lcy Deposit & Core Capital	80.95	81.38	81.15	81.21
5	Fixed Deposit/Total Deposit	47.02	44.56	55.73	46.93
6	Saving Deposit/Total Deposit	31.99	35.51	31.78	32.37
7	Current Deposit/Total Deposit	9.35	1.62	0.49	8.30
8	NPL/ Total Loan#	1.60	1.12	10.27	1.75
9	Total LLP/Total Loan	2.24	1.71	10.30	2.37
10	Deprived SectorLoan/Total Loan \$#	6.24	9.64	6.09	6.61
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.31	12.44	19.11	9.87
2	Investment in Gov. Security/Total Deposit	11.03	2.64	3.47	9.94
3	Total Liquid Assets/Total Deposit	21.19	25.68	35.73	22.01
C. Capital Adequacy Ratios (%)#					
1	Core Capital/RWA	12.16	15.75	16.82	12.62
2	Total Capital/RWA	13.51	16.85	17.65	13.93
D. Financial Access#					
1	No. of Branches **	3266	1181	197	4644
2	No. of Deposit Accounts	20978261	4127818	552308	25658387
3	No. of Loan Accounts	987942	331233	41139	1360314
4	No. of Branchless Banking Centers	1344	1	0	1345
5	No. of Branchless Banking Customers	111541	129	0	111670
6	No. of Mobile Banking Customers	5866531	509897	18488	6394916
7	No. of Internet Banking Customers	835293	17444	3958	856695
8	No. of ATMs	2775	238	36	3049
9	No. of Debit Cards	5794934	140933	26971	5962838
10	No. of Credit Cards	100527	0	0	100527
11	No. of Prepaid Cards	64484	0	0	64484
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.67			
	(a) Saving	4.37			
	(b) Fixed	10.29			
	(c) Call	3.89			
2	Wt. Avg Interest on Credit	12.35			

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

** Excluding Extension Counters and Microfinance Units as on Magh,2075

Data as on 2nd Quarter of FY2075/76 (2018/19)

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

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
		2016	2017	2018	2019	2019			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	214892.48	308651.74	370014.44	437568.08	437719.90	43.63	19.88	0.03
	a. Paid-up Capital	163370.74	225313.64	282196.04	295894.66	298735.91	37.92	25.25	0.96
	b. Statutory Reserves	43680.58	53665.23	63755.69	72389.02	73223.11	22.86	18.80	1.15
	c. Retained Earning	-11166.95	-3005.23	-1931.93	20401.08	12119.66	-73.09	-35.71	-40.59
	d. Others Reserves	19008.11	32678.11	25994.64	48883.33	53641.21	71.92	-20.45	9.73
2	BORROWINGS	42822.19	31800.16	35452.57	83007.29	78659.37	-25.74	11.49	-5.24
	a. NRB	6855.13	7094.37	12121.92	17841.74	18912.31	3.49	70.87	6.00
	b. "A"Class Licensed Institution	20083.07	9094.04	8582.53	40273.94	34315.54	-54.72	-5.62	-14.79
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1701.75	1696.50	0.00	0.00	-0.31
	d. Other Financial Ins.	5111.62	5299.38	2435.75	5589.86	6136.52	3.67	-54.04	9.78
	e. Bonds and Securities	10772.37	10312.37	12312.37	17600.01	17598.50	-4.27	19.39	-0.01
3	DEPOSITS	2107502.69	2384806.95	2836930.01	3066017.61	3084906.32	13.16	18.96	0.62
	a. Current	185135.30	204360.95	256808.59	252261.91	256160.13	10.38	25.66	1.55
	b. Savings	875419.91	816572.17	947024.22	982434.54	998692.41	-6.72	15.98	1.65
	c. Fixed	617634.95	998258.72	1229730.70	1441042.00	1447857.96	61.63	23.19	0.47
	d. Call Deposits	401829.34	333350.39	367596.88	354213.09	346304.14	-17.04	10.27	-2.23
	e. Others	27483.20	32264.72	35769.62	36066.08	35891.69	17.40	10.86	-0.48
4	Bills Payable	3927.13	2219.17	3108.92	3753.88	3000.20	-43.49	40.09	-20.08
5	Other Liabilities	206694.45	224201.08	263876.38	319006.99	332569.73	8.47	17.70	4.25
	1. Loan Loss Provision	48593.77	52553.17	55008.99	64139.75	65508.07	8.15	4.67	2.13
	2. Interest Suspense a/c	32000.69	34891.97	37704.55	39710.70	41303.72	9.04	8.06	4.01
	3. Others	126099.99	136755.94	171162.84	215156.54	225757.94	8.45	25.16	4.93
6	Reconciliation A/c	13817.41	2358.50	4265.20	8132.24	8783.29	-82.93	80.84	8.01
7	Profit & Loss A/c	49443.18	54882.04	61337.97	34221.73	35587.10	11.00	11.76	3.99
	TOTAL	2639099.54	3008919.66	3574985.48	3951707.84	3981225.91	14.01	18.81	0.75

Assets

1	LIQUID FUNDS	385746.01	423242.12	439298.52	409845.90	372338.13	9.72	3.79	-9.15
	a. Cash Balance	56937.25	64372.60	74892.95	71452.12	67989.83	13.06	16.34	-4.85
	Nepalese Notes & Coins	55937.33	63282.78	72207.99	67525.06	64079.11	13.13	14.10	-5.10
	Foreign Currency	999.92	1089.82	2684.96	3927.06	3910.72	8.99	146.37	-0.42
	b. Bank Balance	262419.81	305795.05	298098.38	246671.66	236518.71	16.53	-2.52	-4.12
	1. In Nepal Rastra Bank	180498.18	233256.83	218135.41	166769.19	151705.73	29.23	-6.48	-9.03
	2. "A"Class Licensed Institution	41730.30	38882.05	41054.74	29141.79	25904.89	-6.83	5.59	-11.11
	3. Other Financial Ins.	8437.01	6368.76	7556.64	12620.64	12494.93	-24.51	18.65	-1.00
	4. In Foreign banks	31754.32	27287.42	31351.59	38140.04	46413.17	-14.07	14.89	21.69
	c. Money at Call	66388.94	53074.46	66307.19	91722.13	67829.59	-20.06	24.93	-26.05
2	INVESTMENTS	238675.86	232706.63	331231.04	307700.34	307916.34	-2.50	42.34	0.07
	a. Govt. Securities	196070.31	214380.95	295853.80	305806.38	306573.90	9.34	38.00	0.25
	b. Others	42605.55	18325.68	35377.25	1893.96	1342.45	-56.99	93.05	-29.12
3	SHARE & OTHER INVESTMENT	131777.67	129938.39	109664.75	161229.30	169614.69	-1.40	-15.60	5.20
4	LOANS & ADVANCES	1669203.04	1976879.74	2419841.87	2739775.68	2761843.22	18.43	22.41	0.81
	a. Private Sector	1542024.97	1923942.40	2355915.45	2660238.09	2687764.30	24.77	22.45	1.03
	b. Financial Institutions	121291.82	44543.48	58055.79	74430.63	68655.55	-63.28	30.34	-7.76
	c. Government Organizations	5886.25	8393.85	5870.64	5106.96	5423.38	42.60	-30.06	6.20
5	BILLS PURCHASED	11601.52	17198.72	2955.87	3035.96	2703.49	48.25	-82.81	-10.95
6	LOANS AGT. COLLECTED BILLS	1075.28	570.71	128.63	0.00	0.00	-46.92	-77.46	0.00
7	FIXED ASSETS	35044.21	40633.93	47763.06	65447.36	66086.56	15.95	17.54	0.98
8	OTHER ASSETS	144135.22	166139.11	206833.99	246142.10	278349.38	15.27	24.49	13.08
	a. Accrued Interests	34038.25	37665.70	43308.52	48700.47	63508.15	10.66	14.98	30.41
	b. Others	110096.97	128473.40	163525.47	197441.62	214841.23	16.69	27.28	8.81
9	Expenses not Written off	319.21	279.01	264.06	247.92	255.56	-12.59	-5.36	3.08
10	Non Banking Assets	4797.21	4465.45	4614.27	4962.18	5013.55	-6.92	3.33	1.04
11	Reconciliation Account	16089.93	16631.18	12388.71	12783.52	15870.13	3.36	-25.51	24.15
12	Profit & Loss A/c	634.40	234.67	0.72	537.59	1234.84	-63.01	-99.69	129.70
	TOTAL	2639099.55	3008919.66	3574985.49	3951707.84	3981225.90	14.01	18.81	0.75

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
		2016	2017	2018	2019	2019			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	170147.60	262230.20	314190.39	375012.45	375347.65	54.12	19.81	0.09
	a. Paid-up Capital	121090.62	185010.73	231457.62	242572.62	245239.98	52.79	25.10	1.10
	b. Statutory Reserves	36597.19	46701.73	56203.17	63674.00	64529.32	27.61	20.34	1.34
	c. Retained Earning	-4332.54	890.90	3052.99	22418.23	14325.10	-120.56	242.69	-36.10
	d. Others Reserves	16792.32	29626.84	23476.62	46347.60	51253.25	76.43	-20.76	10.58
2	BORROWINGS	37269.65	29666.79	33551.65	70388.14	69071.90	-20.40	13.09	-1.87
	a. NRB	6661.23	6080.74	11690.49	16940.61	17891.19	-8.71	92.25	5.61
	b. "A"Class Licensed Institution	14724.43	7974.30	7113.03	28555.91	25749.19	-45.84	-10.80	-9.83
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1701.75	1696.50	0.00	0.00	-0.31
	d. Other Financial Ins.	5111.62	5299.38	2435.75	5589.86	6136.52	3.67	-54.04	9.78
	e. Bonds and Securities	10772.37	10312.37	12312.37	17600.01	17598.50	-4.27	19.39	-0.01
3	DEPOSITS	1764592.44	2093255.77	2471514.17	2656936.53	2676343.10	18.63	18.07	0.73
	a. Current	178263.95	199359.65	249247.82	245496.29	250297.44	11.83	25.02	1.96
	b. Savings	698691.30	703028.67	811667.59	840822.99	856136.53	0.62	15.45	1.82
	c. Fixed	524462.99	879140.29	1070787.53	1254457.10	1258290.49	67.63	21.80	0.31
	d. Call Deposits	340863.88	285288.84	308550.25	284764.94	280344.44	-16.30	8.15	-1.55
	e. Others	22310.33	26438.33	31260.97	31395.20	31274.19	18.50	18.24	-0.39
4	Bills Payable	3871.77	2178.61	3050.09	3698.64	2934.29	-43.73	40.00	-20.67
5	Other Liabilities	166839.27	190587.10	228763.70	282125.97	292349.57	14.23	20.03	3.62
	1. Loan Loss Provision	34894.47	41452.81	44118.44	52526.76	53644.09	18.79	6.43	2.13
	2. Interest Suspense a/c	22183.24	26198.88	28592.89	29691.92	29767.79	18.10	9.14	0.26
	3. Others	109761.56	122935.41	156052.37	199907.29	208937.69	12.00	26.94	4.52
6	Reconciliation A/c	3962.29	-2297.92	-431.61	1349.68	1906.71	-157.99	-81.22	41.27
7	Profit & Loss A/c	38128.55	45609.84	53633.03	30009.17	31714.83	19.62	17.59	5.68
	TOTAL	2184811.57	2621230.38	3104271.42	3419520.58	3449668.06	19.98	18.43	0.88

Assets

1	LIQUID FUNDS	274495.34	335600.90	328306.59	300332.71	272017.76	22.26	-2.17	-9.43
	a. Cash Balance	47988.66	56468.70	66241.89	63305.31	59111.45	17.67	17.31	-6.62
	Nepalese Notes & Coins	47060.55	55471.98	63741.36	59655.70	55346.98	17.87	14.91	-7.22
	Foreign Currency	928.11	996.72	2500.53	3649.61	3764.48	7.39	150.87	3.15
	b. Bank Balance	205858.37	261547.34	244464.15	198029.89	190062.74	27.05	-6.53	-4.02
	1. In Nepal Rastra Bank	161790.30	218401.79	201683.81	151177.12	135264.54	34.99	-7.65	-10.53
	2. "A"Class Licensed Institution	12470.74	15693.99	11244.53	8490.25	8146.23	25.85	-28.35	-4.05
	3. Other Financial Ins.	83.09	227.12	191.57	230.69	247.89	173.34	-15.65	7.46
	4. In Foreign banks	31514.23	27224.45	31344.24	38131.83	46404.08	-13.61	15.13	21.69
	c. Money at Call	20648.32	17584.86	17600.55	38997.50	22843.56	-14.84	0.09	-41.42
2	INVESTMENTS	229827.62	226810.98	321107.09	296768.36	296525.53	-1.31	41.57	-0.08
	a. Govt. Securities	187275.77	208699.80	285849.84	294904.41	295218.08	11.44	36.97	0.11
	b. Others	42551.85	18111.18	35257.25	1863.96	1307.45	-57.44	94.67	-29.86
3	SHARE & OTHER INVESTMENT	128320.72	126101.06	103824.40	154575.66	162932.87	-1.73	-17.67	5.41
4	LOANS & ADVANCES	1380358.68	1718131.88	2109245.99	2373248.88	2389102.26	24.47	22.76	0.67
	a. Private Sector	1256142.55	1668294.23	2049939.58	2302122.90	2320762.16	32.81	22.88	0.81
	b. Financial Institutions	118383.24	41449.27	53463.96	66047.76	62935.91	-64.99	28.99	-4.71
	c. Government Organizations	5832.88	8388.39	5842.45	5078.22	5404.19	43.81	-30.35	6.42
5	BILLS PURCHASED	11595.12	17196.12	2955.87	3035.96	2703.49	48.30	-82.81	-10.95
6	LOANS AGT. COLLECTED BILLS	548.83	570.71	128.63	0.00	0.00	3.99	-77.46	0.00
7	FIXED ASSETS	28610.94	35011.75	41139.23	57800.17	58116.57	22.37	17.50	0.55
8	OTHER ASSETS	122000.30	146337.28	186240.73	223323.82	254217.18	19.95	27.27	13.83
	a. Accrued Interests	23985.61	28672.03	33650.43	38267.17	51680.59	19.54	17.36	35.05
	b. Others	98014.69	117665.24	152590.30	185056.65	202536.58	20.05	29.68	9.45
9	Expenses not Written off	252.50	260.04	247.04	228.61	235.35	2.99	-5.00	2.95
10	Non Banking Assets	2543.30	3133.07	3379.84	3751.39	3810.67	23.19	7.88	1.58
11	Reconciliation Account	6258.22	11900.68	7696.03	5993.85	8967.54	90.16	-35.33	49.61
12	Profit & Loss A/c	0.00	175.89	0.00	461.18	1038.82	0.00	-100.00	125.26
	TOTAL	2184811.58	2621230.37	3104271.43	3419520.58	3449668.05	19.98	18.43	0.88

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
		2016	2017	2018	2019	2019			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	34481.56	38281.38	44036.79	48975.65	48692.51	11.02	15.03	-0.58
	a. Paid-up Capital	29216.56	30209.58	38003.79	39507.63	39607.88	3.40	25.80	0.25
	b. Statutory Reserves	4420.10	4803.49	5021.35	5981.57	5984.58	8.67	4.54	0.05
	c. Retained Earning	-248.18	1286.84	-530.91	1777.52	1583.07	-618.51	-141.26	-10.94
	d. Others Reserves	1093.08	1981.46	1542.56	1708.93	1516.99	81.27	-22.15	-11.23
2	BORROWINGS	2993.89	876.37	731.00	7637.30	5709.23	-70.73	-16.59	-25.25
	a. NRB	5.00	501.37	221.00	669.97	793.58	9927.42	-55.92	18.45
	b. "A"Class Licensed Institution	2988.89	375.00	510.00	6967.33	4915.65	-87.45	36.00	-29.45
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	278631.25	239420.40	301857.66	341506.22	341191.59	-14.07	26.08	-0.09
	a. Current	6741.29	4909.91	7279.68	6449.90	5531.21	-27.17	48.27	-14.24
	b. Savings	143668.59	95029.20	114848.77	120702.85	121145.63	-33.86	20.86	0.37
	c. Fixed	68230.74	94271.19	124858.05	148692.56	152019.71	38.17	32.45	2.24
	d. Call Deposits	59245.77	44104.87	54586.24	65335.80	62160.86	-25.56	23.76	-4.86
	e. Others	744.86	1105.23	284.92	325.11	334.19	48.38	-74.22	2.79
4	Bills Payable	54.46	39.48	54.20	43.16	63.62	-27.51	37.29	47.40
5	Other Liabilities	18746.57	16329.72	17210.95	18412.98	21342.59	-12.89	5.40	15.91
	1. Loan Loss Provision	4936.93	4205.13	4383.69	5026.56	5277.67	-14.82	4.25	5.00
	2. Interest Suspense a/c	2618.40	2086.84	1606.80	2160.16	3411.76	-20.30	-23.00	57.94
	3. Others	11191.25	10037.75	11220.46	11226.25	12653.15	-10.31	11.78	12.71
6	Reconciliation A/c	7783.30	3259.59	4583.77	6671.00	6761.52	-58.12	40.62	1.36
7	Profit & Loss A/c	8153.72	6872.50	6226.73	3478.28	3163.60	-15.71	-9.40	-9.05
	TOTAL	350844.75	305079.44	374701.11	426724.58	426924.67	-13.04	22.82	0.05
Assets									
1	LIQUID FUNDS	85767.68	71096.73	89988.17	85714.64	78589.02	-17.11	26.57	-8.31
	a. Cash Balance	7891.86	6813.15	7344.35	6972.76	7652.67	-13.67	7.80	9.75
	Nepalese Notes & Coins	7820.18	6720.16	7160.01	6695.46	7506.58	-14.07	6.55	12.11
	Foreign Currency	71.68	92.99	184.35	277.30	146.09	29.73	98.24	-47.32
	b. Bank Balance	39311.73	34885.65	42554.89	35041.89	34806.46	-11.26	21.98	-0.67
	1. In Nepal Rastra Bank	16081.21	12553.71	14044.61	12693.50	13604.36	-21.94	11.88	7.18
	2. "A"Class Licensed Institution	19092.59	17790.23	23101.47	14581.03	12962.15	-6.82	29.85	-11.10
	3. Other Financial Ins.	3897.84	4478.73	5401.46	7759.15	8230.86	14.90	20.60	6.08
	4. In Foreign banks	240.09	62.97	7.35	8.21	9.09	-73.77	-88.33	10.62
	c. Money at Call	38564.09	29397.93	40088.93	43699.98	36129.89	-23.77	36.37	-17.32
2	INVESTMENTS	5491.83	4361.34	7774.21	8606.42	9052.78	-20.58	78.25	5.19
	a. Govt. Securities	5479.33	4361.34	7654.21	8576.42	9017.78	-20.40	75.50	5.15
	b. Others	12.50	0.00	120.00	30.00	35.00	-100.00	0.00	16.67
3	SHARE & OTHER INVESTMENT	2103.22	2348.33	3668.41	4383.12	4412.16	11.65	56.21	0.66
4	LOANS & ADVANCES	232993.26	209604.83	253251.02	303533.78	308794.02	-10.04	20.82	1.73
	a. Private Sector	230577.07	207149.14	249740.63	296455.84	304400.60	-10.16	20.56	2.68
	b. Financial Institutions	2414.50	2450.23	3506.32	7066.83	4389.34	1.48	43.10	-37.89
	c. Government Organizations	1.68	5.46	4.07	11.11	4.07	224.21	-25.54	-63.40
5	BILLS PURCHASED	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	4544.27	3952.75	4725.98	5672.22	5970.13	-13.02	19.56	5.25
8	OTHER ASSETS	10733.79	9634.27	10047.06	11499.58	12598.15	-10.24	4.28	9.55
	a. Accrued Interests	2793.27	2342.85	2046.60	2481.86	3587.56	-16.13	-12.64	44.55
	b. Others	7940.52	7291.42	8000.46	9017.72	9010.59	-8.17	9.72	-0.08
9	Expenses not Written off	36.37	12.92	9.73	11.25	11.66	-64.48	-24.70	3.67
10	Non Banking Assets	1000.79	713.72	658.55	616.86	616.56	-28.68	-7.73	-0.05
11	Reconciliation Account	7749.91	3354.54	4577.85	6676.98	6781.49	-56.72	36.47	1.57
12	Profit & Loss A/c	423.63	0.00	0.13	9.75	98.71	-100.00	0.00	912.28
	TOTAL	350844.75	305079.44	374701.11	426724.58	426924.67	-13.04	22.82	0.05

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	10263.32	8140.17	11787.25	13579.98	13679.73	-20.69	44.80	0.73
a. Paid-up Capital	13063.56	10093.32	12734.63	13814.41	13888.05	-22.74	26.17	0.53
b. Statutory Reserves	2663.29	2160.01	2531.17	2733.45	2709.21	-18.90	17.18	-0.89
c. Retained Earning	-6586.24	-5182.97	-4454.01	-3794.67	-3788.51	-21.31	-14.06	-0.16
d. Others Reserves	1122.71	1069.81	975.46	826.79	870.97	-4.71	-8.82	5.34
2 BORROWINGS	2558.64	1257.00	1169.93	4981.86	3878.24	-50.87	-6.93	-22.15
a. NRB	188.90	512.26	210.43	231.16	227.54	171.18	-58.92	-1.57
b. "A"Class Licensed Institution	2369.74	744.74	959.50	4750.70	3650.70	-68.57	28.84	-23.15
c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 DEPOSITS	64279.00	52130.78	63558.17	67574.86	67371.62	-18.90	21.92	-0.30
a. Current	130.06	91.39	281.08	315.71	331.48	-29.73	207.55	4.99
b. Savings	33060.01	18514.30	20507.86	20908.69	21410.24	-44.00	10.77	2.40
c. Fixed	24941.22	24847.25	34085.11	37892.34	37547.76	-0.38	37.18	-0.91
d. Call Deposits	1719.69	3956.68	4460.39	4112.35	3798.84	130.08	12.73	-7.62
e. Others	4428.01	4721.17	4223.73	4345.77	4283.30	6.62	-10.54	-1.44
4 Bills Payable	0.90	1.09	4.63	12.08	2.29	21.05	327.14	-81.03
5 Other Liabilities	21108.62	17284.26	17901.72	18468.04	18877.57	-18.12	3.57	2.22
1. Loan Loss Provision	8762.38	6895.24	6506.86	6586.42	6586.31	-21.31	-5.63	0.00
2. Interest Suspense a/c	7199.06	6606.25	7504.85	7858.62	8124.17	-8.23	13.60	3.38
3. Others	5147.18	3782.78	3890.01	4022.99	4167.09	-26.51	2.83	3.58
6 Reconciliation A/c	2071.83	1396.83	113.03	111.56	115.05	-32.58	-91.91	3.14
7 Profit & Loss A/c	3160.91	2399.70	1478.21	734.28	708.67	-24.08	-38.40	-3.49
TOTAL	103443.22	82609.84	96012.96	105462.67	104633.18	-20.14	16.22	-0.79
Assets								
1 LIQUID FUNDS	25482.99	16544.48	21003.76	23798.56	21731.35	-35.08	26.95	-8.69
a. Cash Balance	1056.73	1090.75	1306.71	1174.04	1225.70	3.22	19.80	4.40
Nepalese Notes & Coins	1056.60	1090.64	1306.62	1173.89	1225.55	3.22	19.80	4.40
Foreign Currency	0.13	0.10	0.09	0.15	0.15	-19.25	-18.20	0.00
b. Bank Balance	17249.72	9362.06	11079.34	13599.88	11649.51	-45.73	18.34	-14.34
1. In Nepal Rastra Bank	2626.67	2301.33	2406.99	2898.57	2836.82	-12.39	4.59	-2.13
2. "A"Class Licensed Institution	10166.97	5397.83	6708.74	6070.50	4796.51	-46.91	24.29	-20.99
3. Other Financial Ins.	4456.08	1662.91	1963.61	4630.80	4016.17	-62.68	18.08	-13.27
4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Money at Call	7176.54	6091.67	8617.71	9024.65	8856.14	-15.12	41.47	-1.87
2 INVESTMENTS	3356.41	1534.31	2349.74	2325.55	2338.04	-54.29	53.15	0.54
a. Govt. Securities	3315.21	1319.81	2349.74	2325.55	2338.04	-60.19	78.04	0.54
b. Others	41.20	214.50	0.00	0.00	0.00	420.68	-100.00	0.00
3 SHARE & OTHER INVESTMENT	1353.73	1489.00	2171.95	2270.52	2269.66	9.99	45.87	-0.04
4 LOANS & ADVANCES	55851.11	49143.02	57344.86	62993.02	63946.95	-12.01	16.69	1.51
a. Private Sector	55305.34	48499.04	56235.24	61659.35	62601.53	-12.31	15.95	1.53
b. Financial Institutions	494.08	643.99	1085.51	1316.04	1330.30	30.34	68.56	1.08
c. Government Organizations	51.68	0.00	24.12	17.63	15.12	-100.00	0.00	-14.23
5 BILLS PURCHASED	6.40	2.60	0.00	0.00	0.00	-59.38	-100.00	0.00
6 LOANS AGT. COLLECTED BILLS	526.45	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
7 FIXED ASSETS	1889.00	1669.43	1897.86	1974.98	1999.87	-11.62	13.68	1.26
8 OTHER ASSETS	11401.12	10167.55	10546.20	11318.70	11534.05	-10.82	3.72	1.90
a. Accrued Interests	7259.36	6650.82	7611.48	7951.45	8239.99	-8.38	14.44	3.63
b. Others	4141.76	3516.74	2934.71	3367.26	3294.06	-15.09	-16.55	-2.17
9 Expenses not Written off	30.34	6.04	7.29	8.06	8.55	-80.08	20.65	6.01
10 Non Banking Assets	1253.12	618.67	575.87	593.93	586.31	-50.63	-6.92	-1.28
11 Reconciliation Account	2081.80	1375.95	114.83	112.68	121.10	-33.91	-91.65	7.47
12 Profit & Loss A/c	210.77	58.78	0.59	66.66	97.31	-72.11	-99.00	45.98
TOTAL	103443.22	82609.84	96012.96	105462.67	104633.18	-20.14	16.22	-0.79

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	64943.04	97850.70	167966.94	100754.16	118145.61	50.67	71.66	17.26
1.1 Deposit Liabilities	63252.25	95608.58	165253.99	99561.80	116602.56	51.15	72.84	17.12
1.1.1 Saving A/c	21234.79	23525.99	39005.05	22681.51	26404.49	10.79	65.80	16.41
1.1.2 Fixed A/c	31710.65	55650.88	112317.02	68846.18	80884.08	75.50	101.82	17.49
1.1.2.1 Upto 3 Months Fixed A/c	1914.75	2495.80	8397.90	3025.73	3534.37	30.35	236.48	16.81
1.1.2.2 3 to 6 Months fixed A/c	1240.54	2672.64	6798.97	4837.98	5371.58	115.44	154.39	11.03
1.1.2.3 6 Months to 1 Year Fixed A/c	15369.26	29697.33	57784.49	35490.84	41852.95	93.23	94.58	17.93
1.1.2.4 Above 1 Year	13186.09	20785.12	39335.65	25491.63	30125.19	57.63	89.25	18.18
1.1.3 Call Deposit	10301.47	16429.74	13817.98	7901.98	9160.07	59.49	-15.90	15.92
1.1.4 Certificate of Deposits	5.34	1.97	113.93	132.13	153.93	-63.14	5683.67	16.50
1.2 Others	1690.79	2242.12	2712.96	1192.36	1543.05	32.61	21.00	29.41
2 Commission/Fee Expense	546.23	600.94	612.76	465.15	571.24	10.02	1.97	22.81
3 Employees Expenses	22715.53	26627.48	31472.44	17559.64	20467.09	17.22	18.20	16.56
4 Office Operating Expenses	18123.58	20754.59	25516.90	13630.42	15953.45	14.52	22.95	17.04
5 Exchange Fluctuation Loss	197.03	108.69	125.33	450.08	20.60	-44.83	15.31	-95.42
5.1 Due to Change in Exchange Rates	182.01	88.16	102.33	391.57	8.02	-51.56	16.08	-97.95
5.2 Due to Foreign Currency Transactions	15.02	20.54	23.00	58.51	12.58	36.73	12.00	-78.50
6 Non-Operatiing Expenses	106.14	33.54	58.45	11.74	18.90	-68.40	74.28	60.96
7. Provision for Risk	9649.95	12762.76	15147.02	12350.43	13017.01	32.26	18.68	5.40
7.1 Loan loss Provision	8451.80	11477.45	12874.70	11585.49	12241.67	35.80	12.17	5.66
7.1.1 General Loan loss Provision	5107.97	7035.80	6484.42	5683.40	5877.18	37.74	-7.84	3.41
7.1.1.1 Pass Loan Loss Provision	4530.40	6256.87	5678.68	4051.79	4472.86	38.11	-9.24	10.39
7.1.1.2 Watch List Provision	577.57	778.93	805.74	1631.61	1404.31	34.86	3.44	-13.93
7.1.2 Special Loan Loss Provision	3028.49	4375.25	6216.13	5626.54	6042.44	44.47	42.07	7.39
7.1.3 Additional Loan Loss Provision	315.34	66.40	174.15	275.55	322.05	-78.94	162.29	16.88
7.2. Provision for Non-Banking Assets	1012.22	1053.41	1255.16	563.60	557.56	4.07	19.15	-1.07
7.3. Provision for Loss on Investment	14.53	185.90	715.51	192.57	208.29	1179.20	284.90	8.17
7.4. Provision for Loss of Other Assets	171.40	46.00	301.66	8.77	9.49	0.00	0.00	8.20
8 Loan Written Off	355.03	996.12	971.19	276.80	285.83	180.57	-2.50	3.26
9 Provision for Staff Bonus	5851.53	6656.78	7981.80	4538.45	4648.08	13.76	19.90	2.42
10 Provision for Income Tax	17591.64	20370.63	24582.73	13607.67	13841.07	15.80	20.68	1.72
11 Others	61.16	55.62	28.87	3.95	6.32	-9.06	-48.09	60.11
12 Net Profit	49004.93	54665.43	61337.25	33728.27	34411.11	11.55	12.20	2.02
TOTAL EXPENSES	189145.80	241483.28	335801.69	197376.74	221386.30	27.67	39.06	12.16
Income								
1. Interest Income	146483.09	194358.11	283227.23	169044.11	191249.88	32.68	45.72	13.14
1.1. On Loans and Advance	138782.71	181923.38	265445.85	157751.76	178604.39	31.09	45.91	13.22
1.2. On Investment	3487.02	5875.27	10903.10	6508.46	7201.90	68.49	85.58	10.65
1.2.1 Government Bonds	3005.11	4830.38	9359.75	5944.89	6586.02	60.74	93.77	10.78
1.2.2 Foreign Bonds	136.72	153.35	186.01	103.59	92.03	12.17	21.29	-11.16
1.2.3 NRB Bonds	199.66	776.75	1030.65	364.48	330.27	289.04	32.69	-9.39
1.2.4 Deventure & Bonds	145.54	114.78	326.70	95.51	193.58	-21.14	184.63	102.69
1.3 Agency Balance	589.35	1021.51	987.51	672.74	767.56	73.33	-3.33	14.09
1.4 On Call Deposit	2513.39	3475.05	3927.59	2888.63	3189.48	38.26	13.02	10.41
1.5 Others	1110.61	2062.91	1963.17	1222.52	1486.56	85.75	-4.83	21.60
2. Comission & Discount	9828.97	11806.85	13569.38	7797.06	9156.00	20.12	14.93	17.43
2.1 Bills Purchase & Discount	300.48	239.80	117.08	70.91	84.76	-20.20	-51.18	19.52
2.2 Comission	8074.48	9864.84	11380.96	6772.50	8046.24	22.17	15.37	18.81
2.3 Others	1454.01	1702.22	2071.34	953.65	1025.01	17.07	21.69	7.48
3 Income From Exchange Fluctuation	5708.82	6248.97	7849.70	5460.19	5802.27	9.46	25.62	6.27
3.1 Due to Change in Exchange Rate	1342.09	706.74	1536.71	1207.27	1510.79	-47.34	117.44	25.14
3.2 Due to Foreign Currency Trans.	4366.73	5542.23	6312.99	4252.92	4291.48	26.92	13.91	0.91
4 Other Operating Income	9123.21	10772.31	13392.38	7720.34	8417.63	18.08	24.32	9.03
5 Non Operating Income	4775.86	3783.15	2491.29	816.82	933.24	-20.79	-34.15	14.25
6 Provision Written Back	11550.65	12883.40	14545.42	6217.86	5373.75	11.54	12.90	-13.58
7 Recovery from Written off Loan	1276.09	1504.14	672.99	237.74	355.79	17.87	-55.26	49.66
8 Income from Extra Ordinary Expenses	231.44	108.16	53.31	38.50	38.88	-53.27	-50.71	0.99
9 Net Loss	167.67	18.20	0.00	44.12	58.85	-89.14	-100.00	33.39
TOTAL INCOME	189145.79	241483.29	335801.70	197376.73	221386.30	27.67	39.06	12.16

