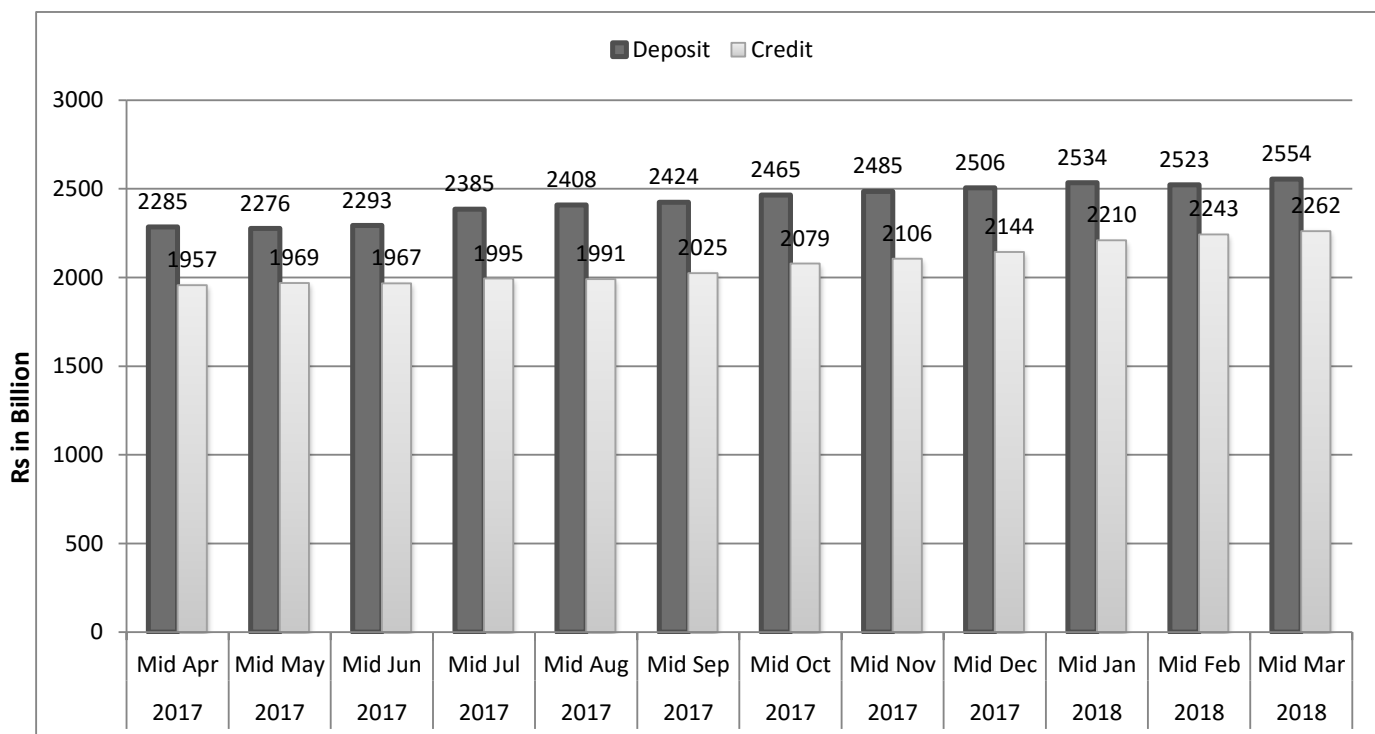


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2074 Fagun
 Mid-Mar, 2018

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	36	25	62	151
Total Number of Licensed BFIs*	28	36	25	63	152

* 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 Fagun End, 2074 (Mid-Mar, 2018)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	85.92	10.20	2.15	98.27
2	Total Credit/GDP	75.56	9.40	2.04	87.01
3	Total Credit/ Total Deposit	87.95	92.17	94.78	88.54
4	Lcy Credit/Lcy Deposit & Core Capital	78.98	78.47	78.70	79.15
5	Fixed Deposit/Total Deposit	42.85	41.88	53.79	42.99
6	Saving Deposit/Total Deposit	34.98	40.97	33.60	35.57
7	Current Deposit/Total Deposit	9.14	2.04	0.22	8.21
8	NPL/ Total Loan	1.74	1.56	13.10	1.98
9	Total LLP/Total Loan	2.28	1.95	12.44	2.48
10	Deprived SectorLoan/Total Loan \$	5.95	8.60	5.06	6.20
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	11.01	14.68	18.23	11.55
2	Investment in Gov. Security/Total Deposit	11.19	3.06	3.95	10.19
3	Total Liquid Assets/Total Deposit	23.07	27.85	33.01	23.79
C. Capital Adequacy Ratios (%)#					
1	Core Capital/RWA	12.75	18.71	20.52	14.07
2	Total Capital/RWA	14.14	19.75	21.42	15.40
D. Financial Access #					
1	No. of Branches **	2535	864	177	3576
2	No. of Loan Accounts	935472	300476	33272	1269220
3	No. of Deposit Accounts	17472550	3580853	445500	21498903
4	No. of Branchless Banking Centers	1273	0	0	1273
5	No. of Branchless Banking Customers	160964	0	0	160964
6	No. of Non-operated Branchless Banking Centers	167	0	0	167
7	No. of Mobile Banking Customers	3198198	314926	17103	3530227
8	No. of Internet Banking Customers	825097	14638	2696	842431
9	No. of ATMs	2439	171	28	2638
10	No. of Debit Cards	5471021	268597	29510	5769128
11	No. of Credit Cards	94716	0	0	94716
12	No. of Prepaid Cards	119643	0	0	119643
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.45			
	(a) Saving	4.32			
	(b) Fixed	10.17			
	(c) Call	4.48			
2	Wt. Avg Interest on Credit	12.01			

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 of 2nd Quarter of F.Y. 2074/75 (2017/18)

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

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	162992.51	214892.48	308651.74	359167.61	359516.90	31.84	43.63	0.10
a. Paid-up Capital	140794.10	163370.74	225313.64	262968.82	264411.98	16.04	37.92	0.55
b. Statutory Reserves	37149.85	43680.58	53665.23	62276.67	62745.79	17.58	22.86	0.75
c. Retained Earning	-27802.05	-11166.95	-3005.23	3886.65	2967.46	-59.83	-73.09	-23.65
d. Others Reserves	12850.60	19008.11	32678.11	30035.47	29391.66	47.92	71.92	-2.14
2 BORROWINGS	21355.96	42822.19	31800.16	49666.40	52606.76	100.52	-25.74	5.92
a. NRB	3291.48	6855.13	7094.37	13397.31	18027.48	108.27	3.49	34.56
b. "A"Class Licensed Institution	5504.53	20083.07	9094.04	17183.17	13952.65	264.85	-54.72	-18.80
c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Other Financial Ins.	1119.81	5111.62	5299.38	5773.56	7314.26	356.47	3.67	26.69
e. Bonds and Securities	11440.14	10772.37	10312.37	13312.37	13312.37	-5.84	-4.27	0.00
3 DEPOSITS	1771946.15	2107502.69	2384806.95	2522586.35	2554264.70	18.94	13.16	1.26
a. Current	158746.16	185135.30	204360.95	200892.04	209602.97	16.62	10.38	4.34
b. Savings	714466.16	875419.91	816572.17	897696.65	908666.28	22.53	-6.72	1.22
c. Fixed	513283.02	617634.95	998258.72	1082441.33	1098006.24	20.33	61.63	1.44
d. Call Deposits	363041.66	401829.34	333350.39	306518.01	302733.51	10.68	-17.04	-1.23
e. Others	22409.16	27483.20	32264.72	35038.33	35255.71	22.64	17.40	0.62
4 Bills Payable	1729.91	3927.13	2219.17	3869.94	3936.31	127.01	-43.49	1.71
5 Other Liabilities	188093.19	206694.45	224201.08	246189.43	272559.26	9.89	8.47	10.71
1. Loan Loss Provision	51482.56	48593.77	52553.17	56059.79	56049.41	-5.61	8.15	-0.02
2. Interest Suspense a/c	31256.97	32000.69	34891.97	46710.51	55601.28	2.38	9.04	19.03
3. Others	105353.66	126099.99	136755.94	143419.13	160908.57	19.69	8.45	12.19
6 Reconciliation A/c	280.36	13817.41	2358.50	528.31	5845.00	4828.52	-82.93	1006.36
7 Profit & Loss A/c	36755.88	49443.18	54882.04	28433.66	27850.57	34.52	11.00	-2.05
TOTAL	2183153.96	2639099.54	3008919.66	3210441.71	3276579.50	20.88	14.01	2.06

Assets

1 LIQUID FUNDS	353397.28	385746.01	423242.12	326167.24	347375.84	9.15	9.72	6.50
a. Cash Balance	48642.45	56937.25	64372.60	58337.68	64473.63	17.05	13.06	10.52
Nepalese Notes & Coins	47305.51	55937.33	63282.78	55454.05	61166.05	18.25	13.13	10.30
Foreign Currency	1336.94	999.92	1089.82	2883.63	3307.58	-25.21	8.99	14.70
b. Bank Balance	237957.23	262419.81	305795.05	221152.68	230598.89	10.28	16.53	4.27
1. In Nepal Rastra Bank	165070.53	180498.18	233256.83	159213.46	167855.70	9.35	29.23	5.43
2. "A"Class Licensed Institution	37838.00	41730.30	38882.05	30518.87	31823.29	10.29	-6.83	4.27
3. Other Financial Ins.	6882.80	8437.01	6368.76	5075.52	4833.00	22.58	-24.51	-4.78
4. In Foreign banks	28165.90	31754.32	27287.42	26344.82	26086.90	12.74	-14.07	-0.98
c. Money at Call	66797.60	66388.94	53074.46	46676.88	52303.32	-0.61	-20.06	12.05
2 INVESTMENTS	206160.48	238675.86	232706.63	265613.10	262794.64	15.77	-2.50	-1.06
a. Govt. Securities	182112.29	196070.31	214380.95	263013.20	260165.56	7.66	9.34	-1.08
b. Others	24048.18	42605.55	18325.68	2599.90	2629.08	77.17	-56.99	1.12
3 SHARE & OTHER INVESTMENT	85675.60	131777.67	129938.39	122389.89	117845.56	53.81	-1.40	-3.71
4 LOANS & ADVANCES	1345671.32	1669203.04	1976879.74	2241247.52	2259488.56	24.04	18.43	0.81
a. Private Sector	1230999.56	1542024.97	1923942.40	2185218.90	2202047.84	25.27	24.77	0.77
b. Financial Institutions	30678.62	121291.82	44543.48	49614.78	51355.85	295.36	-63.28	3.51
c. Government Organizations	83993.14	5886.25	8393.85	6413.84	6084.87	-92.99	42.60	-5.13
5 BILLS PURCHASED	14548.03	11601.52	17198.72	1896.82	1851.60	-20.25	48.25	-2.38
6 LOANS AGT. COLLECTED BILLS	1132.63	1075.28	570.71	214.66	170.22	-5.06	-46.92	-20.70
7 FIXED ASSETS	31732.63	35044.21	40633.93	44034.79	44585.23	10.44	15.95	1.25
8 OTHER ASSETS	135346.49	144135.22	166139.11	198406.78	219678.71	6.49	15.27	10.72
a. Accrued Interests	32792.14	34038.25	37665.70	55055.50	67841.25	3.80	10.66	23.22
b. Others	102554.35	110096.97	128473.40	143351.28	151837.46	7.35	16.69	5.92
9 Expenses not Written off	392.16	319.21	279.01	1471.72	1849.82	-18.60	-12.59	25.69
10 Non Banking Assets	5250.92	4797.21	4465.45	3946.54	4404.92	-8.64	-6.92	11.61
11 Reconciliation Account	2947.32	16089.93	16631.18	4240.26	16100.42	445.92	3.36	279.70
12 Profit & Loss A/c	899.11	634.40	234.67	812.36	433.97	-29.44	-63.01	-46.58
TOTAL	2183153.98	2639099.55	3008919.66	3210441.69	3276579.48	20.88	14.01	2.06

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	122167.95	170147.60	262230.20	300610.35	300254.94	39.27	54.12	-0.12
	a. Paid-up Capital	97921.41	121090.62	185010.73	216200.25	216588.30	23.66	52.79	0.18
	b. Statutory Reserves	31063.03	36597.19	46701.73	54317.58	54714.73	17.82	27.61	0.73
	c. Retained Earning	-17279.67	-4332.54	890.90	2947.97	2426.81	-74.93	-120.56	-17.68
	d. Others Reserves	10463.18	16792.32	29626.84	27144.55	26525.09	60.49	76.43	-2.28
2	BORROWINGS	18419.75	37269.65	29666.79	47281.44	49811.93	102.34	-20.40	5.35
	a. NRB	3291.48	6661.23	6080.74	12382.88	17012.15	102.38	-8.71	37.38
	b. "A"Class Licensed Institution	2762.58	14724.43	7974.30	15813.67	12173.15	433.00	-45.84	-23.02
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	925.56	5111.62	5299.38	5772.53	7314.26	452.28	3.67	26.71
	e. Bonds and Securities	11440.14	10772.37	10312.37	13312.37	13312.37	-5.84	-4.27	0.00
3	DEPOSITS	1462896.12	1764592.44	2093255.77	2206811.50	2233160.86	20.62	18.63	1.19
	a. Current	153598.94	178263.95	199359.65	195659.40	204071.95	16.06	11.83	4.30
	b. Savings	559391.64	698691.30	703028.67	770353.45	781247.80	24.90	0.62	1.41
	c. Fixed	419883.01	524462.99	879140.29	946690.26	956861.49	24.91	67.63	1.07
	d. Call Deposits	313955.92	340863.88	285288.84	263424.86	259942.91	8.57	-16.30	-1.32
	e. Others	16066.61	22310.33	26438.33	30683.53	31036.72	38.86	18.50	1.15
4	Bills Payable	1698.32	3871.77	2178.61	3813.32	3895.51	127.98	-43.73	2.16
5	Other Liabilities	146984.02	166839.27	190587.10	207492.05	231491.01	13.51	14.23	11.57
	1. Loan Loss Provision	35779.54	34894.47	41452.81	44586.87	44684.20	-2.47	18.79	0.22
	2. Interest Suspense a/c	21287.89	22183.24	26198.88	35674.58	43463.51	4.21	18.10	21.83
	3. Others	89916.59	109761.56	122935.41	127230.60	143343.30	22.07	12.00	12.66
6	Reconciliation A/c	-5325.76	3962.29	-2297.92	-3986.11	1256.52	-174.40	-157.99	-131.52
7	Profit & Loss A/c	27664.37	38128.55	45609.84	25163.13	24534.76	37.83	19.62	-2.50
	TOTAL	1774504.78	2184811.57	2621230.38	2787185.66	2844405.54	23.12	19.98	2.05

Assets

1	LIQUID FUNDS	250377.11	274495.34	335600.90	246019.29	265401.14	9.63	22.26	7.88
	a. Cash Balance	40636.96	47988.66	56468.70	50872.99	56077.06	18.09	17.67	10.23
	Nepalese Notes & Coins	39384.90	47060.55	55471.98	48127.45	52970.92	19.49	17.87	10.06
	Foreign Currency	1252.06	928.11	996.72	2745.54	3106.13	-25.87	7.39	13.13
	b. Bank Balance	189230.03	205858.37	261547.34	179594.50	189859.30	8.79	27.05	5.72
	1. In Nepal Rastra Bank	147933.67	161790.30	218401.79	143688.69	152457.86	9.37	34.99	6.10
	2. "A"Class Licensed Institution	13172.91	12470.74	15693.99	9375.90	11072.48	-5.33	25.85	18.10
	3. Other Financial Ins.	125.88	83.09	227.12	195.57	252.58	-33.99	173.34	29.15
	4. In Foreign banks	27997.56	31514.23	27224.45	26334.34	26076.39	12.56	-13.61	-0.98
	c. Money at Call	20510.12	20648.32	17584.86	15551.81	19464.78	0.67	-14.84	25.16
2	INVESTMENTS	200262.57	229827.62	226810.98	254934.97	252297.83	14.76	-1.31	-1.03
	a. Govt. Securities	176214.77	187275.77	208699.80	252493.68	249827.34	6.28	11.44	-1.06
	b. Others	24047.80	42551.85	18111.18	2441.30	2470.48	76.95	-57.44	1.20
3	SHARE & OTHER INVESTMENT	81897.82	128320.72	126101.06	117246.45	112668.31	56.68	-1.73	-3.90
4	LOANS & ADVANCES	1087486.69	1380358.68	1718131.88	1949973.68	1962073.79	26.93	24.47	0.62
	a. Private Sector	976374.75	1256142.55	1668294.23	1897731.16	1909132.37	28.65	32.81	0.60
	b. Financial Institutions	27231.05	118383.24	41449.27	45834.55	46862.40	334.74	-64.99	2.24
	c. Government Organizations	83880.89	5832.88	8388.39	6407.98	6079.01	-93.05	43.81	-5.13
5	BILLS PURCHASED	14533.93	11595.12	17196.12	1894.22	1851.60	-20.22	48.30	-2.25
6	LOANS AGT. COLLECTED BILLS	1132.63	548.83	570.71	214.66	170.22	-51.54	3.99	-20.70
7	FIXED ASSETS	24479.96	28610.94	35011.75	37563.96	37956.39	16.87	22.37	1.04
8	OTHER ASSETS	113748.89	122000.30	146337.28	174923.76	195150.02	7.25	19.95	11.56
	a. Accrued Interests	22293.32	23985.61	28672.03	43760.50	55315.73	7.59	19.54	26.41
	b. Others	91455.57	98014.69	117665.24	131163.26	139834.29	7.17	20.05	6.61
9	Expenses not Written off	318.55	252.50	260.04	1448.23	1828.43	-20.73	2.99	26.25
10	Non Banking Assets	2608.84	2543.30	3133.07	2554.55	3016.25	-2.51	23.19	18.07
11	Reconciliation Account	-2675.08	6258.22	11900.68	-326.08	11618.70	-333.95	90.16	-3663.16
12	Profit & Loss A/c	332.89	0.00	175.89	737.94	372.85	-100.00	0.00	-49.47
	TOTAL	1774504.79	2184811.58	2621230.37	2787185.64	2844405.52	23.12	19.98	2.05

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	30296.85	34481.56	38281.38	47574.94	48050.43	13.81	11.02	1.00
	a. Paid-up Capital	27448.46	29216.56	30209.58	35270.34	36111.16	6.44	3.40	2.38
	b. Statutory Reserves	3608.10	4420.10	4803.49	5620.62	5620.57	22.50	8.67	0.00
	c. Retained Earning	-1907.59	-248.18	1286.84	4833.56	4455.26	-86.99	-618.51	-7.83
	d. Others Reserves	1147.88	1093.08	1981.46	1850.42	1863.44	-4.77	81.27	0.70
2	BORROWINGS	2454.26	2993.89	876.37	1559.06	1719.96	21.99	-70.73	10.32
	a. NRB	0.00	5.00	501.37	829.06	829.96	0.00	9927.42	0.11
	b. "A"Class Licensed Institution	2260.00	2988.89	375.00	730.00	890.00	32.25	-87.45	21.92
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	194.26	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	237096.19	278631.25	239420.40	261389.82	265163.73	17.52	-14.07	1.44
	a. Current	5056.01	6741.29	4909.91	5137.14	5407.25	33.33	-27.17	5.26
	b. Savings	120779.93	143668.59	95029.20	108495.85	108624.46	18.95	-33.86	0.12
	c. Fixed	62203.55	68230.74	94271.19	107277.05	111052.47	9.69	38.17	3.52
	d. Call Deposits	48166.94	59245.77	44104.87	40087.48	39676.95	23.00	-25.56	-1.02
	e. Others	889.75	744.86	1105.23	392.30	402.60	-16.28	48.38	2.63
4	Bills Payable	27.17	54.46	39.48	54.26	40.52	100.42	-27.51	-25.32
5	Other Liabilities	20670.18	18746.57	16329.72	20519.47	22641.21	-9.31	-12.89	10.34
	1. Loan Loss Provision	6171.65	4936.93	4205.13	4794.98	4768.06	-20.01	-14.82	-0.56
	2. Interest Suspense a/c	3322.76	2618.40	2086.84	3592.55	4456.23	-21.20	-20.30	24.04
	3. Others	11175.78	11191.25	10037.75	12131.95	13416.91	0.14	-10.31	10.59
6	Reconciliation A/c	3800.85	7783.30	3259.59	4443.55	4504.31	104.78	-58.12	1.37
7	Profit & Loss A/c	6296.30	8153.72	6872.50	2631.34	2623.10	29.50	-15.71	-0.31
	TOTAL	300641.79	350844.75	305079.44	338172.43	344743.26	16.70	-13.04	1.94
	Assets								
1	LIQUID FUNDS	79794.81	85767.68	71096.73	64690.35	65721.50	7.49	-17.11	1.59
	a. Cash Balance	6979.21	7891.86	6813.15	6426.65	7237.56	13.08	-13.67	12.62
	Nepalese Notes & Coins	6894.72	7820.18	6720.16	6288.66	7036.22	13.42	-14.07	11.89
	Foreign Currency	84.49	71.68	92.99	137.99	201.34	-15.16	29.73	45.91
	b. Bank Balance	33250.96	39311.73	34885.65	32826.99	31699.49	18.23	-11.26	-3.43
	1. In Nepal Rastra Bank	14008.99	16081.21	12553.71	13360.98	13565.39	14.79	-21.94	1.53
	2. "A"Class Licensed Institution	15817.63	19092.59	17790.23	15804.57	14532.20	20.70	-6.82	-8.05
	3. Other Financial Ins.	3255.99	3897.84	4478.73	3650.96	3591.39	19.71	14.90	-1.63
	4. In Foreign banks	168.34	240.09	62.97	10.49	10.51	42.62	-73.77	0.23
	c. Money at Call	39564.65	38564.09	29397.93	25436.71	26784.45	-2.53	-23.77	5.30
2	INVESTMENTS	3338.45	5491.83	4361.34	8297.09	8146.55	64.50	-20.58	-1.81
	a. Govt. Securities	3338.33	5479.33	4361.34	8277.09	8126.55	64.13	-20.40	-1.82
	b. Others	0.12	12.50	0.00	20.00	20.00	10006.18	-100.00	0.00
3	SHARE & OTHER INVESTMENT	2037.17	2103.22	2348.33	3185.62	3235.46	3.24	11.65	1.56
4	LOANS & ADVANCES	193462.91	232993.26	209604.83	239424.55	244396.51	20.43	-10.04	2.08
	a. Private Sector	191447.83	230577.07	207149.14	236522.77	241224.71	20.44	-10.16	1.99
	b. Financial Institutions	1981.58	2414.50	2450.23	2897.71	3167.74	21.85	1.48	9.32
	c. Government Organizations	33.50	1.68	5.46	4.07	4.07	-94.97	224.21	0.00
5	BILLS PURCHASED	7.70	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	4925.03	4544.27	3952.75	4665.36	4805.45	-7.73	-13.02	3.00
8	OTHER ASSETS	10992.49	10733.79	9634.27	12586.27	13222.19	-2.35	-10.24	5.05
	a. Accrued Interests	3803.85	2793.27	2342.85	3762.89	4716.66	-26.57	-16.13	25.35
	b. Others	7188.64	7940.52	7291.42	8823.37	8505.54	10.46	-8.17	-3.60
9	Expenses not Written off	35.13	36.37	12.92	14.00	11.93	3.52	-64.48	-14.78
10	Non Banking Assets	1840.38	1000.79	713.72	765.88	767.60	-45.62	-28.68	0.22
11	Reconciliation Account	3820.15	7749.91	3354.54	4493.76	4396.70	102.87	-56.72	-2.16
12	Profit & Loss A/c	387.56	423.63	0.00	49.54	39.36	9.31	-100.00	-20.54
	TOTAL	300641.79	350844.75	305079.44	338172.43	344743.26	16.70	-13.04	1.94

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	10527.71	10263.32	8140.17	10982.33	11211.53	-2.51	-20.69	2.09
	a. Paid-up Capital	15424.23	13063.56	10093.32	11498.23	11712.52	-15.30	-22.74	1.86
	b. Statutory Reserves	2478.72	2663.29	2160.01	2338.48	2410.49	7.45	-18.90	3.08
	c. Retained Earning	-8614.79	-6586.24	-5182.97	-3894.88	-3914.62	-23.55	-21.31	0.51
	d. Others Reserves	1239.54	1122.71	1069.81	1040.49	1003.13	-9.43	-4.71	-3.59
2	BORROWINGS	481.95	2558.64	1257.00	825.91	1074.88	430.89	-50.87	30.14
	a. NRB	0.00	188.90	512.26	185.38	185.38	0.00	171.18	0.00
	b. "A"Class Licensed Institution	481.95	2369.74	744.74	639.50	889.50	391.69	-68.57	39.09
	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	1.03	0.00	0.00	0.00	-100.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	71953.84	64279.00	52130.78	54385.04	55940.10	-10.67	-18.90	2.86
	a. Current	91.21	130.06	91.39	95.50	123.77	42.59	-29.73	29.60
	b. Savings	34294.58	33060.01	18514.30	18847.34	18794.02	-3.60	-44.00	-0.28
	c. Fixed	31196.45	24941.22	24847.25	28474.02	30092.28	-20.05	-0.38	5.68
	d. Call Deposits	918.79	1719.69	3956.68	3005.67	3113.65	87.17	130.08	3.59
	e. Others	5452.80	4428.01	4721.17	3962.50	3816.39	-18.79	6.62	-3.69
4	Bills Payable	4.41	0.90	1.09	2.37	0.28	-79.69	21.05	-88.22
5	Other Liabilities	20438.99	21108.62	17284.26	18177.91	18427.04	3.28	-18.12	1.37
	1. Loan Loss Provision	9531.38	8762.38	6895.24	6677.94	6597.15	-8.07	-21.31	-1.21
	2. Interest Suspense a/c	6646.32	7199.06	6606.25	7443.38	7681.53	8.32	-8.23	3.20
	3. Others	4261.29	5147.18	3782.78	4056.59	4148.36	20.79	-26.51	2.26
6	Reconciliation A/c	1805.27	2071.83	1396.83	70.86	84.17	14.77	-32.58	18.78
7	Profit & Loss A/c	2795.21	3160.91	2399.70	639.20	692.71	13.08	-24.08	8.37
	TOTAL	108007.39	103443.22	82609.84	85083.61	87430.70	-4.23	-20.14	2.76
Assets									
1	LIQUID FUNDS	23225.37	25482.99	16544.48	15457.60	16253.20	9.72	-35.08	5.15
	a. Cash Balance	1026.28	1056.73	1090.75	1038.04	1159.01	2.97	3.22	11.65
	Nepalese Notes & Coins	1025.89	1056.60	1090.64	1037.93	1158.90	2.99	3.22	11.66
	Foreign Currency	0.39	0.13	0.10	0.11	0.11	-67.23	-19.25	0.15
	b. Bank Balance	15476.25	17249.72	9362.06	8731.19	9040.10	11.46	-45.73	3.54
	1. In Nepal Rastra Bank	3127.86	2626.67	2301.33	2163.79	1832.45	-16.02	-12.39	-15.31
	2. "A"Class Licensed Institution	8847.46	10166.97	5397.83	5338.40	6218.62	14.91	-46.91	16.49
	3. Other Financial Ins.	3500.93	4456.08	1662.91	1229.00	989.04	27.28	-62.68	-19.52
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	6722.84	7176.54	6091.67	5688.37	6054.08	6.75	-15.12	6.43
2	INVESTMENTS	2559.46	3356.41	1534.31	2381.03	2350.27	31.14	-54.29	-1.29
	a. Govt. Securities	2559.20	3315.21	1319.81	2242.43	2211.67	29.54	-60.19	-1.37
	b. Others	0.26	41.20	214.50	138.60	138.60	15623.66	420.68	0.00
3	SHARE & OTHER INVESTMENT	1740.61	1353.73	1489.00	1957.82	1941.79	-22.23	9.99	-0.82
4	LOANS & ADVANCES	64721.71	55851.11	49143.02	51849.29	53018.26	-13.71	-12.01	2.25
	a. Private Sector	63176.98	55305.34	48499.04	50964.97	51690.76	-12.46	-12.31	1.42
	b. Financial Institutions	1465.98	494.08	643.99	882.52	1325.71	-66.30	30.34	50.22
	c. Government Organizations	78.74	51.68	0.00	1.79	1.79	-34.37	-100.00	-0.09
5	BILLS PURCHASED	6.40	6.40	2.60	2.60	0.00	0.00	-59.38	-100.00
6	LOANS AGT. COLLECTED BILLS	0.00	526.45	0.00	0.00	0.00	0.00	-100.00	0.00
7	FIXED ASSETS	2327.65	1889.00	1669.43	1805.47	1823.39	-18.85	-11.62	0.99
8	OTHER ASSETS	10605.10	11401.12	10167.55	10896.75	11306.50	7.51	-10.82	3.76
	a. Accrued Interests	6694.97	7259.36	6650.82	7532.11	7808.87	8.43	-8.38	3.67
	b. Others	3910.13	4141.76	3516.74	3364.64	3497.63	5.92	-15.09	3.95
9	Expenses not Written off	38.48	30.34	6.04	9.49	9.46	-21.17	-80.08	-0.25
10	Non Banking Assets	801.69	1253.12	618.67	626.11	621.06	56.31	-50.63	-0.81
11	Reconciliation Account	1802.25	2081.80	1375.95	72.57	85.01	15.51	-33.91	17.14
12	Profit & Loss A/c	178.66	210.77	58.78	24.88	21.76	17.97	-72.11	-12.55
	TOTAL	108007.39	103443.22	82609.84	85083.61	87430.70	-4.23	-20.14	2.76