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	47854.50	81092.18	141815.04	84396.47	98869.18	69.46	74.88	17.15
1.1 Deposit Liabilities	46323.77	79132.19	139186.01	83304.48	97461.04	70.82	75.89	16.99
1.1.1 Saving A/c	13684.45	17436.33	30568.81	17962.30	20948.17	27.42	75.32	16.62
1.1.2 Fixed A/c	24433.35	47954.79	97069.77	58945.37	69159.99	96.27	102.42	17.33
1.1.2.1 Upto 3 Months Fixed A/c	1842.14	2170.16	7668.37	2595.06	3011.32	17.81	253.35	16.04
1.1.2.2 3 to 6 Months fixed A/c	935.82	2298.27	5903.87	4205.55	4576.76	145.59	156.88	8.83
1.1.2.3 6 Months to 1 Year Fixed A/c	11607.80	25818.22	49039.93	29952.82	35465.95	122.42	89.94	18.41
1.1.2.4 Above 1 Year	10047.59	17668.14	34457.60	22191.94	26105.96	75.84	95.03	17.64
1.1.3 Call Deposit	8200.79	13739.10	11433.50	6264.68	7198.95	67.53	-16.78	14.91
1.1.4 Certificate of Deposits	5.18	1.97	113.93	132.13	153.93	-61.96	5683.67	16.50
1.2 Others	1530.73	1959.99	2629.03	1091.99	1408.14	28.04	34.13	28.95
2 Commission/Fee Expense	543.21	597.40	608.20	462.78	568.44	9.98	1.81	22.83
3 Employees Expenses	19107.70	23306.35	27584.51	15072.69	17590.84	21.97	18.36	16.71
4 Office Operating Expenses	14313.59	17487.97	21745.98	11603.16	13582.99	22.18	24.35	17.06
5 Exchange Fluctuation Loss	19.05	25.52	107.51	61.19	16.40	34.00	321.27	-73.19
5.1 Due to Change in Exchange Rates	4.39	5.02	84.55	2.97	3.88	14.37	1583.93	30.65
5.2 Due to Foreign Currency Transactions	14.66	20.50	22.96	58.22	12.52	39.89	12.00	-78.49
6 Non-Operatiing Expenses	70.03	17.82	53.11	11.52	17.03	-74.55	198.03	47.85
7. Provision for Risk	7061.61	10568.77	11964.13	10320.12	10831.78	49.67	13.20	4.96
7.1 Loan loss Provision	6401.84	9650.60	10356.41	9806.04	10305.72	50.75	7.31	5.10
7.1.1 General Loan loss Provision	4110.57	6271.68	5380.22	4705.29	4937.88	52.57	-14.21	4.94
7.1.1.1 Pass Loan Loss Provision	3625.52	5677.88	4860.08	3412.18	3814.49	56.61	-14.40	11.79
7.1.1.2 Watch List Provision	485.05	593.80	520.14	1293.11	1123.40	22.42	-12.41	-13.12
7.1.2 Special Loan Loss Provision	2197.47	3368.78	4855.50	4911.54	5128.82	53.30	44.13	4.42
7.1.3 Additional Loan Loss Provision	93.81	10.14	120.68	189.21	239.02	-89.19	1090.14	26.32
7.2. Provision for Non-Banking Assets	611.52	839.40	1029.87	438.85	432.77	37.26	22.69	-1.39
7.3. Provision for Loss on Investment	4.97	45.93	375.30	72.52	89.86	823.46	717.05	23.91
7.4. Provision for Loss of Other Assets	43.27	32.84	202.55	2.72	3.44	0.00	0.00	26.46
8 Loan Written Off	77.54	907.44	885.06	244.69	253.53	1070.33	-2.47	3.61
9 Provision for Staff Bonus	4628.86	5543.94	7010.57	3997.10	4163.28	19.77	26.45	4.16
10 Provision for Income Tax	14145.34	17163.51	21670.44	11990.87	12415.44	21.34	26.26	3.54
11 Others	56.32	47.82	7.16	0.00	0.00	-15.10	-85.02	0.00
12 Net Profit	38128.55	45433.95	53633.03	29547.99	30676.00	19.16	18.05	3.82
TOTAL EXPENSES	146006.29	202192.67	287084.75	167708.59	188984.91	38.48	41.99	12.69
Income								
1. Interest Income	113200.58	161584.42	241266.33	143412.42	162757.38	42.74	49.31	13.49
1.1. On Loans and Advance	108083.45	152697.37	227301.28	134621.49	152726.84	41.28	48.86	13.45
1.2. On Investment	3265.06	5686.94	10487.03	6266.54	6939.32	74.18	84.41	10.74
1.2.1 Government Bonds	2828.94	4702.34	9095.64	5755.83	6379.91	66.22	93.43	10.84
1.2.2 Foreign Bonds	136.72	153.35	186.01	103.59	92.03	12.17	21.29	-11.16
1.2.3 NRB Bonds	167.89	746.84	941.46	314.22	276.85	344.84	26.06	-11.90
1.2.4 Deventure & Bonds	131.52	84.40	263.93	92.89	190.53	-35.83	212.71	105.11
1.3 Agency Balance	420.46	483.18	637.55	441.15	518.90	14.92	31.95	17.62
1.4 On Call Deposit	627.38	781.19	1092.82	952.79	1173.20	24.52	39.89	23.13
1.5 Others	804.22	1935.75	1747.66	1130.45	1399.12	140.70	-9.72	23.77
2. Comission & Discount	9230.35	11327.97	13026.80	7445.42	8835.23	22.73	15.00	18.67
2.1 Bills Purchase & Discount	300.36	239.78	117.08	70.91	84.76	-20.17	-51.17	19.52
2.2 Comission	7688.74	9581.64	11051.64	6592.11	7838.06	24.62	15.34	18.90
2.3 Others	1241.25	1506.55	1858.08	782.39	912.41	21.37	23.33	16.62
3 Income From Exchange Fluctuation	5461.96	6127.72	7817.39	5056.11	5782.40	12.19	27.57	14.36
3.1 Due to Change in Exchange Rate	1116.14	629.46	1519.49	1195.86	1494.39	-43.60	141.39	24.96
3.2 Due to Foreign Currency Trans.	4345.81	5498.26	6297.91	3860.25	4288.01	26.52	14.54	11.08
4 Other Operating Income	6555.19	8715.19	10703.12	5994.87	6381.37	32.95	22.81	6.45
5 Non Operating Income	2757.19	2774.51	1960.24	722.60	817.63	0.63	-29.35	13.15
6 Provision Written Back	7698.29	10242.22	11618.16	4940.75	4157.03	33.05	13.43	-15.86
7 Recovery from Written off Loan	1024.53	1368.72	647.29	124.73	241.88	33.59	-52.71	93.92
8 Income from Extra Ordinary Expenses	78.21	51.92	45.42	11.69	11.99	-33.61	-12.52	2.61
9 Net Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	146006.29	202192.68	287084.76	167708.59	188984.91	38.48	41.99	12.69

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13312.19	13201.15	20948.71	13247.16	15624.23	-0.83	58.69	17.94
1.1 Deposit Liabilities	13172.88	13087.17	20904.86	13182.98	15537.80	-0.65	59.74	17.86
1.1.1 Saving A/c	5946.21	4677.07	6871.07	3847.31	4508.02	-21.34	46.91	17.17
1.1.2 Fixed A/c	5212.02	5949.55	11832.80	7822.05	9210.75	14.15	98.89	17.75
1.1.2.1 Upto 3 Months Fixed A/c	54.26	270.84	602.40	369.87	451.90	399.17	122.42	22.18
1.1.2.2 3 to 6 Months fixed A/c	278.90	299.49	732.00	525.28	607.38	7.38	144.41	15.63
1.1.2.3 6 Months to 1 Year Fixed A/c	2769.74	2933.09	6548.30	4235.44	4970.34	5.90	123.26	17.35
1.1.2.4 Above 1 Year	2109.12	2446.12	3950.11	2691.45	3181.13	15.98	61.48	18.19
1.1.3 Call Deposit	2014.52	2460.55	2200.98	1513.63	1819.03	22.14	-10.55	20.18
1.1.4 Certificate of Deposits	0.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
1.2 Others	139.31	113.98	43.85	64.17	86.43	-18.19	-61.53	34.69
2 Commission/Fee Expense	1.36	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3 Employees Expenses	2907.09	2687.22	3147.63	2055.53	2378.29	-7.56	17.13	15.70
4 Office Operating Expenses	3038.53	2613.80	2940.84	1642.27	1918.39	-13.98	12.51	16.81
5 Exchange Fluctuation Loss	177.98	83.17	17.82	388.89	4.20	-53.27	-78.58	-98.92
5.1 Due to Change in Exchange Rates	177.62	83.14	17.78	388.60	4.14	-53.19	-78.61	-98.93
5.2 Due to Foreign Currency Transactions	0.36	0.04	0.04	0.29	0.05	-90.15	10.32	-81.23
6 Non-Operatiing Expenses	16.31	14.39	1.05	0.22	1.87	-11.77	-92.71	738.84
7. Provision for Risk	1415.40	1565.51	2224.97	1352.61	1450.92	10.60	42.12	7.27
7.1 Loan loss Provision	1271.31	1483.84	1893.98	1296.72	1396.65	16.72	27.64	7.71
7.1.1 General Loan loss Provision	733.07	623.63	950.31	810.39	767.46	-14.93	52.38	-5.30
7.1.1.1 Pass Loan Loss Provision	652.10	465.15	728.77	517.86	539.41	-28.67	56.67	4.16
7.1.1.2 Watch List Provision	80.97	158.48	221.54	292.53	228.05	95.71	39.79	-22.04
7.1.2 Special Loan Loss Provision	502.83	833.09	910.51	433.29	585.72	65.68	9.29	35.18
7.1.3 Additional Loan Loss Provision	35.40	27.11	33.16	53.03	43.46	-23.41	22.32	-18.04
7.2. Provision for Non-Banking Assets	108.91	25.48	91.67	17.02	17.02	-76.61	259.78	0.00
7.3. Provision for Loss on Investment	-0.43	45.60	147.82	38.86	37.25	-10653.82	224.17	-4.15
7.4. Provision for Loss of Other Assets	35.62	10.59	91.49	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	155.56	39.77	81.82	0.04	0.04	-74.43	105.74	0.00
9 Provision for Staff Bonus	962.73	941.72	845.60	479.20	433.76	-2.18	-10.21	-9.48
10 Provision for Income Tax	2793.14	2723.56	2535.10	1435.25	1281.00	-2.49	-6.92	-10.75
11 Others	4.17	0.81	20.91	3.76	3.76	-80.66	2493.62	0.00
12 Net Profit	7762.81	6872.35	6226.60	3478.28	3080.33	-11.47	-9.40	-11.44
TOTAL EXPENSES	32547.27	30743.44	38991.05	24083.20	26176.79	-5.54	26.83	8.69
Income								
1. Interest Income	26440.45	26567.77	34091.47	21063.63	23419.06	0.48	28.32	11.18
1.1. On Loans and Advance	24547.15	24001.32	31193.80	19172.09	21439.98	-2.22	29.97	11.83
1.2. On Investment	123.20	135.56	308.66	182.47	198.78	10.04	127.69	8.94
1.2.1 Government Bonds	101.73	95.19	186.03	141.59	152.83	-6.43	95.44	7.94
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	11.11	12.29	64.61	40.87	45.95	10.56	425.81	12.41
1.2.4 Deventure & Bonds	10.35	28.09	58.02	0.00	0.00	171.27	106.58	0.00
1.3 Agency Balance	103.08	344.14	234.03	160.45	178.30	233.84	-31.99	11.13
1.4 On Call Deposit	1486.16	2055.54	2226.71	1519.88	1572.53	38.31	8.33	3.46
1.5 Others	180.86	31.21	128.27	28.74	29.47	-82.74	310.96	2.53
2. Comission & Discount	487.12	384.57	455.52	314.47	277.51	-21.05	18.45	-11.75
2.1 Bills Purchase & Discount	0.12	0.02	0.00	0.00	0.00	-87.15	-100.00	0.00
2.2 Comission	364.54	263.32	290.79	163.13	188.36	-27.77	10.43	15.47
2.3 Others	122.46	121.23	164.73	151.33	89.14	-1.01	35.88	-41.10
3 Income From Exchange Fluctuation	246.86	121.24	32.31	404.08	19.87	-50.89	-73.36	-95.08
3.1 Due to Change in Exchange Rate	225.94	77.27	17.22	11.42	16.40	-65.80	-77.72	43.63
3.2 Due to Foreign Currency Trans.	20.92	43.97	15.09	392.67	3.47	110.19	-65.69	-99.12
4 Other Operating Income	2088.22	1656.52	2137.26	1444.41	1709.44	-20.67	29.02	18.35
5 Non Operating Income	1130.88	444.76	356.05	51.60	67.43	-60.67	-19.95	30.68
6 Provision Written Back	2018.37	1546.85	1904.05	784.13	656.85	-23.36	23.09	-16.23
7 Recovery from Written off Loan	2.61	12.51	9.57	11.03	11.03	379.99	-23.53	0.00
8 Income from Extra Ordinary Expenses	128.54	9.21	4.82	0.11	0.18	-92.83	-47.64	71.31
9 Net Loss	4.23	0.00	0.00	9.75	15.43	-100.00	0.00	58.23
TOTAL INCOME	32547.27	30743.44	38991.05	24083.20	26176.79	-5.54	26.83	8.69

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3776.34	3557.37	5203.20	3110.53	3652.19	-5.80	46.27	17.41
1.1 Deposit Liabilities	3755.60	3389.23	5163.12	3074.33	3603.72	-9.76	52.34	17.22
1.1.1 Saving A/c	1604.12	1412.59	1565.17	871.91	948.29	-11.94	10.80	8.76
1.1.2 Fixed A/c	2065.28	1746.55	3414.45	2078.76	2513.34	-15.43	95.50	20.91
1.1.2.1 Upto 3 Months Fixed A/c	18.35	54.79	127.13	60.80	71.14	198.56	132.03	17.01
1.1.2.2 3 to 6 Months fixed A/c	25.82	74.88	163.11	107.15	187.44	189.96	117.83	74.93
1.1.2.3 6 Months to 1 Year Fixed A/c	991.72	946.02	2196.27	1302.58	1416.66	-4.61	132.16	8.76
1.1.2.4 Above 1 Year	1029.38	670.86	927.94	608.23	838.10	-34.83	38.32	37.79
1.1.3 Call Deposit	86.16	230.09	183.50	123.67	142.09	167.06	-20.25	14.90
1.1.4 Certificate of Deposits	0.04	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
1.2 Others	20.74	168.15	40.08	36.20	48.47	710.55	-76.17	33.92
2 Commission/Fee Expense	1.67	3.54	4.56	2.36	2.80	112.56	28.84	18.47
3 Employees Expenses	700.74	633.90	740.30	431.43	497.96	-9.54	16.78	15.42
4 Office Operating Expenses	771.46	652.83	830.08	384.98	452.07	-15.38	27.15	17.43
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	19.81	1.33	4.29	0.00	0.00	-93.30	223.24	0.00
7. Provision for Risk	1172.94	628.48	957.93	677.70	734.30	-46.42	52.42	8.35
7.1 Loan loss Provision	778.65	343.01	624.30	482.73	539.30	-55.95	82.01	11.72
7.1.1 General Loan loss Provision	264.33	140.49	153.89	167.72	171.83	-46.85	9.54	2.45
7.1.1.1 Pass Loan Loss Provision	252.78	113.84	89.82	121.75	118.96	-54.97	-21.10	-2.29
7.1.1.2 Watch List Provision	11.55	26.65	64.06	45.97	52.87	130.77	140.41	15.02
7.1.2 Special Loan Loss Provision	328.19	173.38	450.11	281.70	327.89	-47.17	159.61	16.40
7.1.3 Additional Loan Loss Provision	186.13	29.14	20.30	33.31	39.57	-84.34	-30.34	18.82
7.2. Provision for Non-Banking Assets	291.80	188.53	133.62	107.73	107.77	-35.39	-29.13	0.03
7.3. Provision for Loss on Investment	9.99	94.36	192.39	81.19	81.19	844.54	103.88	0.00
7.4. Provision for Loss of Other Assets	92.51	2.57	7.62	6.05	6.05	0.00	0.00	0.00
8 Loan Written Off	121.93	48.91	4.30	32.07	32.26	-59.89	-91.21	0.59
9 Provision for Staff Bonus	259.93	171.12	125.63	62.15	51.04	-34.17	-26.59	-17.87
10 Provision for Income Tax	653.15	483.56	377.19	181.55	144.63	-25.96	-22.00	-20.34
11 Others	0.67	7.00	0.80	0.19	2.56	940.04	-88.62	1282.16
12 Net Profit	3113.58	2359.13	1477.62	701.99	654.78	-24.23	-37.37	-6.73
TOTAL EXPENSES	10592.23	8547.17	9725.90	5584.94	6224.60	-19.31	13.79	11.45
Income								
1. Interest Income	6842.06	6205.92	7869.42	4568.05	5073.44	-9.30	26.81	11.06
1.1. On Loans and Advance	6152.12	5224.69	6950.78	3958.17	4437.57	-15.07	33.04	12.11
1.2. On Investment	98.76	52.77	107.42	59.46	63.80	-46.57	103.54	7.30
1.2.1 Government Bonds	74.44	32.86	78.09	47.46	53.28	-55.86	137.67	12.25
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	20.65	17.62	24.58	9.38	7.47	-14.67	39.47	-20.32
1.2.4 Deventure & Bonds	3.67	2.29	4.75	2.62	3.05	-37.48	106.85	16.64
1.3 Agency Balance	65.81	194.19	115.93	71.13	70.35	195.09	-40.30	-1.10
1.4 On Call Deposit	399.84	638.32	608.05	415.96	443.75	59.64	-4.74	6.68
1.5 Others	125.53	95.95	87.24	63.33	57.98	-23.56	-9.07	-8.46
2. Comission & Discount	111.50	94.31	87.06	37.18	43.27	-15.41	-7.69	16.38
2.1 Bills Purchase & Discount	0.01	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
2.2 Comission	21.19	19.87	38.53	17.25	19.82	-6.22	93.85	14.85
2.3 Others	90.30	74.44	48.53	19.93	23.45	-17.57	-34.80	17.70
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
4 Other Operating Income	479.80	400.59	552.00	281.06	326.82	-16.51	37.80	16.28
5 Non Operating Income	887.79	563.87	174.99	42.62	48.18	-36.49	-68.97	13.06
6 Provision Written Back	1833.99	1094.33	1023.22	492.98	559.87	-40.33	-6.50	13.57
7 Recovery from Written off Loan	248.95	122.91	16.13	101.98	102.89	-50.63	-86.88	0.89
8 Income from Extra Ordinary Expenses	24.70	47.02	3.07	26.71	26.71	90.41	-93.48	0.00
9 Net Loss	163.43	18.20	0.00	34.37	43.42	-88.86	-100.00	26.34
TOTAL INCOME	10592.23	8547.17	9725.90	5584.94	6224.60	-19.31	13.79	11.45

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	76816.32	87899.16	115385.84	142623.75	143892.09	14.43	31.27	0.89
Fishery Related	1980.46	2328.51	2725.01	3291.62	3524.05	17.57	17.03	7.06
Mining Related	3404.03	3950.19	5033.27	6309.37	6859.67	16.04	27.42	8.72
Agriculture, Forestry & Beverage Production Related	296097.02	329835.00	415538.69	493755.14	506501.55	11.39	25.98	2.58
Construction	182851.94	213028.75	253186.93	287128.13	291633.36	16.50	18.85	1.57
Electricity, Gas and Water	46417.77	63520.59	86863.05	101981.50	104543.27	36.85	36.75	2.51
Metal Products, Machinery & Electronic Equipment & Asse	19473.46	25044.82	33148.29	38248.45	38236.22	28.61	32.36	-0.03
Transport, Communication and Public Utilities	67489.25	76264.31	83254.65	91686.87	92157.14	13.00	9.17	0.51
Wholesaler & Retailer	374322.54	436442.74	532010.61	594300.58	592120.27	16.60	21.90	-0.37
Finance, Insurance and Real Estate	135000.17	166374.23	203050.35	260872.43	253661.26	23.24	22.04	-2.76
Hotel or Restaurant	54426.26	66900.15	91145.89	106715.62	111175.16	22.92	36.24	4.18
Other Services	72146.41	90250.94	105969.22	118309.59	119846.55	25.09	17.42	1.30
Consumption Loans	120843.49	158359.29	166318.73	167318.68	165292.68	31.04	5.03	-1.21
Local Government	1654.98	1568.65	1553.54	2478.79	2478.14	-5.22	-0.96	-0.03
Others	228955.74	272881.84	327742.30	327791.11	332625.29	19.19	20.10	1.47
TOTAL	1681879.83	1994649.17	2422926.38	2742811.63	2764546.71	18.60	21.47	0.79
Productwise								
Term Loan	272694.42	320735.49	423647.60	489489.23	504039.30	17.62	32.09	2.97
Overdraft	294326.89	361906.83	410910.51	452575.07	453067.19	22.96	13.54	0.11
Trust Receipt Loan / Import Loan	72678.07	64530.02	113868.62	128764.18	135723.22	-11.21	76.46	5.40
Demand & Other Working Capital Loan	365785.23	404195.22	498115.75	596549.00	590908.48	10.50	23.24	-0.95
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142815.41	168383.92	201681.80	219738.23	223032.04	17.90	19.77	1.50
Real Estate Loan	108071.88	127318.70	142005.39	145201.90	144519.17	17.81	11.54	-0.47
Margin Nature Loan	37681.04	41170.06	41128.86	41940.82	40745.16	9.26	-0.10	-2.85
Hire Purchase Loan	110094.35	150400.06	171054.03	182608.79	183904.70	36.61	13.73	0.71
Deprived Sector Loan	81239.19	111984.61	137728.27	161360.27	160663.61	37.85	22.99	-0.43
Bills Purchased	12530.80	17354.17	2858.75	3272.71	2980.20	38.49	-83.53	-8.94
Other Product	183962.55	226670.09	279926.81	321311.46	324963.65	23.22	23.50	1.14
Total	1681879.83	1994649.17	2422926.38	2742811.63	2764546.71	18.60	21.47	0.79
Collateral wise								
Gold and Silver	30642.25	37466.92	38070.33	36524.87	35974.71	22.27	1.61	-1.51
Government Securities	1014.67	997.94	470.42	7312.52	577.47	-1.65	-52.86	-92.10
Non Governmental Securities	29668.70	34634.94	37124.14	36568.29	35319.24	16.74	7.19	-3.42
Fixed Deposit Receipts	10553.39	22175.52	18557.51	21717.27	20988.74	110.13	-16.32	-3.35
Own	9577.14	20780.98	17907.40	21118.25	20366.70	116.99	-13.83	-3.56
Other Licences Institutions	976.25	1394.55	650.11	599.02	622.04	42.85	-53.38	3.84
Collateral of Properties	1463645.87	1734997.03	2136643.17	2451953.65	2482594.45	18.54	23.15	1.25
Fixed Assets	1207217.80	1459790.48	1788776.33	2054555.95	2080464.46	20.92	22.54	1.26
Current Assets	256428.07	275206.55	347866.84	397397.69	402129.99	7.32	26.40	1.19
Against security of Bill	15710.45	15873.63	18166.44	19355.18	19672.01	1.04	14.44	1.64
Domestic Bills	3525.87	798.38	826.25	1067.87	967.13	-77.36	3.49	-9.43
Foreign Bills	12184.58	15075.25	17340.19	18287.31	18704.88	23.72	15.02	2.28
Against Guarantee	52993.07	63293.16	78284.15	91191.68	89850.89	19.44	23.69	-1.47
Government Guarantee	2364.19	2560.01	2348.23	2323.98	2331.53	8.28	-8.27	0.32
Institutional Guarantee	33209.50	42758.93	55644.51	67700.33	66359.65	28.76	30.14	-1.98
Personal Guarantee	4054.12	5340.32	6080.54	5957.78	6050.58	31.73	13.86	1.56
Collective Guarantee	4855.55	5828.86	7085.62	7428.11	7555.97	20.05	21.56	1.72
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2719.64	2692.38	-65.24	14.45	-1.00
Other Guarantee	4282.79	5335.71	5443.59	5061.85	4860.78	24.59	2.02	-3.97
Credit Card	416.03	905.78	1257.07	1520.87	1530.91	117.72	38.78	0.66
Others	77235.40	84304.25	94353.16	76667.30	78038.30	9.15	11.92	1.79
Total	1681879.83	1994649.17	2422926.38	2742811.63	2764546.72	18.60	21.47	0.79

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	59611.10	73353.34	96589.75	120502.06	121376.40	23.05	31.68	0.73
Fishery Related	1513.96	1996.59	2330.43	2698.40	2922.51	31.88	16.72	8.31
Mining Related	2970.72	3467.83	4420.28	5637.75	6183.03	16.73	27.47	9.67
Agriculture, Forestry & Beverage Production Related	278304.22	315942.22	398079.33	471283.58	483674.79	13.52	26.00	2.63
Construction	142303.46	178777.17	212488.14	235960.13	239038.73	25.63	18.86	1.30
Electricity, Gas and Water	42101.95	59344.92	82191.76	95741.28	98283.50	40.96	38.50	2.66
Metal Products, Machinery & Electronic Equipment & Asse	16327.51	22633.48	29802.94	34336.39	34183.69	38.62	31.68	-0.44
Transport, Communication and Public Utilities	43246.45	52471.19	57257.30	63559.37	63935.79	21.33	9.12	0.59
Wholesaler & Retailer	330886.83	397945.20	483927.42	535349.45	532104.21	20.27	21.61	-0.61
Finance, Insurance and Real Estate	114517.91	148589.16	179843.15	233815.95	226459.07	29.75	21.03	-3.15
Hotel or Restaurant	43361.87	57138.95	79499.31	91774.44	95555.41	31.77	39.13	4.12
Other Services	60591.89	80038.56	95129.25	104111.66	105721.08	32.09	18.85	1.55
Consumption Loans	99230.33	134352.70	141446.18	142745.14	140892.29	35.39	5.28	-1.30
Local Government	1576.17	1506.86	1499.92	1500.49	1499.89	-4.40	-0.46	-0.04
Others	155958.26	208340.54	247825.35	237268.73	239975.36	33.59	18.95	1.14
TOTAL	1392502.62	1735898.71	2112330.49	2376284.83	2391805.75	24.66	21.69	0.65
Productwise								
Term Loan	227581.99	280894.40	369100.16	416964.83	429224.50	23.43	31.40	2.94
Overdraft	239961.46	310486.80	349119.18	378395.63	379082.38	29.39	12.44	0.18
Trust Receipt Loan / Import Loan	72677.77	64519.94	113868.62	128764.18	135723.22	-11.22	76.49	5.40
Demand & Other Working Capital Loan	334766.54	386183.56	480564.58	577895.64	572536.92	15.36	24.44	-0.93
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109296.95	140053.24	167219.84	177130.70	179092.06	28.14	19.40	1.11
Real Estate Loan	83603.42	104245.22	114769.93	117566.02	116847.41	24.69	10.10	-0.61
Margin Nature Loan	28428.82	34419.83	33207.62	33917.95	32898.18	21.07	-3.52	-3.01
Hire Purchase Loan	79566.01	120085.97	137333.23	145368.12	146166.02	50.93	14.36	0.55
Deprived Sector Loan	66005.84	93428.55	114231.65	132138.86	130936.53	0.00	0.00	-0.91
Bills Purchased	12523.00	17351.57	2856.15	3270.24	2977.24	38.56	-83.54	-8.96
Other Product	138090.81	184229.66	230059.55	264872.67	266321.27	33.41	24.88	0.55
Total	1392502.62	1735898.72	2112330.49	2376284.83	2391805.75	24.66	21.69	0.65
Collateral wise								
Gold and Silver	26326.42	32842.76	32615.57	30852.63	30273.34	24.75	-0.69	-1.88
Government Securities	991.90	986.04	432.91	7270.53	541.67	-0.59	-56.10	-92.55
Non Governmental Securities	23084.76	29673.78	30511.97	29877.84	28881.78	28.54	2.82	-3.33
Fixed Deposit Receipts	7542.78	15282.39	13517.49	16614.59	16126.32	102.61	-11.55	-2.94
Own	6566.55	13887.84	12876.38	16015.56	15508.93	111.49	-7.28	-3.16
Other Licences Institutions	976.23	1394.55	641.11	599.02	617.39	42.85	-54.03	3.07
Collateral of Properties	1206655.78	1510054.58	1864916.64	2128112.26	2152543.72	25.14	23.50	1.15
Fixed Assets	950449.10	1234935.26	1517181.03	1731136.27	1750559.66	29.93	22.86	1.12
Current Assets	256206.67	275119.32	347735.62	396975.99	401984.05	7.38	26.39	1.26
Against security of Bill	15133.48	15873.63	18163.84	19355.18	19672.01	4.89	14.43	1.64
Domestic Bills	2950.40	798.38	823.65	1067.87	967.13	-72.94	3.17	-9.43
Foreign Bills	12183.08	15075.25	17340.19	18287.31	18704.88	23.74	15.02	2.28
Against Guarantee	44016.18	52805.20	64116.58	74769.27	72991.04	19.97	21.42	-2.38
Government Guarantee	2191.40	2456.45	2249.74	2225.39	2232.94	12.09	-8.41	0.34
Institutional Guarantee	28853.08	38746.64	49664.44	60053.27	58508.46	34.29	28.18	-2.57
Personal Guarantee	3325.36	4274.42	4505.17	4356.46	4349.68	28.54	5.40	-0.16
Collective Guarantee	1365.35	640.93	691.90	528.30	522.17	-53.06	7.95	-1.16
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2719.64	2692.38	-65.24	14.45	-1.00
Other Guarantee	4054.06	5217.45	5323.67	4886.23	4685.40	28.70	2.04	-4.11
Credit Card	416.03	905.78	1257.07	1520.87	1530.91	117.72	38.78	0.66
Others	68335.30	77474.55	86798.43	67911.66	69244.98	13.37	12.03	1.96
Total	1392502.62	1735898.71	2112330.50	2376284.83	2391805.75	24.66	21.69	0.65