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

	Mid-July					Mid-Feb 2018	Mid-Mar 2018	% Change		
	2015	2016	2017	2018	2018			2/1	3/2	5/4
	1	2	3	4	5					
1 Interest Expenses	67271.02	64943.04	97850.70	91979.30	106286.11	-3.46	50.67	15.55		
1.1 Deposit Liabilities	65418.33	63252.25	95608.58	90529.45	104620.47	-3.31	51.15	15.57		
1.1.1 Saving A/c	22494.48	21234.79	23525.99	21139.06	24528.49	-5.60	10.79	16.03		
1.1.2 Fixed A/c	31594.10	31710.65	55650.88	61857.49	71340.12	0.37	75.50	15.33		
1.1.2.1 Upto 3 Months Fixed A/c	1995.01	1914.75	2495.80	4776.55	5316.00	-4.02	30.35	11.29		
1.1.2.2 3 to 6 Months fixed A/c	1043.26	1240.54	2672.64	3238.44	3984.72	18.91	115.44	23.04		
1.1.2.3 6 Months to 1 Year Fixed A/c	14308.11	15369.26	29697.33	31964.22	37086.14	7.42	93.23	16.02		
1.1.2.4 Above 1 Year	14247.72	13186.09	20785.12	21878.27	24953.26	-7.45	57.63	14.05		
1.1.3 Call Deposit	11302.25	10301.47	16429.74	7525.98	8724.86	-8.85	59.49	15.93		
1.1.4 Certificate of Deposits	27.50	5.34	1.97	6.92	27.00	-80.57	-63.14	290.43		
1.2 Others	1852.69	1690.79	2242.12	1449.85	1665.64	-8.74	32.61	14.88		
2 Commission/Fee Expense	509.46	546.23	600.94	373.66	422.93	7.22	10.02	13.19		
3 Employees Expenses	21218.85	22715.53	26627.48	16509.11	19117.24	7.05	17.22	15.80		
4 Office Operating Expenses	17624.25	18123.58	20754.59	12521.60	14478.45	2.83	14.52	15.63		
5 Exchange Fluctuation Loss	64.81	197.03	108.69	88.92	98.77	203.99	-44.83	11.08		
5.1 Due to Change in Exchange Rates	64.83	182.01	88.16	88.88	98.73	180.76	-51.56	11.09		
5.2 Due to Foreign Currency Transactions	-0.01	15.02	20.54	0.04	0.04	#####	36.73	0.00		
6 Non-Operatiing Expenses	89.80	106.14	33.54	25.79	25.40	18.20	-68.40	-1.51		
7. Provision for Risk	12781.47	9649.95	12762.76	9730.38	10059.16	-24.50	32.26	3.38		
7.1 Loan loss Provision	11018.41	8451.80	11477.45	9110.09	9345.56	-23.29	35.80	2.58		
7.1.1 General Loan loss Provision	4071.38	5107.97	7035.80	3712.91	3919.70	25.46	37.74	5.57		
7.1.1.1 Pass Loan Loss Provision	3210.53	4530.40	6256.87	3153.52	3341.19	41.11	38.11	5.95		
7.1.1.2 Watch List Provision	860.85	577.57	778.93	559.39	578.51	-32.91	34.86	3.42		
7.1.2 Special Loan Loss Provision	6627.48	3028.49	4375.25	5226.65	5240.15	-54.30	44.47	0.26		
7.1.3 Additional Loan Loss Provision	319.54	315.34	66.40	170.52	185.71	-1.32	-78.94	8.91		
7.2. Provision for Non-Banking Assets	1429.51	1012.22	1053.41	431.69	517.82	-29.19	4.07	19.95		
7.3. Provision for Loss on Investment	101.98	14.53	185.90	129.92	133.95	-85.75	1179.20	3.11		
7.4. Provision for Loss of Other Assets	231.58	171.40	46.00	58.69	61.83	0.00	0.00	5.36		
8 Loan Written Off	439.90	355.03	996.12	416.89	595.74	-19.29	180.57	42.90		
9 Provision for Staff Bonus	4053.16	5851.53	6656.78	3324.36	3464.34	44.37	13.76	4.21		
10 Provision for Income Tax	12158.39	17591.64	20370.63	10149.37	10556.53	44.69	15.80	4.01		
11 Others	495.79	61.16	55.62	17.79	24.04	-87.66	-9.06	35.10		
12 Net Profit	37039.32	49004.93	54665.43	27655.11	27505.86	32.31	11.55	-0.54		
TOTAL EXPENSES	173746.23	189145.80	241483.28	172792.26	192634.58	8.86	27.67	11.48		
Income										
1. Interest Income	134011.48	146483.09	194358.11	144351.19	160817.72	9.31	32.68	11.41		
1.1. On Loans and Advance	127175.43	138782.71	181923.38	135316.07	150529.31	9.13	31.09	11.24		
1.2. On Investment	2309.29	3487.02	5875.27	5668.75	6534.67	51.00	68.49	15.28		
1.2.1 Government Bonds	1982.25	3005.11	4830.38	4691.94	5403.72	51.60	60.74	15.17		
1.2.2 Foreign Bonds	76.54	136.72	153.35	105.69	122.82	78.62	12.17	16.22		
1.2.3 NRB Bonds	160.24	199.66	776.75	719.55	827.30	24.60	289.04	14.97		
1.2.4 Deventure & Bonds	90.26	145.54	114.78	151.57	180.83	61.24	-21.14	19.30		
1.3 Agency Balance	716.42	589.35	1021.51	509.46	564.94	-17.74	73.33	10.89		
1.4 On Call Deposit	2633.89	2513.39	3475.05	1861.00	2025.46	-4.57	38.26	8.84		
1.5 Others	1176.47	1110.61	2062.91	995.90	1163.34	-5.60	85.75	16.81		
2. Comission & Discount	8935.14	9828.97	11806.85	7650.67	8714.80	10.00	20.12	13.91		
2.1 Bills Purchase & Discount	248.42	300.48	239.80	85.99	91.55	20.96	-20.20	6.47		
2.2 Comission	7494.65	8074.48	9864.84	6501.73	7395.39	7.74	22.17	13.74		
2.3 Others	1192.07	1454.01	1702.22	1062.95	1227.87	21.97	17.07	15.52		
3 Income From Exchange Fluctuation	4761.74	5708.82	6248.97	4276.39	4883.41	19.89	9.46	14.19		
3.1 Due to Change in Exchange Rate	983.31	1342.09	706.74	681.88	862.55	36.49	-47.34	26.50		
3.2 Due to Foreign Currency Trans.	3778.43	4366.73	5542.23	3594.51	4020.86	15.57	26.92	11.86		
4 Other Operating Income	7326.73	9123.21	10772.31	7194.59	8193.71	24.52	18.08	13.89		
5 Non Operating Income	4743.47	4775.86	3783.15	1838.43	1910.92	0.68	-20.79	3.94		
6 Provision Written Back	11842.55	11550.65	12883.40	7026.77	7558.33	-2.46	11.54	7.56		
7 Recovery from Written off Loan	1508.63	1276.09	1504.14	389.75	432.26	-15.41	17.87	10.91		
8 Income from Extra Ordinary Expenses	157.81	231.44	108.16	30.65	34.19	46.65	-53.27	11.53		
9 Net Loss	458.66	167.67	18.20	33.81	89.25	-63.44	-89.14	163.99		
TOTAL INCOME	173746.22	189145.79	241483.29	172792.25	192634.59	8.86	27.67	11.48		

Profit and Loss Statement of Commercial Banks

	Mid-July					Mid-Feb	Mid-Mar	% Change		
	2015	2016	2017	2018	2018					
	1	2	3	4	5	2/1	3/2	5/4		
1 Interest Expenses	49191.03	47854.50	81092.18	77470.25	89491.78	-2.72	69.46	15.52		
1.1 Deposit Liabilities	47732.95	46323.77	79132.19	76045.63	87859.48	-2.95	70.82	15.54		
1.1.1 Saving A/c	14740.74	13684.45	17436.33	16480.22	19130.33	-7.17	27.42	16.08		
1.1.2 Fixed A/c	23632.62	24433.35	47954.79	53388.06	61534.36	3.39	96.27	15.26		
1.1.2.1 Upto 3 Months Fixed A/c	1909.08	1842.14	2170.16	4361.10	4854.94	-3.51	17.81	11.32		
1.1.2.2 3 to 6 Months fixed A/c	890.25	935.82	2298.27	2824.14	3460.14	5.12	145.59	22.52		
1.1.2.3 6 Months to 1 Year Fixed A/c	10151.63	11607.80	25818.22	27030.11	31379.16	14.34	122.42	16.09		
1.1.2.4 Above 1 Year	10681.65	10047.59	17668.14	19172.71	21840.13	-5.94	75.84	13.91		
1.1.3 Call Deposit	9332.14	8200.79	13739.10	6170.43	7167.79	-12.12	67.53	16.16		
1.1.4 Certificate of Deposits	27.45	5.18	1.97	6.92	27.00	-81.14	-61.96	290.43		
1.2 Others	1458.08	1530.73	1959.99	1424.63	1632.30	4.98	28.04	14.58		
2 Commission/Fee Expense	505.07	543.21	597.40	370.29	419.35	7.55	9.98	13.25		
3 Employees Expenses	17776.14	19107.70	23306.35	14370.75	16602.18	7.49	21.97	15.53		
4 Office Operating Expenses	13613.82	14313.59	17487.97	10593.13	12318.12	5.14	22.18	16.28		
5 Exchange Fluctuation Loss	63.27	19.05	25.52	84.16	84.46	-69.90	34.00	0.35		
5.1 Due to Change in Exchange Rates	63.27	4.39	5.02	84.16	84.46	-93.06	14.37	0.35		
5.2 Due to Foreign Currency Transactions	0.00	14.66	20.50	0.00	0.00	0.00	39.89	0.00		
6 Non-Operatiing Expenses	13.39	70.03	17.82	21.46	20.89	422.82	-74.55	-2.67		
7. Provision for Risk	9962.24	7061.61	10568.77	7965.28	8257.79	-29.12	49.67	3.67		
7.1 Loan loss Provision	9070.71	6401.84	9650.60	7502.75	7733.41	-29.42	50.75	3.07		
7.1.1 General Loan loss Provision	3891.06	4110.57	6271.68	3026.95	3182.49	5.64	52.57	5.14		
7.1.1.1 Pass Loan Loss Provision	3163.99	3625.52	5677.88	2711.77	2836.59	14.59	56.61	4.60		
7.1.1.2 Watch List Provision	727.07	485.05	593.80	315.19	345.90	-33.29	22.42	9.74		
7.1.2 Special Loan Loss Provision	5176.73	2197.47	3368.78	4354.96	4412.97	-57.55	53.30	1.33		
7.1.3 Additional Loan Loss Provision	2.92	93.81	10.14	120.83	137.95	3118.15	-89.19	14.17		
7.2. Provision for Non-Banking Assets	679.65	611.52	839.40	331.05	389.61	-10.02	37.26	17.69		
7.3. Provision for Loss on Investment	40.37	4.97	45.93	72.79	76.02	-87.68	823.46	4.43		
7.4. Provision for Loss of Other Assets	171.51	43.27	32.84	58.68	58.75	0.00	0.00	0.12		
8 Loan Written Off	103.45	77.54	907.44	402.24	581.09	-25.05	1070.33	44.47		
9 Provision for Staff Bonus	3139.60	4628.86	5543.94	2927.51	3071.53	47.43	19.77	4.92		
10 Provision for Income Tax	9521.99	14145.34	17163.51	8959.41	9380.12	48.55	21.34	4.70		
11 Others	465.47	56.32	47.82	2.85	9.09	-87.90	-15.10	219.29		
12 Net Profit	28386.05	38128.55	45433.95	24425.18	24213.09	34.32	19.16	-0.87		
TOTAL EXPENSES	132741.51	146006.29	202192.67	147592.51	164449.51	9.99	38.48	11.42		
Income										
1. Interest Income	101174.86	113200.58	161584.42	122697.85	136632.57	11.89	42.74	11.36		
1.1. On Loans and Advance	97566.06	108083.45	152697.37	115423.16	128226.70	10.78	41.28	11.09		
1.2. On Investment	2065.62	3265.06	5686.94	5460.77	6294.68	58.07	74.18	15.27		
1.2.1 Government Bonds	1774.19	2828.94	4702.34	4558.93	5248.13	59.45	66.22	15.12		
1.2.2 Foreign Bonds	76.54	136.72	153.35	105.69	122.82	78.62	12.17	16.22		
1.2.3 NRB Bonds	132.56	167.89	746.84	670.26	773.82	26.65	344.84	15.45		
1.2.4 Deventure & Bonds	82.33	131.52	84.40	125.88	149.90	59.75	-35.83	19.08		
1.3 Agency Balance	491.44	420.46	483.18	337.33	381.91	-14.44	14.92	13.22		
1.4 On Call Deposit	399.14	627.38	781.19	590.51	687.80	57.18	24.52	16.48		
1.5 Others	652.61	804.22	1935.75	886.08	1041.47	23.23	140.70	17.54		
2. Comission & Discount	8247.23	9230.35	11327.97	7368.40	8356.03	11.92	22.73	13.40		
2.1 Bills Purchase & Discount	247.40	300.36	239.78	85.99	91.55	21.41	-20.17	6.47		
2.2 Comission	7055.01	7688.74	9581.64	6322.05	7153.91	8.98	24.62	13.16		
2.3 Others	944.82	1241.25	1506.55	960.36	1110.57	31.37	21.37	15.64		
3 Income From Exchange Fluctuation	4712.88	5461.96	6127.72	4236.12	4825.30	15.89	12.19	13.91		
3.1 Due to Change in Exchange Rate	980.69	1116.14	629.46	677.20	844.99	13.81	-43.60	24.78		
3.2 Due to Foreign Currency Trans.	3732.18	4345.81	5498.26	3558.91	3980.31	16.44	26.52	11.84		
4 Other Operating Income	5281.25	6555.19	8715.19	5760.95	6588.45	24.12	32.95	14.36		
5 Non Operating Income	3880.23	2757.19	2774.51	1471.69	1502.96	-28.94	0.63	2.13		
6 Provision Written Back	7604.21	7698.29	10242.22	5652.97	6043.60	1.24	33.05	6.91		
7 Recovery from Written off Loan	1445.40	1024.53	1368.72	375.41	416.79	-29.12	33.59	11.02		
8 Income from Extra Ordinary Expenses	64.77	78.21	51.92	29.10	32.64	20.73	-33.61	12.15		
9 Net Loss	330.67	0.00	0.00	0.00	51.17	-100.00	0.00	0.00		
TOTAL INCOME	132741.51	146006.29	202192.68	147592.49	164449.52	9.99	38.48	11.42		

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13157.27	13312.19	13201.15	11702.10	13557.47	1.18	-0.83	15.86
1.1 Deposit Liabilities	12804.81	13172.88	13087.17	11691.39	13542.33	2.87	-0.65	15.83
1.1.1 Saving A/c	5804.70	5946.21	4677.07	3794.09	4421.65	2.44	-21.34	16.54
1.1.2 Fixed A/c	5086.43	5212.02	5949.55	6642.67	7679.51	2.47	14.15	15.61
1.1.2.1 Upto 3 Months Fixed A/c	59.93	54.26	270.84	351.45	386.41	-9.47	399.17	9.95
1.1.2.2 3 to 6 Months fixed A/c	116.36	278.90	299.49	344.13	444.05	139.69	7.38	29.04
1.1.2.3 6 Months to 1 Year Fixed A/c	2716.01	2769.74	2933.09	3752.04	4334.32	1.98	5.90	15.52
1.1.2.4 Above 1 Year	2194.14	2109.12	2446.12	2195.06	2514.72	-3.87	15.98	14.56
1.1.3 Call Deposit	1913.68	2014.52	2460.55	1254.63	1441.17	5.27	22.14	14.87
1.1.4 Certificate of Deposits	0.00	0.12	0.00	0.00	0.00	0.00	-100.00	0.00
1.2 Others	352.45	139.31	113.98	10.71	15.15	-60.47	-18.19	41.37
2 Commission/Fee Expense	3.26	1.36	0.00	0.00	0.00	-58.30	-100.00	0.00
3 Employees Expenses	2640.86	2907.09	2687.22	1752.98	2067.52	10.08	-7.56	17.94
4 Office Operating Expenses	3017.24	3038.53	2613.80	1509.69	1727.19	0.71	-13.98	14.41
5 Exchange Fluctuation Loss	1.55	177.98	83.17	4.76	14.32	#####	-53.27	200.96
5.1 Due to Change in Exchange Rates	1.56	177.62	83.14	4.72	14.28	#####	-53.19	202.65
5.2 Due to Foreign Currency Transactions	-0.01	0.36	0.04	0.04	0.04	#####	-90.15	0.00
6 Non-Operatiing Expenses	41.67	16.31	14.39	4.33	4.51	-60.86	-11.77	4.27
7. Provision for Risk	1866.82	1415.40	1565.51	1266.93	1286.49	-24.18	10.60	1.54
7.1 Loan loss Provision	1349.90	1271.31	1483.84	1223.71	1228.80	-5.82	16.72	0.42
7.1.1 General Loan loss Provision	154.01	733.07	623.63	578.27	629.79	375.98	-14.93	8.91
7.1.1.1 Pass Loan Loss Provision	27.86	652.10	465.15	374.50	437.61	2240.61	-28.67	16.85
7.1.1.2 Watch List Provision	126.15	80.97	158.48	203.77	192.18	-35.81	95.71	-5.69
7.1.2 Special Loan Loss Provision	1104.99	502.83	833.09	612.64	568.13	-54.49	65.68	-7.26
7.1.3 Additional Loan Loss Provision	90.90	35.40	27.11	32.80	30.87	-61.05	-23.41	-5.88
7.2. Provision for Non-Banking Assets	497.62	108.91	25.48	33.68	47.97	-78.11	-76.61	42.45
7.3. Provision for Loss on Investment	11.46	-0.43	45.60	9.54	9.54	-103.77	#####	0.00
7.4. Provision for Loss of Other Assets	7.84	35.62	10.59	0.00	0.18	0.00	0.00	0.00
8 Loan Written Off	225.49	155.56	39.77	14.61	14.61	-31.01	-74.43	0.00
9 Provision for Staff Bonus	704.19	962.73	941.72	357.55	355.94	36.71	-2.18	-0.45
10 Provision for Income Tax	2043.98	2793.14	2723.56	1075.12	1068.87	36.65	-2.49	-0.58
11 Others	20.53	4.17	0.81	14.95	14.95	-79.70	-80.66	0.00
12 Net Profit	5925.13	7762.81	6872.35	2602.94	2606.44	31.01	-11.47	0.13
TOTAL EXPENSES	29648.00	32547.27	30743.44	20305.95	22718.29	9.78	-5.54	11.88
Income								
1. Interest Income	24453.29	26440.45	26567.77	17761.21	19830.61	8.13	0.48	11.65
1.1. On Loans and Advance	22110.85	24547.15	24001.32	16396.33	18379.72	11.02	-2.22	12.10
1.2. On Investment	134.58	123.20	135.56	159.94	184.90	-8.46	10.04	15.61
1.2.1 Government Bonds	121.98	101.73	95.19	102.37	118.96	-16.60	-6.43	16.21
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	10.90	11.11	12.29	34.45	38.02	2.00	10.56	10.37
1.2.4 Deventure & Bonds	1.71	10.35	28.09	23.12	27.92	506.78	171.27	20.76
1.3 Agency Balance	137.10	103.08	344.14	120.33	130.72	-24.81	233.84	8.63
1.4 On Call Deposit	1688.66	1486.16	2055.54	1043.94	1084.64	-11.99	38.31	3.90
1.5 Others	382.10	180.86	31.21	40.67	50.63	-52.67	-82.74	24.48
2. Comission & Discount	585.87	487.12	384.57	237.55	307.25	-16.86	-21.05	29.34
2.1 Bills Purchase & Discount	1.02	0.12	0.02	0.00	0.00	-88.61	-87.15	0.00
2.2 Comission	390.41	364.54	263.32	161.02	220.06	-6.62	-27.77	36.66
2.3 Others	194.44	122.46	121.23	76.53	87.19	-37.02	-1.01	13.94
3 Income From Exchange Fluctuation	48.86	246.86	121.24	40.27	58.11	405.20	-50.89	44.29
3.1 Due to Change in Exchange Rate	2.62	225.94	77.27	4.68	17.56	8539.48	-65.80	275.23
3.2 Due to Foreign Currency Trans.	46.25	20.92	43.97	35.59	40.55	-54.77	110.19	13.93
4 Other Operating Income	1552.34	2088.22	1656.52	1169.36	1340.14	34.52	-20.67	14.60
5 Non Operating Income	402.44	1130.88	444.76	266.33	304.29	181.01	-60.67	14.25
6 Provision Written Back	2531.66	2018.37	1546.85	806.39	850.37	-20.27	-23.36	5.45
7 Recovery from Written off Loan	21.45	2.61	12.51	2.32	3.45	-87.85	379.99	48.82
8 Income from Extra Ordinary Expenses	35.69	128.54	9.21	1.37	1.37	260.14	-92.83	0.00
9 Net Loss	16.40	4.23	0.00	21.14	22.70	-74.18	-100.00	7.39
TOTAL INCOME	29648.00	32547.27	30743.44	20305.95	22718.29	9.78	-5.54	11.88