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15169.69	11517.77	15080.01	17946.28	18190.73	-24.07	30.93	1.36
Fishery Related	410.64	275.80	341.03	538.03	545.41	-32.84	23.65	1.37
Mining Related	391.51	450.84	591.81	652.15	655.81	15.16	31.27	0.56
Agriculture, Forestry & Beverage Production Related	14829.67	11610.02	14742.70	19535.12	19828.19	-21.71	26.98	1.50
Construction	32645.74	27621.96	32571.16	42111.85	43401.46	-15.39	17.92	3.06
Electricity, Gas and Water	4000.83	4007.87	4469.34	6015.48	6032.83	0.18	11.51	0.29
Metal Products, Machinery & Electronic Equipment & Asse	2395.14	1557.29	2254.43	2718.08	2832.32	-34.98	44.77	4.20
Transport, Communication and Public Utilities	17830.86	18908.92	20940.74	23096.80	23300.40	6.05	10.75	0.88
Wholesaler & Retailer	35847.16	32765.58	40639.68	50550.03	51444.69	-8.60	24.03	1.77
Finance, Insurance and Real Estate	16264.86	14169.51	18546.60	21728.97	21722.29	-12.88	30.89	-0.03
Hotel or Restaurant	9287.71	8381.09	9948.21	12686.89	13227.27	-9.76	18.70	4.26
Other Services	9369.02	8371.79	8987.78	12176.92	12092.10	-10.64	7.36	-0.70
Consumption Loans	17035.39	19360.71	20685.23	20191.47	20022.14	13.65	6.84	-0.84
Local Government	41.32	24.59	20.43	945.11	945.07	-40.49	-16.90	0.00
Others	57473.73	50581.10	63431.86	72640.59	74553.33	-11.99	25.41	2.63
TOTAL	232993.26	209604.83	253251.02	303533.78	308794.02	-10.04	20.82	1.73
Productwise								
Term Loan	37259.67	33010.58	45528.75	60837.55	62664.21	-11.40	37.92	3.00
Overdraft	54365.43	51420.03	61791.33	72423.73	71626.01	-5.42	20.17	-1.10
Trust Receipt Loan / Import Loan	0.30	10.09	0.00	0.00	0.00	3302.67	-100.00	0.00
Demand & Other Working Capital Loan	20231.27	10586.96	9700.88	11479.19	11642.75	-47.67	-8.37	1.42
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26787.73	22016.64	26402.30	33981.58	35261.10	-17.81	19.92	3.77
Real Estate Loan	17273.22	16955.43	19574.84	20740.45	20880.05	-1.84	15.45	0.67
Margin Nature Loan	5205.67	3835.46	5691.57	5983.84	5747.12	-26.32	48.39	-3.96
Hire Purchase Loan	23685.84	24554.80	27529.50	30914.61	31371.77	3.67	12.11	1.48
Deprived Sector Loan	12938.71	16414.81	20705.18	25806.12	26304.36	0.00	0.00	1.93
Bills Purchased	1.40	0.00	0.00	2.46	2.96	-100.00	0.00	20.03
Other Product	35244.02	30800.04	36326.65	41364.24	43293.68	-12.61	17.94	4.66
Total	232993.26	209604.83	253251.02	303533.78	308794.02	-10.04	20.82	1.73
Collateral wise								
Gold and Silver	4189.41	4318.51	4850.84	4940.54	4930.65	3.08	12.33	-0.20
Government Securities	6.15	0.15	37.51	38.99	34.09	-97.51	24397.71	-12.57
Non Governmental Securities	4660.50	3801.07	5612.29	5755.79	5522.05	-18.44	47.65	-4.06
Fixed Deposit Receipts	2155.69	5264.84	4001.34	3992.52	3889.32	144.23	-24.00	-2.58
Own	2155.67	5264.84	3992.34	3992.52	3884.67	144.23	-24.17	-2.70
Other Licences Institutions	0.02	0.00	9.00	0.00	4.65	-100.00	0.00	0.00
Collateral of Properties	213181.75	186566.58	226108.43	273531.15	278849.22	-12.48	21.19	1.94
Fixed Assets	213171.49	186555.95	226064.49	273232.77	278824.07	-12.49	21.18	2.05
Current Assets	10.26	10.63	43.95	298.39	25.15	3.60	313.42	-91.57
Against security of Bill	8.28	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Domestic Bills	8.28	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	7887.82	9201.06	11959.01	13672.82	14076.46	16.65	29.97	2.95
Government Guarantee	113.69	63.11	61.29	61.40	61.39	-44.48	-2.90	-0.01
Institutional Guarantee	3716.23	3197.82	4658.90	5738.36	5911.88	-13.95	45.69	3.02
Personal Guarantee	570.85	750.78	845.14	970.58	1066.72	31.52	12.57	9.91
Collective Guarantee	3481.97	5187.90	6393.69	6899.78	7033.77	48.99	23.24	1.94
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	5.10	1.45	0.00	2.70	2.70	-71.48	-100.00	0.00
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	903.66	452.61	681.60	1601.96	1492.23	-49.91	50.59	-6.85
Total	232993.26	209604.83	253251.02	303533.78	308794.02	-10.04	20.82	1.73

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	2035.53	3028.05	3716.09	4175.41	4324.96	48.76	22.72	3.58
Fishery Related	55.86	56.12	53.55	55.20	56.12	0.48	-4.58	1.68
Mining Related	41.80	31.51	21.18	19.47	20.83	-24.62	-32.79	7.01
Agriculture, Forestry & Beverage Production Related	2963.13	2282.77	2716.66	2936.44	2998.57	-22.96	19.01	2.12
Construction	7902.75	6629.62	8127.64	9056.15	9193.18	-16.11	22.60	1.51
Electricity, Gas and Water	314.99	167.79	201.95	224.75	226.95	-46.73	20.35	0.98
Metal Products, Machinery & Electronic Equipment & Asse	750.81	854.05	1090.92	1193.98	1220.21	13.75	27.73	2.20
Transport, Communication and Public Utilities	6411.94	4884.19	5056.61	5030.70	4920.96	-23.83	3.53	-2.18
Wholesaler & Retailer	7588.55	5731.96	7443.51	8401.10	8571.36	-24.47	29.86	2.03
Finance, Insurance and Real Estate	4217.40	3615.57	4660.60	5327.50	5479.90	-14.27	28.90	2.86
Hotel or Restaurant	1776.67	1380.10	1698.38	2254.28	2392.49	-22.32	23.06	6.13
Other Services	2185.50	1840.60	1852.18	2021.01	2033.37	-15.78	0.63	0.61
Consumption Loans	4577.78	4645.89	4187.32	4382.07	4378.26	1.49	-9.87	-0.09
Local Government	37.50	37.20	33.18	33.18	33.18	-0.80	-10.79	0.00
Others	15523.75	13960.21	16485.09	17881.78	18096.61	-10.07	18.09	1.20
TOTAL	56383.96	49145.62	57344.86	62993.02	63946.95	-12.84	16.68	1.51
Productwise								
Term Loan	7852.76	6830.51	9018.69	11686.85	12150.59	-13.02	32.04	3.97
Overdraft	0.00	0.00	0.00	1755.71	2358.80	0.00	0.00	34.35
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	10787.42	7424.71	7850.29	7174.16	6728.81	-31.17	5.73	-6.21
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6730.72	6314.04	8059.66	8625.95	8678.87	-6.19	27.65	0.61
Real Estate Loan	7195.24	6118.05	7660.61	6895.43	6791.71	-14.97	25.21	-1.50
Margin Nature Loan	4046.55	2914.77	2229.67	2039.02	2099.85	-27.97	-23.50	2.98
Hire Purchase Loan	6842.49	5759.29	6191.30	6326.06	6366.91	-15.83	7.50	0.65
Deprived Sector Loan	2294.65	2141.25	2791.43	3415.29	3422.71	0.00	0.00	0.22
Bills Purchased	6.40	2.60	2.60	0.00	0.00	-59.38	0.00	0.00
Other Product	10627.73	11640.40	13540.61	15074.55	15348.70	9.53	16.32	1.82
Total	56383.96	49145.62	57344.86	62993.02	63946.95	-12.84	16.68	1.51
Collateral wise								
Gold and Silver	126.42	305.64	603.93	731.70	770.72	141.77	97.59	5.33
Government Securities	16.63	11.75	0.00	3.00	1.72	-29.33	-100.00	-42.84
Non Governmental Securities	1923.44	1160.09	999.88	934.66	915.41	-39.69	-13.81	-2.06
Fixed Deposit Receipts	854.92	1628.29	1038.68	1110.16	973.10	90.46	-36.21	-12.35
Own	854.92	1628.29	1038.68	1110.16	973.10	90.46	-36.21	-12.35
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	43808.35	38375.87	45618.09	50310.23	51201.52	-12.40	18.87	1.77
Fixed Assets	43597.21	38299.28	45530.81	50186.91	51080.72	-12.15	18.88	1.78
Current Assets	211.14	76.59	87.28	123.32	120.79	-63.72	13.95	-2.05
Against security of Bill	568.69	0.00	2.60	0.00	0.00	-100.00	0.00	0.00
Domestic Bills	567.19	0.00	2.60	0.00	0.00	-100.00	0.00	0.00
Foreign Bills	1.50	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Against Guarantee	1089.07	1286.89	2208.56	2749.59	2783.39	18.16	71.62	1.23
Government Guarantee	59.11	40.45	37.20	37.20	37.20	-31.57	-8.03	0.00
Institutional Guarantee	640.19	814.47	1321.18	1908.70	1939.30	27.22	62.21	1.60
Personal Guarantee	157.91	315.12	730.23	630.74	634.18	99.55	131.73	0.55
Collective Guarantee	8.24	0.04	0.04	0.04	0.04	-99.57	0.00	0.02
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	223.63	116.81	119.92	172.92	172.67	-47.77	2.66	-0.14
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	7996.44	6377.09	6873.13	7153.68	7301.09	-20.25	7.78	2.06
Total	56383.96	49145.62	57344.86	62993.02	63946.95	-12.84	16.68	1.51

S.N.	BFI Name	ICFC	CityExpress	Manju	Jebis	Reliance
Liabilities						
1	CAPITAL FUND	1094.61	205.48	961.88	871.62	960.03
	a. Paid-up Capital	882.17	400.00	804.06	774.98	724.34
	b. Calls in Advance		2.14			
	c. Proposed Bonus Share				28.90	
	d. General Reserves	181.75	67.72	37.32	36.69	67.64
	e. Share Premium		4.80	0.66	4.65	1.14
	f. Retained Earning	22.31	-270.08	119.84	13.75	160.86
	g. Others Reserves Fund	8.37	0.90		12.65	6.05
2	BORROWINGS	1472.10		624.25	64.73	
	a. NRB	72.10		24.25	6.73	
	b. Interbank Borrowing	1400.00		600.00	58.00	
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.					
	e. Bonds and Securities					
3	DEPOSITS	9203.32	80.18	6291.33	1063.50	3629.82
	a. Current	77.42	4.62		1.25	
	Domestic	77.42	4.62		1.25	
	Foreign					
	b. Savings	2779.68	35.73	982.01	187.06	958.81
	Domestic	2779.68	35.73	982.01	187.06	958.81
	Foreign					
	c. Fixed	5325.35	16.82	3420.93	794.95	1884.36
	Domestic	5325.35	16.82	3420.93	794.95	1884.36
	Foreign					
	d. Call Deposits	1017.87	8.26		20.25	
	Domestic	1017.87	8.26		20.25	
	Foreign					
	e. Others	2.99	14.76	1888.39	59.98	786.65
	Domestic	2.99	14.76	1888.39	59.98	786.65
	Foreign					
4	Bills Payable	1.49				
5	Other Liabilities	369.01	205.87	564.88	206.52	337.90
	1. Sundry Creditors	16.06	5.62	5.96	6.20	19.37
	2. Loan Loss Provision	98.08	20.45	199.80	58.97	74.05
	3. Interest Suspense a/c	11.11	47.43	204.14	50.79	51.37
	4. Others	243.76	132.36	154.98	90.56	193.11
6	Reconciliation A/c					
7	Profit & Loss A/c	66.85	12.36	4.53	10.85	5.43
	TOTAL Liabilities	12207.37	503.88	8446.87	2217.22	4933.19
Assets						
1	LIQUID FUNDS	3240.70	189.76	2103.04	551.69	1036.50
	a. Cash Balance	209.11	3.99	106.28	9.13	34.24
	Nepalese Notes & Coins	209.11	3.99	106.28	9.13	34.24
	Foreign Currency					
	b. Bank Balance	3031.58	8.96	1996.75	41.12	150.59
	1. In Nepal Rastra Bank	363.64	5.53	263.80	41.12	150.59
	Domestic Currency	363.64	5.53	263.80	41.12	150.59
	Foreign Currency					
	2. "A"Class Licensed Institution	546.70	3.43	806.73		
	Domestic Currency	546.70	3.43	806.73		
	Foreign Currency					
	3. Other Financial Ins.	2121.24		926.23		
	4. In Foreign Banks					
	c. Money at Call		176.82		501.44	851.68
	Domestic Currency		176.82		501.44	851.68
	Foreign Currency					
2	INVESTMENT IN SECURITIES	474.42		106.79	72.75	68.33
	a. Govt. Securities	474.42		106.79	72.75	68.33
	b. NRB Bond					
	c. Govt. Non-Fin. Ins.					
	d. Other Non-Fin Ins.					
	e. Non Residents					
3	SHARE & OTHER INVESTMENT	282.33			122.14	230.98
	a. Interbank Lending					
	b. Non Residents					
	c. Others	282.33			122.14	230.98
4	LOANS & ADVANCES	7681.98	100.06	5680.07	1312.45	3399.82
	a. Private Sector	7156.43	100.06	5520.07	1238.45	3219.82
	b. Financial Institutions	525.55		160.00	74.00	180.00
	c. Government Organizations					
5	BILL PURCHASED					
	a. Domestic Bills Purchased					
	b. Foreign Bills Purchased					
	c. Import Bills & Imports					
6	LOANS AGAINST COLLECTED BILLS					
	a. Against Domestic Bills					
	b. Against Foreign Bills					
7	FIXED ASSETS	261.05	32.43	82.42	3.67	19.58
8	OTHER ASSETS	262.71	109.86	433.21	154.53	149.23
	a. Accrued Interest:	91.33	47.43	204.14	54.38	57.10
	Financial Institutions	85.55		204.14	8.46	4.17
	Government Enterprises	5.78			0.92	1.29
	Private Sector		47.43		45.00	51.64
	b. Staff Loans / Adv.	82.08	0.53	95.92	22.09	10.80
	c. Sundry Debtors	26.78	25.97	5.30	1.16	0.67
	d. Cash In Transit					
	e. Others	62.53	35.93	127.85	76.89	80.67
9	Expenses not Written off		1.24			
10	Non Banking Assets	4.18	70.53	41.35		22.64
11	Reconciliation Account					6.10
12	Profit & Loss A/c					
	TOTAL ASSETS	12207.37	503.88	8446.87	2217.22	4933.19

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC
Expenses											
1. Interest Expense	2142.81	2676.00	4388.31	5011.30	1592.05	3638.42	3706.31	2181.54	4140.57	3481.97	2819.36
1.1 On Deposit Liabilities	2142.69	2667.00	4387.06	4939.85	1592.05	3599.06	3603.47	2177.48	4077.08	3419.88	2810.88
1.1.1 Saving Account	977.54	1371.00	914.80	814.94	377.44	824.97	484.16	420.12	798.23	464.07	725.18
1.1.2 Fixed Account	1112.00	1177.00	3101.32	3857.26	1176.58	2694.09	3100.13	1598.76	3122.92	2859.26	1661.93
1.1.2.1 Up to 3 months Fixed Account	4.72	6.00	465.20	179.75	32.22		111.08		709.56		10.67
1.1.2.2 3 to 6 months Fixed Account	11.81	43.00	620.26		208.96		88.52	0.01	673.30		304.13
1.1.2.3 6 months to 1 year Fixed Account	275.34	699.00	1550.66		874.24	2694.09	242.96		704.21	2859.26	1165.08
1.1.2.4 Above 1 year Fixed Account	820.13	429.00	465.20	3677.51	61.16		2657.57	1598.76	1035.85		182.06
1.1.3 Call Deposit	53.15	119.00	370.94	267.65	38.03	80.01	19.17	158.60	155.93	96.56	423.76
1.1.4 Certificate of Deposit											
1.2 On Borrowing	0.12	9.00	1.26	71.45		39.36	102.85	4.06	63.49	62.09	8.48
2. Commission Expense	57.98	22.00	170.37	157.30				15.38	57.82		11.52
3. Staff Expense	1207.44	1623.00	702.23	552.07	359.21	667.32	674.20	391.60	671.05	514.69	465.79
4. Office Operating Expenses	318.64	553.00	538.35	589.77	314.49	530.27	602.16	281.77	437.66	399.40	304.95
5. Foreign Exchange Loss											3.32
5.1 Due to Change in Exchange Rates								0.00			3.32
5.2 Due to Foreign Currency Transaction								0.00			
6. Non Operating Expense				0.78					0.37		1.32
7. Provision for Risk	491.52	1545.00	264.06	865.88	147.06	240.43	184.41	675.87	111.04	318.49	332.84
7.1 Loan loss Provision	491.52	1536.00	254.87	865.88	147.06	240.43	182.48	675.71	111.04	318.49	329.37
7.1.1 General Loan loss Provision	491.52	313.00	199.94	464.25	104.52		144.47	287.71	111.04	182.61	188.62
7.1.1.1 Pass Loan Loss Provision	491.52	313.00	199.94	82.83	78.14		144.47	210.83	111.04	97.85	145.48
7.1.1.2 Watch List Provision				381.42	26.38			76.88		84.75	43.14
7.1.2 Special Loan Loss Provision		1223.00	54.93	401.63	42.54		38.01	387.99		135.88	140.76
7.1.3 Additional Loan Loss Provision						240.43					
7.2. Provision for Non-Banking Assets		3.00									3.46
7.3. Provision for Loss on Investment		6.00	8.83				1.92				
7.5. Provision for Loss of Other Assets			0.35					0.16			
8. Loan Written Off			0.74		0.62			0.00			
9. Provision for Staff Bonus	116.95	162.37	403.56	366.08	208.57	199.55	190.86		267.00	138.82	103.77
10. Provision for Income Tax	701.68	977.73	1070.74	1004.05	563.15	588.80	515.33		720.90	374.81	296.51
11. Others											
12. Net Profit	1637.25	2577.10	2561.32	2290.71	1314.02	1406.74	1202.43	861.05	1682.11	798.32	345.13
Total Expenses	6674.26	10136.20	10099.67	10837.95	4499.16	7271.53	7075.70	4407.21	8088.51	6026.49	4684.50
Income											
1. Interest Income	5357.20	8516.00	8641.64	8839.61	3480.88	6302.25	6264.53	3222.12	7265.96	5466.19	3826.01
1.1 On Loans and Advances	5095.27	7607.00	7946.51	8297.69	3075.65	5906.55	5885.43	3007.62	6737.54	5170.45	3601.85
1.2 On Investment	214.32	765.00	398.34	348.26	135.15	275.80	287.23	89.12	518.52	255.74	179.59
1.2.1 Government Bonds	214.32	600.00	398.34	348.26	132.64	275.80	287.23	8.45	446.76	255.74	179.59
1.2.2 Foreign Bonds									71.76		
1.2.3 NRB Bonds								80.67			
1.2.4 Debenture & Bonds		165.00			2.51						
1.3 On Agency Balance		11.00	11.91	187.44	3.16	119.90	8.23	1.26			18.39
1.4 On Call Deposit		55.00	211.24	1.86	85.96			105.29		5.76	0.05
1.5 On Others	47.61	78.00	73.64	4.37	180.96		83.65	18.84	9.90	34.23	26.12
2. Commission and Discount	637.55	283.20	564.44	607.20	434.57	396.62	546.82	383.63	587.78	201.75	106.06
2.1 Bills Purchase and Discount		1.00	0.06	2.55	8.59	3.67	0.71	20.90	0.91	2.69	0.17
2.2 Commission	637.55	271.20	560.82	604.65	356.90	306.61	416.77	356.54	586.87	194.22	104.50
2.3 Others		11.00	3.56		69.08	86.35	129.33	6.19		4.84	1.39
3. Exchange Fluctuation Income	143.17	10.00	473.54	480.69	451.13	444.44	166.86	151.75	167.85	181.00	60.18
3.1 Due to Change in Exchange Rate	-8.66	-23.00	253.95	24.98	176.30		8.74	7.03	1.04		
3.2 Due to Foreign Currency Transaction	151.82	33.00	219.59	455.70	274.83	444.44	158.12	144.72	166.80	181.00	60.18
4. Other Operating Income	168.38	456.00	325.08	263.88	70.35	85.44		157.08		89.43	201.22
5. Non Operating Income	61.09	3.00	67.00	72.61		40.28	8.82	0.04	66.93	9.59	16.80
6. Write Back from Provisions for loss	306.88	759.00	25.47	550.93	62.22		41.48	491.65		73.68	469.65
7. Recovery of written-off Loan		109.00	2.50	23.03			47.20	0.93		4.86	
8. Income from Extra Ordinary transactions						2.50					4.58
9. Net Loss											
Total Income	6674.26	10136.20	10099.67	10837.95	4499.16	7271.53	7075.70	4407.21	8088.51	6026.49	4684.50

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu
Expenses												
1. Interest Expense	7088.26	3673.99	3425.62	3233.22	4498.08	4328.83	4721.41	3269.77	3556.50	3233.66	3826.42	3574.71
1.1 On Deposit Liabilities	6741.16	3641.97	3400.56	3196.14	4390.91	4303.58	4660.42	3194.60	3527.39	3220.56	3711.99	3552.14
1.1.1 Saving Account	1589.20	724.45	593.07	619.90	951.27	661.83	1642.91	443.59	596.58	512.82	602.00	795.20
1.1.2 Fixed Account	4471.64	2719.48	2328.62	2274.53	2843.18	3641.75	2887.10	2662.40	2120.25	2593.86	2777.89	2419.22
1.1.2.1 Up to 3 months Fixed Account				30.92	549.00		2.86	125.62		0.02	110.56	118.57
1.1.2.2 3 to 6 months Fixed Account				104.11	605.84		9.64	192.75	101.75	814.51	87.07	322.93
1.1.2.3 6 months to 1 year Fixed Account	4083.40	1895.05		1092.06	786.69	1580.83	2301.59	1433.79	1570.95	463.51	1104.92	1606.89
1.1.2.4 Above 1 year Fixed Account	388.24	824.42	2328.62	1047.45	901.65	2060.92	573.02	910.25	447.56	1315.81	1475.34	370.83
1.1.3 Call Deposit	680.32	198.05	478.88	301.71	596.46		130.40	88.61	810.55	113.88	178.17	337.71
1.1.4 Certificate of Deposit											153.93	
1.2 On Borrowing	347.10	32.02	25.05	37.08	107.17	25.25	60.99	75.18	29.12	13.10	114.42	22.57
2. Commission Expense						0.36	47.99	27.73				
3. Staff Expense	945.23	560.47	418.09	404.41	643.09	1661.98	692.68	418.99	274.45	440.51	598.35	641.99
4. Office Operating Expenses	814.11	434.77	326.72	420.81	569.22	514.31	671.79	353.47	1189.41	462.88	550.24	537.76
5. Foreign Exchange Loss					0.56				4.69			
5.1 Due to Change in Exchange Rates					0.56							
5.2 Due to Foreign Currency Transaction								4.69				
6. Non Operating Expense		2.42	2.72			0.00						8.80
7. Provision for Risk	616.83	141.48	447.80	304.37	334.17	825.47	185.19	138.17	301.00	315.97	161.42	412.63
7.1 Loan loss Provision	410.56	136.99	447.80	265.60	334.17	822.55	185.19	138.17	301.00	294.32	161.42	408.17
7.1.1 General Loan loss Provision	293.96	105.01	305.05	115.38	334.17	131.21	185.19	38.88	33.05	98.55	139.20	157.44
7.1.1.1 Pass Loan Loss Provision	275.92	108.49	292.73	80.79	334.17	39.70	185.19	26.45	9.97	67.82	92.11	122.50
7.1.1.2 Watch List Provision	18.04	-3.48	12.32	34.59		91.52		12.43	23.08	30.72	47.09	34.94
7.1.2 Special Loan Loss Provision	116.59	31.98	142.76	150.22		691.33		99.29	267.95	195.78	22.21	280.38
7.1.3 Additional Loan Loss Provision												-29.65
7.2. Provision for Non-Banking Assets	206.27			38.77						21.65		4.46
7.3. Provision for Loss on Investment		4.49										
7.5. Provision for Loss of Other Assets						2.93						
8. Loan Written Off		36.21		47.99								162.22
9. Provision for Staff Bonus	235.47	142.23	56.85	58.85	151.33	98.84	201.93	150.18	115.16	90.98	197.78	132.81
10. Provision for Income Tax	635.77	384.02	153.49	176.54	408.58	427.00	595.12	405.65	345.48	275.33	521.04	236.17
11. Others												
12. Net Profit	1483.45	891.56	358.14	411.92	953.35	1451.02	1424.14	946.52	806.12	634.50	1258.98	959.11
Total Expenses	11819.11	6267.13	5189.42	5058.66	7557.81	9307.83	8540.24	5715.17	6588.13	5453.84	7114.23	6666.20
Income												
1. Interest Income	10485.98	5634.32	4527.97	4275.04	6741.24	8442.73	7468.42	5141.97	4921.83	4687.05	6155.14	5580.99
1.1 On Loans and Advances	9998.72	5340.26	4277.39	4050.09	6303.08	8247.26	7072.70	4864.70	4660.45	4381.42	5778.22	5106.26
1.2 On Investment	68.94	221.42	140.51	166.58	259.24	189.76	345.09	160.76	201.74	217.90	293.73	271.82
1.2.1 Government Bonds	68.94	221.42	140.51	163.69	259.24	189.76	345.09	160.76	201.74	187.18	278.12	271.82
1.2.2 Foreign Bonds				1.21						3.45	15.61	
1.2.3 NRB Bonds				1.69						27.27		
1.2.4 Debenture & Bonds												
1.3 On Agency Balance	28.55				2.08			27.29	4.65	2.35		49.38
1.4 On Call Deposit	354.23				140.83		44.20	2.42		73.27	7.39	30.87
1.5 On Others	35.54	72.64	110.07	58.38	36.01	5.71	6.42	86.80	54.99	12.11	75.80	122.65
2. Commission and Discount	169.09	263.88	150.40	194.27	426.07	185.86	600.54	297.86	449.77	203.13	276.84	205.70
2.1 Bills Purchase and Discount	1.59	0.05		19.10				3.49		14.73		2.56
2.2 Commission	85.61	263.83	49.06	175.17	109.83	170.32	586.49	280.76	441.59	169.65	269.41	179.50
2.3 Others	81.89		101.34		316.24	15.54	14.05	13.61	8.18	18.75	7.44	23.63
3. Exchange Fluctuation Income	216.40	197.70	152.80	176.50	245.84	182.82	271.28	173.86	136.29	158.57	240.06	182.07
3.1 Due to Change in Exchange Rate	119.17	13.26	30.56		-150.21	89.95	211.13		2.83	4.31	524.04	3.47
3.2 Due to Foreign Currency Transaction	97.22	184.44	122.24	176.50	396.05	92.87	60.15	173.86	133.46	154.26	-283.98	178.60
4. Other Operating Income	885.80	140.33	69.19	171.41	144.66	425.96	42.39	-47.44	1070.08	214.00	287.14	312.91
5. Non Operating Income	39.68	4.39	11.02	103.25		20.92	38.17	16.94	10.17	39.12	79.58	19.33
6. Write Back from Provisions for loss		17.82	278.04	138.18		29.70	119.25	131.98		151.98	69.99	365.20
7. Recovery of written-off Loan	22.18	8.68				19.83	0.18				3.49	
8. Income from Extra Ordinary transactions				0.01							1.98	0.00
9. Net Loss												
Total Income	11819.11	6267.13	5189.42	5058.66	7557.81	9307.83	8540.24	5715.17	6588.13	5453.84	7114.23	6666.20