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	4922.73	3776.34	3557.37	2806.94	3236.86	-23.29	-5.80	15.32
1.1 Deposit Liabilities	4880.57	3755.60	3389.23	2792.43	3218.67	-23.05	-9.76	15.26
1.1.1 Saving A/c	1949.03	1604.12	1412.59	864.75	976.50	-17.70	-11.94	12.92
1.1.2 Fixed A/c	2875.05	2065.28	1746.55	1826.76	2126.26	-28.17	-15.43	16.40
1.1.2.1 Upto 3 Months Fixed A/c	26.00	18.35	54.79	64.01	74.65	-29.42	198.56	16.62
1.1.2.2 3 to 6 Months fixed A/c	36.65	25.82	74.88	70.17	80.53	-29.53	189.96	14.76
1.1.2.3 6 Months to 1 Year Fixed A/c	1440.47	991.72	946.02	1182.08	1372.66	-31.15	-4.61	16.12
1.1.2.4 Above 1 Year	1371.93	1029.38	670.86	510.50	598.41	-24.97	-34.83	17.22
1.1.3 Call Deposit	56.44	86.16	230.09	100.93	115.91	52.65	167.06	14.84
1.1.4 Certificate of Deposits	0.05	0.04	0.00	0.00	0.00	-19.53	-100.00	0.00
1.2 Others	42.16	20.74	168.15	14.51	18.19	-50.79	710.55	25.34
2 Commission/Fee Expense	1.13	1.67	3.54	3.37	3.58	48.06	112.56	6.25
3 Employees Expenses	801.85	700.74	633.90	385.38	447.54	-12.61	-9.54	16.13
4 Office Operating Expenses	993.19	771.46	652.83	418.77	433.14	-22.32	-15.38	3.43
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	34.74	19.81	1.33	0.00	0.00	-42.98	-93.30	0.00
7. Provision for Risk	952.41	1172.94	628.48	498.18	514.89	23.15	-46.42	3.35
7.1 Loan loss Provision	597.80	778.65	343.01	383.62	383.35	30.25	-55.95	-0.07
7.1.1 General Loan loss Provision	26.31	264.33	140.49	107.69	107.42	904.68	-46.85	-0.25
7.1.1.1 Pass Loan Loss Provision	18.68	252.78	113.84	67.26	66.99	#####	-54.97	-0.40
7.1.1.2 Watch List Provision	7.63	11.55	26.65	40.43	40.43	51.34	130.77	0.00
7.1.2 Special Loan Loss Provision	345.76	328.19	173.38	259.05	259.05	-5.08	-47.17	0.00
7.1.3 Additional Loan Loss Provision	225.73	186.13	29.14	16.88	16.88	-17.55	-84.34	0.00
7.2. Provision for Non-Banking Assets	252.23	291.80	188.53	66.97	80.24	15.68	-35.39	19.81
7.3. Provision for Loss on Investment	50.14	9.99	94.36	47.59	48.40	-80.08	844.54	1.70
7.4. Provision for Loss of Other Assets	52.23	92.51	2.57	0.00	2.90	0.00	0.00	#####
8 Loan Written Off	110.96	121.93	48.91	0.04	0.04	9.89	-59.89	0.00
9 Provision for Staff Bonus	209.37	259.93	171.12	39.30	36.87	24.15	-34.17	-6.18
10 Provision for Income Tax	592.41	653.15	483.56	114.83	107.54	10.25	-25.96	-6.35
11 Others	9.80	0.67	7.00	0.00	0.00	-93.13	940.04	0.00
12 Net Profit	2728.14	3113.58	2359.13	626.99	686.33	14.13	-24.23	9.46
TOTAL EXPENSES	11356.71	10592.23	8547.17	4893.81	5466.78	-6.73	-19.31	11.71
Income								
1. Interest Income	8383.33	6842.06	6205.92	3892.12	4354.54	-18.38	-9.30	11.88
1.1. On Loans and Advance	7498.52	6152.12	5224.69	3496.59	3922.89	-17.96	-15.07	12.19
1.2. On Investment	109.09	98.76	52.77	48.04	55.09	-9.47	-46.57	14.68
1.2.1 Government Bonds	86.08	74.44	32.86	30.63	36.63	-13.52	-55.86	19.59
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	16.78	20.65	17.62	14.84	15.46	23.06	-14.67	4.15
1.2.4 Deventure & Bonds	6.23	3.67	2.29	2.57	3.01	-41.05	-37.48	16.93
1.3 Agency Balance	87.87	65.81	194.19	51.79	52.31	-25.11	195.09	1.00
1.4 On Call Deposit	546.09	399.84	638.32	226.56	253.01	-26.78	59.64	11.68
1.5 Others	141.75	125.53	95.95	69.15	71.24	-11.45	-23.56	3.03
2. Comission & Discount	102.04	111.50	94.31	44.71	51.52	9.27	-15.41	15.22
2.1 Bills Purchase & Discount	0.00	0.01	0.00	0.00	0.00	0.00	-100.00	0.00
2.2 Comission	49.23	21.19	19.87	18.66	21.42	-56.95	-6.22	14.80
2.3 Others	52.81	90.30	74.44	26.05	30.10	71.00	-17.57	15.52
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-99.57	-100.00	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-99.94	-100.00	0.00
4 Other Operating Income	493.14	479.80	400.59	264.28	265.12	-2.71	-16.51	0.32
5 Non Operating Income	460.80	887.79	563.87	100.41	103.67	92.66	-36.49	3.25
6 Provision Written Back	1706.69	1833.99	1094.33	567.41	664.36	7.46	-40.33	17.09
7 Recovery from Written off Loan	41.78	248.95	122.91	12.02	12.02	495.90	-50.63	0.00
8 Income from Extra Ordinary Expenses	57.35	24.70	47.02	0.18	0.18	-56.94	90.41	0.00
9 Net Loss	111.60	163.43	18.20	12.67	15.38	46.45	-88.86	21.36
TOTAL INCOME	11356.71	10592.23	8547.17	4893.81	5466.78	-6.73	-19.31	11.71

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

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	61783.87	76816.32	87899.16	104169.36	108098.59	24.33	14.43	3.77
Fishery Related	3355.59	1980.46	2328.51	2690.81	2773.55	-40.98	17.57	3.07
Mining Related	3525.74	3404.03	3950.19	5478.63	4736.44	-3.45	16.04	-13.55
Agriculture, Forestry & Bevarage Production Related	255534.57	296097.02	329835.00	379955.59	377623.93	15.87	11.39	-0.61
Construction	152480.40	182851.94	213028.75	238089.03	236352.44	19.92	16.50	-0.73
Electricity, Gas and Water	34540.43	46417.77	63520.59	73782.91	74680.47	34.39	36.85	1.22
Metal Products, Machinery & Electronic Equipment & Asse	16208.31	19473.46	25044.82	29062.12	29127.56	20.14	28.61	0.23
Transport, Communication and Public Utilities	48451.67	67489.25	76264.31	82640.44	81691.96	39.29	13.00	-1.15
Wholesaler & Retailer	297286.58	374322.54	436442.74	498288.92	496113.01	25.91	16.60	-0.44
Finance, Insurance and Real Estate	107293.66	135000.17	166374.23	179233.08	184368.85	25.82	23.24	2.87
Hotel or Restaurant	44028.90	54426.26	66900.15	78348.54	79699.69	23.61	22.92	1.72
Other Services	63957.60	72146.41	90250.94	98521.06	98262.58	12.80	25.09	-0.26
Consumption Loans	101450.14	120843.49	158359.29	163544.72	159890.26	19.12	31.04	-2.23
Local Government	1714.14	1654.98	1568.65	1566.78	1566.64	-3.45	-5.22	-0.01
Others	169740.36	228955.74	272881.84	307986.94	326525.02	34.89	19.19	6.02
TOTAL	1361351.97	1681879.83	1994649.17	2243358.94	2261510.99	23.54	18.60	0.81
Productwise								
Term Loan	223149.61	272694.42	320735.49	369824.45	374337.17	22.20	17.62	1.22
Overdraft	245994.73	294326.89	361906.83	398561.51	400030.73	19.65	22.96	0.37
Trust Receipt Loan / Import Loan	55141.88	72678.07	64530.02	104391.72	106918.89	31.80	-11.21	2.42
Demand & Other Working Capital Loan	293603.14	365785.23	404195.22	461685.43	452268.22	24.58	10.50	-2.04
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	118861.54	142815.41	168383.92	190857.67	189568.15	20.15	17.90	-0.68
Real Estate Loan	85678.07	108071.88	127318.70	134366.66	137588.34	26.14	17.81	2.40
Margin Nature Loan	24084.77	37681.04	41170.06	43232.00	42462.52	56.45	9.26	-1.78
Hire Purchase Loan	80966.96	110094.35	150400.06	161927.14	162501.21	35.97	36.61	0.35
Deprived Sector Loan	63889.82	81239.19	111984.61	121070.26	122439.89	27.16	37.85	1.13
Bills Purchased	13511.29	12530.80	17354.17	2931.21	2831.78	-7.26	38.49	-3.39
Other Product	156470.18	183962.55	226670.09	254510.95	270563.45	17.57	23.22	6.31
Total	1361351.98	1681879.83	1994649.17	2243359.00	2261510.37	23.54	18.60	0.81
Collateral wise								
Gold and Silver	31374.67	30642.25	37466.92	36891.13	36327.50	-2.33	22.27	-1.53
Government Securities	784.73	1014.67	997.94	700.86	649.64	29.30	-1.65	-7.31
Non Governmental Securities	18776.93	29668.70	34634.94	37715.33	36956.44	58.01	16.74	-2.01
Fixed Deposit Receipts	9824.90	10553.39	22175.52	17098.29	16550.61	7.41	110.13	-3.20
Own	8925.88	9577.14	20780.98	16414.21	16089.82	7.30	116.99	-1.98
Other Licences Institutions	899.02	976.25	1394.55	684.08	460.79	8.59	42.85	-32.64
Collateral of Properties	1131830.49	1463645.87	1734997.03	1980539.75	1997170.50	29.32	18.54	0.84
Fixed Assets	957231.98	1207217.80	1459790.48	1652675.97	1665598.83	26.12	20.92	0.78
Current Assets	174598.50	256428.07	275206.55	327863.78	331571.67	46.87	7.32	1.13
Against security of Bill	13969.01	15710.45	15873.63	13924.49	16318.96	12.47	1.04	17.20
Domestic Bills	3532.80	3525.87	798.38	592.75	535.28	-0.20	-77.36	-9.70
Foreign Bills	10436.21	12184.58	15075.25	13331.75	15783.68	16.75	23.72	18.39
Against Guarantee	40479.05	52993.07	63293.16	69675.07	69266.72	30.91	19.44	-0.59
Government Guarantee	2385.24	2364.19	2560.01	2489.95	2484.25	-0.88	8.28	-0.23
Institutional Guarantee	27833.31	33209.50	42758.93	47082.38	47510.93	19.32	28.76	0.91
Personal Guarantee	2350.72	4054.12	5340.32	6592.58	5626.20	72.46	31.73	-14.66
Collective Guarantee	3581.03	4855.55	5828.86	6806.20	6950.93	35.59	20.05	2.13
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1442.61	1474.24	#####	-65.24	2.19
Other Guarantee	4235.68	4282.79	5335.71	5261.36	5220.17	1.11	24.59	-0.78
Credit Card	427.58	416.03	905.78	1093.76	1124.04	-2.70	117.72	2.77
Others	113884.53	77235.40	84304.25	85720.33	87145.98	-32.18	9.15	1.66
Total	1361351.89	1681879.83	1994649.17	2243359.01	2261510.39	23.54	18.60	0.81