BFI Name	Janata	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Expenses												
1. Interest Expense	2902.52	3093.92	1950.64	3021.22	3691.77	1284.59	0.43	182.65	133.73	850.75	206.33	137.74
1.1 On Deposit Liabilities	2881.51	3070.25	1903.28	3007.12	3640.97	1281.93	0.43	182.65	133.73	846.23	203.97	137.74
1.1.1 Saving Account	596.31	604.69	335.96	512.91	993.04	374.94	0.43	122.78	52.17	275.50	61.09	82.40
1.1.2 Fixed Account	2116.96	2096.11	1291.03	2051.16	2403.54	810.55	0.00	56.19	81.57	487.31	123.72	55.34
1.1.2.1 Up to 3 months Fixed Account	451.80				102.77	24.73		0.13		40.76	5.20	
1.1.2.2 3 to 6 months Fixed Account	132.31				255.86	34.29		1.50		84.10	10.01	6.91
1.1.2.3 6 months to 1 year Fixed Account	1035.08	2096.11	1291.03	2051.16	8.07	629.63		36.22		277.34	76.94	7.86
1.1.2.4 Above 1 year Fixed Account	497.77				2036.84	121.90	0.00	18.34	81.57	85.12	31.57	40.57
1.1.3 Call Deposit	168.23	369.45	276.29	443.05	244.39	96.43		3.67		83.41	19.16	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	21.01	23.68	47.36	14.10	50.80	2.66				4.52	2.35	
2. Commission Expense												
3. Staff Expense	479.17	445.04	284.15	399.19	454.47	206.39	1.42	24.36	27.28	144.16	36.71	34.50
4. Office Operating Expenses	410.24	423.00	286.46	371.25	376.08	153.69	3.32	20.67	20.79	147.38	33.88	19.79
5. Foreign Exchange Loss		7.84				0.00						
5.1 Due to Change in Exchange Rates						0.00						
5.2 Due to Foreign Currency Transaction		7.84										
6. Non Operating Expense				0.63						0.02		
7. Provision for Risk	381.00	345.44	317.92	160.19	266.15	218.85	7.96	37.97	7.29	10.89	32.92	
7.1 Loan loss Provision	263.46	298.20	278.81	140.32	266.15	215.74		37.97	7.29	10.89	32.04	
7.1.1 General Loan loss Provision	90.44	93.51	59.02	78.03	192.12	54.56		18.76	7.29	26.05	16.86	
7.1.1.1 Pass Loan Loss Provision	86.52	80.81	21.90	34.81	79.51	28.46		7.53	7.29	19.81	11.07	
7.1.1.2 Watch List Provision	3.92	12.70	37.12	43.21	112.61	26.10		11.24		6.23	5.79	
7.1.2 Special Loan Loss Provision	173.02	176.45	219.79	62.29	74.03	161.18		19.21		-15.16	15.18	
7.1.3 Additional Loan Loss Provision		28.23										
7.2. Provision for Non-Banking Assets	117.54		37.61			3.11	7.96					
7.3. Provision for Loss on Investment		47.24	1.50	19.88							0.88	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off			5.75			0.03						
9. Provision for Staff Bonus	50.79	135.96	15.92	31.86	138.80	22.77		7.06		23.03	11.85	8.21
10. Provision for Income Tax	152.37	367.10	47.77	95.59	374.75	68.31		21.17		69.10	35.56	24.62
11. Others						3.46						
12. Net Profit	355.53	856.56	111.47	223.04	874.41	159.38		49.40		161.22	82.96	57.44
Total Expenses	4731.62	5674.86	3020.08	4302.98	6176.43	2117.46	13.13	343.29	189.10	1406.55	440.21	282.31
Income												
1. Interest Income	4183.40	5161.47	2746.12	3976.48	5444.84	1904.22	1.46	288.57	156.07	1312.54	393.79	235.06
1.1 On Loans and Advances	3989.87	4856.17	2572.94	3812.96	5082.81	1701.22	1.15	251.67	150.53	1201.71	365.52	235.06
1.2 On Investment	133.24	216.37	153.19	117.91	314.04	35.90				8.95		
1.2.1 Government Bonds	133.24	26.13	153.19	117.91	314.04					8.95		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		167.22				35.90						
1.2.4 Debenture & Bonds		23.02										
1.3 On Agency Balance	4.02	0.66	2.67	35.96		161.83	0.31					
1.4 On Call Deposit		37.51	17.32					36.87	5.54	95.10	28.26	
1.5 On Others	56.27	50.76		9.65	47.99	5.27		0.04		6.77		
2. Commission and Discount	285.62	116.61	51.72	60.18	148.06	7.43		4.30	23.26	8.25	9.54	16.99
2.1 Bills Purchase and Discount		1.54	0.44									
2.2 Commission	285.62	115.07	51.28	60.18	148.06	7.43		4.30	1.22	8.15	6.54	16.99
2.3 Others									22.04	0.10	3.00	
3. Exchange Fluctuation Income	127.73	154.55	116.73	93.20	225.40							
3.1 Due to Change in Exchange Rate	188.31		14.54	-4.31	6.93							
3.2 Due to Foreign Currency Transaction	-60.59	154.55	102.19	97.51	218.47							
4. Other Operating Income	68.14	205.31	96.75	141.08	336.81	116.83	5.03	25.82		85.39	25.05	25.95
5. Non Operating Income	15.86	23.84	6.52	23.89	18.80	18.55		0.25		0.37	0.19	
6. Write Back from Provisions for loss	50.86	13.09	0.28	7.18	2.52	70.43	0.98	24.35			11.64	4.32
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions			1.96	0.97								
9. Net Loss							5.66		9.77			
Total Income	4731.62	5674.86	3020.08	4302.98	6176.43	2117.46	13.13	343.29	189.10	1406.55	440.21	282.31

BFI Name	Deva	Miteri	Tinau	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kabelli	Kamana	Corporate
Expenses												
1. Interest Expense	842.06	206.55	264.57	1664.53	80.78	147.36	1161.03	1151.43	1235.13	29.44	834.51	4.11
1.1 On Deposit Liabilities	835.65	206.45	264.57	1645.61	80.78	147.36	1156.77	1151.43	1235.13	29.44	834.51	4.11
1.1.1 Saving Account	237.19	52.11	87.58	433.69	26.92	47.68	329.82	273.51	336.64	14.30	250.11	2.08
1.1.2 Fixed Account	513.16	138.77	162.65	999.07	41.42	83.36	680.74	750.16	798.38	13.22	493.34	1.07
1.1.2.1 Up to 3 months Fixed Account		5.55	0.02	26.84	0.28	1.84	46.11	85.59	68.65	0.16	35.89	
1.1.2.2 3 to 6 months Fixed Account		6.94	0.30	26.54	0.33	14.51	10.88	55.17	56.89	0.21	58.54	
1.1.2.3 6 months to 1 year Fixed Account		48.57	138.78	821.07	32.25	35.20	98.33	553.12	614.03	10.62	322.95	1.06
1.1.2.4 Above 1 year Fixed Account	513.16	77.71	23.55	124.60	8.56	31.81	525.42	56.28	58.80	2.23	75.95	0.01
1.1.3 Call Deposit	85.30	15.57	14.34	212.85	12.43	16.31	146.20	127.76	100.10	1.93	91.07	0.96
1.1.4 Certificate of Deposit												
1.2 On Borrowing	6.41	0.10		18.92			4.26					
2. Commission Expense												
3. Staff Expense	113.46	30.74	35.11	292.76	24.55	25.14	171.27	124.58	167.58	13.40	127.38	9.22
4. Office Operating Expenses	104.46	19.20	17.51	227.14	21.02	22.14	149.13	101.61	128.35	8.74	91.19	6.66
5. Foreign Exchange Loss	3.28			0.76			0.07					
5.1 Due to Change in Exchange Rates	3.28			0.76			0.06					
5.2 Due to Foreign Currency Transaction							0.01					
6. Non Operating Expense			0.07									
7. Provision for Risk	179.11	9.25	16.92	111.65	19.32	5.31	73.72	61.59	47.00	6.72	76.87	
7.1 Loan loss Provision	179.11	9.25	16.92	102.65	19.32	5.31	64.13	61.59	47.00	6.72	76.87	
7.1.1 General Loan loss Provision	36.18	4.94	6.95	96.59	7.27	4.58	50.81	61.59	40.69	2.36	48.62	
7.1.1.1 Pass Loan Loss Provision	20.27	3.27	5.01	84.10	2.69	4.25	46.03	61.59	31.14	-0.57	-4.69	
7.1.1.2 Watch List Provision	15.91	1.67	1.95	12.49	4.58	0.33	4.78		9.54	2.93	53.31	
7.1.2 Special Loan Loss Provision	142.93	4.31	9.97	6.07	12.05	0.72	13.33		6.31	4.36	28.18	
7.1.3 Additional Loan Loss Provision											0.07	
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment				9.00			9.58					
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	19.57	7.23	4.04	59.55	3.58	3.96	39.23	33.69	32.54	1.43	18.74	6.46
10. Provision for Income Tax	58.70	21.70	12.11	178.64	10.74	10.69	117.70	101.08	97.62	4.30	56.21	
11. Others					0.27							
12. Net Profit	136.96	50.64	28.27	416.83	25.06	24.93	274.63	235.85	227.77	10.04	131.16	65.29
Total Expenses	1457.60	345.32	378.60	2951.86	185.31	239.52	1986.76	1809.85	1935.99	74.07	1336.07	91.74
Income												
1. Interest Income	1282.40	314.53	345.67	2572.78	158.18	219.81	1826.39	1687.90	1754.10	68.62	1219.54	31.21
1.1 On Loans and Advances	1164.07	283.34	317.00	2385.98	144.70	203.60	1700.35	1560.06	1631.45	60.28	1113.94	27.60
1.2 On Investment	12.52		2.28	14.48		0.04	7.53	13.52	11.47			
1.2.1 Government Bonds	12.52			6.79		0.04	7.53	13.52	11.47			
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds			2.28	7.69								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance						16.16						
1.4 On Call Deposit	104.55	31.20	26.39	169.02	13.31		115.95	114.31	111.18	8.34	105.60	
1.5 On Others	1.26			3.31	0.18		2.56					3.61
2. Commission and Discount	7.34	1.79	2.98	46.03	1.61	1.36	10.71	14.53	9.87	1.02	8.94	0.16
2.1 Bills Purchase and Discount												
2.2 Commission	7.01	1.15	2.98	45.88	1.61	1.36	10.06	14.53	9.87	1.02	8.94	0.08
2.3 Others	0.33	0.64		0.15			0.66					0.08
3. Exchange Fluctuation Income	3.77			1.92				0.12				
3.1 Due to Change in Exchange Rate	3.61							-0.13				
3.2 Due to Foreign Currency Transaction	0.16			1.92				0.25				
4. Other Operating Income	83.80	28.83	20.52	318.23	11.00	18.36	137.91	107.28	152.62	2.93	79.76	1.58
5. Non Operating Income	0.33	0.16	1.20	5.61			1.77	0.01	2.97		0.92	
6. Write Back from Provisions for loss	79.83		8.22	7.29	14.37		9.98		16.44	1.50	26.91	58.79
7. Recovery of written-off Loan	0.13											
8. Income from Extra Ordinary transactions					0.15							
9. Net Loss												
Total Income	1457.60	345.32	378.60	2951.86	185.31	239.52	1986.76	1809.85	1935.99	74.07	1336.07	91.74

BFI Name	Purima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash	Salapa
Expenses												
1. Interest Expense	152.84	1097.10	92.35	697.36	196.49	1162.78	233.54	80.80	30.37	147.16	1193.09	16.62
1.1 On Deposit Liabilities	152.84	1078.95	92.35	697.36	196.49	1150.61	233.54	79.36	30.37	147.16	1177.64	16.62
1.1.1 Saving Account	68.39	247.33	32.20	281.34	90.27	249.10	75.56	42.32	24.11	40.40	261.92	13.39
1.1.2 Fixed Account	72.79	607.54	43.67	399.48	75.25	721.97	132.97	21.91	2.48	78.59	701.28	2.66
1.1.2.1 Up to 3 months Fixed Account	6.49	21.64	0.66	12.70	1.49	8.12	1.97	1.39		0.87	51.60	0.28
1.1.2.2 3 to 6 months Fixed Account	6.73	43.02	0.04	10.68	4.37	0.46	2.34	1.67		0.62	154.30	0.55
1.1.2.3 6 months to 1 year Fixed Account	47.37	427.19	31.95	11.02	34.40	87.76	116.54	12.00		68.05	407.30	0.80
1.1.2.4 Above 1 year Fixed Account	12.21	115.70	11.01	365.08	34.99	625.63	12.12	6.85	2.48	9.05	88.08	1.03
1.1.3 Call Deposit	11.66	224.08	16.49	16.55	30.97	179.54	25.02	15.13	3.77	28.17	214.43	0.56
1.1.4 Certificate of Deposit												
1.2 On Borrowing		18.15				12.17		1.44			15.45	
2. Commission Expense												
3. Staff Expense	23.12	156.38	14.12	77.49	33.91	134.46	48.40	25.38	8.10	27.39	173.38	10.74
4. Office Operating Expenses	18.01	131.39	15.26	74.04	31.71	124.39	26.85	19.23	8.53	26.92	117.87	2.44
5. Foreign Exchange Loss						0.04					0.05	
5.1 Due to Change in Exchange Rates						0.04						
5.2 Due to Foreign Currency Transaction											0.05	
6. Non Operating Expense					1.65						0.13	
7. Provision for Risk	11.32	77.29	7.65	26.68	41.18	213.92	11.26	11.30		29.74	55.04	3.53
7.1 Loan loss Provision	11.32	75.72	5.65	26.68	41.18	205.00	11.26	11.09		29.63	44.82	3.53
7.1.1 General Loan loss Provision	6.57	75.72	2.69	22.25		88.83	5.52	7.55		15.97	38.30	1.34
7.1.1.1 Pass Loan Loss Provision	5.70	75.72	1.27	18.67		51.11	4.48	7.55		8.60	32.99	0.75
7.1.1.2 Watch List Provision	0.86		1.42	3.58		37.72	1.04			7.38	5.31	0.59
7.1.2 Special Loan Loss Provision	4.75		2.96	4.43		113.94	5.75	3.54		13.65	6.52	2.19
7.1.3 Additional Loan Loss Provision					41.18	2.22						
7.2. Provision for Non-Banking Assets		1.57				4.38						
7.3. Provision for Loss on Investment			2.00			4.54		0.21		0.11	10.22	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off		0.01										
9. Provision for Staff Bonus	4.89	22.95	3.45	22.14	4.56	24.37	5.12	3.47		1.60	36.14	
10. Provision for Income Tax	14.67	68.84	10.34	66.42	13.68	73.12	15.37	10.42		4.80	108.69	
11. Others		0.02										
12. Net Profit	34.24	160.62	24.13	154.99	31.92	170.61	35.85	24.31	11.97	11.20	252.67	1.86
Total Expenses	259.10	1714.61	167.30	1119.13	355.10	1903.69	376.40	174.90	58.97	248.81	1937.05	35.18
Income												
1. Interest Income	236.88	1574.21	154.63	1050.23	306.01	1553.04	329.51	141.85	47.59	222.43	1801.27	29.05
1.1 On Loans and Advances	210.53	1401.63	141.69	984.89	277.86	1417.87	302.97	119.62	40.88	202.74	1640.38	26.85
1.2 On Investment		13.48		28.68	0.48	33.61					15.85	
1.2.1 Government Bonds		13.48		28.68	0.48	33.52					15.85	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds						0.09						
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	26.36	159.10	12.94	36.66	24.95	98.16	26.54	21.89	6.71	19.69	145.04	2.20
1.5 On Others		0.00			2.73	3.40		0.34				
2. Commission and Discount	1.05	7.47	0.94	67.01	6.69	5.29	2.24	1.74		1.27	5.94	0.63
2.1 Bills Purchase and Discount												
2.2 Commission	1.05	7.47	0.94	8.47	3.09	5.29	2.24	1.74		1.27	5.94	0.63
2.3 Others				58.54	3.60							
3. Exchange Fluctuation Income		13.73				0.12					0.21	
3.1 Due to Change in Exchange Rate		12.84				0.07						
3.2 Due to Foreign Currency Transaction		0.89				0.05					0.21	
4. Other Operating Income	20.53	118.85	10.62		15.72	80.86	44.65	9.33	11.38	19.84	110.85	2.74
5. Non Operating Income	0.63	0.32		1.80		16.41					15.93	
6. Write Back from Provisions for loss			1.10	0.08	26.68	237.08		21.99		5.27	2.86	2.76
7. Recovery of written-off Loan						10.90						
8. Income from Extra Ordinary transactions		0.03										
9. Net Loss												
Total Income	259.10	1714.61	167.30	1119.13	355.10	1903.69	376.40	174.90	58.97	248.81	1937.05	35.18

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	GoodWill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Expenses												
1. Interest Expense	75.09	30.93	1.76	1.17	341.52	335.60	227.23	18.01	322.01	128.76	41.10	106.13
1.1 On Deposit Liabilities	75.09	30.93	1.76	1.17	337.82	329.82	224.88	18.01	319.61	128.76	41.10	106.13
1.1.1 Saving Account	17.27	3.50	1.62	1.01	69.50	75.67	38.81	6.11	49.11	35.86	13.98	28.76
1.1.2 Fixed Account	41.68	18.44	0.14		268.31	254.16	186.07	9.92	222.80	92.09	27.12	77.18
1.1.2.1 Up to 3 months Fixed Account		2.93				4.51	1.79	0.08	0.89		0.22	0.56
1.1.2.2 3 to 6 months Fixed Account	13.34	2.15				1.18	4.31	0.24	9.88		0.13	0.16
1.1.2.3 6 months to 1 year Fixed Account	10.36	11.60	0.01			163.03	157.71	0.61	192.10		2.79	67.91
1.1.2.4 Above 1 year Fixed Account	17.98	1.76	0.13		268.31	85.43	22.25	9.00	19.94	92.09	23.98	8.56
1.1.3 Call Deposit	16.14	8.99		0.15				1.98	47.70	0.81	0.00	0.19
1.1.4 Certificate of Deposit												
1.2 On Borrowing					3.70	5.78	2.35		2.41			
2. Commission Expense									0.00			
3. Staff Expense	25.18	10.22	2.29	1.78	51.32	37.05	21.65	9.12	50.63	36.57	7.63	7.83
4. Office Operating Expenses	20.46	4.62	3.78	6.08	46.85	40.96	22.82	6.35	39.17	32.28	9.86	9.69
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	30.14	8.53			7.88	90.08	7.93	32.36	33.04	112.77	7.21	54.37
7.1 Loan loss Provision	29.42	8.53					7.93	32.36	22.59	112.77	7.21	54.37
7.1.1 General Loan loss Provision	15.02	3.60					7.93		1.98	5.61		20.59
7.1.1.1 Pass Loan Loss Provision	3.62	1.69					7.93		1.02	4.06		2.64
7.1.1.2 Watch List Provision	11.40	1.92							0.95	1.55		17.94
7.1.2 Special Loan Loss Provision	14.40	4.93							20.62	107.17		33.79
7.1.3 Additional Loan Loss Provision								32.36			7.21	
7.2. Provision for Non-Banking Assets						80.20						
7.3. Provision for Loss on Investment	0.72				7.88	9.88			10.44			
7.5. Provision for Loss of Other Assets												
8. Loan Written Off									0.00	2.32		
9. Provision for Staff Bonus	2.14				8.71	4.94	5.92		3.84			6.45
10. Provision for Income Tax	6.41				26.12	16.42	15.99		11.52			17.43
11. Others										2.56		
12. Net Profit	14.96	13.14	12.80	4.80	29.17	32.94	37.31		26.88	47.99	34.88	40.66
Total Expenses	174.37	67.44	20.63	13.84	511.56	557.99	338.86	65.84	487.09	363.25	100.68	242.56
Income												
1. Interest Income	139.74	59.78	13.02	4.11	396.47	455.94	317.50	22.52	459.13	207.68	63.20	182.94
1.1 On Loans and Advances	123.87	48.96	9.87	0.16	323.19	402.95	284.67	16.12	429.05	178.03	45.11	162.27
1.2 On Investment				0.26	5.26	7.43	3.00		6.90	6.33	0.41	
1.2.1 Government Bonds				0.26	5.26	7.43	3.00		6.90	6.33		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds											0.41	
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	15.87	10.82	3.15	3.70	68.03	45.56	29.83	6.40	20.44	20.12	17.68	20.67
1.5 On Others									2.74	3.21		
2. Commission and Discount	1.02	0.09			1.20	1.59	0.59		1.71	0.61	0.06	0.05
2.1 Bills Purchase and Discount												
2.2 Commission	1.02	0.09			1.20	1.59	0.59		1.33	0.61	0.06	0.03
2.3 Others									0.37			0.02
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	12.79	4.39	0.01	0.00	16.72	57.09	19.60	0.71	26.25	9.36	6.08	10.17
5. Non Operating Income			0.24	9.28	19.14		0.99	0.08			0.02	1.33
6. Write Back from Provisions for loss	20.81	3.18	7.35	0.44	78.02	43.36	0.18			145.60		42.00
7. Recovery of written-off Loan												6.07
8. Income from Extra Ordinary transactions											26.70	
9. Net Loss								42.53				
Total Income	174.37	67.44	20.63	13.84	511.56	557.99	338.86	65.84	487.09	363.25	100.68	242.56

BFI Name	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju
Expenses												
1. Interest Expense	256.32	178.71	17.62	12.66	313.95	0.78	2.70	0.38	188.56	493.46	1.94	386.45
1.1 On Deposit Liabilities	253.26	178.71	17.62	12.66	310.62	0.78	2.19	0.38	187.69	471.61	1.94	382.43
1.1.1 Saving Account	60.89	59.30	6.55	3.70	121.35	0.78	0.12	0.38	53.73	110.76	1.00	126.40
1.1.2 Fixed Account	175.13	119.40	11.07	8.96	149.99				133.97	330.69	0.77	256.04
1.1.2.1 Up to 3 months Fixed Account	3.23	1.52			13.42				2.50	24.27		10.63
1.1.2.2 3 to 6 months Fixed Account	92.68	1.64			13.57				4.33	6.61	0.00	39.66
1.1.2.3 6 months to 1 year Fixed Account	9.96	98.03	0.24		108.53				98.22	264.26	0.73	155.73
1.1.2.4 Above 1 year Fixed Account	69.26	18.22	10.83	8.96	14.48				28.91	35.55	0.04	50.01
1.1.3 Call Deposit	17.24				39.27		2.07			30.16	0.17	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	3.06				3.34		0.51		0.86	21.85		4.01
2. Commission Expense					2.80							
3. Staff Expense	39.59	22.22	6.86	1.66	36.25	2.37	2.42	0.59	13.74	68.70	8.29	35.97
4. Office Operating Expenses	36.55	12.44	8.81	2.38	26.38	5.00	2.03	0.99	13.11	53.92	9.49	32.56
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	12.14	17.94	42.33	3.08	63.98				23.75	22.31	12.15	54.05
7.1 Loan loss Provision	9.48	17.94	42.09	3.08	63.98				8.49	22.31	0.70	54.05
7.1.1 General Loan loss Provision	7.55	17.94	3.44	0.46	22.39				8.49	10.57	0.70	54.05
7.1.1.1 Pass Loan Loss Provision	6.00	17.94	3.44	0.11	4.53				8.49	4.80	0.70	54.05
7.1.1.2 Watch List Provision	1.54			0.35	17.86					5.77		
7.1.2 Special Loan Loss Provision	1.94		38.65	2.62	41.59					11.74		
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets			0.24								5.40	
7.3. Provision for Loss on Investment	2.66								15.25			
7.5. Provision for Loss of Other Assets											6.05	
8. Loan Written Off						28.80						1.14
9. Provision for Staff Bonus	4.62	3.76				0.47				9.55	1.37	0.65
10. Provision for Income Tax	13.85	10.14				1.40				28.65		1.94
11. Others												
12. Net Profit	32.31	23.67	13.26	5.62	67.49	6.66	89.32		49.00	66.85	12.36	4.53
Total Expenses	395.38	268.87	88.87	25.40	510.86	45.48	96.47	1.97	288.15	743.43	46.73	516.15
Income												
1. Interest Income	370.16	249.21	28.13	21.35	444.35	5.35		0.00	258.59	676.67	8.59	494.67
1.1 On Loans and Advances	330.30	218.03	28.13	21.35	375.35	2.73			228.96	590.73	5.62	441.58
1.2 On Investment	5.19	4.43							3.05	15.59		2.64
1.2.1 Government Bonds	5.19									15.59		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		4.43										2.64
1.2.4 Debenture & Bonds									3.05			
1.3 On Agency Balance										70.35		
1.4 On Call Deposit	34.66	26.75			69.00	2.62			25.91		2.96	
1.5 On Others								0.00	0.67			50.46
2. Commission and Discount	0.63	0.59	3.54	1.54					1.19	8.22	0.01	21.48
2.1 Bills Purchase and Discount												
2.2 Commission	0.63	0.59	0.14	1.54					1.07	8.22	0.01	1.97
2.3 Others			3.40						0.12			19.51
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	22.99	17.22	15.11		42.94	0.02	2.50		18.09	40.70	1.28	
5. Non Operating Income	0.54						1.43	1.07	0.39	7.60	1.69	
6. Write Back from Provisions for loss	1.05	1.85	42.09	2.51	23.57	40.10	0.54		9.90	10.03	35.16	
7. Recovery of written-off Loan						0.00	91.99			0.20		
8. Income from Extra Ordinary transactions												
9. Net Loss								0.89				
Total Income	395.38	268.87	88.87	25.40	510.86	45.48	96.47	1.97	288.15	743.43	46.73	516.15

BFI Name	Jeblis	Reliance
Expenses		
1. Interest Expense	66.37	209.01
1.1 On Deposit Liabilities	65.77	209.01
1.1.1 Saving Account	7.01	75.90
1.1.2 Fixed Account	56.40	133.11
1.1.2.1 Up to 3 months Fixed Account	3.26	4.28
1.1.2.2 3 to 6 months Fixed Account	1.64	11.41
1.1.2.3 6 months to 1 year Fixed Account	28.16	68.61
1.1.2.4 Above 1 year Fixed Account	23.33	48.81
1.1.3 Call Deposit	2.35	
1.1.4 Certificate of Deposit		
1.2 On Borrowing	0.60	
2. Commission Expense		
3. Staff Expense	9.99	23.46
4. Office Operating Expenses	8.47	22.11
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	21.67	115.26
7.1 Loan loss Provision	17.97	61.96
7.1.1 General Loan loss Provision	2.31	7.83
7.1.1.1 Pass Loan Loss Provision		3.23
7.1.1.2 Watch List Provision	2.31	4.60
7.1.2 Special Loan Loss Provision	15.67	54.13
7.1.3 Additional Loan Loss Provision		
7.2. Provision for Non-Banking Assets		21.92
7.3. Provision for Loss on Investment	3.70	31.37
7.5. Provision for Loss of Other Assets	0.00	
8. Loan Written Off		
9. Provision for Staff Bonus		0.78
10. Provision for Income Tax	-1.15	2.33
11. Others		
12. Net Profit	10.85	5.43
Total Expenses	116.19	378.37
Income		
1. Interest Income	101.16	292.70
1.1 On Loans and Advances	85.68	257.68
1.2 On Investment	1.90	1.42
1.2.1 Government Bonds	1.90	1.42
1.2.2 Foreign Bonds		
1.2.3 NRB Bonds		
1.2.4 Debenture & Bonds		
1.3 On Agency Balance		
1.4 On Call Deposit	12.68	33.59
1.5 On Others	0.91	
2. Commission and Discount	0.05	0.20
2.1 Bills Purchase and Discount		
2.2 Commission	0.05	0.17
2.3 Others		0.02
3. Exchange Flactuation Income		
3.1 Due to Change in Exchange Rate		
3.2 Due to Foreign Currency Transaction		
4. Other Operating Income	5.06	14.90
5. Non Operating Income	3.56	0.81
6. Write Back from Provisions for loss	6.35	69.77
7. Recovery of written-off Loan		
8. Income from Extra Ordinary transactions	0.01	
9. Net Loss		
Total Income	116.19	378.37

Statement of Credit as on Magh end, 2075(Mid-Feb, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	4661.94	10003.54	3322.46	5840.97	3173.87	5086.00	2468.56	1685.51	4304.01	3710.54	3286.24	9195.35
Fishery Related	271.70	582.29	29.21	46.18		1.42		46.77	12.73	65.82	112.39	148.82
Mining Related	790.14		448.65	458.88				438.96		10.63	303.69	
Manufacturing (Producing) Related	17728.06	15953.67	40973.64	41926.97	12349.89	36740.34	27085.42	7862.79	16426.41	15442.45	12319.11	15485.32
Construction	9612.46	16054.13	1467.47	7893.39	12006.95	4342.47	3074.27	4946.95	17064.50	4210.27	7895.66	23950.34
Electricity, Gas and Water	6188.24	4588.61	7363.74	9938.91	57.79	1259.83	2315.20	1778.49	4114.85	2756.62	2510.94	1164.24
Metal Products, Mach. & Ele. Eqp.	1604.91	2030.63	1361.29	438.96	1824.75	2481.77	3207.32	690.49	1965.52	1151.09	1125.67	366.76
Tras., Com. and Public Utilities	1792.71	2473.78	1223.31	4695.56	119.04	3490.89	2004.68	1208.66	3717.11	1251.75	2949.75	340.53
Wholesaler & Retailer	17278.94	41017.70	34884.76	27058.66	13554.51	18216.04	21556.96	8783.85	28050.43	20574.03	9941.14	37116.75
Finance, Insurance and Real Estate	6761.86	12482.90	7789.64	6620.93	2248.12	10757.42	5364.37	4147.37	10618.57	7862.65	3324.16	15499.69
Hotel or Restaurant	2644.51	6585.35	3256.33	8474.04	583.58	4809.97	3060.16	1774.15	3755.40	2672.81	1836.84	7219.80
Other Services	2435.84	4007.54	2683.03	9766.61	296.05	4045.78	1481.64	12003.23	2263.68	5240.82	2939.21	4399.87
Consumption Loans	10957.29	16319.76	5192.60	2738.19	5211.41	3797.38	1277.16	1884.97	4779.06	7900.53	1943.93	12611.23
Local Government		216.60		383.43	138.81	255.20						
Others	5750.80	2601.84	19135.54	5165.07	1828.48	3503.52	17254.80	3705.43	9226.14	2215.31	9038.94	21715.69
TOTAL sectorwise	88479.41	134918.34	129131.67	131446.73	53393.26	98788.03	90150.56	50957.62	106298.41	75065.31	59527.67	149214.38

Product Wise

Term Loan	19421.58	15377.22	22211.17	36087.42	3188.06	15609.51	12184.27	8015.06	19551.79	11720.42	9498.14	24287.86
Overdraft	15080.25	21972.35	14725.53	17817.35	4300.67	9372.49	759.88	8224.79	20808.15	23918.33	14770.13	33701.91
Trust Receipt Loan / Import Loan	1090.82	835.52	11530.94	21466.44	6320.80	14478.97	9454.58	2679.51	5632.25	3128.71	2124.35	1152.00
Demand & Other Working Capital Loan	12719.87	49811.64	40931.97	35467.28	12972.29	34624.66	38582.57	10253.09	15321.84	10682.29	8375.00	21312.89
Res. Per. H. Loan (Up to Rs. 15 mil.)	5453.15	11619.65	9348.89	2005.38	8366.44	4330.79	2442.91	4008.13	16327.39	3718.32	4091.87	19259.85
Real Estate Loan	3230.73	6700.83	4448.60	4459.12	3399.76	3526.91	4243.73	2103.89	3490.51	3945.96	985.19	11287.42
Margin Nature Loan	3004.82	2134.96	1123.59	855.12		1281.70		373.26	573.40	659.36	804.80	1194.11
Hire Purchase Loan	2748.35	6308.37	2697.44	3468.91	5027.07	7436.08	1982.54	6963.59	7293.51	7506.93	5722.76	10796.85
Deprived Sector Loan	7582.99	7368.06	6300.36	6184.45	2395.37	4289.12	4936.46	2525.19	7236.87	3599.54	2957.82	14049.99
Bills Purchased	2.80	57.76	225.32	794.72	25.54	126.36	1.03	340.10		908.55	0.80	
Other Product	18144.04	12731.98	15587.84	2840.56	7397.26	3711.44	15562.59	5471.01	10062.70	5276.91	10196.79	12171.49
Total Product wise Loan	88479.41	134918.34	129131.67	131446.73	53393.26	98788.03	90150.56	50957.62	106298.41	75065.31	59527.67	149214.38

Collateral Wise

Gold and Silver	8922.89	11416.29	510.89	831.96				439.27		64.21	53.33	388.00
Government Securities	108.15	234.51	15.00	1.07					0.41	144.48		3.60
Non Governmental Securities	0.09	2119.77	3525.07	855.12		1281.70		591.57	809.36	353.79	803.28	1194.11
Fixed Deposit Receipts	319.06	486.87	864.41	518.60	378.47	850.61	791.63	333.83	1438.81	550.51	552.30	554.33
Own	316.06	486.87	530.04	518.60	127.80	850.61	791.63	332.31	1438.81	550.51	552.30	554.33
Other Licences Institutions	3.00		334.36		250.67			1.52				
Collateral of Properties	74034.19	116408.19	112134.94	108094.29	47714.15	92589.52	77775.22	47006.41	93269.13	68183.73	53748.70	138020.83
Fixed Assets	71822.95	116349.23	59106.88	83233.05	32333.19	92046.10	70693.24	45612.60	56813.98	64130.76	51129.08	97043.75
Current Assets	2211.24	58.96	53028.06	24861.25	15380.96	543.42	7081.98	1393.81	36455.14	4052.97	2619.61	40977.09
Against security of Bill	3.49	53.56	5825.37	233.21		126.36	849.49	405.00	2684.67	575.76	1014.96	
Domestic Bills		19.04	8.10	6.36		86.81		307.70				
Foreign Bills	3.49	34.52	5817.27	226.85		39.55	849.49	97.30	2684.67	575.76	1014.96	
Against Guarantee	1306.61	3984.76	1847.80	6239.92	1043.82	3857.65	5345.16	1839.59	6467.04	5181.12	2566.19	8702.87
Government Guarantee	26.28	9.40	0.81	383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	1234.92	3955.87	1735.89	4008.05	905.01		4596.92	1657.18	5294.75	3410.95	2491.08	8486.34
Personal Guarantee	3.62	14.12	111.10	872.52				91.11	973.55		0.37	
Collective Guarantee	0.01	5.37										
Int. Rtd. Foreign Bank's Guarantee	41.78		0.00	975.91		238.79	592.12			843.78		
Other Guarantee						3618.86				924.22		
Credit Card			263.25	31.92	204.24	82.18			13.55	11.71		89.27
Others	3784.92	214.39	4144.93	14640.64	4052.58		5389.07	341.95	1615.44		788.92	261.36
Total	88479.41	134918.34	129131.67	131446.73	53393.26	98788.03	90150.56	50957.62	106298.41	75065.31	59527.67	149214.38

Statement of Credit as on Magh end, 2075(Mid-Feb, 2019)

BFI Name	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhru	Janata
Sector Wise												
Agricultural and Forest Related	2708.59	1285.90	3046.34	2940.10	24560.66	3233.78	1681.16	2374.26	5042.93	1666.67	4825.38	3332.97
Fishery Related	123.22	84.37	99.04	23.17	725.18	22.68	73.18	66.46	127.80	48.73		80.36
Mining Related	64.78	559.15	85.39	383.04	160.53	148.62	528.07	152.87	36.39	94.71		9.79
Manufacturing (Producing) Related	15431.57	20135.96	14085.79	18973.48	8595.67	19249.12	9441.64	11215.07	8939.71	20621.59	12845.23	15131.27
Construction	5624.39	8244.69	14282.63	5303.02	4482.95	14045.02	3390.76	10348.20	12293.35	10933.14	13107.50	5259.18
Electricity, Gas and Water	2892.48	2875.87	3217.15	4136.87	393.52	6403.39	4067.36	5513.31	2240.94	5248.59	3704.82	3052.75
Metal Products, Mach. & Ele. Eqp.	490.18	1683.42	3773.90	1305.91	177.54	1476.35	203.39	508.75	840.18	1227.50	477.95	367.12
Tras., Com. and Public Utilities	2356.56	3009.07	5782.20	7355.92	790.34	872.21	1722.15	2023.03	324.97	2112.10	3669.23	861.09
Wholesaler & Retailer	18196.05	11206.40	12599.85	20731.19	19615.51	26143.54	11074.46	9898.22	14742.01	24620.96	15841.47	15359.62
Finance, Insurance and Real Estate	8713.99	4069.56	4176.29	7314.42	39065.08	5517.81	4661.39	10699.52	5649.62	6632.54	9558.41	2700.72
Hotel or Restaurant	1925.58	2940.41	2913.70	3508.23	4863.63	4315.00	1297.86	2731.55	3401.06	3533.38	5346.15	2236.10
Other Services	5805.86	2540.88	2866.42	3273.55	2963.74	5083.99	3979.82	2588.27	3953.62	2719.15	7147.50	3147.11
Consumption Loans	3745.74	3429.40	3495.78	3488.63	1257.93	5766.93	5266.91	7883.43	4306.11	3521.05	6452.21	3540.78
Local Government	129.84	1.14	136.67	140.61	0.20	97.39						
Others	7380.59	9343.45	811.94	20865.68	154.00	12455.17	14293.30	6743.37	6463.24	4547.47	6023.70	9537.96
TOTAL sectorwise	75589.42	71409.68	71373.10	99743.80	107806.50	104830.99	61681.45	72746.33	68361.94	87527.58	88999.55	64616.82

Product Wise

Term Loan	11346.25	14173.04	16774.98	21884.13	10629.96	15236.73	12317.55	9931.37	10134.39	19462.10	25761.55	12417.82
Overdraft	5956.26	13415.54	5309.73	22484.12	10238.99	23995.61	9451.18	14612.86	12430.41	6044.73	10813.89	14809.84
Trust Receipt Loan / Import Loan	4000.73	4576.63	5438.35	5607.76	26.17	5960.02	1381.74	1949.24	2167.39	6267.79	3984.55	3913.81
Demand & Other Working Capital Loan	9591.45	16214.53	17331.49	18304.94	72431.78	25511.08	8684.61	10521.63	11746.44	16167.79	14771.36	9594.96
Res. Per. H. Loan (Up to Rs. 15 mil.)	5624.39	6031.91	3270.48	4618.92	5403.17	9877.22	4417.42	4084.19	8709.71	8784.66	9772.60	3021.02
Real Estate Loan	4668.45	2178.19	1990.38	7005.96	559.75	3777.42	6434.02	5612.90	3807.19	3316.37	5233.65	2157.49
Margin Nature Loan	232.13	2534.98	1356.05	2279.00		1777.89	2326.19	2024.38	1612.85	373.00	2226.02	597.51
Hire Purchase Loan	6728.33	3217.36	3294.27	9584.86	710.07	7591.82	5706.31	4757.81	4864.13	4592.22	7698.77	3904.43
Deprived Sector Loan	3445.43	2944.60	4214.72	5132.31	7654.32	4648.51	2880.53	3675.80	3135.05	3849.75	4359.06	2948.16
Bills Purchased		8.04		52.40			114.24	230.65	0.01		6.67	
Other Product	23996.01	6114.85	12392.65	2789.39	152.29	6454.67	7967.66	15345.49	9754.38	18669.17	4371.45	11251.78
Total Product wise Loan	75589.42	71409.68	71373.10	99743.80	107806.50	104830.99	61681.45	72746.33	68361.94	87527.58	88999.55	64616.82

Collateral Wise

Gold and Silver	12.67	6.12	475.92		72.94	0.33	1634.71	4802.08			66.57	141.80
Government Securities		8.27		3.01			3.04	3.12		0.88	11.10	
Non Governmental Securities		2072.20		2253.25		161.15	2331.80	2060.68	1612.85	420.81	2229.82	691.79
Fixed Deposit Receipts	504.50	289.26	609.41	790.82	877.53	607.26	495.27	511.58	698.48	438.67	609.01	401.37
Own	504.50	268.18	609.41	789.71	877.53	607.26	490.07	511.58	698.48	438.67	609.01	401.37
Other Licences Institutions		21.08		1.11			5.20					
Collateral of Properties	71696.82	63829.12	66434.97	89521.82	106856.03	90460.22	52558.37	58539.89	64825.62	85722.92	78293.78	61650.16
Fixed Assets	35190.35	60742.72	49417.85	53364.69	106856.03	46336.42	36085.11	57961.78	60647.58	71600.08	75181.01	50843.13
Current Assets	36506.47	3086.40	17017.12	36157.13		44123.79	16473.26	578.11	4178.03	14122.84	3112.77	10807.02
Against security of Bill	5.00	43.99		3306.73			1113.76				2190.74	
Domestic Bills	5.00	0.50		460.20			0.00				51.12	
Foreign Bills		43.49		2846.54			1113.76				2139.62	
Against Guarantee	361.68	2381.06	136.67	2351.16		13.23	80.22	5047.24	946.73	718.40	4572.13	1437.32
Government Guarantee	130.23	151.19	136.67	135.05				140.92		83.00	124.97	15.99
Institutional Guarantee		1935.43		2191.77				4339.02	906.85	223.95	3580.18	1397.00
Personal Guarantee	231.45	235.45		24.34		10.80	80.22	533.57	35.97	353.06	610.82	24.33
Collective Guarantee						2.43				58.39	256.15	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		59.00						33.73	3.91			
Credit Card	52.81	22.16	41.56	132.32		261.89	41.21	100.70	37.39	13.03		
Others	2955.93	2757.50	3674.57	1384.69		13326.90	3423.07	1681.05	240.87	212.87	1026.39	294.39
Total	75589.42	71409.68	71373.10	99743.80	107806.50	104830.99	61681.45	72746.33	68361.94	87527.58	88999.55	64616.82

Statement of Credit as on Magh end, 2075(Mid-Feb, 2019)

BFI Name	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva
Sector Wise												
Agricultural and Forest Related	1910.50	2651.86	1716.11	1660.20	443.77	4.07	384.39	258.53	631.55	282.40	300.02	939.33
Fishery Related	24.65	49.16	33.64	23.54	26.73		14.30		10.08	2.28		46.18
Mining Related	131.03	28.41	454.40	894.91	176.99				41.84			
Manufacturing (Producing) Related	12049.00	10178.30	15067.24	11420.09	1873.25		209.14	183.42	1111.05	656.45	182.88	824.14
Construction	3204.18	2954.35	5625.64	7420.87	3569.74	1.64	78.68	68.77	2197.67	916.94	191.58	2444.54
Electricity, Gas and Water	1718.32	2682.29	2296.70	3801.68	916.53		2.13		346.01			717.33
Metal Products, Mach. & Ele. Eqp.	599.59	455.54	1006.80	1340.41	123.39				176.58	74.77		136.06
Tras., Com. and Public Utilities	1083.53	1360.34	668.56	4676.73	1263.62	3.95	53.40	224.16	1108.03	110.82	123.66	1230.82
Wholesaler & Retailer	17429.98	9228.07	11205.94	16177.18	2933.76	1.17	1524.66	351.96	2541.39	1454.96	747.19	1911.83
Finance, Insurance and Real Estate	9152.52	4992.79	6940.68	3136.05	2766.04		111.54		1286.14	619.33		1212.36
Hotel or Restaurant	3656.97	1418.14	2368.20	2426.49	2069.44	1.01	27.65		604.95	194.95	116.06	351.28
Other Services	1513.05	1858.80	1918.14	2797.89	1935.90		71.31	742.50	767.03	318.36	109.60	576.80
Consumption Loans	4018.27	3552.68	4130.77	2422.16	2789.82		54.53	42.61	1037.84	205.62	27.96	1568.54
Local Government					924.72				3.34			10.33
Others	10474.96	3043.57	6137.04	20558.34	3351.75	2.72	1290.59		5198.93	647.79	1051.92	4173.09
TOTAL sectorwise	66966.55	44454.27	59569.86	78756.54	25165.44	14.55	3822.30	1871.95	17062.43	5484.67	2850.85	16142.64

Product Wise

Term Loan	12043.33	9286.55	16531.13	14141.11	5700.00	1.01		535.39	5961.86	1420.25	944.29	1478.36
Overdraft	15227.54	7220.45	13106.08	8513.31	8021.54	2.72		771.86	4657.84	865.41	1313.34	1050.10
Trust Receipt Loan / Import Loan	3155.38	2927.75	2656.16	1814.87								
Demand & Other Working Capital Loan	14520.75	11169.00	11034.73	13884.99		1.17	1709.17			1362.74	110.53	288.53
Res. Per. H. Loan (Up to Rs. 15 mil.)	3380.96	1959.02	3596.96	5566.66	3226.78	1.64	48.65	68.77	1616.22	704.07	191.58	1921.91
Real Estate Loan	5508.70	2669.24	4020.84	6084.22	2083.14		77.86		1372.61	496.17		1113.25
Margin Nature Loan	652.98	1466.57	1089.84	343.66	809.56				352.48	92.08		754.83
Hire Purchase Loan	4976.34	2658.43	2635.21	5293.25	2658.80	3.95	45.42	224.16	1903.75	137.79	123.66	1729.62
Deprived Sector Loan	3950.01	2483.86	2458.40	3729.79	1563.80	4.07	173.95	97.28	882.15	207.53	136.48	713.56
Bills Purchased		19.82	7.57	54.85								
Other Product	3550.55	2593.57	2432.93	19329.83	1101.83		1767.24	174.49	315.52	198.64	30.97	7092.46
Total Product wise Loan	66966.55	44454.27	59569.86	78756.54	25165.44	14.55	3822.30	1871.95	17062.43	5484.67	2850.85	16142.64

Collateral Wise

Gold and Silver	55.65	221.82	60.46	95.44	707.08				9.84	118.81		371.17
Government Securities	1.79		2.15	1.10	0.15							9.00
Non Governmental Securities	886.01	1466.57	1155.97	5.00	733.11				347.60	28.29		748.54
Fixed Deposit Receipts	417.00	261.54	342.81	632.37	357.47		54.53	42.61	238.05	28.87	27.96	325.81
Own	416.55	261.54	342.81	632.37	357.47		54.53	42.61	233.40	28.87	27.96	325.81
Other Licences Institutions	0.45								4.65			
Collateral of Properties	62159.40	40436.11	56176.13	74403.03	22447.78	11.82	3765.77	1829.34	16094.51	5308.68	2822.89	13760.73
Fixed Assets	58537.02	40197.36	40432.86	66850.83	22447.78	11.82	3765.77	1829.34	16094.51	5308.68	2822.89	13760.73
Current Assets	3622.38	238.76	15743.27	7552.20								
Against security of Bill	6.30	10.54	18.25	1204.80								
Domestic Bills			18.25	4.03								
Foreign Bills	6.30	10.54		1200.77								
Against Guarantee	3058.68	1754.90	1718.13	30.97	919.85	2.72			372.42			739.08
Government Guarantee		16.60				2.72			3.34			10.33
Institutional Guarantee	2858.76	1602.45	1696.09		919.85				166.98			561.55
Personal Guarantee	119.26	0.13	21.80	2.08					81.78			84.63
Collective Guarantee	80.65	118.93	0.24						120.32			82.58
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		16.79		28.89								
Credit Card	52.99		47.32	31.41								
Others	328.73	302.79	48.64	2352.41			2.01			0.01		188.31
Total	66966.55	44454.27	59569.86	78756.54	25165.44	14.55	3822.30	1871.95	17062.43	5484.67	2850.85	16142.64

BFI Name	Miteri	Tinau	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kabeli	Kamana	Corporate	Purnima	Jyoti
Sector Wise													
Agricultural and Forest Related	282.51	465.32	4498.19	213.70	207.83	1083.61	633.53	770.71	117.77	686.49	6.64	251.94	1123.03
Fishery Related	2.68	5.80	54.99	0.56	3.71	33.36	11.84	61.12		30.18	2.00		
Mining Related	1.80		3.42			25.89	13.18						244.39
Manufacturing (Producing) Related	322.39	217.14	1296.10	76.74	195.49	1257.96	1193.51	1409.24	9.90	1084.21	121.93	143.88	1417.61
Construction	616.06	479.89	6913.53	282.08	371.20	3464.88	4527.12	3476.97	130.01	1745.83	100.50	349.26	2782.87
Electricity, Gas and Water	1.08		151.13	4.93	9.05	64.62	356.94	40.40		2.19			553.52
Metal Products, Mach. & Ele. Eqp.	34.49	35.69	170.30	25.01		226.44	215.57	294.99	1.09	514.09	8.42		256.37
Tras., Com. and Public Utilities	200.37	351.66	3838.22	23.50	199.50	2656.11	2124.80	1703.44	2.08	1021.48	14.99	214.62	1564.91
Wholesaler & Retailer	398.01	1117.40	6422.31	406.57	905.94	2214.77	2735.96	3376.21	185.12	3015.85	20.76	705.69	3852.25
Finance, Insurance and Real Estate	124.35	370.31	1664.68	41.40		655.54	1739.95	1268.31	9.96	992.19	4.37	132.10	1162.05
Hotel or Restaurant	120.66	182.11	1352.26	36.51	62.31	843.63	1235.71	1176.02	17.51	559.85	0.88	188.74	429.73
Other Services	65.60	329.07	436.00	25.61	121.24	301.10	549.55	540.15	46.21	678.70		69.97	508.77
Consumption Loans	157.17	173.59	1718.85	125.66	58.37	1773.19	1754.36	1358.61	154.27	836.04	21.77	161.51	2389.82
Local Government	1.50			0.46		0.03							4.60
Others	1273.32	721.11	5703.91	588.92	734.87	9387.77	4711.91	8132.71	115.15	4967.69	49.02	850.78	4718.90
TOTAL sectorwise	3601.97	4449.08	34223.89	1851.64	2869.50	23988.89	21803.92	23608.88	789.06	16134.81	351.28	3068.49	21008.83

Product Wise

Term Loan	45.75	680.52	6538.95	661.40	959.17	7781.41	3936.63	1749.60	277.54	5762.45	26.09		4199.55
Overdraft	430.66	1579.84	5950.43	560.00	1042.78	6123.95	1916.28	9064.61		4193.00	110.38	265.68	6517.96
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan			41.73			3.00	291.30		208.57	18.49	68.49	980.03	
Res. Per. H. Loan (Up to Rs. 15 mil.)	522.67	494.03	5634.16	213.92	343.68	2579.68	3321.45	2893.72	78.11	1345.13	80.46	345.08	2103.87
Real Estate Loan	121.95	229.77	1573.17	68.31		960.25	2340.86	1751.88		987.45	8.16	136.28	1554.56
Margin Nature Loan		6.08	706.18			167.23	259.08	50.46		26.55		0.25	963.50
Hire Purchase Loan	281.14	231.21	3882.55	77.40	198.69	3661.83	2578.11	2286.00	34.45	1768.63	41.42	342.41	1838.01
Deprived Sector Loan	173.43	246.85	8831.75	83.05	215.31	1445.82	1065.80	1144.67	40.59	1569.63	10.21	146.65	1268.03
Bills Purchased											2.96		
Other Product	2026.37	980.77	1064.99	187.55	109.87	1265.72	6094.41	4667.93	149.80	463.46	3.11	852.12	2563.34
Total Product wise Loan	3601.97	4449.08	34223.89	1851.64	2869.50	23988.89	21803.92	23608.88	789.06	16134.81	351.28	3068.49	21008.83

Collateral Wise

Gold and Silver	46.58	99.44	191.57			776.30	877.99	651.39	115.26	302.13		21.66	297.52
Government Securities			9.00										
Non Governmental Securities		6.08	706.18			141.40	259.08			48.97			954.04
Fixed Deposit Receipts	44.31	44.10	358.41	29.91	47.85	258.88	294.08	283.41	5.77	128.69	2.38	11.81	212.58
Own	44.31	44.10	358.41	29.91	47.85	258.88	294.08	283.41	5.77	128.69	2.38	11.81	212.58
Other Licences Institutions													
Collateral of Properties	3509.58	4223.65	27896.66	1821.26	2811.14	22187.55	19810.70	22025.49	667.98	14382.96	348.82	3035.01	18354.30
Fixed Assets	3509.58	4223.65	27881.50	1821.26	2811.14	22187.55	19810.70	22025.49	667.98	14382.96	348.82	3035.01	18344.32
Current Assets			15.17										9.98
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		75.81	4953.54			624.77	562.07	598.13		323.46			1142.36
Government Guarantee						0.28	4.07	2.69		1.73			4.60
Institutional Guarantee		75.81				139.86	449.08	332.24					708.86
Personal Guarantee			335.42			44.56	21.55	263.21		14.06			70.94
Collective Guarantee			4618.12			440.08	87.37			307.67			355.26
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													2.70
Credit Card													
Others	1.50		108.53	0.46	10.52			50.46	0.06	948.60	0.08		48.03
Total	3601.97	4449.08	34223.89	1851.64	2869.50	23988.89	21803.92	23608.88	789.06	16134.81	351.28	3068.49	21008.83

Statement of Credit as on Magh end, 2075(Mid-Feb, 2019)

BFI Name	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash	Salapa	saptakoshi	GreenDB	NFL
Sector Wise													
Agricultural and Forest Related	248.54	1082.01	205.07	733.93	798.73	42.90	62.81	381.25	308.44	111.96	550.26	79.52	
Fishery Related	0.40	85.36	1.66	31.88	42.84		12.30	6.95	52.20	1.79		4.22	
Mining Related	2.26		0.50	69.54	76.00								
Manufacturing (Producing) Related	112.80	2081.25	347.02	1121.79	327.38	31.34	40.50	487.47	1436.14	41.19		14.87	
Construction	333.94	1433.56	313.44	2594.99	102.78	478.30	8.66	388.91	2957.44		75.15	4.56	33.18
Electricity, Gas and Water			0.33	1890.75	5.93				969.93				
Metal Products, Mach. & Ele. Eqp.	49.99		31.83	40.37	13.98			36.95	361.46	2.38	2.11		
Tras., Com. and Public Utilities	226.05	884.00	264.16	1054.98	347.90	282.83	3.00	176.53	1918.75	1.37		106.70	0.36
Wholesaler & Retailer	132.93	3843.17	1637.74	3259.18	1047.91	336.06	195.66	369.06	3181.07	53.39	477.61	87.16	40.87
Finance, Insurance and Real Estate	36.97	708.34	309.12	3033.70	144.62	256.03		302.63	2571.66		86.41	112.20	
Hotel or Restaurant	34.98	1147.88	117.65	1039.33	189.87	53.83	4.75	57.01	932.63	34.35	7.94	35.79	
Other Services	10.71	969.96	291.53	1444.51	340.61	5.00	25.92	125.07	654.52		11.43	19.38	
Consumption Loans	45.64	627.69	55.64	1644.29	99.38	101.64	14.61	56.73	845.46	3.70	37.45	79.78	0.17
Local Government										0.08			
Others	631.42	1838.45	590.58	3690.10	694.57	213.91	271.98	493.69	7806.42	71.49	294.59	283.32	55.03
TOTAL sectorwise	1866.64	14701.66	4166.27	21649.33	4232.50	1801.84	640.18	2882.25	23996.12	321.69	1542.96	827.50	129.61

Product Wise

Term Loan	304.66	3255.96	402.81	4158.36	499.65	222.21	4.49	874.73	3170.87	118.44	796.54	195.27	
Overdraft	380.82	663.61	1639.42	5221.50	1370.46	219.84		1014.37	5918.93	96.03	408.44	254.21	
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	0.99	4963.05	64.32	364.12		219.25	577.69	0.24	369.33				40.87
Res. Per. H. Loan (Up to Rs. 15 mil.)	274.67	1191.78	289.54	1910.06	70.09	478.30		327.26	2854.19		75.15	54.46	27.56
Real Estate Loan		950.13	22.18	2216.08	113.95			107.56	2508.05		86.41		22.72
Margin Nature Loan	4.63	9.20	16.74	671.03		5.94			835.35			15.94	0.17
Hire Purchase Loan	276.37	1312.13	314.38	1620.27	404.98	313.76	3.51	215.43	2728.07		13.64	120.25	0.36
Deprived Sector Loan	62.62	636.95	470.71	2087.67	851.52	274.23	43.31	284.30	1267.34	31.90	137.90	135.32	
Bills Purchased													
Other Product	561.89	1718.85	946.15	3400.23	921.86	68.33	11.18	58.36	4343.99	75.33	24.87	52.06	37.93
Total Product wise Loan	1866.64	14701.66	4166.27	21649.33	4232.50	1801.84	640.18	2882.25	23996.12	321.69	1542.96	827.50	129.61

Collateral Wise

Gold and Silver	32.62			14.28	17.95	58.52		5.36	184.96				30.23
Government Securities													15.94
Non Governmental Securities	4.63			671.03		5.94			867.16				
Fixed Deposit Receipts	19.78	190.36	45.67	539.05	28.29	5.39	6.72	22.30	190.74	0.40	23.81	19.35	
Own	19.78	190.36	45.67	539.05	28.29	5.39	6.72	22.30	190.74	0.40	23.81	19.35	
Other Licences Institutions													
Collateral of Properties	1790.88	14311.67	3947.07	19323.44	3335.68	1477.97	633.46	2664.09	21752.05	321.29	1519.15	655.86	129.43
Fixed Assets	1790.88	14311.67	3947.07	19323.44	3335.68	1477.97	633.46	2664.09	21752.05	321.29	1519.15	655.86	129.43
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	18.74	190.43	157.28	1100.09	850.59	254.03		190.50	1000.58				
Government Guarantee				17.19					14.45				
Institutional Guarantee		184.40		1071.79		254.03		190.46	856.99				
Personal Guarantee	18.74			2.69					129.14				
Collective Guarantee		6.04	157.28	8.43	850.59			0.04					
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others		9.20	16.25	1.45					0.63			106.13	0.17
Total	1866.64	14701.66	4166.27	21649.33	4232.50	1801.84	640.18	2882.25	23996.12	321.69	1542.96	827.50	129.61

BFI Name	NSML	GURKHAFC	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara	Central	Hathway	Multi
Sector Wise													
Agricultural and Forest Related	0.52	149.26	963.02	449.04	5.50	102.06	253.39	68.29	72.99	166.23	249.68	10.82	146.92
Fishery Related				16.15			3.08			4.91	5.64		
Mining Related				2.29	3.62		5.83				7.93		
Manufacturing (Producing) Related	61.10	197.07		131.62		365.26	131.96	154.02	103.71	197.47	111.51		0.82
Construction	20.02	610.13	1607.18	991.69	23.45	631.38	174.38	89.38	148.35	518.13	702.70	123.94	40.41
Electricity, Gas and Water							7.50						
Metal Products, Mach. & Ele. Eqp.	3.45		23.15	38.05		676.07	104.24	4.28			106.30		
Tras., Com. and Public Utilities		272.65	589.38	140.52		1373.68	216.36	80.02		496.64	258.58		
Wholesaler & Retailer	33.33	484.00	1818.50	569.42	103.77	335.87	201.69	76.76	859.38	1100.33	196.83	39.33	14.43
Finance, Insurance and Real Estate	40.31	403.51		394.31	114.52	139.93	174.30	24.83	180.91	583.68	189.59		
Hotel or Restaurant	27.50	229.64	109.52	82.36			68.45	77.96	45.53	254.71	49.16		
Other Services		263.37	74.49	627.32	137.59		51.65	36.89	50.70	112.12	101.81		2.12
Consumption Loans	146.49	941.99	272.23	172.67	32.56	465.86	151.01	16.35	25.20	55.34	115.54	29.15	10.59
Local Government	33.18												
Others	1965.35	1419.45	179.67	372.38	80.38	1519.17	589.68	156.79	506.34	1368.37	822.90	178.74	12.95
TOTAL sectorwise	2331.26	4971.08	5637.15	3987.82	501.37	5609.28	2133.52	785.57	1993.10	4857.94	2918.19	381.97	228.22

Product Wise

Term Loan	125.37	109.77	2620.31	942.25	103.77	303.76	226.37	229.72	918.62	1228.34	99.81		
Overdraft		8.69					171.26			187.78			
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	227.18	917.23		460.90		252.99	154.68	137.84		1155.60	536.40	39.33	14.43
Res. Per. H. Loan (Up to Rs. 15 mil.)	20.02	610.13	1452.81	727.92	23.45	542.02	197.25	30.97	148.35	453.81	702.70		40.41
Real Estate Loan	1765.88	175.02	209.98	570.82	114.52	417.74	116.09	46.39	228.61	373.34	96.09	159.57	
Margin Nature Loan	26.19	231.24	179.67	115.48	17.57	296.62	17.84	25.44		17.92	9.81	1.60	
Hire Purchase Loan	123.86	351.62	608.46	150.83	13.73	2194.10	183.01	88.62	6.94	496.64	259.61	25.91	0.14
Deprived Sector Loan	33.18	228.84	222.82	204.31	7.91	334.52	109.26	23.06	89.24	288.86	125.73	22.37	12.95
Bills Purchased													
Other Product	9.57	2338.53	343.08	815.32	220.44	1267.52	957.78	203.52	601.33	655.65	1088.04	133.19	160.30
Total Product wise Loan	2331.26	4971.08	5637.15	3987.82	501.37	5609.28	2133.52	785.57	1993.10	4857.94	2918.19	381.97	228.22