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	47818.18	59611.10	73353.34	87129.16	90410.69	24.66	23.05	3.77
Fishery Related	2888.07	1513.96	1996.59	2308.48	2390.32	-47.58	31.88	3.55
Mining Related	3064.11	2970.72	3467.83	4949.88	4124.09	-3.05	16.73	-16.68
Agriculture, Forestry & Beverage Production Related	239722.81	278304.22	315942.22	363604.74	361067.74	16.09	13.52	-0.70
Construction	115175.72	142303.46	178777.17	200243.78	197357.86	23.55	25.63	-1.44
Electricity, Gas and Water	29412.29	42101.95	59344.92	68895.02	69714.02	43.14	40.96	1.19
Metal Products, Machinery & Electronic Equipment & Asse	12402.24	16327.51	22633.48	26072.11	26049.68	31.65	38.62	-0.09
Transport, Communication and Public Utilities	26254.45	43246.45	52471.19	57021.56	55794.03	64.72	21.33	-2.15
Wholesaler & Retailer	256252.52	330886.83	397945.20	453524.22	451049.30	29.13	20.27	-0.55
Finance, Insurance and Real Estate	89220.30	114517.91	148589.16	157806.34	162140.62	28.35	29.75	2.75
Hotel or Restaurant	35337.97	43361.87	57138.95	66508.17	67567.30	22.71	31.77	1.59
Other Services	53099.98	60591.89	80038.56	87746.86	87277.42	14.11	32.09	-0.54
Consumption Loans	80339.71	99230.33	134352.70	139901.96	136134.05	23.51	35.39	-2.69
Local Government	1621.81	1576.17	1506.86	1507.64	1507.64	-2.81	-4.40	0.00
Others	110543.10	155958.26	208340.54	234862.63	251511.45	41.08	33.59	7.09
TOTAL	1103153.25	1392502.62	1735898.71	1952082.57	1964096.21	26.23	24.66	0.62
Productwise								
Term Loan	187297.61	227581.99	280894.40	319580.90	322787.54	21.51	23.43	1.00
Overdraft	200106.73	239961.46	310486.80	340217.92	340611.59	19.92	29.39	0.12
Trust Receipt Loan / Import Loan	55141.88	72677.77	64519.94	104391.72	106918.89	31.80	-11.22	2.42
Demand & Other Working Capital Loan	260320.80	334766.54	386183.56	444449.45	434704.27	28.60	15.36	-2.19
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	87842.96	109296.95	140053.24	158524.28	156391.30	24.42	28.14	-1.35
Real Estate Loan	63879.59	83603.42	104245.22	108672.59	111270.42	30.88	24.69	2.39
Margin Nature Loan	16360.29	28428.82	34419.83	35243.41	34497.88	73.77	21.07	-2.12
Hire Purchase Loan	54406.77	79566.01	120085.97	129289.00	129439.08	46.24	50.93	0.12
Deprived Sector Loan	51515.94	66005.84	93428.55	100391.14	101003.19	0.00	0.00	0.61
Bills Purchased	13497.19	12523.00	17351.57	2931.21	2831.78	-7.22	38.56	-3.39
Other Product	112783.49	138090.81	184229.66	208390.94	223639.63	22.44	33.41	7.32
Total	1103153.26	1392502.62	1735898.72	1952082.56	1964095.60	26.23	24.66	0.62
Collateral wise								
Gold and Silver	26813.12	26326.42	32842.76	31923.71	31318.69	-1.82	24.75	-1.90
Government Securities	751.68	991.90	986.04	672.84	612.49	31.96	-0.59	-8.97
Non Governmental Securities	13183.16	23084.76	29673.78	31324.74	30550.01	75.11	28.54	-2.47
Fixed Deposit Receipts	6561.88	7542.78	15282.39	12366.55	11752.19	14.95	102.61	-4.97
Own	5662.90	6566.55	13887.84	11682.47	11291.40	15.96	111.49	-3.35
Other Licences Institutions	898.97	976.23	1394.55	684.08	460.79	8.59	42.85	-32.64
Collateral of Properties	900985.02	1206655.78	1510054.58	1725374.16	1736578.71	33.93	25.14	0.65
Fixed Assets	726933.32	950449.10	1234935.26	1397586.17	1405074.20	30.75	29.93	0.54
Current Assets	174051.71	256206.67	275119.32	327787.99	331504.51	47.20	7.38	1.13
Against security of Bill	13672.66	15133.48	15873.63	13921.89	16316.36	10.68	4.89	17.20
Domestic Bills	3236.45	2950.40	798.38	590.15	532.68	-8.84	-72.94	-9.74
Foreign Bills	10436.21	12183.08	15075.25	13331.75	15783.68	16.74	23.74	18.39
Against Guarantee	34298.71	44016.18	52805.20	56735.90	55949.21	28.33	19.97	-1.39
Government Guarantee	2208.28	2191.40	2456.45	2397.81	2392.99	-0.76	12.09	-0.20
Institutional Guarantee	24969.73	28853.08	38746.64	42131.00	42385.44	15.55	34.29	0.60
Personal Guarantee	2069.26	3325.36	4274.42	5025.07	3953.97	60.70	28.54	-21.32
Collective Guarantee	951.02	1365.35	640.93	671.66	710.74	43.57	-53.06	5.82
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1442.61	1474.24	#####	-65.24	2.19
Other Guarantee	4007.34	4054.06	5217.45	5067.74	5031.84	1.17	28.70	-0.71
Credit Card	427.58	416.03	905.78	1093.76	1124.04	-2.70	117.72	2.77
Others	106459.44	68335.30	77474.55	78669.02	79893.91	-35.81	13.37	1.56
Total	1103153.26	1392502.62	1735898.71	1952082.57	1964095.61	26.23	24.66	0.62

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	12002.65	15169.69	11517.77	13758.16	14276.50	26.39	-24.07	3.77
Fishery Related	404.87	410.64	275.80	332.04	328.96	1.42	-32.84	-0.93
Mining Related	390.09	391.51	450.84	515.99	598.37	0.36	15.16	15.97
Agriculture, Forestry & Beverage Production Related	12179.35	14829.67	11610.02	13828.49	14020.39	21.76	-21.71	1.39
Construction	26554.42	32645.74	27621.96	30619.19	31586.53	22.94	-15.39	3.16
Electricity, Gas and Water	4933.46	4000.83	4007.87	4691.68	4766.98	-18.90	0.18	1.60
Metal Products, Machinery & Electronic Equipment & Asse	2976.90	2395.14	1557.29	1982.92	2052.18	-19.54	-34.98	3.49
Transport, Communication and Public Utilities	15099.18	17830.86	18908.92	20622.05	20859.78	18.09	6.05	1.15
Wholesaler & Retailer	32542.18	35847.16	32765.58	38213.58	38414.32	10.16	-8.60	0.53
Finance, Insurance and Real Estate	13368.46	16264.86	14169.51	17182.69	17795.08	21.67	-12.88	3.56
Hotel or Restaurant	7231.42	9287.71	8381.09	10344.92	10591.51	28.44	-9.76	2.38
Other Services	8661.91	9369.02	8371.79	9153.87	9332.30	8.16	-10.64	1.95
Consumption Loans	15563.89	17035.39	19360.71	19884.90	19964.80	9.45	13.65	0.40
Local Government	32.34	41.32	24.59	21.94	21.80	27.76	-40.49	-0.61
Others	41529.50	57473.73	50581.10	58272.07	59787.01	38.39	-11.99	2.60
TOTAL	193470.61	232993.26	209604.83	239424.48	244396.51	20.43	-10.04	2.08
Productwise								
Term Loan	27992.73	37259.67	33010.58	42482.48	43579.45	33.10	-11.40	2.58
Overdraft	45887.99	54365.43	51420.03	58343.59	59419.14	18.47	-5.42	1.84
Trust Receipt Loan / Import Loan	0.00	0.30	10.09	0.00	0.00	0.00	#####	0.00
Demand & Other Working Capital Loan	20503.15	20231.27	10586.96	9689.55	9793.07	-1.33	-47.67	1.07
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22476.27	26787.73	22016.64	25188.29	25731.59	19.18	-17.81	2.16
Real Estate Loan	13116.83	17273.22	16955.43	19453.34	19861.68	31.69	-1.84	2.10
Margin Nature Loan	3831.26	5205.67	3835.46	5698.46	5682.73	35.87	-26.32	-0.28
Hire Purchase Loan	18970.95	23685.84	24554.80	26542.62	26938.15	24.85	3.67	1.49
Deprived Sector Loan	10198.29	12938.71	16414.81	18160.54	18851.78	0.00	0.00	3.81
Bills Purchased	7.70	1.40	0.00	0.00	0.00	-81.82	#####	0.00
Other Product	30485.43	35244.02	30800.04	33865.68	34538.90	15.61	-12.61	1.99
Total	193470.61	232993.26	209604.83	239424.55	244396.51	20.43	-10.04	2.08
Collateral wise								
Gold and Silver	4111.82	4189.41	4318.51	4547.45	4560.37	1.89	3.08	0.28
Government Securities	12.34	6.15	0.15	17.17	26.30	-50.16	-97.51	53.16
Non Governmental Securities	3330.32	4660.50	3801.07	5353.04	5359.66	39.94	-18.44	0.12
Fixed Deposit Receipts	2014.24	2155.69	5264.84	3822.24	3941.88	7.02	144.23	3.13
Own	2014.20	2155.67	5264.84	3822.24	3941.88	7.02	144.23	3.13
Other Licences Institutions	0.05	0.02	0.00	0.00	0.00	-55.56	#####	0.00
Collateral of Properties	177855.55	213181.75	186566.58	214082.54	218606.85	19.86	-12.48	2.11
Fixed Assets	177513.72	213171.49	186555.95	214070.05	218590.99	20.09	-12.49	2.11
Current Assets	341.83	10.26	10.63	12.49	15.86	-97.00	3.60	26.98
Against security of Bill	15.30	8.28	0.00	0.00	0.00	-45.88	#####	0.00
Domestic Bills	15.30	8.28	0.00	0.00	0.00	-45.88	#####	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	5424.35	7887.82	9201.06	10922.58	11170.08	45.42	16.65	2.27
Government Guarantee	112.07	113.69	63.11	54.94	54.07	1.44	-44.48	-1.58
Institutional Guarantee	2552.54	3716.23	3197.82	3789.63	3905.58	45.59	-13.95	3.06
Personal Guarantee	155.40	570.85	750.78	941.06	967.65	267.33	31.52	2.83
Collective Guarantee	2602.75	3481.97	5187.90	6134.50	6240.16	33.78	48.99	1.72
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	1.59	5.10	1.45	2.45	2.63	220.21	-71.48	7.14
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	706.70	903.66	452.61	679.53	731.37	27.87	-49.91	7.63
Total	193470.61	232993.26	209604.83	239424.55	244396.51	20.43	-10.04	2.08

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1963.05	2035.53	3028.05	3282.04	3411.39	3.69	48.76	3.94
Fishery Related	62.64	55.86	56.12	50.30	54.28	-10.83	0.48	7.91
Mining Related	71.55	41.80	31.51	12.76	13.98	-41.57	-24.62	9.57
Agriculture, Forestry & Bevarage Production Related	3632.41	2963.13	2282.77	2522.36	2535.79	-18.43	-22.96	0.53
Construction	10750.27	7902.75	6629.62	7226.06	7408.04	-26.49	-16.11	2.52
Electricity, Gas and Water	194.69	314.99	167.79	196.21	199.47	61.79	-46.73	1.66
Metal Products, Machinery & Electronic Equipment & Asse	829.16	750.81	854.05	1007.09	1025.69	-9.45	13.75	1.85
Transport, Communication and Public Utilities	7098.04	6411.94	4884.19	4996.83	5038.16	-9.67	-23.83	0.83
Wholesaler & Retailer	8491.89	7588.55	5731.96	6551.13	6649.39	-10.64	-24.47	1.50
Finance, Insurance and Real Estate	4704.90	4217.40	3615.57	4244.05	4433.15	-10.36	-14.27	4.46
Hotel or Restaurant	1459.52	1776.67	1380.10	1495.44	1540.89	21.73	-22.32	3.04
Other Services	2195.70	2185.50	1840.60	1620.33	1652.87	-0.46	-15.78	2.01
Consumption Loans	5546.54	4577.78	4645.89	3757.85	3791.41	-17.47	1.49	0.89
Local Government	59.99	37.50	37.20	37.20	37.20	-37.50	-0.80	0.00
Others	17667.77	15523.75	13960.21	14852.23	15226.56	-12.14	-10.07	2.52
TOTAL	64728.11	56383.96	49145.62	51851.89	53018.26	-12.89	-12.84	2.25
Productwise								
Term Loan	7859.26	7852.76	6830.51	7761.08	7970.18	-0.08	-13.02	2.69
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	12779.18	10787.42	7424.71	7546.43	7770.88	-15.59	-31.17	2.97
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8542.32	6730.72	6314.04	7145.10	7445.26	-21.21	-6.19	4.20
Real Estate Loan	8681.64	7195.24	6118.05	6240.73	6456.24	-17.12	-14.97	3.45
Margin Nature Loan	3893.22	4046.55	2914.77	2290.14	2281.91	3.94	-27.97	-0.36
Hire Purchase Loan	7589.24	6842.49	5759.29	6095.51	6123.98	-9.84	-15.83	0.47
Deprived Sector Loan	2175.58	2294.65	2141.25	2518.58	2584.92	0.00	0.00	2.63
Bills Purchased	6.40	6.40	2.60	0.00	0.00	0.00	-59.38	0.00
Other Product	13201.26	10627.73	11640.40	12254.34	12384.91	-19.49	9.53	1.07
Total	64728.11	56383.96	49145.62	51851.89	53018.26	-12.89	-12.84	2.25
Collateral wise								
Gold and Silver	449.73	126.42	305.64	419.97	448.44	-71.89	141.77	6.78
Government Securities	20.72	16.63	11.75	10.85	10.85	-19.73	-29.33	0.00
Non Governmental Securities	2263.45	1923.44	1160.09	1037.54	1046.77	-15.02	-39.69	0.89
Fixed Deposit Receipts	1248.78	854.92	1628.29	909.50	856.54	-31.54	90.46	-5.82
Own	1248.78	854.92	1628.29	909.50	856.54	-31.54	90.46	-5.82
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	52989.91	43808.35	38375.87	41083.04	41984.94	-17.33	-12.40	2.20
Fixed Assets	52784.94	43597.21	38299.28	41019.75	41933.64	-17.41	-12.15	2.23
Current Assets	204.97	211.14	76.59	63.30	51.30	3.01	-63.72	-18.95
Against security of Bill	281.05	568.69	0.00	2.60	2.60	102.34	#####	0.00
Domestic Bills	281.05	567.19	0.00	2.60	2.60	101.81	#####	0.00
Foreign Bills	0.00	1.50	0.00	0.00	0.00	0.00	#####	0.00
Against Guarantee	755.99	1089.07	1286.89	2016.59	2147.43	44.06	18.16	6.49
Government Guarantee	64.90	59.11	40.45	37.20	37.20	-8.93	-31.57	0.00
Institutional Guarantee	311.04	640.19	814.47	1161.75	1219.91	105.83	27.22	5.01
Personal Guarantee	126.05	157.91	315.12	626.45	704.58	25.27	99.55	12.47
Collective Guarantee	27.25	8.24	0.04	0.04	0.04	-69.78	-99.57	0.01
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	226.74	223.63	116.81	191.16	185.70	-1.37	-47.77	-2.86
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	6718.39	7996.44	6377.09	6371.79	6520.70	19.02	-20.25	2.34
Total	64728.01	56383.96	49145.62	51851.89	53018.26	-12.89	-12.84	2.25