Collateral Wise

Gold and Silver		557.37	165.76			42.91	1.54				3.15		
Government Securities			1.72										
Non Governmental Securities	26.19	231.24		115.48	17.57		24.28	3.38			9.81		
Fixed Deposit Receipts	0.05	68.57	104.76	35.45	1.27	114.05	59.59	6.58	18.26	55.34	41.14	3.24	7.05
Own	0.05	68.57	104.76	35.45	1.27	114.05	59.59	6.58	18.26	55.34	41.14	3.24	7.05
Other Licences Institutions													
Collateral of Properties	483.57	3771.94	5162.10	3661.40	272.48	5010.70	1959.78	749.50	1974.84	4429.11	2781.70	200.00	221.18
Fixed Assets	483.57	3771.94	5162.10	3661.40	151.69	5010.70	1959.78	749.50	1974.84	4429.11	2781.70	200.00	221.18
Current Assets					120.79								
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	83.27	341.95	23.15	175.50		139.93	75.43	22.99		355.56	0.40		
Government Guarantee	33.18						4.02						
Institutional Guarantee		218.84		175.50		139.93	62.50	15.35		250.89	0.40		
Personal Guarantee	50.09	123.11					8.92	4.77		104.68			
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee			23.15					2.87					
Credit Card													
Others	1738.17		179.67		210.06	301.70	12.89	3.13		17.92	82.00	178.74	
Total	2331.26	4971.08	5637.15	3987.82	501.37	5609.28	2133.52	785.57	1993.10	4857.94	2918.19	381.97	228.22

BFI Name	Srijana	WMerchant	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju	Jebis	Reliance
Sector Wise										
Agricultural and Forest Related	925.12		296.55		55.29	173.93	1.00	129.53	30.79	75.03
Fishery Related					6.00	9.95		10.40		
Mining Related					0.21					0.95
Manufacturing (Producing) Related			585.38		93.70	466.66		181.23	5.71	211.34
Construction	90.37	39.47			770.09	203.36		1606.14	316.34	453.08
Electricity, Gas and Water					0.50	60.32		123.62		35.01
Metal Products, Mach. & Ele. Eqp.					5.10	24.06		126.02	11.76	97.72
Tras., Com. and Public Utilities		5.09	2.94		109.69	84.62		401.11	126.45	762.86
Wholesaler & Retailer	438.82	30.00	84.26		150.55	1209.17	13.40	567.18	39.58	163.91
Finance, Insurance and Real Estate	155.88	26.61			444.29	1626.61	48.31	468.01	67.07	397.25
Hotel or Restaurant	7.95		74.77		284.21	626.52	6.20	181.60	67.40	199.02
Other Services	5.34	0.13			46.87	265.24	9.97	146.57	8.69	92.49
Consumption Loans	185.38	4.44	1.82	9.44	332.59	355.38	3.46	573.26	297.06	180.26
Local Government										
Others	2439.97	69.96	557.83	311.19	658.69	2576.15	17.71	1165.39	341.60	730.91
TOTAL sectorwise	4248.83	175.68	1603.54	320.62	2957.79	7681.98	100.06	5680.07	1312.45	3399.82

Product Wise

Term Loan	438.82	41.19	911.33	201.27	344.51	1603.56	9.97	1645.13	46.71	
Overdraft	204.82					1786.25				
Trust Receipt Loan / Import Loan										
Demand & Other Working Capital Loan		54.00	149.60	16.79	107.50	1771.10		606.43	51.87	34.07
Res. Per. H. Loan (Up to Rs. 15 mil.)	90.37				514.48	774.50	48.31	1579.05	246.68	448.08
Real Estate Loan	165.91	10.43	426.86	99.83	463.45	411.91		326.50	212.29	377.75
Margin Nature Loan	0.17	34.50		0.02	197.39	320.96		237.65	235.32	134.29
Hire Purchase Loan	66.29	9.60	2.54	2.72	102.39	339.94	3.46	395.48	180.55	760.10
Deprived Sector Loan	348.27	2.69			235.28	532.70	1.40	329.97	66.31	203.05
Bills Purchased										
Other Product	2934.18	23.27	113.22		992.79	141.06	36.91	559.86	272.72	1442.48
Total Product wise Loan	4248.83	175.68	1603.54	320.62	2957.79	7681.98	100.06	5680.07	1312.45	3399.82

Collateral Wise

Gold and Silver										
Government Securities										
Non Governmental Securities		14.50						237.65	235.32	
Fixed Deposit Receipts	119.09			6.70	62.91	141.06	0.10	52.95	35.71	39.25
Own	119.09			6.70	62.91	141.06	0.10	52.95	35.71	39.25
Other Licences Institutions										
Collateral of Properties	222.17	131.68	1603.54	313.90	2548.13	6720.84	99.96	4934.08	946.51	2872.97
Fixed Assets	222.17	131.68	1603.54	313.90	2548.13	6720.84	99.96	4934.08	946.51	2872.97
Current Assets										
Against security of Bill										
Domestic Bills										
Foreign Bills										
Against Guarantee		29.41			170.00	486.98		442.66	94.92	341.24
Government Guarantee										
Institutional Guarantee		22.63			170.00	471.78		160.00	58.50	193.00
Personal Guarantee		6.78				15.20		282.66	36.38	1.58
Collective Guarantee									0.04	
Int. Rtd. Foreign Bank's Guarantee										
Other Guarantee										146.66
Credit Card										
Others	3907.58	0.09		0.02	176.76	333.10		12.73		146.36
Total	4248.83	175.68	1603.54	320.62	2957.79	7681.98	100.06	5680.07	1312.45	3399.82

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change		
		2016	2017	2018	2019	2019	2/1	3/2	5/4
		2	3	3	4	5			
1	CAPITAL FUND	8684.9	12592.8	17420.2	22505.4	22457.6	45.00	38.33	-0.21
	a. Paid-up Capital	5436.5	7721.3	11159.1	13358.2	13683.5	82.78	42.03	2.43
	b. Statutory Reserves	1214.8	1747.6	2450.9	3205.9	3265.8	132.25	43.86	1.87
	c. Retained Earning	363.6	1179.5	1379.0	2453.0	2225.6	64.85	224.37	-9.27
	d. Others Reserves	1670.0	1944.5	2431.3	3488.3	3282.8	35.47	16.44	-5.89
2	BORROWINGS	52434.4	66772.7	87707.0	103838.8	103133.6	87.95	27.35	-0.68
	a. NRB	91.1	554.8	2069.5	10178.8	10771.7	-82.69	508.74	5.82
	f. Others	52343.3	66217.9	85637.4	93659.9	92361.9	91.24	26.51	-1.39
3	DEPOSITS	24095.3	34344.1	49548.6	60817.5	61998.1	119.02	42.53	1.94
4	BILLS PAYABLE	0.8	2.0	1.3	176.0	8.3	0.00	163.52	-95.31
5	OTHER LIABILITIES	7205.0	10366.3	13551.5	16803.9	18010.9	90.74	43.88	7.18
	a. Loan Loss Provision	1345.6	1716.1	2390.8	3058.9	3193.3	62.23	27.53	4.39
	b. Interest Suspense a/c	652.7	938.5	1121.4	1194.7	1376.8	37.42	43.79	15.25
	c. Others	5206.8	7711.8	10039.4	12550.3	13440.8	110.54	48.11	7.10
6	RECONCILIATION A/c	5031.9	5779.8	3480.3	1823.3	2330.3	362.41	14.86	27.80
7	PROFIT & LOSS A/c	3318.2	3907.2	4038.7	2628.0	3223.9	125.15	17.75	22.67
	Total	100770.6	133765.0	175747.6	208592.8	211162.7	100.78	32.74	1.23
Assets									
1	LIQUID FUNDS	11096.2	12497.7	16314.2	17913.7	13423.6	54.05	12.63	-25.06
	a. Cash Balance	75.5	93.9	147.3	212.5	230.3	92.39	24.35	8.33
	b. Bank Balance	6327.0	6243.3	9189.8	10641.4	8519.3	70.51	-1.32	-19.94
	c. Money at Call	4693.6	6160.5	6977.2	7059.7	4674.1	35.93	31.25	-33.79
2	INVESTMENT IN SECURITIES EX	38.7	42.7	42.7	40.7	274.9	-66.67	10.33	574.93
3	SHARE & OTHER INVESTMEN	2809.8	2658.1	2564.7	4923.3	4676.2	-2.92	-5.40	-5.02
4	LOANS & ADVANCES	77232.9	106540.9	145943.8	175698.4	181925.4	116.40	37.95	3.54
	Institutional	19194.3	24131.1	30596.9	31478.2	33317.3	94.60	25.72	5.84
	Individual	58038.6	82409.8	115346.8	144220.2	148608.1	124.73	41.99	3.04
5	FIXED ASSETS	961.1	1219.2	1471.9	1717.2	1758.5	53.92	26.85	2.40
6	OTHER ASSETS	3598.2	4766.1	5735.3	6236.6	6540.0	44.77	32.46	4.86
7	EXPENSES NOT WRITTEN OFF	4.5	11.2	7.1	9.2	5.1	-52.58	149.58	-43.85
8	NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	RECONCILIATION A/c	5017.3	5959.5	3609.0	2027.6	2530.9	362.34	18.78	24.82
10	PROFIT & LOSS A/c	11.9	69.6	56.6	26.1	28.1	-85.45	484.89	7.48
	Total	100770.6	133765.0	175745.2	208592.8	211162.7	100.78	32.74	1.23
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	3494.31	5937.76	11759.20	7556.44	8668.64	77.57	69.93	14.72
2	COMMISSION/FEE EXPENSES	0.01	0.21	3.12	0.55	0.69	-99.98	2474.30	25.40
3	EMPLOYEE EXPENSES	2671.95	3619.07	4735.39	2936.19	3424.59	82.46	35.45	16.63
4	OFFICE OPERATING EXPENSES	1505.00	1231.78	1594.42	921.99	1099.14	206.23	-18.15	19.21
5	NON OPERATING EXPENSES	4.81	0.80	9.27	31.93	14.85	0.00	-83.33	-53.48
6	PROVISION FOR RISK	560.23	641.44	1048.32	799.30	990.46	197.73	14.50	23.92
7	LOAN WRITTEN OFF	0.00	2.97	0.82	0.00	0.00	-100.00	0.00	0.00
8	EXTRAORDINARY EXPENSES	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
9	PROVISION FOR STAFF BONUS	314.96	518.61	546.76	357.66	434.66	207.19	64.66	21.53
10	PROVISION FOR INCOME TAX	946.11	1561.02	1663.47	1069.54	1298.15	212.89	64.99	21.38
11	NET PROFIT	3374.46	3901.54	4013.38	2620.94	3221.34	135.06	15.62	22.91
	TOTAL EXPENSES	12871.83	17415.23	25374.17	16294.53	19152.54	114.55	35.30	17.54
Income									
1.	INTEREST INCOME	11628.63	15659.24	22236.28	14063.03	16364.42	115.76	34.66	16.36
2.	COMMISSION & DISCOUNT	286.71	409.62	546.27	429.04	531.09	119.13	42.87	23.79
3	OTHER OPERATING INCOME	684.42	1000.22	2048.87	1481.63	1836.32	124.52	46.14	23.94
4	NON OPERATING INCOME	34.47	50.76	142.21	51.98	95.68	-14.15	47.24	84.06
5	PROVISION FOR WRITTEN BACK	222.11	241.31	364.35	243.33	298.96	151.48	8.65	22.86
6	RECOVERY FOR WRITE BACK	4.63	2.99	5.18	0.74	0.30	134.91	-35.39	-59.10
7	INCOME FOR EXTRA ORDINARY EXPENSES	0.01	0.00	0.00	0.03	0.03	-88.62	-100.00	0.00
8	NET LOSS	10.85	51.08	31.00	24.75	25.74	-75.15	370.64	3.98
	TOTAL INCOME	12871.83	17415.23	25374.17	16294.53	19152.54	114.55	35.30	17.54
Miscellaneous Information									
	No. of Total Staffs	7132	8903	11552	14098	14285	61.91	24.83	1.33
	No. of Total Branches	1378	1895	2448	3000	3005	60.05	37.52	0.17
	No. of Total Centers	100794	132355	172788	209741	214533	69.74	31.31	2.28
	No. of Total Groups	366540	455206	562425	684832	697511	25.43	24.19	1.85
	No. of Total Passive Groups	4601	4942	5762	6170	6980	-49.65	7.41	13.13
	No. of Total Members	1898891	2338046	2856380	3364518	3415747	17.77	23.13	1.52
	No. of Total Passive Members	32378	37050	51516	73917	63838	-51.27	14.43	-13.64
	No. of Total Borrowers	1296303	1576155	1853417	2115804	2135461	17.62	21.59	0.93
	No. of Total Overdue Borrowers	44861	44281	56824	81086	84440	46.33	-1.29	4.14
	No. of Total Saving Members	1873432	2368500	3010166	3391158	3452228	56.32	26.43	1.80
	Total Saving Amount (Rs million)	24111.28	34583.36	49548.56	61113.75	62118.75	119.18	43.43	1.64

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	15	1	0	16	130213	8138
2	1	Panchthar	21	3	2	26	196176	7545
3	1	Ilam	30	10	2	42	307355	7318
4	1	Jhapa	104	51	9	164	901293	5496
5	1	Sankhuwasabha	22	0	0	22	156829	7129
6	1	Bhojpur	23	0	1	24	162370	6765
7	1	Terhathum	15	3	0	18	101126	5618
8	1	Dhankuta	19	6	2	27	169615	6282
9	1	Morang	117	46	11	174	1065566	6124
10	1	Sunsari	89	25	11	125	879907	7039
11	1	Solukhumbu	14	0	0	14	103339	7381
12	1	Khotang	14	6	0	20	181912	9096
13	1	Okhaldhunga	16	5	0	21	150962	7189
14	1	Udayapur	29	2	1	32	347842	10870
	Total		528	158	39	725	4854506	6696
15	2	Saptari	35	5	8	48	695329	14486
16	2	Siraha	57	9	1	67	689412	10290
17	2	Dhanusa	57	13	2	72	823110	11432
18	2	Mahottari	42	14	3	59	691715	11724
19	2	Sarlahi	46	10	0	56	867173	15485
20	2	Rautahat	40	7	0	47	808456	17201
21	2	Bara	54	9	3	66	797741	12087
22	2	Parsa	58	13	4	75	689852	9198
	Total		389	80	21	490	6062788	12373
23	3	Dolakha	22	3	0	25	187299	7492
24	3	Ramechhap	19	1	0	20	207691	10385
25	3	Sindhuli	24	3	0	27	308078	11410
26	3	Rasuwa	20	1	1	22	44719	2033
27	3	Dhading	35	21	0	56	350560	6260
28	3	Nuwakot	28	13	1	42	285627	6801
29	3	Sindhupalchok	28	12	1	41	293316	7154
30	3	Kavrepalanchok	58	16	5	79	398357	5042
31	3	Kathmandu	552	118	42	712	2127543	2988
32	3	Lalitpur	110	24	6	140	549519	3925
33	3	Bhaktapur	52	14	4	70	355104	5073
34	3	Makwanpur	50	16	3	69	453030	6566
35	3	Chitawan	107	65	12	184	671183	3648
	Total		1105	307	75	1487	6232027	4191
36	4	Gorkha	23	12	2	37	252888	6835
37	4	Manang	6	3	0	9	6380	709
38	4	Lamjung	28	9	2	39	171204	4390
39	4	Kaski	113	98	14	225	565455	2513
40	4	Tanahu	49	34	1	84	341516	4066
41	4	Syangja	31	27	2	60	260768	4346
42	4	Mustang	10	4	0	14	11982	856
43	4	Baglung	35	11	0	46	280597	6100
44	4	Parbat	18	14	0	32	148257	4633
45	4	Myagdi	19	9	1	29	111753	3854
46	4	Nawalparasi East	41	27	5	73	343620	4707
	Total		373	248	27	648	2494421	3849

47	5	Gulmi	26	16	0	42	262251	6244
48	5	Palpa	37	11	0	48	251714	5244
49	5	Rupandehi	142	112	14	268	1026124	3829
50	5	Kapilbastu	39	21	4	64	647707	10120
51	5	Arghakhanchi	19	7	0	26	201683	7757
52	5	Pyuthan	16	12	0	28	239450	8552
53	5	Rolpa	13	2	0	15	235109	15674
54	5	Rukum East	5	0	0	5	57237	11447
55	5	Dang	58	44	4	106	627774	5922
56	5	Banke	68	36	5	109	581546	5335
57	5	Bardiya	27	20	0	47	468462	9967
58	5	Nawalparasi West	33	26	2	61	366006	6000
Total			483	307	29	819	4965063	6062
59	6	Rukum West	16	1	1	18	167224	9290
60	6	Salyan	20	4	1	25	266009	10640
61	6	Surkhet	40	10	2	52	403384	7757
62	6	Dailekh	17	1	0	18	289889	16105
63	6	Jajarkot	11	1	0	12	192590	16049
64	6	Dolpa	7	0	0	7	41122	5875
65	6	Jumla	15	1	0	16	121660	7604
66	6	Kalikot	12	0	0	12	154533	12878
67	6	Mugu	5	0	0	5	62106	12421
68	6	Humla	8	0	0	8	57077	7135
Total			151	18	4	173	1755596	10148
69	7	Doti	17	2	0	19	213557	11240
70	7	Bajhang	16	1	0	17	216195	12717
71	7	Kailali	91	30	2	123	910991	7406
72	7	Bajura	9	1	0	10	151034	15103
73	7	Achham	15	3	0	18	281290	15627
74	7	Kanchanpur	39	20	0	59	512379	8684
75	7	Darchula	16	2	0	18	142132	7896
76	7	Baitadi	14	2	0	16	263182	16449
77	7	Dadeldhura	20	2	0	22	154958	7044
Total			237	63	2	302	2845717	9423
Grand Total			3266	1181	197	4644	29210118	

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	33	24	72	157
No. of Branches	3266	1181	197	3087	7731
Population per Branch*					3778

Province	A	B	C	Total
1	528	158	39	725
2	389	80	21	490
3	1105	307	75	1487
4	373	248	27	648
5	483	307	29	819
6	151	18	4	173
7	237	63	2	302
Total	3266	1181	197	4644

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

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

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

Note: Erroneous data of Rukum West has been corrected.

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.25	10.50	4.36	801284.37
2	Fixed:	0.50	21.91	10.08	835554.74	1.00	22.00	10.24	1036410.10
2.1	up to 1 month	2.00	13.75	9.13	16437.81	3.00	16.00	10.54	31931.42
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.75	21.00	10.01	71592.92
2.3	3-6 months	2.00	17.55	9.57	57925.54	2.00	13.50	9.92	107135.83
2.4	6-12 months	0.50	17.55	10.39	471888.50	1.00	22.00	10.42	488484.55
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.50	14.00	10.20	234054.89
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	3.00	21.00	9.85	103210.49
3	Call	0.05	13.00	4.14	266107.50	0.05	12.00	4.67	293082.26
4	Certificate of Deposits	5.00	5.00	5.00	555.98	0.00	0.00	0.00	0.00
5	Other	3.25	6.75	3.96	250.25	3.25	10.00	7.80	3816.75
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	256392.46
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	232620.40
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	22181.33
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	1590.73
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	22.00	6.49	2390985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	2.25	21.66	12.46	95936.04
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	18.00	12.16	2307.10
3	Mining Related	8.00	20.00	11.26	3467.83	8.00	16.14	12.92	3835.44
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.12	20.60	12.08	119749.96
5	Non Food Production Related	2.00	20.00	10.75	198529.21	3.40	20.00	12.14	237457.39
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.60	12.64	212355.17
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	1.62	18.00	11.43	81900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	20.00	12.35	28966.37
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	24.00	12.95	55573.00
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	0.50	21.60	12.38	475857.16
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	1.75	20.51	12.06	179755.55
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.60	12.28	77924.68
13	Other Services	3.00	19.00	11.41	79016.31	4.50	21.60	12.42	92564.15
14	Consumption Loans	2.00	30.00	11.94	134320.38	1.50	30.00	12.83	141258.59
15	Local Government	3.00	11.50	4.14	1506.86	3.00	13.50	3.43	1499.92
16	Others	2.00	24.00	12.21	203818.47	2.00	21.00	13.52	246475.63
	Aggregate	0.75	30.00	11.33	1717067.47	0.50	30.00	12.47	2053416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	2.25	22.00	11.93	363153.74
2	Overdraft	2.00	24.00	11.93	310486.80	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	12.32	167178.62
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	1.75	21.00	11.28	114875.50
10	Bills Purchased	2.00	17.00	2.28	9438.91	10.00	16.78	7.53	1817.01
11	Other Product	2.00	30.00	12.38	183325.97	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	11.39	1717067.48	0.50	30.00	12.29	2053416.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.12	692634.89	1.00	9.00	2.13	700640.75
2	Fixed:	0.50	19.00	5.61	503034.68	0.40	19.00	5.65	501932.97
2.1	up to 1 month	2.00	17.55	5.20	4927.63	1.00	17.55	4.87	7279.14
2.2	1-3 months	0.75	17.55	5.11	21487.80	1.40	17.55	5.09	20823.72
2.3	3-6 months	1.50	17.55	4.46	45594.48	1.00	17.55	4.29	37211.91
2.4	6-12 months	0.50	17.55	5.83	284119.60	0.40	17.55	5.87	284140.27
2.5	1-2 yrs	1.00	17.55	5.34	119366.90	2.00	17.55	5.50	128730.55
2.6	2 yrs and above	2.00	19.00	6.88	27538.26	2.00	19.00	6.86	23747.39
3	Call	0.05	10.50	3.95	291844.55	0.05	10.50	3.79	307838.34
4	Certificate of Deposits	5.00	5.00	5.00	671.52	5.00	5.00	5.00	665.10
5	Other	2.50	9.00	4.09	177.37	2.50	9.00	4.51	178.11
6	Non interest bearing deposits				166473.18	0.00	0.00	0.00	169401.46
6.1	Current				147302.51	0.00	0.00	0.00	149265.92
6.2	Margin				16099.74	0.00	0.00	0.00	17067.77
6.3	Other				3070.92	0.00	0.00	0.00	3067.77
	Aggregate	0.05	19.00	3.29	1654836.17	0.05	19.00	3.27	1680656.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.36	59611.18	4.00	21.50	10.27	61841.44
2	Fishery Related	4.50	20.00	9.86	1525.19	4.50	20.00	9.80	1561.61
3	Mining Related	6.00	17.00	8.41	2990.89	6.00	17.00	8.28	3127.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.32	88099.91	2.00	20.00	8.15	88734.92
5	Non Food Production Related	4.00	21.00	8.29	164379.08	2.00	21.00	8.08	169478.55
6	Construction	2.00	21.00	9.36	142122.65	2.00	21.00	9.28	146705.72
7	Electricity, Gas and Water	2.25	19.00	9.18	39369.51	2.25	19.00	9.19	40103.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.56	15865.42	4.50	18.00	8.52	16267.57
9	Transport, Communication and Public Utilities	4.50	20.00	9.26	41163.44	4.00	20.00	9.14	43464.62
10	Wholesaler & Retailer	2.25	21.50	8.75	312227.08	2.25	21.50	8.59	323552.71
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	109437.91	2.00	21.50	7.05	109744.59
12	Hotel or Restaurant	4.50	21.00	8.70	41797.35	4.50	21.00	8.57	42707.05
13	Other Services	3.00	19.00	9.55	59150.57	3.00	19.00	9.38	60233.32
14	Consumption Loans	2.50	30.00	9.91	100167.31	1.00	30.00	9.71	102035.77
15	Local Government	3.00	15.00	3.27	1512.43	3.00	14.00	3.04	1473.30
16	Others	1.00	21.00	9.30	211643.06	2.00	21.00	9.26	219658.59
	Aggregate	1.00	30.00	8.88	1391062.98	1.00	30.00	8.77	1430690.30

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.30	224827.33	2.25	21.50	9.16	227038.66
2	Overdraft	3.00	20.00	9.32	242714.87	3.00	20.00	9.20	255207.22
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.39	74242.90	5.00	21.00	6.42	76462.38
4	Demand & Other Working Capital Loan	2.75	21.00	8.55	336527.18	2.00	19.00	8.45	349882.39
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.24	111697.05	2.00	20.00	9.16	114413.22
6	Real Estate Loan	2.00	19.00	9.42	83266.44	4.00	19.00	9.20	85276.34
7	Margin Nature Loan	6.00	18.00	8.43	28475.15	6.00	18.00	7.87	28652.20
8	Hire Purchase Loan	1.00	19.00	9.57	83518.22	1.00	20.00	9.40	86013.60
9	Deprived Sector Loan	2.00	21.50	5.72	62152.96	2.00	21.50	5.77	62542.81
10	Bills Purchased	2.00	17.00	2.40	7311.68	2.00	17.00	2.94	7422.85
11	Other Product	1.00	30.00	10.21	136329.19	2.50	30.00	10.15	137778.65
	Aggregate	1.00	30.00	8.86	1391062.97	1.00	30.00	8.75	1430690.32

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.06	724050.92	1.00	9.00	2.04	722415.58
2	Fixed:	1.00	19.00	5.67	515349.32	1.00	19.00	5.92	540703.87
2.1	up to 1 month	2.00	14.00	5.63	8913.31	2.25	17.55	4.41	4641.61
2.2	1-3 months	1.00	17.55	5.10	25732.87	1.00	17.55	5.01	21759.88
2.3	3-6 months	1.00	17.55	4.53	37389.05	1.00	17.55	4.75	34886.74
2.4	6-12 months	1.50	17.55	5.87	294465.94	1.50	17.55	6.12	288298.51
2.5	1-2 yrs	1.00	17.55	5.52	124730.18	2.00	17.55	5.90	164150.18
2.6	2 yrs and above	2.00	19.00	6.37	24117.97	2.00	19.00	6.49	26966.96
3	Call	0.05	10.50	4.16	307134.49	0.05	10.50	4.38	291629.07
4	Certificate of Deposits	5.00	5.00	5.00	665.69	5.00	5.00	5.00	660.97
5	Other	2.50	9.00	2.61	535.97	1.00	9.00	3.22	278.27
6	Non interest bearing deposits	0.00	0.00	0.00	177288.20	0.00	0.00	0.00	167723.77
6.1	Current	0.00	0.00	0.00	156343.24	0.00	0.00	0.00	147260.84
6.2	Margin	0.00	0.00	0.00	17007.76	0.00	0.00	0.00	16819.01
6.3	Other	0.00	0.00	0.00	3937.20	0.00	0.00	0.00	3643.93
	Aggregate	0.05	19.00	3.30	1725024.61	0.05	19.00	3.46	1723411.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	9.90	63232.88	4.00	21.50	10.49	62209.93
2	Fishery Related	4.50	20.00	9.77	1653.28	4.50	20.00	9.76	1691.09
3	Mining Related	5.75	17.00	8.36	3142.52	5.75	17.00	8.70	3084.64
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.10	88938.21	2.00	20.00	8.45	87504.43
5	Non Food Production Related	2.00	21.00	7.90	173831.19	2.00	21.00	8.23	178083.33
6	Construction	2.00	21.00	9.24	149448.15	2.00	21.00	9.35	151601.35
7	Electricity, Gas and Water	2.25	19.00	9.06	41226.64	2.25	19.00	9.15	42380.59
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.20	17317.94	4.50	18.00	8.45	17635.57
9	Transport, Communication and Public Utilities	4.00	20.00	9.12	44881.64	4.00	20.00	9.31	45718.20
10	Wholesaler & Retailer	2.25	21.50	8.54	329403.87	2.25	21.50	8.78	333681.40
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	114036.94	2.00	21.50	7.36	114878.89
12	Hotel or Restaurant	4.50	21.00	8.51	44537.90	4.50	21.00	8.64	45174.13
13	Other Services	3.00	19.00	9.29	61515.64	3.00	19.00	9.47	62379.60
14	Consumption Loans	1.00	30.00	9.61	103691.57	1.00	30.00	9.72	108331.72
15	Local Government	3.00	14.00	3.06	1478.00	3.00	14.00	3.16	1473.31
16	Others	2.00	21.00	8.80	226981.02	2.00	24.00	9.15	230059.64
	Aggregate	1.00	30.00	8.62	1465317.39	1.00	30.00	8.88	1485887.83

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.5	8.96	233962.2844	2.25	21.5	9.22	237651.1325
2	Overdraft	3.00	20.00	9.23	260956.20	3.00	24.00	9.36	265017.46
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.37	74540.18	5.00	21.00	6.84	75476.37
4	Demand & Other Working Capital Loan	2.00	19.00	8.31	357245.74	2.00	19.00	8.65	359727.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.07	117325.25	2.00	19.00	9.24	119545.74
6	Real Estate Loan	4.00	19.00	9.16	87993.08	4.00	19.00	9.38	89301.71
7	Margin Nature Loan	6.00	17.00	7.87	29857.03	6.25	17.00	8.18	30000.56
8	Hire Purchase Loan	1.00	19.00	9.34	89851.49	1.00	19.00	9.45	93708.63
9	Deprived Sector Loan	2.00	21.50	6.01	71652.98	2.00	21.50	6.46	71038.69
10	Bills Purchased	2.00	17.00	3.58	7192.43	2.00	17.00	4.75	6855.46
11	Other Product	2.50	30.00	10.02	134740.77	2.50	30.00	10.23	137564.87
	Aggregate	1.00	30.00	8.67	1465317.41	1.00	30.00	8.93	1485887.79