S.N.	BFI Name	WNBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjunjee	Jebils	Reliance
Liabilities										
1	CAPITAL FUND	-76.01	-762.43	39.79	907.17	1066.84	24.31	828.49	654.57	910.75
	a. Paid-up Capital	181.98	935.07	70.00	800.00	882.17	150.00	724.38	577.91	677.93
	b. Calls in Advance	1.37		24.49			130.23			
	c. Proposed Bonus Share								28.90	
	d. General Reserves	68.27	259.56	46.44	99.96	162.09	56.73	27.08	36.69	45.97
	e. Share Premium	1.36	2.61		3.50		0.62	5.26	1.25	
	f. Retained Earning	-328.98	-1959.67	-265.59	0.01	16.24	-313.45	70.94	0.80	184.01
	g. Others Reserves Fund			164.46	3.69	6.35	0.17	0.83	9.03	2.84
2	BORROWINGS		29.50			627.10		37.90	21.96	
	a. NRB					77.10		37.90	21.96	
	b. Interbank Borrowing		29.50			550.00				
	c. Foreign Banks and Fin. Ins.									
	d. Other Financial Ins.									
	e. Bonds and Securities									
3	DEPOSITS	77.16	831.42	202.29	2644.24	7545.73	33.13	5399.06	1043.71	3516.65
	a. Current								1.28	
	Domestic								1.28	
	Foreign									
	b. Savings	75.82	21.92	94.47	796.63	2339.05	33.13	755.69	199.31	1146.84
	Domestic	75.82	21.92	94.47	796.63	2339.05	33.13	755.69	199.31	1146.84
	Foreign									
	c. Fixed	1.33			1540.73	4185.25		2967.77	743.63	1815.84
	Domestic	1.33			1540.73	4185.25		2967.77	743.63	1815.84
	Foreign									
	d. Call Deposits					1017.66			21.25	
	Domestic					1017.66			21.25	
	Foreign									
	e. Others		809.50	107.82	306.88	3.78		1675.60	78.24	553.96
	Domestic		809.50	107.82	306.88	3.78		1675.60	78.24	553.96
	Foreign									
4	Bills Payable					0.28				
5	Other Liabilities	589.62	3917.14	918.44	163.33	671.95	222.04	484.46	166.63	264.29
	1. Sundry Creditors	10.16	111.81	4.41	21.90	41.88	11.10	5.92	5.56	1.69
	2. Loan Loss Provision	222.83	1700.37	345.91	30.72	74.05	50.30	130.99	48.29	80.48
	3. Interest Suspense a/c	285.96	2050.38	514.33	42.74	26.74	46.05	179.79	46.12	57.11
	4. Others	70.66	54.58	53.79	67.97	529.28	114.59	167.75	66.66	125.01
6	Reconciliation A/c	0.08	0.00							
		43.71	0.88	0.04	45.41	69.69	26.15	26.56	1.32	10.18
7	Profit & Loss A/c									
		634.56	4016.51	1160.56	3760.15	9981.59	305.63	6776.47	1888.19	4701.87
Assets										
1	LIQUID FUNDS	43.38	125.21	48.06	644.93	2260.56	108.80	1445.39	426.29	1334.14
	a. Cash Balance	1.38	0.18	0.02	22.43	187.91	0.75	98.48	9.08	37.82
	Nepalese Notes & Coins	1.38	0.18	0.02	22.32	187.91	0.75	98.48	9.08	37.82
	Foreign Currency				0.11					
	b. Bank Balance	8.90	125.03	48.02	69.33	2072.65	6.32	1346.91	42.87	150.51
	1. In Nepal Rastra Bank	0.08	1.61	1.28	63.72	311.02	2.65	107.00	42.87	150.51
	Domestic Currency	0.08	1.61	1.28	63.72	311.02	2.65	107.00	42.87	150.51
	Foreign Currency									
	2. "A"Class Licensed Institution	8.41	106.87	45.86	5.59	1598.52	3.67	930.15		
	Domestic Currency	8.41	106.87	45.86	5.59	1598.52	3.67	930.15		
	Foreign Currency									
	3. Other Financial Ins.	0.41	16.56	0.87	0.01	163.11		309.76		
	4. In Foreign Banks									
	c. Money at Call	33.11		0.03	553.17		101.73		374.34	1145.81
	Domestic Currency	33.11		0.03	553.17		101.73		374.34	1145.81
	Foreign Currency									
2	INVESTMENT IN SECURITIES				124.88	476.86		98.02	66.85	48.40
	a. Govt. Securities				124.88	476.86		98.02	66.85	48.40
	b. NRB Bond									
	c. Govt. Non-Fin. Ins.									
	d. Other Non-Fin Ins.									
	e. Non Residents									
3	SHARE & OTHER INVESTMENT	0.35	0.03	3.23	205.73	274.82	0.50		88.00	205.77
	a. Interbank Lending									
	b. Non Residents									
	c. Others	0.35	0.03	3.23	205.73	274.82	0.50		88.00	205.77
4	LOANS & ADVANCES	222.56	1695.54	352.63	2423.91	6150.81	46.22	4793.25	1180.29	2912.41
	a. Private Sector	222.56	1695.54		2308.57	5648.03	46.22	4785.75	1110.59	2808.36
	b. Financial Institutions			352.63	113.55	502.78		7.50	69.70	104.05
	c. Government Organizations				1.79					
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	14.57	84.78	198.61	73.04	258.33	9.10	72.81	3.74	23.39
8	OTHER ASSETS	294.90	2090.62	556.72	285.62	546.42	61.94	325.65	122.30	170.09
	a. Accrued Interest:	285.96	2050.38	514.33	43.66	124.03	46.13	179.79	51.05	68.61
	Financial Institutions		2050.38		9.66	111.96		45.57	6.34	3.87
	Government Enterprises				0.92	5.32				0.49
	Private Sector	285.96		514.33	33.08	6.74	46.13	134.22	44.22	64.74
	b. Staff Loans / Adv.	4.20	0.19		34.32	79.34	0.57	65.20	14.81	12.24
	c. Sundry Debtors		4.31	0.18	37.73	35.55	7.08	3.23	4.66	0.47
	d. Cash In Transit									
	e. Others	4.73	35.74	42.21	169.91	307.50	8.16	77.43	51.79	88.76
9	Expenses not Written off								0.10	
10	Non Banking Assets	58.80	20.34	1.31		13.80	79.06	41.35		4.54
11	Reconciliation Account									-0.07
12	Profit & Loss A/c				2.05				0.63	3.19
	TOTAL ASSETS	634.56	4016.51	1160.56	3760.15	9981.59	305.63	6776.47	1888.19	4701.87

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	1762.31	1803.25	3123.04	4951.44	923.47	3508.67	3183.30	2271.49	3223.68	3443.38	3352.81
1.1 On Deposit Liabilities	1418.95	1799.73	3092.46	4844.07	923.47	3470.09	3046.65	2267.27	3180.93	3380.45	3329.21
1.1.1 Saving Account	485.17	955.76	1066.35	883.97	201.16	862.37	435.40	417.05	692.74	470.42	722.69
1.1.2 Fixed Account	892.56	781.21	1650.48	3616.29	672.81	2528.14	2582.94	1733.79	2387.44	2800.99	2359.70
1.1.2.1 Up to 3 months Fixed Account		1.55	247.57	75.96	36.24	2528.14	92.55		746.55		35.42
1.1.2.2 3 to 6 months Fixed Account		0.60	330.10		138.59		73.75	3.98	330.17		175.30
1.1.2.3 6 months to 1 year Fixed Account		636.86	825.24		484.97		202.43		697.14	2800.99	1995.16
1.1.2.4 Above 1 year Fixed Account	892.56	142.20	247.57	3540.33	13.02		2214.21	1729.81	613.58		153.82
1.1.3 Call Deposit	41.22	62.76	375.63	343.80	49.50	79.58	28.31	116.43	100.75	109.05	246.82
1.1.4 Certificate of Deposit											
1.2 On Borrowing	343.36	3.52	30.58	107.37		38.58	136.65	4.22	42.75	62.93	23.60
2. Commission Expense		29.18	146.59	115.97				13.14			63.57
3. Staff Expense	1325.28	1531.01	715.16	514.37	400.82	735.93	680.70	333.39	561.76	531.01	425.57
4. Office Operating Expenses	435.96	486.70	417.85	563.74	366.38	572.24	540.40	225.64	421.12	356.59	296.04
5. Foreign Exchange Loss											
5.1 Due to Change in Exchange Rates								0.00			
5.2 Due to Foreign Currency Transaction								0.00			
6. Non Operating Expense				0.17				11.85	1.23		1.31
7. Provision for Risk	266.64	891.58	108.53	461.12	125.49	135.51	128.36	376.73	80.29	235.97	402.47
7.1 Loan loss Provision	221.46	888.76	108.53	461.12	125.49	135.51	127.39	376.73	80.29	235.97	172.59
7.1.1 General Loan loss Provision	221.46	130.46	50.41	261.39	81.39		95.32	201.33	80.29	59.83	76.05
7.1.1.1 Pass Loan Loss Provision	221.46	130.46	50.41	120.63	61.03		95.32	168.21	80.29	58.59	72.47
7.1.1.2 Watch List Provision				140.77	20.36			33.12		1.24	3.58
7.1.2 Special Loan Loss Provision		758.30	58.12	199.73	44.10		32.07	175.39		176.13	96.54
7.1.3 Additional Loan Loss Provision						135.51					
7.2. Provision for Non-Banking Assets	0.04										229.87
7.3. Provision for Loss on Investment		0.44					0.97				
7.5. Provision for Loss of Other Assets	45.14	2.38									
8. Loan Written Off			2.45		0.31						
9. Provision for Staff Bonus	184.30	190.09	361.76	362.41	166.45	194.95	87.72		248.67	114.54	
10. Provision for Income Tax	699.15	590.23	1063.73	1087.24	499.36	575.31	308.25		746.02	343.63	
11. Others		2.48									
12. Net Profit	1631.98	2866.31	2553.92	2536.88	1165.16	1374.16	568.99	446.39	1740.71	801.81	
Total Expenses	6305.62	8390.83	8493.03	10593.35	3647.44	7096.78	5497.72	3678.64	7023.50	5826.94	4541.76
Income											
1. Interest Income	4832.62	7104.42	7074.68	8697.99	2666.14	6073.93	4674.77	2790.99	6304.32	5255.66	3481.65
1.1 On Loans and Advances	4582.73	6526.21	6368.38	8200.68	2359.24	5743.23	4169.28	2595.24	5906.16	5005.37	3275.36
1.2 On Investment	169.96	510.57	398.79	343.50	81.07	240.30	249.97	111.21	368.60	217.88	173.69
1.2.1 Government Bonds	169.96	361.13	398.79	343.50	81.07	240.30	248.65	29.69	38.37	217.88	172.78
1.2.2 Foreign Bonds									60.15		
1.2.3 NRB Bonds		0.52					1.31	81.52	270.08		0.91
1.2.4 Debenture & Bonds		148.92									
1.3 On Agency Balance	25.20	3.97	8.92	151.75	2.74	90.40	4.58	1.91			5.96
1.4 On Call Deposit		44.28	228.21	1.61	105.95			69.89	29.56	11.60	1.69
1.5 On Others	54.73	19.39	70.38	0.45	117.13		250.94	12.74	20.81	24.96	
2. Commission and Discount	380.00	337.04	534.70	705.67	405.00	414.46	603.80	445.45	276.17	219.86	190.86
2.1 Bills Purchase and Discount	0.00	1.16	0.15	1.87	10.77	6.92	0.47	20.35	5.09	9.81	7.75
2.2 Commission	380.00	325.80	529.86	703.80	314.65	336.32	281.97	416.01	270.85	203.94	181.97
2.3 Others		10.08	4.69	79.58	71.22	321.36	9.08	0.23	6.11	1.14	
3. Exchange Fluctuation Income	99.71	31.70	460.86	437.04	446.92	417.74	159.39	97.06	84.62	153.08	41.72
3.1 Due to Change in Exchange Rate	-12.92	-11.19	241.65	28.65	90.48		9.35	2.67	4.89		2.50
3.2 Due to Foreign Currency Transaction	112.63	42.89	219.21	408.39	356.44	417.74	150.04	94.39	79.73	153.08	39.22
4. Other Operating Income	254.77	373.04	291.36	296.25	73.64	142.68		127.23	333.25	82.39	152.24
5. Non Operating Income	498.41	2.09	125.71	114.02	10.53	45.29	8.42		12.92	34.95	34.55
6. Write Back from Provisions for loss	227.07	416.48	0.17	318.23	34.84		15.34	210.21	12.22	68.67	584.58
7. Recovery of written-off Loan	13.04	126.06	5.54	24.14	10.37		36.00	7.70		12.33	4.98
8. Income from Extra Ordinary transactions						2.68					
9. Net Loss											51.17
Total Income	6305.62	8390.83	8493.03	10593.35	3647.44	7096.78	5497.72	3678.64	7023.50	5826.94	4541.76

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU
Expenses												
1. Interest Expense	5575.04	3164.16	2911.34	2985.86	4094.66	4589.07	4948.96	3078.15	3779.19	3078.54	3648.39	3501.09
1.1 On Deposit Liabilities	5440.77	3141.15	2899.83	2936.35	3988.07	4500.98	4864.03	2987.91	3744.15	3074.51	3591.76	3474.03
1.1.1 Saving Account	1709.76	551.37	624.48	515.63	899.40	762.92	951.40	328.59	590.11	522.98	450.75	1003.22
1.1.2 Fixed Account	3003.78	2484.38	1885.57	2077.64	2441.20	3735.62	3701.91	2540.49	2431.93	2417.87	2961.18	2003.47
1.1.2.1 Up to 3 months Fixed Account	0.00			15.83	613.66		3.66	34.17		28.72	140.13	87.90
1.1.2.2 3 to 6 months Fixed Account				66.52	685.96		12.35	707.94	51.19	321.33	34.25	108.99
1.1.2.3 6 months to 1 year Fixed Account	2880.73	2022.83		1042.54	652.31	1865.12	2951.15	952.35	1949.30	1558.47	1052.71	1522.66
1.1.2.4 Above 1 year Fixed Account	123.05	461.55	1885.57	952.74	489.27	1870.51	734.73	846.02	431.43	509.35	1734.08	283.92
1.1.3 Call Deposit	727.23	105.40	389.78	343.08	647.47	2.44	210.73	118.83	722.11	133.67	152.83	467.34
1.1.4 Certificate of Deposit											27.00	
1.2 On Borrowing	134.27	23.00	11.51	49.51	106.59	88.09	84.92	90.24	35.04	4.02	56.63	27.05
2. Commission Expense						0.24	47.06	3.60				
3. Staff Expense	778.72	441.19	409.26	338.96	484.61	2061.67	640.35	316.82	237.06	413.68	521.46	623.46
4. Office Operating Expenses	685.67	319.33	263.29	360.79	465.48	423.56	643.28	291.01	1404.03	392.62	482.18	467.52
5. Foreign Exchange Loss					0.87							83.59
5.1 Due to Change in Exchange Rates					0.87							83.59
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		1.53	0.26	2.22		0.12				0.44		
7. Provision for Risk	376.69	86.20	241.08	350.23	203.53	1313.49	241.92	148.71	184.55	251.13	328.03	245.09
7.1 Loan loss Provision	346.66	85.00	241.08	347.31	203.53	1302.25	241.92	118.07	184.47	209.28	325.59	242.90
7.1.1 General Loan loss Provision	306.13	72.30	89.82	77.36	203.53	188.45	241.92	32.69	57.42	8.76	108.59	208.37
7.1.1.1 Pass Loan Loss Provision	297.02	83.11	80.50	15.86	203.53	74.15	241.92	46.50	59.64	51.33	93.25	235.74
7.1.1.2 Watch List Provision	9.11	-10.82	9.32	61.49		114.30		-13.81	-2.22	-42.58	15.34	-27.37
7.1.2 Special Loan Loss Provision	40.53	12.70	151.26	269.96		1113.81		85.38	127.05	200.52	217.00	32.08
7.1.3 Additional Loan Loss Provision												2.44
7.2. Provision for Non-Banking Assets	28.80			2.92				30.63	0.08	41.85	0.93	2.19
7.3. Provision for Loss on Investment	1.23	1.21									1.52	
7.5. Provision for Loss of Other Assets						11.24						
8. Loan Written Off				43.89						155.92		378.52
9. Provision for Staff Bonus	18.58	27.29	79.14	42.88	162.70	158.64	171.65	41.78	64.88	66.72	92.63	52.15
10. Provision for Income Tax	55.74	81.87	237.42	128.65	488.09	515.55	509.90	125.34	194.64	200.17	247.20	143.78
11. Others												
12. Net Profit	130.07	191.03	553.98	300.18	1138.89	1458.56	1206.63	292.47	454.17	467.07	679.10	377.72
Total Expenses	7620.50	4312.60	4695.77	4554.53	7037.96	10520.90	8409.75	4297.87	6318.52	5026.28	5998.99	5872.93
Income												
1. Interest Income	6799.77	3902.89	3950.50	3691.53	6201.94	8321.01	7264.51	3591.86	4328.14	4125.36	4644.07	4428.58
1.1 On Loans and Advances	6374.48	3690.00	3749.18	3490.79	5865.27	8177.16	6942.21	3378.60	4099.35	3876.06	4357.80	4027.74
1.2 On Investment	346.23	191.65	141.91	156.14	279.54	137.18	285.88	202.75	167.64	196.42	256.07	249.44
1.2.1 Government Bonds	346.23	178.00	141.91	147.10	279.54	136.39	285.88	163.80	167.64	18.28	229.03	238.82
1.2.2 Foreign Bonds		6.04		7.92						4.16	27.03	10.62
1.2.3 NRB Bonds		7.61		1.12				38.95		173.98		
1.2.4 Debenture & Bonds						0.79						
1.3 On Agency Balance	5.06				11.70			9.54	10.39			24.43
1.4 On Call Deposit	23.59				45.43		31.70	0.96		41.84	6.34	11.63
1.5 On Others	50.41	21.23	59.41	44.59		6.67	4.71		50.76	11.05	23.87	115.33
2. Commission and Discount	82.98	190.99	185.93	351.96	661.29	203.45	510.35	92.79	471.24	174.57	270.99	172.27
2.1 Bills Purchase and Discount		0.31	0.02	20.57		0.00		0.30	0.35	1.67		0.96
2.2 Commission	63.13	190.68	62.99	315.42	306.81	189.77	495.07	71.08	467.54	160.12	264.64	150.25
2.3 Others	19.85		122.91	15.96	354.48	13.68	15.28	21.42	3.34	12.78	6.34	21.05
3. Exchange Fluctuation Income	161.83	106.45	98.48	161.31	173.22	118.19	217.87	173.06	110.57	122.23	190.45	238.87
3.1 Due to Change in Exchange Rate	33.15	3.87			105.95	108.23	165.68		5.03	17.76	6.78	
3.2 Due to Foreign Currency Transaction	128.68	102.58	98.48	161.31	67.27	9.96	52.19	173.06	105.54	104.46	183.67	238.87
4. Other Operating Income	431.06	109.56	50.30		1.51	563.51	97.92	291.72	1359.35	211.58	257.33	289.17
5. Non Operating Income	39.53	1.97	31.91	146.38		57.99	84.19	0.12	49.23	17.19	107.07	24.95
6. Write Back from Provisions for loss	102.83		378.66	203.35		1166.56	233.02	142.62		352.96	488.95	719.08
7. Recovery of written-off Loan	2.50	0.75				90.19	1.89	5.71		22.38	19.19	
8. Income from Extra Ordinary transactions											20.95	
9. Net Loss												
Total Income	7620.50	4312.60	4695.77	4554.53	7037.96	10520.90	8409.75	4297.87	6318.52	5026.28	5998.99	5872.93