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.00	2.11	719065.00	1.00	8.25	2.11	725776.47
2	Fixed:	1.00	19.00	6.37	565107.52	1.00	19.00	6.72	596250.43
2.1	up to 1 month	2.50	17.55	4.44	6140.68	2.25	17.55	4.26	5038.76
2.2	1-3 months	1.00	17.55	4.63	15029.43	1.75	17.55	4.76	17403.76
2.3	3-6 months	1.00	17.55	5.61	53508.31	2.00	17.55	6.96	60834.06
2.4	6-12 months	1.50	17.55	6.65	331742.13	1.00	17.55	6.91	336877.15
2.5	1-2 yrs	2.00	17.55	6.13	128889.80	1.50	17.55	6.44	136635.01
2.6	2 yrs and above	2.00	19.00	6.92	29797.16	2.00	19.00	6.88	39461.69
3	Call	0.05	10.50	4.81	294157.81	0.05	13.00	5.55	306544.56
4	Certificate of Deposits	5.00	5.00	5.00	654.84	5.50	5.50	5.50	635.39
5	Other	1.00	9.75	2.90	394.73	2.75	9.00	3.45	666.27
6	Non interest bearing deposits	0.00	0.00	0.00	166625.40	0.00	0.00	0.00	172467.15
6.1	Current	0.00	0.00	0.00	147377.50	0.00	0.00	0.00	152187.18
6.2	Margin	0.00	0.00	0.00	16863.61	0.00	0.00	0.00	17738.76
6.3	Other	0.00	0.00	0.00	2384.29	0.00	0.00	0.00	2541.21
	Aggregate	0.05	19.00	3.74	1746005.30	0.05	19.00	4.02	1802340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	10.56	63626.74	4.00	21.50	10.37	64498.55
2	Fishery Related	4.50	20.00	9.80	1721.89	4.50	20.00	10.03	1736.06
3	Mining Related	6.25	17.00	9.01	2821.67	6.25	18.00	9.41	2750.59
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.69	89434.58	1.00	20.00	9.02	92705.62
5	Non Food Production Related	2.00	21.00	8.51	179181.11	2.00	20.00	8.80	184764.96
6	Construction	2.00	21.00	9.50	154575.10	1.50	21.00	9.70	159914.73
7	Electricity, Gas and Water	2.25	19.00	9.18	43141.35	2.25	19.00	9.42	46296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.84	17995.19	3.00	20.00	9.18	18648.81
9	Transport, Communication and Public Utilities	3.87	20.00	9.49	46485.51	4.00	20.00	9.81	48666.05
10	Wholesaler & Retailer	2.25	22.00	8.99	335756.91	2.25	21.50	9.27	347534.10
11	Finance, Insurance and Real Estate	2.50	20.00	7.69	119352.08	2.00	19.00	8.20	129094.65
12	Hotel or Restaurant	4.50	20.00	8.77	45953.09	4.50	21.00	8.91	47805.43
13	Other Services	3.00	19.00	9.60	63763.44	3.00	21.00	9.72	64924.66
14	Consumption Loans	1.00	30.00	9.79	113864.50	2.50	30.00	10.15	122254.55
15	Local Government	3.00	15.00	3.16	1473.31	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.53	233521.45	2.00	24.00	9.45	248305.54
	Aggregate	1.00	30.00	9.11	1512667.91	1.00	30.00	9.32	1581373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	9.34	240907.32	2.25	20.00	9.44	244462.06
2	Overdraft	3.00	24.00	9.44	277704.79	3.00	24.00	9.74	285840.27
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.09	75792.06	5.00	21.00	7.25	74884.19
4	Demand & Other Working Capital Loan	2.00	19.00	8.83	354020.05	2.00	21.00	9.00	372455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.37	122180.52	1.50	20.00	9.42	127759.81
6	Real Estate Loan	4.00	19.00	9.54	92542.17	2.00	19.00	9.80	96619.08
7	Margin Nature Loan	6.25	17.00	8.52	29588.70	7.00	17.00	9.15	32288.12
8	Hire Purchase Loan	1.00	19.00	9.49	99963.04	2.99	20.00	9.72	106711.64
9	Deprived Sector Loan	2.50	22.00	6.48	72112.90	2.50	21.50	7.09	78528.62
10	Bills Purchased	2.00	17.00	4.20	5859.02	1.00	17.00	4.29	6778.84
11	Other Product	3.00	30.00	10.33	141997.33	3.00	30.00	10.48	155046.08
	Aggregate	1.00	30.00	9.07	1512667.91	1.00	30.00	9.28	1581373.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	0.50	12.00	2.16	687278.85	1.00	12.00	2.26	665175.55
2	Fixed:	0.50	19.00	7.37	645492.60	1.00	19.00	7.94	696808.55
2.1	up to 1 month	2.25	14.50	4.38	4126.74	2.25	17.55	4.89	10232.77
2.2	1-3 months	1.75	17.55	6.32	24981.57	1.00	17.55	8.01	30279.73
2.3	3-6 months	2.00	17.55	7.28	78315.09	2.00	15.69	8.16	63880.26
2.4	6-12 months	0.50	17.55	7.53	364026.67	1.50	17.55	8.06	377944.66
2.5	1-2 yrs	1.50	17.55	7.13	136592.84	1.50	15.00	7.76	161655.61
2.6	2 yrs and above	2.00	19.00	7.88	37449.70	2.00	19.00	7.95	52815.52
3	Call	0.05	14.00	7.24	328447.20	0.05	15.00	7.28	305530.13
4	Certificate of Deposits	5.00	5.00	5.00	617.56	0.00	0.00	0.00	5.03
5	Other	2.75	9.00	5.45	734.62	3.25	9.00	4.29	255.05
6	Non interest bearing deposits	0.00	0.00	0.00	172535.45	0.00	0.00	0.00	171340.38
6.1	Current	0.00	0.00	0.00	153332.36	0.00	0.00	0.00	150808.52
6.2	Margin	0.00	0.00	0.00	16788.79	0.00	0.00	0.00	17589.04
6.3	Other	0.00	0.00	0.00	2414.30	0.00	0.00	0.00	2942.82
	Aggregate	0.05	19.00	4.70	1835106.27	0.05	19.00	5.04	1839114.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.31	66089.90	4.00	22.00	10.96	66333.18
2	Fishery Related	4.50	20.00	10.38	1762.60	4.50	19.00	10.56	1804.58
3	Mining Related	7.50	18.00	10.02	2815.26	8.50	17.00	10.60	2914.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.59	103943.84	1.00	20.00	10.08	104228.51
5	Non Food Production Related	2.00	20.00	9.49	205180.67	1.90	20.00	9.92	204171.79
6	Construction	2.00	21.00	10.42	171413.88	2.00	21.00	10.87	173374.93
7	Electricity, Gas and Water	2.25	20.00	9.75	51027.33	2.25	20.00	9.96	51354.74
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	9.76	19736.00	3.00	20.00	10.24	19996.14
9	Transport, Communication and Public Utilities	4.50	19.00	10.45	51232.26	2.00	22.00	10.86	51071.23
10	Wholesaler & Retailer	2.20	21.50	10.13	378020.65	1.00	21.00	10.60	379459.95
11	Finance, Insurance and Real Estate	2.00	19.50	9.08	136948.36	2.00	19.50	9.61	135387.71
12	Hotel or Restaurant	4.50	21.00	9.68	51041.59	6.00	20.00	10.03	51621.75
13	Other Services	3.00	21.00	10.24	67521.48	3.00	21.00	10.68	68379.87
14	Consumption Loans	2.00	30.00	10.91	129858.98	2.00	30.00	11.11	119378.38
15	Local Government	3.00	14.00	3.04	1473.00	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.21	174212.61	2.00	24.00	11.95	185987.21
	Aggregate	1.00	30.00	10.12	1612278.43	1.00	30.00	10.60	1616946.48

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.02	246129.04	2.25	22.00	10.36	249547.24
2	Overdraft	3.00	24.00	10.55	287328.53	2.50	24.00	11.04	286657.07
3	Trust Receipt Loan / Import Loan	4.50	21.00	8.07	80217.22	4.50	20.00	8.66	79505.32
4	Demand & Other Working Capital Loan	2.00	21.00	9.81	380254.89	2.00	21.00	10.23	376652.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.15	129870.30	2.00	20.00	10.60	130940.37
6	Real Estate Loan	2.00	19.00	10.59	98968.33	4.25	19.00	11.13	100204.02
7	Margin Nature Loan	7.00	17.00	10.43	33801.57	7.00	17.99	11.01	31943.37
8	Hire Purchase Loan	2.00	19.00	10.52	110463.67	2.00	19.00	11.09	112194.98
9	Deprived Sector Loan	2.00	21.50	8.07	79293.96	2.00	20.00	8.47	80613.60
10	Bills Purchased	1.00	18.00	4.20	6120.65	1.00	18.00	3.90	6840.14
11	Other Product	3.00	30.00	11.18	159830.26	2.00	30.00	11.65	161848.09
	Aggregate	1.00	30.00	10.05	1612278.43	1.00	30.00	10.51	1616946.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	11.25	2.66	655849.74	1.00	9.50	3.56	653883.30
2	Fixed:	1.00	19.00	8.54	749990.26	0.50	21.00	8.92	770273.56
2.1	up to 1 month	2.50	17.55	7.01	11200.27	2.25	17.55	7.33	13809.77
2.2	1-3 months	1.00	17.55	7.53	50668.62	1.00	13.75	8.63	52800.34
2.3	3-6 months	2.00	13.75	7.77	75145.44	2.00	17.55	8.67	52060.59
2.4	6-12 months	2.50	17.55	8.85	398374.38	0.50	21.00	9.01	439358.19
2.5	1-2 yrs	2.50	15.00	8.58	164487.86	2.50	15.00	9.15	165921.08
2.6	2 yrs and above	2.00	19.00	8.50	50113.68	1.00	19.00	8.34	46323.59
3	Call	0.05	15.00	4.50	269886.15	0.05	15.00	3.92	253426.90
4	Certificate of Deposits	5.00	5.00	5.00	2.49	5.00	5.00	5.00	0.26
5	Other	3.25	9.00	5.23	1193.13	3.25	9.00	5.61	1349.55
6	Non interest bearing deposits	0.00	0.00	0.00	166753.36	0.00	0.00	0.00	171435.75
6.1	Current	0.00	0.00	0.00	146816.85	0.00	0.00	0.00	151587.64
6.2	Margin	0.00	0.00	0.00	17992.01	0.00	0.00	0.00	17724.81
6.3	Other	0.00	0.00	0.00	1944.51	0.00	0.00	0.00	2123.30
	Aggregate	0.05	19.00	5.08	1843675.13	0.05	21.00	5.51	1850369.32

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.14	68608.21	4.00	21.50	11.13	68960.55
2	Fishery Related	4.50	18.00	10.62	1846.38	4.50	18.00	10.62	1880.77
3	Mining Related	8.00	17.00	10.62	3105.32	8.00	17.00	10.23	3160.37
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.37	104897.36	1.90	20.00	10.16	107392.77
5	Non Food Production Related	1.90	20.00	10.24	201334.02	1.90	20.00	10.06	200345.07
6	Construction	2.00	21.00	11.02	174812.99	2.00	21.00	11.14	176395.80
7	Electricity, Gas and Water	2.25	20.00	9.94	54227.13	2.25	20.00	9.64	54896.12
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.49	20434.10	3.00	20.00	10.42	20883.42
9	Transport, Communication and Public Utilities	2.00	19.00	11.17	51148.39	4.50	19.00	9.85	50991.96
10	Wholesaler & Retailer	1.00	21.50	10.79	383527.06	2.25	21.50	10.74	383208.00
11	Finance, Insurance and Real Estate	2.00	19.50	9.77	140609.81	2.00	19.50	9.96	139112.22
12	Hotel or Restaurant	6.25	21.00	10.16	52539.78	6.50	21.00	10.45	52840.78
13	Other Services	3.00	21.00	10.88	69405.27	3.00	19.00	10.72	69826.03
14	Consumption Loans	2.00	30.00	11.24	123171.61	2.00	30.00	11.47	124523.92
15	Local Government	3.00	12.00	4.14	1482.25	3.00	12.00	3.09	1479.74
16	Others	2.00	24.00	11.93	188855.59	1.75	21.00	11.64	189643.65
	Aggregate	1.00	30.00	10.77	1640005.27	1.75	30.00	10.69	1645541.17

Overall Summary of Interest Rate on LCY Productwise Credit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.56	250562.28	2.25	20.00	10.17	253060.53
2	Overdraft	3.00	24.00	11.37	293230.95	2.44	21.00	10.67	290775.43
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.13	70864.67	3.00	21.00	9.16	68537.00
4	Demand & Other Working Capital Loan	2.00	21.00	10.54	382365.32	2.00	19.00	10.53	384390.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.75	133265.55	2.00	20.00	10.73	133628.24
6	Real Estate Loan	2.00	19.00	11.42	101058.02	2.00	18.00	10.79	101613.50
7	Margin Nature Loan	7.00	17.99	11.40	31298.75	7.00	17.99	11.16	31213.79
8	Hire Purchase Loan	2.00	20.00	11.31	114838.70	2.00	19.00	10.78	115626.58
9	Deprived Sector Loan	2.00	21.50	8.95	86470.72	1.75	21.50	8.80	86523.05
10	Bills Purchased	1.00	18.00	2.49	7826.28	1.90	18.00	2.23	8553.30
11	Other Product	1.80	30.00	11.77	168224.02	2.50	33.00	12.41	171619.68
	Aggregate	1.00	30.00	10.78	1640005.26	1.75	33.00	10.57	1645541.18

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.80	655147.14	1.00	9.00	4.01	689423.30
2	Fixed:	0.50	21.00	9.61	790886.02	0.50	21.91	10.08	835554.74
2.1	up to 1 month	3.00	12.50	7.72	17486.93	2.00	13.75	9.13	16437.81
2.2	1-3 months	1.75	13.75	8.81	41247.24	1.75	14.00	8.92	39944.81
2.3	3-6 months	2.00	17.55	8.90	54974.83	2.00	17.55	9.57	57925.54
2.4	6-12 months	0.50	21.00	9.92	441605.58	0.50	17.55	10.39	471888.50
2.5	1-2 yrs	1.00	15.00	9.63	180424.19	2.50	14.00	10.23	190857.41
2.6	2 yrs and above	1.00	21.00	8.97	55147.26	1.00	21.91	8.71	58500.67
3	Call	0.05	12.01	4.01	253914.87	0.05	13.00	4.14	266107.50
4	Certificate of Deposits	0.00	0.00	0.00	0.00	5.00	5.00	5.00	555.98
5	Other	3.25	9.00	0.70	1046.48	3.25	6.75	3.96	250.25
6	Non interest bearing deposits	0.00	0.00	0.00	178169.15	0.00	0.00	0.00	206434.01
6.1	Current	0.00	0.00	0.00	158014.40	0.00	0.00	0.00	183465.21
6.2	Margin	0.00	0.00	0.00	17903.71	0.00	0.00	0.00	20602.83
6.3	Other	0.00	0.00	0.00	2251.04	0.00	0.00	0.00	2365.97
	Aggregate	0.05	21.00	5.91	1879163.66	0.05	21.91	6.15	1998325.79

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.65	70716.61	4.00	22.00	11.11	73310.67
2	Fishery Related	4.50	18.00	11.18	1919.22	4.50	18.00	11.36	1996.59
3	Mining Related	8.00	17.00	11.13	3139.88	8.00	20.00	11.26	3467.83
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.86	106059.76	2.00	20.00	10.85	108358.60
5	Non Food Production Related	2.00	20.00	10.63	197846.92	2.00	20.00	10.75	198529.21
6	Construction	2.00	21.00	11.59	179038.03	2.00	21.00	11.53	178777.17
7	Electricity, Gas and Water	2.25	20.00	10.14	55971.55	2.25	20.00	10.32	59344.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.94	21260.37	3.75	22.00	10.97	22346.92
9	Transport, Communication and Public Utilities	4.50	20.00	11.71	51184.31	4.50	20.00	11.83	51552.63
10	Wholesaler & Retailer	2.25	21.50	11.32	385980.41	2.50	21.50	11.37	396221.55
11	Finance, Insurance and Real Estate	2.00	19.50	10.74	139177.32	1.75	19.00	10.99	148589.16
12	Hotel or Restaurant	6.25	21.00	10.66	52981.21	0.75	21.00	10.74	55910.21
13	Other Services	2.00	21.00	11.25	70392.86	3.00	19.00	11.41	79016.31
14	Consumption Loans	2.00	30.00	11.87	125697.74	2.00	30.00	11.94	134320.38
15	Local Government	3.00	11.50	4.13	1479.75	3.00	11.50	4.14	1506.86
16	Others	1.75	24.00	12.28	191662.56	2.00	24.00	12.21	203818.47
	Aggregate	1.75	30.00	11.29	1654508.50	0.75	30.00	11.33	1717067.47

Overall Summary of Interest Rate on LCY Productwise Credit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.94	257682.55	2.25	22.00	11.06	277111.94
2	Overdraft	2.00	24.00	11.79	290633.71	2.00	24.00	11.93	310486.80
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.65	65966.98	3.75	21.00	9.65	58642.73
4	Demand & Other Working Capital Loan	2.00	21.00	11.13	384490.27	2.00	21.00	11.09	385828.33
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.16	134504.68	2.00	20.00	11.33	140053.24
6	Real Estate Loan	2.00	19.00	11.82	102695.97	4.25	19.00	11.94	104245.22
7	Margin Nature Loan	7.00	17.00	12.02	31743.32	7.00	17.00	12.27	34419.83
8	Hire Purchase Loan	2.00	19.00	11.87	116266.54	2.00	19.00	12.03	120085.97
9	Deprived Sector Loan	1.75	21.50	9.49	86968.87	1.75	21.50	10.16	93428.55
10	Bills Purchased	1.90	18.00	2.43	9718.04	2.00	17.00	2.28	9438.91
11	Other Product	2.00	30.00	12.23	173837.58	2.00	30.00	12.38	183325.97
	Aggregate	1.75	30.00	11.25	1654508.50	1.75	30.00	11.39	1717067.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.04	695584.55	1.00	9.00	3.95	709577.60
2	Fixed:	0.50	21.91	10.22	848444.64	1.00	21.91	10.32	858905.48
2.1	up to 1 month	2.50	13.75	7.52	10162.73	2.50	13.75	7.40	13325.79
2.2	1-3 months	1.75	17.55	8.35	45009.88	1.75	17.55	8.01	43986.45
2.3	3-6 months	0.50	17.55	9.66	56714.42	2.00	17.55	9.25	64243.10
2.4	6-12 months	2.50	17.55	10.66	486270.78	2.50	15.00	10.82	500896.67
2.5	1-2 yrs	2.50	14.00	10.20	192068.47	2.00	14.00	10.60	174837.38
2.6	2 yrs and above	1.00	21.91	9.09	58218.35	1.00	21.91	8.86	61616.10
3	Call	0.05	13.00	3.88	281827.55	0.05	13.00	3.42	262539.32
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.20	651.98	3.25	9.00	5.07	791.02
6	Non interest bearing deposits	0.00	0.00	0.00	185575.78	0.00	0.00	0.00	199471.61
6.1	Current	0.00	0.00	0.00	160838.10	0.00	0.00	0.00	173231.69
6.2	Margin	0.00	0.00	0.00	22326.56	0.00	0.00	0.00	23595.78
6.3	Other	0.00	0.00	0.00	2411.12	0.00	0.00	0.00	2644.14
	Aggregate	0.05	21.91	6.25	2012084.50	0.05	21.91	6.19	2031285.03

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.17	22.00	11.56	73228.99	2.00	22.00	11.91	74361.51
2	Fishery Related	4.50	18.00	11.38	2009.19	4.50	18.00	11.38	2020.02
3	Mining Related	4.25	20.00	11.74	3535.81	4.25	20.00	11.69	3433.41
4	Agriculture, Forestry & Beverage Production Related	2.00	20.60	11.09	106699.79	2.00	20.00	11.31	104199.76
5	Non Food Production Related	2.00	20.40	10.95	202450.68	2.00	20.40	11.03	207052.22
6	Construction	2.00	21.00	11.80	181267.47	2.00	21.00	12.00	183740.57
7	Electricity, Gas and Water	2.25	20.00	10.60	60181.91	2.25	20.00	10.71	61365.99
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.40	11.15	22951.87	4.50	20.40	11.35	23316.28
9	Transport, Communication and Public Utilities	4.50	22.00	12.04	52332.74	3.30	24.00	12.20	52985.83
10	Wholesaler & Retailer	2.25	21.50	11.70	396583.21	2.25	21.00	11.75	409220.84
11	Finance, Insurance and Real Estate	1.75	19.00	11.33	145424.60	1.75	20.40	11.41	146742.52
12	Hotel or Restaurant	4.50	21.00	11.08	56235.89	4.50	20.00	11.23	58385.10
13	Other Services	3.00	21.00	11.75	79621.54	3.00	21.00	11.84	79924.63
14	Consumption Loans	2.00	30.00	12.07	131965.72	2.00	24.00	12.35	131064.34
15	Local Government	3.00	11.50	4.13	1508.06	3.00	11.00	3.07	1506.96
16	Others	1.50	24.00	13.08	200457.44	1.50	30.00	12.94	203809.37
	Aggregate	1.17	30.00	11.68	1716454.91	1.50	30.00	11.78	1743129.36

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.79	22.00	11.31	280491.84	1.62	22.00	11.43	285171.67
2	Overdraft	2.00	24.00	12.20	303165.08	2.00	24.00	12.42	304901.57
3	Trust Receipt Loan / Import Loan	4.00	20.40	10.02	61655.11	4.00	20.40	9.88	64895.71
4	Demand & Other Working Capital Loan	2.00	21.00	11.41	385860.66	2.50	21.00	11.57	397957.00
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.69	142469.21	2.00	20.00	11.80	145530.98
6	Real Estate Loan	2.00	19.00	12.28	104291.37	2.00	19.00	12.36	103146.41
7	Margin Nature Loan	7.00	17.28	12.43	34044.76	7.00	17.28	12.40	33747.41
8	Hire Purchase Loan	1.50	20.00	12.35	120615.83	1.50	19.00	12.50	120980.63
9	Deprived Sector Loan	1.75	21.50	10.41	93183.32	1.75	20.00	10.43	95241.10
10	Bills Purchased	2.00	17.00	1.92	10500.29	2.00	18.00	2.26	9260.11
11	Other Product	4.00	30.00	12.65	180177.44	4.00	30.00	12.86	182296.76
	Aggregate	1.50	30.00	11.66	1716454.90	1.50	30.00	11.80	1743129.35

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.93	727118.41	1.00	8.50	3.82	737984.93
2	Fixed:	1.00	21.91	10.31	855002.39	0.33	21.91	10.20	844500.34
2.1	up to 1 month	2.50	17.55	7.84	14066.71	1.50	14.50	7.79	10557.47
2.2	1-3 months	1.75	14.50	8.26	41116.48	1.50	13.80	8.95	36357.72
2.3	3-6 months	2.00	17.55	10.49	67911.40	1.25	17.55	10.61	72261.85
2.4	6-12 months	2.50	17.50	10.75	473474.74	0.33	17.50	10.61	480249.06
2.5	1-2 yrs	1.50	14.00	10.22	187011.21	1.20	14.00	9.77	176064.48
2.6	2 yrs and above	1.00	21.91	9.12	71421.85	1.00	21.91	8.99	69009.77
3	Call	0.05	13.00	3.77	269813.84	0.05	13.00	3.89	275414.32
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.50	795.30	3.25	9.00	5.75	656.14
6	Non interest bearing deposits	0.00	0.00	0.00	202623.57	0.00	0.00	0.00	192295.40
6.1	Current	0.00	0.00	0.00	176615.24	0.00	0.00	0.00	167318.91
6.2	Margin	0.00	0.00	0.00	23588.72	0.00	0.00	0.00	22777.20
6.3	Other	0.00	0.00	0.00	2419.61	0.00	0.00	0.00	2199.29
	Aggregate	0.05	21.91	6.17	2055353.52	0.05	21.91	6.10	2050851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.62	22.00	11.02	78526.33	2.25	22.00	11.55	79181.64
2	Fishery Related	5.00	18.00	11.19	2076.58	4.50	18.00	11.38	2081.73
3	Mining Related	4.25	20.00	10.70	3603.26	4.00	20.00	11.46	3568.39
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.64	104312.71	1.37	20.00	11.26	104860.15
5	Non Food Production Related	2.50	20.86	10.08	213809.69	1.62	20.00	10.94	215960.65
6	Construction	2.00	21.00	11.45	186480.88	2.00	21.00	11.87	187994.52
7	Electricity, Gas and Water	2.25	20.00	9.71	62989.54	2.25	19.00	10.73	62291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	6.00	20.86	11.29	24441.32	3.00	20.86	11.63	24670.84
9	Transport, Communication and Public Utilities	3.00	24.00	11.27	51516.23	3.90	24.00	11.90	53042.58
10	Wholesaler & Retailer	2.25	21.21	11.16	422554.95	2.25	21.00	11.57	427615.08
11	Finance, Insurance and Real Estate	1.75	20.00	10.84	153176.65	1.75	19.00	11.10	150844.36
12	Hotel or Restaurant	6.50	20.00	9.70	61253.22	4.50	24.00	11.40	59457.43
13	Other Services	3.00	21.00	10.59	82537.98	3.00	21.50	11.69	80790.21
14	Consumption Loans	2.50	24.00	11.93	130419.63	1.50	30.00	12.18	131743.60
15	Local Government	3.00	15.50	2.34	1518.69	3.00	11.00	3.08	1497.33
16	Others	1.50	30.00	12.62	210697.81	1.22	24.00	12.85	213470.70
	Aggregate	1.50	30.00	11.09	1789915.47	1.22	30.00	11.64	1799070.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.62	22.00	11.47	290444.14	2.25	22.00	11.26	289539.19
2	Overdraft	2.00	24.00	12.28	315068.67	2.00	24.00	12.10	312067.51
3	Trust Receipt Loan / Import Loan	3.45	20.86	9.61	66662.09	3.00	19.28	9.08	75896.09
4	Demand & Other Working Capital Loan	2.50	21.00	11.49	418675.98	1.37	21.50	11.38	420214.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.80	149380.82	2.00	20.00	11.81	150139.34
6	Real Estate Loan	2.00	20.00	12.38	103197.14	1.22	18.00	12.17	104347.17
7	Margin Nature Loan	7.00	17.28	12.27	34893.56	7.00	16.86	12.05	33957.90
8	Hire Purchase Loan	1.50	20.00	12.48	121231.29	1.50	19.00	12.40	122724.24
9	Deprived Sector Loan	1.75	21.00	10.48	101054.86	1.75	21.00	10.42	95364.32
10	Bills Purchased	2.00	18.00	3.75	6266.19	2.25	18.00	5.62	4055.79
11	Other Product	3.81	30.00	12.79	181867.48	2.32	30.00	12.69	190764.72
	Aggregate	1.50	30.00	11.76	1788742.22	1.22	30.00	11.63	1799070.63

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.94	746763.28	1.00	8.50	3.93	753503.96
2	Fixed:	1.50	21.91	10.27	860980.71	1.50	20.50	10.20	890069.53
2.1	up to 1 month	1.50	12.25	9.00	11034.12	1.50	13.80	10.68	12559.83
2.2	1-3 months	1.50	17.55	8.91	42897.52	1.75	17.55	9.23	49841.12
2.3	3-6 months	2.00	15.50	10.50	64709.62	2.00	15.50	10.30	63174.64
2.4	6-12 months	1.50	17.50	10.51	485145.67	2.50	20.50	10.55	483285.57
2.5	1-2 yrs	1.50	14.00	10.44	184978.21	1.50	15.00	10.03	200404.79
2.6	2 yrs and above	2.50	21.91	9.05	72215.57	2.50	19.13	8.96	80803.57
3	Call	0.05	13.00	3.92	278783.16	0.05	13.00	4.11	268559.61
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.00	981.16	3.25	9.00	5.73	882.73
6	Non interest bearing deposits	0.00	0.00	0.00	199654.53	0.00	0.00	0.00	205900.87
6.1	Current	0.00	0.00	0.00	172189.88	0.00	0.00	0.00	181413.20
6.2	Margin	0.00	0.00	0.00	24016.07	0.00	0.00	0.00	22929.37
6.3	Other	0.00	0.00	0.00	3448.58	0.00	0.00	0.00	1558.30
	Aggregate	0.05	21.91	6.17	2087162.84	0.05	20.50	6.21	2118916.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	22.00	11.49	81944.65	4.00	22.00	11.97	85053.85
2	Fishery Related	4.50	18.00	11.28	2152.63	4.50	18.00	11.87	2204.59
3	Mining Related	3.75	20.00	11.07	4074.23	3.75	20.00	11.19	4187.03
4	Agriculture, Forestry & Beverage Production Related	3.00	20.00	10.79	106633.71	1.37	20.00	11.33	111788.82
5	Non Food Production Related	2.50	20.00	10.71	219378.38	1.50	20.00	11.19	220581.79
6	Construction	1.21	21.00	11.71	194380.07	2.00	21.00	12.00	197675.17
7	Electricity, Gas and Water	2.25	19.00	10.38	65823.48	2.25	19.00	10.86	67629.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	11.24	24833.02	4.50	20.00	11.56	25228.67
9	Transport, Communication and Public Utilities	3.90	22.00	10.51	55960.03	3.90	24.00	12.18	55312.74
10	Wholesaler & Retailer	2.25	21.00	11.26	431388.31	2.25	21.63	11.73	445229.41
11	Finance, Insurance and Real Estate	1.75	19.00	10.78	153489.28	1.75	19.00	11.34	159714.24
12	Hotel or Restaurant	4.50	20.00	11.13	62102.59	4.50	24.00	11.66	63726.53
13	Other Services	3.00	21.50	11.53	84610.84	3.00	21.00	11.85	86280.18
14	Consumption Loans	1.50	30.00	11.96	134502.62	1.50	30.00	12.45	138299.70
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.08	1507.64
16	Others	2.00	21.00	11.85	222065.32	1.22	24.00	12.67	230779.66
	Aggregate	1.21	30.00	11.25	1844846.81	1.22	30.00	11.79	1895199.49