BFI Name	Janata	Mega	Civil	Century	Sanima	NIDC	MahabaramDB	Narayani	Sahayogi	Karnali	Shangrila	Excel
Expenses												
1. Interest Expense	2696.07	2220.23	1928.26	2580.17	3165.78	63.81	1364.53	1.95	175.61	90.82	736.42	162.16
1.1 On Deposit Liabilities	2691.96	2165.99	1901.29	2580.17	3123.24	63.81	1364.40	1.95	175.61	90.82	736.42	162.05
1.1.1 Saving Account	668.18	416.37	320.77	577.10	1044.22	12.87	455.14	1.57	102.18	40.90	264.16	56.44
1.1.2 Fixed Account	1832.19	1350.22	1307.95	1580.29	1772.33	50.32	773.94	0.38	65.83	49.92	393.33	89.37
1.1.2.1 Up to 3 months Fixed Account	150.99				15.89		31.75				30.67	3.96
1.1.2.2 3 to 6 months Fixed Account	364.39				54.72	5.53	9.77		6.35		59.12	7.27
1.1.2.3 6 months to 1 year Fixed Account	1046.74	1350.22	1307.95	1580.29	1.01	29.38	379.87		41.31		247.08	55.31
1.1.2.4 Above 1 year Fixed Account	270.08				1700.72	15.41	352.55	0.38	18.18	49.92	56.45	22.83
1.1.3 Call Deposit	191.59	399.40	272.58	422.78	306.69	0.62	135.33		7.60		78.93	16.24
1.1.4 Certificate of Deposit												
1.2 On Borrowing	4.11	54.24	26.97	0.00	42.54		0.12					0.11
2. Commission Expense												
3. Staff Expense	410.10	271.50	279.82	294.82	323.68	91.27	166.35	2.15	23.55	23.34	96.82	39.36
4. Office Operating Expenses	349.26	252.65	233.99	283.88	316.92	23.84	140.44	3.34	19.96	16.85	98.81	62.47
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates							-0.12					
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense	0.01			1.75						4.00	0.17	
7. Provision for Risk	227.06	243.62	225.58	265.44	112.75	20.12	264.58	0.04	48.24	8.19	27.96	11.92
7.1 Loan loss Provision	227.06	172.97	225.58	213.15	112.75	20.12	231.13	0.04	48.24	8.19	27.96	11.92
7.1.1 General Loan loss Provision	-3.19	66.48	64.51	97.70	103.70	2.33	92.17		22.70	8.19	13.93	5.77
7.1.1.1 Pass Loan Loss Provision	34.94	66.48	31.62	68.60	93.49	2.33	22.51		4.40	8.19	12.25	3.39
7.1.1.2 Watch List Provision	-38.13		32.89	29.10	10.20		69.66		18.30		1.68	2.38
7.1.2 Special Loan Loss Provision	230.25	106.49	161.07	115.45	9.05	17.79	138.97	0.04	25.54		14.04	6.15
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets				52.30			33.45					
7.3. Provision for Loss on Investment		70.65										
7.5. Provision for Loss of Other Assets												
8. Loan Written Off							6.52	7.68				
9. Provision for Staff Bonus	7.22	75.95	0.05	0.80	97.56	4.66	16.45		7.35		19.67	10.77
10. Provision for Income Tax	21.66	221.96	0.14	2.39	292.68	15.69	49.35		22.05		59.01	32.30
11. Others		6.25	0.05		0.32		14.33			0.49		
12. Net Profit	50.54	537.55	0.33	5.58	682.92	42.59	115.14	42.08	51.45		137.68	75.37
Total Expenses	3761.92	3829.71	2668.22	3434.83	4992.61	261.99	2137.57	57.23	348.21	143.68	1176.52	394.35
Income												
1. Interest Income	3452.33	3409.93	2259.31	2978.79	4324.85	190.04	1723.74	10.98	297.66	111.05	1092.39	328.23
1.1 On Loans and Advances	3314.66	3170.36	2076.01	2851.02	4054.14	160.49	1536.11	10.52	275.44	108.23	1025.77	308.10
1.2 On Investment	115.58	196.73	169.16	93.34	243.46		36.43				7.65	
1.2.1 Government Bonds	114.15	0.14	162.25	93.34	243.46							
1.2.2 Foreign Bonds			6.91									
1.2.3 NRB Bonds	1.42	196.39					36.43					
1.2.4 Debenture & Bonds		0.19									7.65	
1.3 On Agency Balance	3.82	0.60	1.86	19.06			130.10	0.46				
1.4 On Call Deposit	0.01	21.22	12.28			29.56			22.18	2.82	51.72	20.13
1.5 On Others	18.27	21.02		15.37	27.25		21.10		0.04		7.26	
2. Commission and Discount	174.81	74.78	61.29	51.56	111.81	0.11	6.30		5.46	10.21	8.70	36.86
2.1 Bills Purchase and Discount	1.07	1.34	0.59									
2.2 Commission	173.75	73.43	60.70	51.56	111.81	0.11	6.30		5.46	1.39	7.80	34.87
2.3 Others										8.82	0.91	1.99
3. Exchange Flactuation Income	64.20	83.25	96.23	97.66	181.60							
3.1 Due to Change in Exchange Rate	27.78		7.18	1.66	5.84							
3.2 Due to Foreign Currency Transaction	36.41	83.25	89.05	96.01	175.76							
4. Other Operating Income	52.72	144.46	113.71	146.43	341.26	13.79	88.10	0.01	14.55		75.12	13.24
5. Non Operating Income	12.81	5.63	2.55	8.87	25.66	37.61	8.24	13.37			0.30	1.68
6. Write Back from Provisions for loss	5.05	111.66	101.12	142.50	7.42	17.89	311.19	32.87	30.53			14.34
7. Recovery of written-off Loan			34.01			2.55						
8. Income from Extra Ordinary transactions				9.00								
9. Net Loss										22.42		
Total Income	3761.92	3829.71	2668.22	3434.83	4992.61	261.99	2137.57	57.23	348.21	143.68	1176.52	394.35

BFI Name	Western	Deva	Mitteri	Tinau	Muktnath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana
Expenses												
1. Interest Expense	129.60	659.33	171.59	235.47	1069.44	66.09	132.47	866.45	957.15	1071.58	23.95	750.44
1.1 On Deposit Liabilities	129.60	659.33	171.59	235.47	1069.44	66.09	132.47	866.45	957.15	1070.95	23.95	750.44
1.1.1 Saving Account	79.20	233.45	46.34	86.86	382.07	26.05	45.36	309.62	258.80	304.40	12.15	240.46
1.1.2 Fixed Account	50.41	352.48	113.36	132.70	545.53	30.52	73.39	474.37	615.84	673.24	10.40	433.01
1.1.2.1 Up to 3 months Fixed Account			4.53	0.06	18.87	0.33	0.93	44.46	61.06	52.54	0.02	21.70
1.1.2.2 3 to 6 months Fixed Account	2.81		5.67	0.12	22.55	3.26	9.76	20.86	53.00	43.95	0.42	19.16
1.1.2.3 6 months to 1 year Fixed Account	27.18		39.68	107.09	364.64	12.93	37.38	181.82	432.09	484.43	7.15	335.73
1.1.2.4 Above 1 year Fixed Account	20.41	352.48	63.48	25.43	139.48	14.00	25.32	227.23	69.69	92.32	2.81	56.41
1.1.3 Call Deposit		73.40	11.89	15.91	141.83	9.53	13.72	82.47	82.51	93.30	1.40	76.97
1.1.4 Certificate of Deposit												
1.2 On Borrowing										0.64		
2. Commission Expense												
3. Staff Expense	33.92	79.94	25.05	33.76	215.48	24.35	21.24	141.30	97.32	125.49	8.11	91.94
4. Office Operating Expenses	22.14	93.67	15.37	23.17	158.19	20.04	16.47	111.48	101.20	103.25	5.32	60.47
5. Foreign Exchange Loss		15.47										
5.1 Due to Change in Exchange Rates		15.47										
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		0.02										
7. Provision for Risk	8.93	174.40	5.26	9.34	53.58	13.15	4.97	56.01	55.24	47.75	6.70	35.92
7.1 Loan loss Provision	8.93	174.52	5.26	9.34	53.41	13.15	4.97	54.51	52.10	47.75	6.70	35.92
7.1.1 General Loan loss Provision		34.52	4.70	6.25	51.67	8.99	4.97	38.13	52.10	15.13	6.70	35.92
7.1.1.1 Pass Loan Loss Provision		12.77	3.42	3.82	46.11	3.53	4.97	25.06	52.10	8.19	6.70	35.92
7.1.1.2 Watch List Provision		21.75	1.28	2.42	5.56	5.46		13.07		6.94		
7.1.2 Special Loan Loss Provision		140.00	0.56	3.09	1.74	4.16		16.39		32.62		
7.1.3 Additional Loan Loss Provision	8.93											
7.2. Provision for Non-Banking Assets									3.14			
7.3. Provision for Loss on Investment		-0.13						1.50				
7.5. Provision for Loss of Other Assets					0.18							
8. Loan Written Off												
9. Provision for Staff Bonus	5.76	27.51	7.87	4.87	47.09	2.80		27.44	20.78	24.44	1.29	17.83
10. Provision for Income Tax	17.28	82.54	23.61	14.60	140.61	8.41		82.33	62.34	73.31	3.87	53.48
11. Others						0.12						
12. Net Profit	40.33	192.59	55.10	34.06	330.30	19.63	1.66	192.11	145.46	171.05	9.02	124.79
Total Expenses	257.97	1325.46	303.85	355.27	2014.70	154.59	176.81	1477.14	1439.50	1616.85	58.27	1134.87
Income												
1. Interest Income	215.02	1082.47	267.99	318.05	1762.20	133.59	158.88	1357.00	1318.87	1499.43	53.76	1061.82
1.1 On Loans and Advances	215.02	1012.24	245.60	293.56	1681.84	122.15	137.75	1291.50	1232.37	1414.59	50.58	1000.14
1.2 On Investment		9.10		1.31	4.93		0.04		14.65	10.78		
1.2.1 Government Bonds		9.10			4.93		0.04		14.65	10.78		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds				1.31								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit		60.34	22.39	23.18	74.41	11.40	13.81	63.74	71.84	73.63	3.18	61.68
1.5 On Others		0.80			1.02	0.04	7.27	1.75		0.43		
2. Commission and Discount	21.09	5.86	1.30	2.81	38.19	1.12	17.94	7.97	14.58	4.87	0.77	9.49
2.1 Bills Purchase and Discount												
2.2 Commission	21.09	5.86	0.65	2.81	38.19	1.12	2.01	7.97	14.58	4.87	0.77	9.49
2.3 Others			0.65				15.93					
3. Exchange Flactuation Income		16.15			0.10				0.09			
3.1 Due to Change in Exchange Rate		16.00			0.05				0.02			
3.2 Due to Foreign Currency Transaction		0.15			0.05				0.07			
4. Other Operating Income	21.86	73.85	34.47	23.49	196.71	11.19		108.38	98.70	95.17	3.00	57.53
5. Non Operating Income		0.29	0.08	1.42	13.10			2.85	7.26	10.44		6.02
6. Write Back from Provisions for loss		146.84		9.50	4.39	8.69		0.94		6.94	0.74	
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	257.97	1325.46	303.85	355.27	2014.70	154.59	176.81	1477.14	1439.50	1616.85	58.27	1134.87

BFI Name	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Mt. Makalu	Sindhur	Sahara
Expenses												
1. Interest Expense	1.81	125.24	665.68	63.97	576.01	155.98	1082.78	637.94	171.40	5.41	68.16	20.94
1.1 On Deposit Liabilities	1.81	125.24	661.87	63.97	576.01	155.98	1079.47	634.03	171.40	5.41	68.16	20.94
1.1.1 Saving Account	1.59	61.85	185.61	23.43	278.74	84.75	249.90	172.04	65.06	4.47	34.39	16.53
1.1.2 Fixed Account	0.01	57.74	381.51	33.84	273.11	55.21	699.49	359.47	87.35	0.73	19.42	3.01
1.1.2.1 Up to 3 months Fixed Account		3.84	9.29	0.47	3.52	4.68	20.41	23.47	0.25		0.24	
1.1.2.2 3 to 6 months Fixed Account		5.23	28.45		2.13	5.68	36.56	30.05	12.57		3.15	
1.1.2.3 6 months to 1 year Fixed Account	0.01	35.96	233.75	26.05	4.84	25.20	364.72	215.72	67.59	0.01	10.90	
1.1.2.4 Above 1 year Fixed Account		12.71	110.02	7.31	262.61	19.65	277.80	90.23	6.94	0.72	5.14	3.01
1.1.3 Call Deposit	0.22	5.65	94.74	6.71	24.17	16.02	130.08	102.52	19.00	0.21	14.35	1.40
1.1.4 Certificate of Deposit												
1.2 On Borrowing			3.81				3.31	3.91				
2. Commission Expense												
3. Staff Expense	1.93	19.34	100.96	10.13	70.70	31.92	152.79	87.58	36.02	2.09	21.56	8.88
4. Office Operating Expenses	2.85	16.29	88.83	12.93	62.82	28.28	129.09	106.90	20.45	3.20	20.40	4.48
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates								-1.08				
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense			0.20				0.03					
7. Provision for Risk		3.75	43.70		28.67	20.85	180.86	63.03	6.50	2.17		3.50
7.1 Loan loss Provision		3.75	32.32		28.67	20.85	174.58	61.14	6.50	2.17		3.50
7.1.1 General Loan loss Provision		2.45	32.32		19.77		50.39	61.14	3.27	0.24		3.50
7.1.1.1 Pass Loan Loss Provision		1.67	32.32		17.27		26.51	61.14	2.65	0.10		3.50
7.1.1.2 Watch List Provision		0.78			2.50		23.87		0.63	0.15		
7.1.2 Special Loan Loss Provision		1.30			8.90		123.10		3.23	1.93		
7.1.3 Additional Loan Loss Provision						20.85	1.10					
7.2. Provision for Non-Banking Assets			11.38									
7.3. Provision for Loss on Investment							6.28	1.89				
7.5. Provision for Loss of Other Assets												
8. Loan Written Off							0.01					
9. Provision for Staff Bonus		5.56	15.48	3.79	13.58	3.45	8.09	15.42	5.00	0.46		
10. Provision for Income Tax		16.67	46.43	11.36	40.75	10.35	24.28	46.27	15.00	1.38		
11. Others												
12. Net Profit	3.10	38.91	108.35	26.52	95.08	24.15	56.66	107.96	35.01	3.23	20.43	9.41
Total Expenses	9.68	225.75	1069.62	128.70	887.61	274.98	1634.58	1064.02	289.39	17.95	130.56	47.21
Income												
1. Interest Income	6.73	206.19	979.69	114.43	807.02	250.35	1285.40	952.30	255.84	16.60	121.23	40.45
1.1 On Loans and Advances	4.75	185.44	883.95	105.77	750.52	230.15	1185.45	860.47	241.83	15.26	112.36	38.16
1.2 On Investment			13.20		20.27	1.02	33.08	17.34				
1.2.1 Government Bonds			13.20			1.02	32.80	17.34				
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds							0.28					
1.2.4 Debenture & Bonds					20.27							
1.3 On Agency Balance								0.16				
1.4 On Call Deposit		20.75	82.55	8.65	36.23	14.54	62.82	74.33	14.02	1.34	8.62	2.29
1.5 On Others	1.98					4.65	4.05				0.25	
2. Commission and Discount	0.01	0.90	4.51	0.71	64.16	7.32	4.67	19.26	1.14	0.58	1.77	
2.1 Bills Purchase and Discount												
2.2 Commission		0.90	4.51	0.71	9.87	2.96	4.67	19.26	1.14	0.58	1.52	
2.3 Others	0.01				54.28	4.36					0.25	
3. Exchange Fluctuation Income			2.46				0.16	39.01				
3.1 Due to Change in Exchange Rate			1.34				0.14					
3.2 Due to Foreign Currency Transaction			1.12				0.02	39.01				
4. Other Operating Income	0.01	17.03	78.21	13.56		15.28	69.69	52.73	32.37	0.44	7.55	6.76
5. Non Operating Income		1.64	4.75		3.77		102.21	0.72				
6. Write Back from Provisions for loss	2.94				12.66	0.69	171.55			0.33		
7. Recovery of written-off Loan							0.90					
8. Income from Extra Ordinary transactions						1.33			0.04			
9. Net Loss												
Total Income	9.68	225.75	1069.62	128.70	887.61	274.98	1634.58	1064.02	289.39	17.95	130.56	47.21