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	10.83	303123.46	1.50	22.00	11.47	308765.07
2	Overdraft	1.21	21.00	11.50	320363.58	2.00	24.00	12.29	335972.27
3	Trust Receipt Loan / Import Loan	3.50	19.00	9.29	75514.51	3.50	20.49	9.60	72938.89
4	Demand & Other Working Capital Loan	2.50	21.50	11.27	427441.43	1.37	21.63	11.56	439239.76
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.46	154017.66	2.00	20.00	11.85	156701.42
6	Real Estate Loan	2.00	19.58	11.43	105581.27	1.22	18.00	12.26	108370.28
7	Margin Nature Loan	7.00	17.50	11.36	35367.48	7.00	17.50	12.06	34966.70
8	Hire Purchase Loan	1.25	20.00	11.54	125676.79	1.50	20.00	12.51	127792.44
9	Deprived Sector Loan	1.75	21.00	10.16	96362.69	1.75	21.00	10.68	103368.40
10	Bills Purchased	9.50	18.00	4.75	3478.20	9.50	17.00	5.64	2808.42
11	Other Product	3.81	30.00	12.58	197919.72	3.81	30.00	12.59	204275.83
	Aggregate	1.21	30.00	11.27	1844846.80	1.22	30.00	11.79	1895199.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	9.00	4.15	756846.55	0.50	12.00	4.32	768149.52
2	Fixed:	1.50	20.50	10.19	916969.51	1.50	40.50	10.17	927359.78
2.1	up to 1 month	1.75	17.55	9.98	19344.35	2.50	13.62	8.78	21100.16
2.2	1-3 months	1.75	14.50	9.97	65677.22	1.75	13.75	10.06	53074.35
2.3	3-6 months	2.00	14.25	10.31	69579.16	2.00	13.75	10.35	71081.64
2.4	6-12 months	1.80	20.50	10.48	475357.42	2.50	40.50	10.47	493426.14
2.5	1-2 yrs	1.50	15.00	10.02	202140.96	1.50	14.00	9.95	201240.75
2.6	2 yrs and above	2.50	19.13	9.06	84870.40	2.50	19.13	9.24	87436.73
3	Call	0.05	13.00	4.29	249819.69	0.05	12.00	4.48	245491.90
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.11	4030.55	3.25	10.00	7.90	4741.04
6	Non interest bearing deposits	0.00	0.00	0.00	201340.68	0.00	0.00	0.00	207933.28
6.1	Current	0.00	0.00	0.00	178058.54	0.00	0.00	0.00	185026.22
6.2	Margin	0.00	0.00	0.00	21983.91	0.00	0.00	0.00	21578.36
6.3	Other	0.00	0.00	0.00	1298.23	0.00	0.00	0.00	1328.69
	Aggregate	0.05	20.50	6.38	2129006.98	0.05	40.50	6.45	2153675.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	24.00	12.01	86677.74	2.25	24.00	12.06	90022.07
2	Fishery Related	4.50	18.00	11.97	2308.48	4.50	18.00	12.06	2390.32
3	Mining Related	3.50	20.00	11.03	4724.60	3.75	20.00	12.11	3852.83
4	Agriculture, Forestry & Beverage Production Related	2.00	24.00	11.46	114723.23	3.60	24.00	11.53	112618.58
5	Non Food Production Related	3.25	20.00	11.34	223547.75	3.87	24.00	11.44	220006.12
6	Construction	2.00	21.39	12.10	200243.78	2.00	24.00	12.03	197357.86
7	Electricity, Gas and Water	2.25	19.00	10.87	68895.02	2.25	19.00	10.98	69714.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	24.00	11.63	25736.86	3.94	24.00	11.77	25783.08
9	Transport, Communication and Public Utilities	3.90	24.00	12.31	56011.34	3.90	24.00	12.29	54776.84
10	Wholesaler & Retailer	2.25	24.00	11.85	452160.46	1.32	24.00	11.80	449766.75
11	Finance, Insurance and Real Estate	1.75	24.00	11.52	157806.34	1.75	24.00	11.63	162140.62
12	Hotel or Restaurant	4.50	24.00	11.77	65363.35	4.50	24.00	11.87	66061.17
13	Other Services	4.50	24.00	12.01	86578.29	4.50	24.00	12.09	85673.99
14	Consumption Loans	2.50	30.00	12.51	139857.14	2.50	24.00	12.50	136089.27
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.43	1507.64
16	Others	2.00	24.20	12.75	234688.94	2.00	30.00	12.95	251333.19
	Aggregate	1.75	30.00	11.90	1920830.95	1.32	30.00	11.96	1929094.35

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	24.00	11.57	315917.88	2.25	24.00	11.64	318316.24
2	Overdraft	2.00	24.20	12.39	340204.59	2.00	24.20	12.53	340611.44
3	Trust Receipt Loan / Import Loan	3.50	21.35	9.79	77709.97	2.75	19.00	9.93	77759.68
4	Demand & Other Working Capital Loan	3.25	24.00	11.68	444053.21	1.32	24.00	11.77	434029.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.98	158524.28	2.00	24.00	12.01	156391.30
6	Real Estate Loan	2.00	24.00	12.47	108672.59	2.00	24.00	12.55	111270.42
7	Margin Nature Loan	7.00	17.50	12.25	35243.41	7.00	17.50	12.36	34497.88
8	Hire Purchase Loan	2.00	24.00	12.65	129289.00	2.00	24.00	12.75	129439.08
9	Deprived Sector Loan	1.75	24.00	10.68	100391.14	1.75	24.00	10.80	101003.19
10	Bills Purchased	10.00	17.00	5.99	2821.97	10.00	16.38	5.39	2716.66
11	Other Product	4.00	30.00	12.79	208002.89	2.00	30.00	12.80	223059.26
	Aggregate	1.75	30.00	11.92	1920830.94	1.32	30.00	12.01	1929094.34

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.46	763970.59	1.25	10.00	4.39	761775.71
2	Fixed:	1.00	21.00	10.38	959007.09	1.00	23.00	10.33	981696.86
2.1	up to 1 month	2.50	13.52	10.35	20736.01	2.50	13.75	10.68	16703.26
2.2	1-3 months	1.75	13.75	10.52	61546.75	1.75	13.75	10.37	64062.64
2.3	3-6 months	2.00	13.50	10.20	78899.86	2.00	13.50	9.96	84352.73
2.4	6-12 months	1.00	15.00	10.69	518615.89	1.00	23.00	10.56	505671.49
2.5	1-2 yrs	2.50	21.00	10.00	185373.23	2.50	15.00	10.17	208005.33
2.6	2 yrs and above	3.00	19.13	9.51	93835.34	3.00	21.00	9.71	102901.40
3	Call	0.05	12.00	4.71	244763.41	0.05	12.00	4.65	259062.95
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.82	3505.37	3.25	10.00	7.50	4423.29
6	Non interest bearing deposits	0.00	0.00	0.00	218550.09	0.00	0.00	0.00	220202.93
6.1	Current	0.00	0.00	0.00	195402.40	0.00	0.00	0.00	197117.74
6.2	Margin	0.00	0.00	0.00	21635.42	0.00	0.00	0.00	21785.65
6.3	Other	0.00	0.00	0.00	1512.26	0.00	0.00	0.00	1299.54
	Aggregate	0.05	21.00	6.64	2189796.55	0.05	23.00	6.61	2227161.74

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	20.00	12.18	91691.02	2.04	20.00	12.32	93149.57
2	Fishery Related	4.50	18.00	12.07	2290.49	3.04	18.00	12.17	2232.14
3	Mining Related	4.25	16.00	12.07	3750.22	8.00	19.60	12.88	4410.11
4	Agriculture, Forestry & Beverage Production Related	3.60	20.00	11.76	105378.94	3.60	20.00	11.96	115181.65
5	Non Food Production Related	2.75	20.00	11.61	210075.92	2.75	21.66	11.77	231436.37
6	Construction	2.00	21.39	12.26	198097.86	2.00	21.39	12.53	203686.64
7	Electricity, Gas and Water	2.25	19.00	11.16	68020.38	2.25	18.00	11.24	75625.66
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.94	21.39	11.85	26353.88	4.50	20.00	12.19	27790.94
9	Transport, Communication and Public Utilities	4.00	22.00	12.54	52750.97	4.00	24.00	12.85	56477.67
10	Wholesaler & Retailer	2.25	21.77	12.26	429417.14	2.25	21.77	12.24	467466.70
11	Finance, Insurance and Real Estate	1.75	20.00	11.87	159824.18	1.75	20.00	11.93	173185.83
12	Hotel or Restaurant	4.50	21.89	12.01	67408.29	4.50	21.89	12.22	71902.74
13	Other Services	4.50	21.39	12.26	83692.40	4.50	21.39	12.47	87411.52
14	Consumption Loans	1.50	30.00	12.61	132275.90	2.50	30.00	12.77	137160.43
15	Local Government	3.00	13.57	3.43	1508.62	3.00	15.00	3.42	1503.25
16	Others	2.00	21.00	12.23	333075.08	2.00	21.00	13.22	249222.28
	Aggregate	1.50	30.00	12.10	1965611.30	1.75	30.00	12.32	1997843.51

Overall Summary of Interest Rate on LCY Productwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.76	324318.81	2.25	22.00	11.98	335598.81
2	Overdraft	2.00	21.00	12.64	348439.18	4.00	20.00	12.95	351682.85
3	Trust Receipt Loan / Import Loan	2.75	21.39	9.99	78443.22	2.75	21.39	10.31	80846.11
4	Demand & Other Working Capital Loan	3.25	21.89	11.85	447396.69	4.00	21.89	12.10	466948.92
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.13	158181.85	2.00	20.00	12.41	162744.54
6	Real Estate Loan	2.00	18.30	12.72	113778.23	2.00	20.00	12.93	113388.87
7	Margin Nature Loan	7.00	17.50	12.41	34112.56	7.00	18.14	12.74	33585.55
8	Hire Purchase Loan	1.50	20.00	12.87	130671.07	2.00	24.00	13.17	133537.06
9	Deprived Sector Loan	1.75	21.00	11.09	105932.12	1.75	21.00	11.29	106384.75
10	Bills Purchased	9.00	16.38	5.75	2502.37	9.00	16.78	6.09	2868.24
11	Other Product	2.00	30.00	12.88	221835.21	2.04	30.00	13.21	210257.81
	Aggregate	1.50	30.00	12.12	1965611.29	1.75	30.00	12.38	1997843.51

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.42	767724.28	1.25	10.50	4.36	801284.37
2	Fixed:	1.00	23.00	10.31	1008492.69	1.00	22.00	10.24	1036410.10
2.1	up to 1 month	3.50	16.00	11.09	36176.36	3.00	16.00	10.54	31931.42
2.2	1-3 months	1.75	13.50	10.12	69549.84	1.75	21.00	10.01	71592.92
2.3	3-6 months	2.00	13.06	9.96	100189.68	2.00	13.50	9.92	107135.83
2.4	6-12 months	1.00	23.00	10.52	475869.84	1.00	22.00	10.42	488484.55
2.5	1-2 yrs	2.50	15.00	10.20	220729.50	2.50	14.00	10.20	234054.89
2.6	2 yrs and above	3.00	21.00	9.75	105977.47	3.00	21.00	9.85	103210.49
3	Call	0.05	12.00	4.49	268367.37	0.05	12.00	4.67	293082.26
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.83	4399.84	3.25	10.00	7.80	3816.75
6	Non interest bearing deposits	0.00	0.00	0.00	224090.39	0.00	0.00	0.00	256392.46
6.1	Current	0.00	0.00	0.00	201260.91	0.00	0.00	0.00	232620.40
6.2	Margin	0.00	0.00	0.00	21650.99	0.00	0.00	0.00	22181.33
6.3	Other	0.00	0.00	0.00	1178.50	0.00	0.00	0.00	1590.73
	Aggregate	0.05	23.00	6.61	2273074.58	0.05	22.00	6.49	2390985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.45	93080.97	2.25	21.66	12.46	95936.04
2	Fishery Related	4.50	18.00	12.23	2257.01	4.50	18.00	12.16	2307.10
3	Mining Related	8.00	19.60	12.85	4025.39	8.00	16.14	12.92	3835.44
4	Agriculture, Forestry & Beverage Production Related	4.50	21.00	12.12	104852.11	2.12	20.60	12.08	119749.96
5	Non Food Production Related	4.00	21.66	12.06	214289.31	3.40	20.00	12.14	237457.39
6	Construction	2.00	21.39	12.67	207614.71	2.00	21.60	12.64	212355.17
7	Electricity, Gas and Water	2.25	18.00	11.46	72720.98	1.62	18.00	11.43	81900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	12.34	27370.59	4.50	20.00	12.35	28966.37
9	Transport, Communication and Public Utilities	4.50	24.00	12.96	54622.62	4.50	24.00	12.95	55573.00
10	Wholesaler & Retailer	1.71	21.77	12.50	445232.59	0.50	21.60	12.38	475857.16
11	Finance, Insurance and Real Estate	1.75	20.00	12.08	166955.73	1.75	20.51	12.06	179755.55
12	Hotel or Restaurant	4.50	21.89	12.26	72919.13	4.50	21.60	12.28	77924.68
13	Other Services	4.50	21.60	12.54	86917.22	4.50	21.60	12.42	92564.15
14	Consumption Loans	2.50	30.00	12.92	134124.82	1.50	30.00	12.83	141258.59
15	Local Government	3.00	13.50	3.37	1497.45	3.00	13.50	3.43	1499.92
16	Others	2.00	21.66	12.59	334625.27	2.00	21.00	13.52	246475.63
	Aggregate	1.71	30.00	12.42	2023105.92	0.50	30.00	12.47	2053416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.98	335598.81	2.25	22.00	11.93	363153.74
2	Overdraft	4.00	20.00	12.95	351682.85	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	2.75	21.39	10.31	80846.11	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	4.00	21.89	12.10	466948.92	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.41	162744.54	2.00	20.00	12.32	167178.62
6	Real Estate Loan	2.00	20.00	12.93	113388.87	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	18.14	12.74	33585.55	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	24.00	13.17	133537.06	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.00	11.29	106384.75	1.75	21.00	11.28	114875.50
10	Bills Purchased	9.00	16.78	6.09	2868.24	10.00	16.78	7.53	1817.01
11	Other Product	2.04	30.00	13.21	210257.81	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	12.38	1997843.51	0.50	30.00	12.29	2053416.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.27	796558.23	1.25	10.00	4.06	803408.71
2	Fixed:	0.04	22.00	9.84	1071415.46	1.00	22.00	9.98	1085241.74
2.1	up to 1 month	3.25	16.00	10.24	30390.80	2.00	21.00	9.53	34008.81
2.2	1-3 months	0.10	21.00	9.37	84401.27	1.75	16.00	9.47	91558.14
2.3	3-6 months	0.10	13.50	10.57	118136.25	2.00	13.50	9.91	116334.22
2.4	6-12 months	0.06	22.00	9.90	472577.77	1.00	22.00	10.01	488374.18
2.5	1-2 yrs	0.04	14.00	9.49	260001.48	2.50	14.00	10.18	241481.36
2.6	2 yrs and above	0.10	21.00	9.92	105907.90	3.00	21.00	10.02	113485.04
3	Call	0.05	12.00	4.22	292097.36	0.05	15.00	3.63	307298.25
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.69	3998.06	3.25	10.00	7.70	4009.35
6	Non interest bearing deposits	0.00	0.00	0.00	212279.06	0.00	0.00	0.00	217963.34
6.1	Current	0.00	0.00	0.00	188942.02	0.00	0.00	0.00	193345.22
6.2	Margin	0.00	0.00	0.00	22090.57	0.00	0.00	0.00	23155.45
6.3	Other	0.00	0.00	0.00	1246.47	0.00	0.00	0.00	1462.66
	Aggregate	0.04	22.00	6.40	2376348.16	0.05	22.00	6.30	2417921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.43	99693.85	2.25	20.00	12.46	109057.00
2	Fishery Related	4.50	18.00	12.15	2480.96	4.50	18.00	12.05	2616.94
3	Mining Related	8.00	19.44	12.65	3795.07	8.00	19.44	12.54	4301.32
4	Agriculture, Forestry & Beverage Production Related	4.50	20.60	12.24	110543.65	4.05	20.60	12.08	121004.21
5	Non Food Production Related	3.00	20.00	11.93	232013.88	3.00	21.06	11.89	260713.42
6	Construction	2.00	21.60	12.65	217080.00	2.00	21.60	12.29	226767.66
7	Electricity, Gas and Water	2.25	18.00	11.52	77145.98	2.25	18.00	11.42	84848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.16	12.26	27784.40	4.50	20.53	12.28	27845.52
9	Transport, Communication and Public Utilities	3.43	24.00	12.73	55579.36	3.43	24.00	12.73	58894.49
10	Wholesaler & Retailer	0.50	21.60	12.49	449358.81	0.50	22.38	12.36	493446.11
11	Finance, Insurance and Real Estate	1.75	19.50	12.25	169896.37	1.75	19.50	11.70	176984.66
12	Hotel or Restaurant	4.50	21.60	12.32	77703.83	4.50	21.60	12.24	82417.35
13	Other Services	3.00	21.60	12.57	90243.74	4.50	21.60	12.44	95950.81
14	Consumption Loans	1.50	30.00	12.92	132970.54	1.50	30.00	12.83	134334.76
15	Local Government	3.00	13.50	3.43	1499.92	3.00	13.50	3.43	1499.92
16	Others	2.00	22.00	12.84	332775.87	2.00	21.00	13.10	251328.84
	Aggregate	0.50	30.00	12.45	2080566.22	0.50	30.00	12.31	2132011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	12.03	371125.24	2.25	22.00	11.96	378505.37
2	Overdraft	0.50	22.00	12.93	344194.13	0.50	21.60	12.76	351228.00
3	Trust Receipt Loan / Import Loan	3.40	20.39	10.42	77780.99	3.40	20.39	10.52	81475.04
4	Demand & Other Working Capital Loan	1.15	21.60	12.26	491133.25	4.50	22.38	12.13	506505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	12.60	168660.29	2.00	19.95	12.05	171269.18
6	Real Estate Loan	2.00	20.53	13.09	115915.71	2.00	20.53	12.99	116250.69
7	Margin Nature Loan	7.00	18.01	12.85	32400.66	7.00	18.01	12.72	33172.96
8	Hire Purchase Loan	1.50	24.00	13.24	139170.99	1.50	24.00	13.22	139944.21
9	Deprived Sector Loan	1.75	21.00	11.52	110907.42	1.75	21.00	11.22	114856.28
10	Bills Purchased	10.00	16.67	5.29	2829.25	10.00	16.67	4.70	3335.60
11	Other Product	2.00	30.00	13.35	226448.31	2.00	30.00	13.23	235468.89
	Aggregate	0.50	30.00	12.48	2080566.23	0.50	30.00	12.32	2132011.49

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.29	830350.09	1.50	8.52	4.32	832957.61
2	Fixed:	1.00	22.00	10.25	1109822.75	1.00	22.00	10.27	1124046.44
2.1	up to 1 month	2.00	21.00	9.37	43896.17	2.00	21.00	9.61	43052.02
2.2	1-3 months	1.75	16.00	9.90	84687.72	1.75	16.00	9.97	88043.28
2.3	3-6 months	1.00	13.50	10.27	131019.89	1.00	13.50	10.07	143593.90
2.4	6-12 months	2.50	22.00	10.34	483516.18	2.50	22.00	10.43	469502.65
2.5	1-2 yrs	2.50	14.00	10.43	249645.94	2.50	14.00	10.47	254210.20
2.6	2 yrs and above	3.00	21.00	10.02	117056.85	3.00	21.00	9.94	125644.39
3	Call	0.05	12.00	4.01	281677.88	0.05	12.00	3.83	292645.94
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.31	4445.56	3.25	10.00	7.73	3882.41
6	Non interest bearing deposits	0.00	0.00	0.00	223341.45	0.00	0.00	0.00	213630.70
6.1	Current	0.00	0.00	0.00	194119.76	0.00	0.00	0.00	188281.07
6.2	Margin	0.00	0.00	0.00	23965.59	0.00	0.00	0.00	23633.45
6.3	Other	0.00	0.00	0.00	5256.11	0.00	0.00	0.00	1716.18
	Aggregate	0.05	22.00	6.57	2449637.73	0.05	22.00	6.61	2467163.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.00	12.54	112334.29	2.25	21.00	12.48	112675.00
2	Fishery Related	4.50	18.00	12.07	2701.11	4.50	18.00	11.95	2697.13
3	Mining Related	8.00	19.44	12.20	4440.02	8.00	19.44	12.20	4435.21
4	Agriculture, Forestry & Beverage Production Related	4.13	21.00	12.31	123968.83	4.50	21.00	12.20	123942.30
5	Non Food Production Related	3.60	21.18	11.68	274822.02	4.32	21.00	11.88	285312.47
6	Construction	2.00	21.60	12.26	230053.41	1.14	21.00	12.25	231115.09
7	Electricity, Gas and Water	2.25	18.00	11.51	89570.27	2.25	18.00	11.42	90448.76
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	20.00	12.35	29189.28	2.00	21.00	12.21	31298.56
9	Transport, Communication and Public Utilities	4.50	24.00	12.75	60731.05	4.50	24.00	12.65	60715.09
10	Wholesaler & Retailer	2.25	22.38	12.13	514785.14	0.50	21.60	12.20	518487.26
11	Finance, Insurance and Real Estate	1.75	21.00	11.74	187273.81	1.75	20.00	11.61	184646.78
12	Hotel or Restaurant	4.50	21.60	12.29	86291.73	4.33	21.60	12.15	85492.55
13	Other Services	4.50	21.60	12.34	98307.25	4.50	21.60	12.43	99033.29
14	Consumption Loans	1.50	30.00	12.75	135685.42	1.50	30.00	12.77	135486.98
15	Local Government	3.00	13.50	3.43	1499.88	3.00	13.50	3.43	1499.85
16	Others	2.00	24.00	13.23	260102.90	2.00	24.00	13.18	261694.59
	Aggregate	1.50	30.00	12.26	2211756.41	0.50	30.00	12.26	2228980.91

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.00	22.00	11.96	389289.85	2.25	22.00	11.91	392989.58
2	Overdraft	2.00	24.00	12.81	362044.83	0.50	24.00	12.60	361144.73
3	Trust Receipt Loan / Import Loan	4.00	20.39	10.45	83045.80	4.00	20.39	10.50	87834.91
4	Demand & Other Working Capital Loan	2.25	22.38	11.93	538446.71	4.50	21.60	12.09	545895.60
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	21.00	12.02	174043.75	1.14	21.00	12.02	174332.63
6	Real Estate Loan	2.00	21.00	12.95	119107.03	2.00	20.53	12.87	120076.13
7	Margin Nature Loan	7.00	18.01	12.75	33621.42	7.00	18.05	12.65	31194.41
8	Hire Purchase Loan	1.50	24.00	12.98	140529.79	1.50	24.00	13.11	141429.63
9	Deprived Sector Loan	1.75	21.00	11.28	126355.86	1.75	21.00	11.22	122045.53
10	Bills Purchased	10.00	19.29	4.69	3619.96	10.00	16.66	5.30	3707.10
11	Other Product	4.50	30.00	13.08	241651.40	2.00	30.00	13.20	248330.67
	Aggregate	1.50	30.00	12.24	2211756.41	0.50	30.00	12.25	2228980.91

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2075 (Mid Dec, 2018)				Push, 2075 (Mid Jan, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.50	10.50	4.41	823350.59	1.25	8.68	4.46	830030.41
2	Fixed:	0.35	21.00	10.11	1183332.87	0.35	21.00	10.28	1206389.41
2.1	up to 1 month	2.00	13.50	10.31	45029.08	2.00	13.50	9.70	46070.10
2.2	1-3 months	0.35	16.00	10.05	91471.21	0.35	16.00	10.08	88503.07
2.3	3-6 months	1.00	15.00	9.96	131819.62	2.00	15.00	10.11	128871.86
2.4	6-12 months	2.50	13.60	9.93	518048.19	2.50	13.50	10.25	490257.72
2.5	1-2 yrs	2.50	14.00	10.48	245925.84	2.50	16.00	10.58	295174.69
2.6	2 yrs and above	3.00	21.00	10.25	151038.92	3.00	21.00	10.25	157511.96
3	Call	0.05	12.00	4.00	262462.30	0.05	12.00	3.98	266236.27
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	2.50	10.00	7.45	5146.73	3.25	10.00	7.79	3916.09
6	Non interest bearing deposits	0.00	0.00	0.00	247984.89	0.00	0.00	0.00	251329.64
6.1	Current	0.00	0.00	0.00	223728.96	0.00	0.00	0.00	227073.21
6.2	Margin	0.00	0.00	0.00	23239.18	0.00	0.00	0.00	22581.34
6.3	Other	0.00	0.00	0.00	1016.75	0.00	0.00	0.00	1675.09
	Aggregate	0.05	21.00	6.62	2522277.38	0.05	21.00	6.72	2557901.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2075 (Mid Dec, 2018)				Push, 2075 (Mid Jan, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.00	12.50	115413.72	2.00	21.00	12.51	119507.04
2	Fishery Related	4.50	18.00	11.94	2763.30	3.03	18.00	11.83	2698.40
3	Mining Related	5.40	19.44	12.39	4697.78	5.40	19.44	12.37	4383.38
4	Agriculture, Forestry & Beverage Production Related	4.50	21.00	12.28	127319.98	3.00	21.00	12.22	130259.08
5	Non Food Production Related	4.50	21.28	12.00	290640.63	2.00	21.00	11.92	297216.01
6	Construction	1.14	21.00	12.26	232806.23	2.00	21.00	12.27	235960.13
7	Electricity, Gas and Water	2.25	18.00	11.42	91675.64	2.25	21.00	11.44	94499.67
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	21.00	12.39	31450.84	2.00	21.00	12.28	33449.93
9	Transport, Communication and Public Utilities	4.50	24.00	12.67	60771.97	4.50	22.00	12.34	61082.50
10	Wholesaler & Retailer	2.00	21.60	12.32	521293.29	2.00	21.60	12.21	532376.45
11	Finance, Insurance and Real Estate	1.75	21.00	11.62	185388.39	1.75	21.00	11.94	233815.95
12	Hotel or Restaurant	4.50	21.60	12.15	86466.28	4.50	21.60	12.20	88192.62
13	Other Services	4.50	21.60	12.49	99181.36	4.50	21.60	12.52	103918.38
14	Consumption Loans	1.50	30.00	12.60	141072.45	1.50	30.00	12.67	142641.75
15	Local Government	3.00	14.00	3.43	1499.85	3.00	14.00	4.01	1500.49
16	Others	2.00	21.28	13.30	263633.42	2.00	21.28	13.30	237100.01
	Aggregate	1.14	30.00	12.32	2256075.13	1.50	30.00	12.29	2318601.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2075 (Mid Dec, 2018)				Push, 2075 (Mid Jan, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.00	11.89	399715.90	2.25	21.00	11.93	409391.10
2	Overdraft	2.00	21.60	12.59	365472.99	2.00	21.60	12.60	378395.46
3	Trust Receipt Loan / Import Loan	4.00	20.39	10.46	87614.42	3.00	20.39	10.12	81631.46
4	Demand & Other Working Capital Loan	2.00	21.60	12.17	550786.74	4.50	21.60	12.20	575433.44
5	Residential Personal Home Loan (Up to Rs. 10 million)	1.14	21.00	12.03	175927.46	2.00	21.00	12.04	177062.15
6	Real Estate Loan	2.00	21.00	12.88	118694.36	2.00	21.00	12.91	117566.02
7	Margin Nature Loan	7.00	18.05	12.58	31941.44	7.00	18.05	12.63	33917.95
8	Hire Purchase Loan	1.50	24.00	13.08	144053.00	1.50	22.00	13.11	145368.12
9	Deprived Sector Loan	1.75	21.00	11.26	121917.17	1.75	21.00	11.31	132138.86
10	Bills Purchased	10.00	16.66	5.75	3137.45	10.00	16.66	5.13	3116.71
11	Other Product	2.00	30.00	13.23	256814.19	2.00	30.00	13.14	264580.52
	Aggregate	1.14	30.00	12.28	2256075.12	1.50	30.00	12.28	2318601.78

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2075 (Mid Feb, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	9.25	4.37	845084.60
2	Fixed:	1.75	21.00	10.29	1207979.13
2.1	up to 1 month	3.50	13.00	10.75	31911.69
2.2	1-3 months	1.75	15.00	10.12	91243.17
2.3	3-6 months	2.00	13.50	10.30	122145.68
2.4	6-12 months	2.50	13.50	10.13	529704.96
2.5	1-2 yrs	2.50	13.75	10.59	271285.12
2.6	2 yrs and above	3.00	21.00	10.33	161688.50
3	Call	0.05	12.00	3.89	260222.47
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	3.25	13.00	7.95	4151.63
6	Non interest bearing deposits	0.00	0.00	0.00	255742.18
6.1	Current	0.00	0.00	0.00	231751.50
6.2	Margin	0.00	0.00	0.00	22321.23
6.3	Other	0.00	0.00	0.00	1669.46
	Aggregate	0.05	21.00	6.67	2573180.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2075 (Mid Feb, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.00	21.00	12.09	120321.66
2	Fishery Related	3.03	18.00	11.53	2922.51
3	Mining Related	5.40	19.44	11.98	4850.82
4	Agriculture, Forestry & Beverage Production Related	3.00	21.00	11.92	132429.05
5	Non Food Production Related	2.00	21.00	11.91	304097.14
6	Construction	2.00	21.00	12.39	239038.73
7	Electricity, Gas and Water	2.25	21.00	11.43	96833.09
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	21.00	12.36	33255.77
9	Transport, Communication and Public Utilities	4.50	22.00	12.36	61475.42
10	Wholesaler & Retailer	2.00	21.60	12.42	528546.50
11	Finance, Insurance and Real Estate	1.75	21.00	12.19	226459.07
12	Hotel or Restaurant	4.50	21.00	12.06	91258.10
13	Other Services	4.50	21.60	12.50	105526.34
14	Consumption Loans	2.50	30.00	12.73	140788.26
15	Local Government	3.00	16.00	4.92	1499.89
16	Others	2.00	22.00	13.43	239832.38
	Aggregate	1.75	30.00	12.34	2329134.74

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2075 (Mid Feb, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.00	11.96	420621.83
2	Overdraft	4.00	22.00	12.85	379082.21
3	Trust Receipt Loan / Import Loan	3.00	20.39	10.47	84203.72
4	Demand & Other Working Capital Loan	2.50	21.60	12.13	570359.86
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	21.00	12.19	179092.06
6	Real Estate Loan	2.00	21.00	12.87	116847.41
7	Margin Nature Loan	9.27	18.00	12.55	32898.18
8	Hire Purchase Loan	2.50	22.00	13.16	146166.02
9	Deprived Sector Loan	1.75	21.00	11.42	130936.53
10	Bills Purchased	6.00	18.79	6.31	2858.07
11	Other Product	2.00	30.00	13.26	266068.84
	Aggregate	1.75	30.00	12.35	2329134.73

Annex-I

Name list of Bank and Financial Institutions

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

Annex-I

D. Microfinance Financial Institutions

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