BFI Name	NCommunity	Kailash	Salpa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC
Expenses												
1. Interest Expense	102.64	1061.66	10.70	47.08	31.19	3.02	1.55	256.96	308.98	206.49	6.79	338.79
1.1 On Deposit Liabilities	102.64	1058.42	10.70	47.08	31.19	3.02	1.55	256.14	306.78	205.24	6.79	338.79
1.1.1 Saving Account	31.50	223.42	9.10	16.18	5.10	2.69	1.35	106.13	63.73	38.64	3.92	54.65
1.1.2 Fixed Account	50.64	692.42	1.50	19.30	16.41	0.32		150.00	243.05	166.60	2.87	237.62
1.1.2.1 Up to 3 months Fixed Account	1.11	45.71	0.01		2.53				2.62	5.41	0.03	8.20
1.1.2.2 3 to 6 months Fixed Account	0.40	47.96	0.10	0.62	1.54				1.88	2.21	0.19	7.93
1.1.2.3 6 months to 1 year Fixed Account	20.65	524.11	0.38	10.63	10.73	0.09			171.03	65.46	0.21	203.16
1.1.2.4 Above 1 year Fixed Account	28.48	74.64	1.01	8.05	1.61	0.24		150.00	67.52	93.52	2.44	18.33
1.1.3 Call Deposit	20.50	142.57	0.10	11.60	9.68		0.20					46.51
1.1.4 Certificate of Deposit												
1.2 On Borrowing		3.25						0.83	2.20	1.25		
2. Commission Expense												0.00
3. Staff Expense	19.74	130.67	7.57	18.11	6.81	5.18	2.38	41.93	30.94	23.99	6.95	52.64
4. Office Operating Expenses	20.37	89.30	2.10	18.70	3.72	3.22	9.50	45.12	40.96	20.43	4.94	39.47
5. Foreign Exchange Loss		0.04										
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction		0.04										
6. Non Operating Expense		0.11										
7. Provision for Risk	13.37	32.23	4.60	25.22	5.76			54.04	2.47	2.47	5.09	42.59
7.1 Loan loss Provision	13.37	32.23	4.60	25.22	5.76					2.47	0.88	42.59
7.1.1 General Loan loss Provision	8.21	30.74	0.51	11.45	1.65					2.47		-1.04
7.1.1.1 Pass Loan Loss Provision	2.65	28.54	0.25	4.36	1.02					2.47		-0.77
7.1.1.2 Watch List Provision	5.56	2.20	0.26	7.09	0.64							-0.27
7.1.2 Special Loan Loss Provision	5.16	1.48	4.09	13.77	4.10						0.88	43.63
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets								43.65				
7.3. Provision for Loss on Investment								10.39	2.47		1.32	
7.5. Provision for Loss of Other Assets											2.90	
8. Loan Written Off	0.40							0.02				0.03
9. Provision for Staff Bonus	2.06	36.46						3.21	5.37	1.55		0.67
10. Provision for Income Tax	6.18	109.39						9.63	15.52	4.66		2.01
11. Others												
12. Net Profit	14.43	255.19	5.60	22.01		13.52	26.77	40.86	38.19	10.88	76.83	4.70
Total Expenses	179.19	1715.05	30.56	131.13	47.49	24.94	40.19	451.77	442.44	270.47	100.60	480.90
Income												
1. Interest Income	158.55	1486.15	25.23	100.24	41.03	6.77	9.41	353.73	396.49	244.85	19.45	437.63
1.1 On Loans and Advances	146.91	1347.25	22.77	89.92	36.77	6.71	7.75	311.99	356.05	216.91	15.21	403.97
1.2 On Investment		15.10					0.26	3.70	8.13	2.72		7.40
1.2.1 Government Bonds		15.10					0.26	3.70	8.13	2.72		7.40
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	11.64	123.81	2.47	10.32	4.27	0.06	1.39	38.04	32.31	25.23	4.25	23.77
1.5 On Others												2.49
2. Commission and Discount	1.22	6.11	0.80	0.35	0.10	0.00		0.86	1.80	0.81	0.59	4.30
2.1 Bills Purchase and Discount												
2.2 Commission	1.22	6.11	0.80	0.35	0.10			0.86	1.80	0.81	0.59	3.94
2.3 Others							0.00					0.36
3. Exchange Fluctuation Income		0.14										
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction		0.14										
4. Other Operating Income	11.41	86.77	2.18	13.42	3.57		0.01	17.11	41.34	22.04		30.64
5. Non Operating Income		88.53				0.21	14.35	15.28	0.63	1.37	1.07	8.32
6. Write Back from Provisions for loss	8.02	47.34	2.34	17.12	2.51	6.44	16.43	64.76	2.19	1.39	79.49	
7. Recovery of written-off Loan						11.52		0.04				
8. Income from Extra Ordinary transactions												
9. Net Loss					0.28							
Total Income	179.19	1715.05	30.56	131.13	47.49	24.94	40.19	451.77	442.44	270.47	100.60	480.90

BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal
Expenses												
1. Interest Expense	9.26	34.79	94.19	216.80	172.55	4.03	8.76	119.83	233.04	0.87	3.33	0.78
1.1 On Deposit Liabilities	9.26	33.90	94.19	215.67	172.55	4.03	8.76	119.83	233.04	0.87	2.75	0.78
1.1.1 Saving Account	4.64	13.09	23.72	66.07	62.65	2.00		39.54	94.74	0.51	0.14	0.78
1.1.2 Fixed Account	4.29	20.81	70.47	145.39	109.90	2.04	8.76	80.29	108.05	0.36		
1.1.2.1 Up to 3 months Fixed Account		1.32	0.02	6.88	1.35			2.39	6.89			
1.1.2.2 3 to 6 months Fixed Account		2.03	0.46	15.15	1.52			3.17	11.87			
1.1.2.3 6 months to 1 year Fixed Account		9.42	58.77	110.22	78.59	0.45		55.15	78.20	0.21		
1.1.2.4 Above 1 year Fixed Account	4.29	8.04	11.22	13.14	28.44	1.59	8.76	19.57	11.09	0.15		
1.1.3 Call Deposit	0.32			4.21					30.25		2.61	
1.1.4 Certificate of Deposit												
1.2 On Borrowing		0.89		1.13							0.59	
2. Commission Expense									3.58			
3. Staff Expense	5.36	5.05	7.54	31.67	21.69	6.04	1.42	39.13	26.39	2.88	3.03	0.69
4. Office Operating Expenses	5.23	5.82	4.24	23.06	12.93	19.23	1.30	24.91	20.81	4.37	3.60	0.57
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense												
7. Provision for Risk	4.20	16.88	39.26	8.23	7.91	41.62	1.35	114.20	72.82	18.46		
7.1 Loan loss Provision		16.88	39.26	4.96	0.66	28.05	1.35	114.07	72.82			
7.1.1 General Loan loss Provision			0.91	3.23	0.66	0.90	0.33	8.75	40.42			
7.1.1.1 Pass Loan Loss Provision				1.94	0.66	0.90	0.33	0.43	10.24			
7.1.1.2 Watch List Provision			0.91	1.29				8.32	30.18			
7.1.2 Special Loan Loss Provision			38.35	1.74		27.16	1.02	105.33	32.40			
7.1.3 Additional Loan Loss Provision		16.88										
7.2. Provision for Non-Banking Assets	4.20					13.57				18.46		
7.3. Provision for Loss on Investment				3.26	7.25			0.13				
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus				4.93	1.99			4.39				
10. Provision for Income Tax				14.79	5.98			13.18				
11. Others												
12. Net Profit	34.85		47.86	34.51	13.96	17.01	7.60	30.75	69.97	43.71	0.88	0.04
Total Expenses	58.90	62.55	193.09	333.98	237.02	87.94	20.43	346.39	426.61	70.29	10.84	2.07
Income												
1. Interest Income	19.16	41.14	146.14	312.65	210.40	35.14	18.81	148.98	350.43	49.40	2.36	0.10
1.1 On Loans and Advances	14.76	41.14	126.41	289.78	189.59	35.14	18.81	137.01	328.51	49.20	0.54	0.10
1.2 On Investment			4.62	3.02				3.85				
1.2.1 Government Bonds												
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds			4.62	3.02				3.85				
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	4.40		19.73	18.26	17.80			8.12	21.93	0.20	1.82	
1.5 On Others												0.00
2. Commission and Discount	0.68	1.73	0.02		0.64	2.91	1.10	1.10				
2.1 Bills Purchase and Discount												
2.2 Commission	0.01	0.02	0.02		0.64	0.12		1.10				
2.3 Others	0.67	1.71				2.78	1.10					
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	0.29		4.06	19.79	17.21	8.27		5.70	38.48	0.01	0.00	
5. Non Operating Income	0.08	4.12	0.07	1.55	3.43			6.50			1.72	1.97
6. Write Back from Provisions for loss	38.70		42.33		5.33	41.62	0.52	184.11	37.69	20.88	6.77	
7. Recovery of written-off Loan			0.46									
8. Income from Extra Ordinary transactions		0.18										
9. Net Loss		15.38										
Total Income	58.90	62.55	193.09	333.98	237.02	87.94	20.43	346.39	426.61	70.29	10.84	2.07

BFI Name	Ganeshwari	ICFC	Kuber	Manjushree	Reliance
Expenses					
1. Interest Expense	164.85	431.58	8.64	321.27	214.89
1.1 On Deposit Liabilities	164.32	423.61	8.64	319.36	214.22
1.1.1 Saving Account	53.25	115.45	0.13	126.96	91.65
1.1.2 Fixed Account	111.06	280.31	8.52	192.41	122.57
1.1.2.1 Up to 3 months Fixed Account	7.35	12.36		9.69	8.39
1.1.2.2 3 to 6 months Fixed Account	3.21	5.57		11.90	11.89
1.1.2.3 6 months to 1 year Fixed Account	86.46	231.22		127.17	52.70
1.1.2.4 Above 1 year Fixed Account	14.04	31.15	8.52	43.65	49.58
1.1.3 Call Deposit		27.85			
1.1.4 Certificate of Deposit					
1.2 On Borrowing	0.53	7.97		1.91	0.66
2. Commission Expense					
3. Staff Expense	11.86	53.00	3.98	28.72	23.57
4. Office Operating Expenses	12.96	53.05	6.68	36.80	24.09
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	8.18	5.71		4.65	48.34
7.1 Loan loss Provision	8.02	5.71		4.65	31.73
7.1.1 General Loan loss Provision	8.02	5.67		4.65	31.73
7.1.1.1 Pass Loan Loss Provision	8.02	5.67		4.65	31.73
7.1.1.2 Watch List Provision					
7.1.2 Special Loan Loss Provision		0.03			
7.1.3 Additional Loan Loss Provision					
7.2. Provision for Non-Banking Assets					0.36
7.3. Provision for Loss on Investment	0.16				16.25
7.5. Provision for Loss of Other Assets					
8. Loan Written Off					
9. Provision for Staff Bonus		9.96		3.79	1.00
10. Provision for Income Tax		29.87		11.38	3.00
11. Others					
12. Net Profit	43.36	69.69	26.15	26.56	6.99
Total Expenses	241.21	652.84	45.45	433.17	321.87
Income					
1. Interest Income	219.03	567.55	2.73	381.49	277.16
1.1 On Loans and Advances	191.95	503.16	1.23	346.34	240.81
1.2 On Investment	3.01	12.08		3.83	0.14
1.2.1 Government Bonds		12.08			
1.2.2 Foreign Bonds					
1.2.3 NRB Bonds				3.83	0.14
1.2.4 Debenture & Bonds	3.01				
1.3 On Agency Balance		52.31			
1.4 On Call Deposit	23.46		1.49		
1.5 On Others	0.61			31.32	36.21
2. Commission and Discount	1.13	7.94		25.58	0.28
2.1 Bills Purchase and Discount					
2.2 Commission	0.98	7.94		2.32	0.22
2.3 Others	0.15			23.26	0.06
3. Exchange Flactuation Income					
3.1 Due to Change in Exchange Rate					
3.2 Due to Foreign Currency Transaction					
4. Other Operating Income	15.78	25.45	0.11		14.54
5. Non Operating Income	-2.35	8.98	2.89	26.10	4.46
6. Write Back from Provisions for loss	7.62	42.93	39.73		25.43
7. Recovery of written-off Loan					
8. Income from Extra Ordinary transactions					
9. Net Loss					
Total Income	241.21	652.84	45.45	433.17	321.87

Statement of Credit as on Fagun end, 2074(Mid-Mar, 2018)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	1948.86	7706.18	1938.04	4157.80	2389.36	4633.38	1384.30	684.37	3599.36	3444.78	1889.56	2671.77
Fishery Related	42.86	454.80	25.91	38.27		8.25		20.06	15.99	50.97	74.27	22.60
Mining Related	190.10	187.34	179.90	420.93				563.47	299.64	10.32	274.71	
Manufacturing (Producing) Related	11546.95	12332.43	31940.91	33737.73	8779.46	29411.88	19009.70	6609.56	12198.13	13187.63	9721.36	11583.80
Construction	6785.45	13863.30	1723.19	7518.29	9883.35	4743.87	3163.69	4447.37	12531.76	4329.00	6619.66	16731.20
Electricity, Gas and Water	4544.47	1676.20	4537.67	7417.88	37.30	697.26	1819.83	1129.49	3053.40	2358.04	1782.49	1369.83
Metal Products, Mach. & Ele. Eqp.	1408.02	1424.48	901.11	321.56	1795.15	2594.83	2094.07	617.82	1838.94	967.68	1283.69	65.62
Tras., Com. and Public Utilities	609.01	2558.33	1212.47	3918.43	189.04	2360.83	1517.38	1000.39	4266.69	1554.30	3478.33	77.36
Wholesaler & Retailer	22002.24	34877.94	28319.50	25489.70	13627.15	15280.96	20050.10	7493.67	22500.05	16861.87	10291.65	26957.34
Finance, Insurance and Real Estate	6811.18	10360.15	6083.18	6347.82	1908.95	9834.38	3544.97	3707.93	9129.14	7126.97	2373.26	10838.52
Hotel or Restaurant	1539.53	5301.77	1551.03	9290.25	20.84	4271.71	1905.61	1295.96	1417.50	2483.94	1116.87	1913.56
Other Services	3238.21	2829.24	2298.94	9059.84	305.48	3982.93	1265.62	9174.52	1561.39	4640.94	1845.51	3974.86
Consumption Loans	12488.92	14398.70	4286.28	3205.20	4266.21	3304.48	1188.98	1507.12	4396.82	6509.18	2154.98	12222.36
Local Government		216.60		383.43		138.81		255.20				
Others	6034.66	3216.70	17961.69	5573.57	1669.82	3050.39	16806.35	3576.52	9693.17	2311.63	8622.41	16248.77
TOTAL sectorwise	79190.47	111404.16	102959.80	116880.72	45010.92	84430.34	73750.58	41828.23	86501.97	65837.24	51528.74	104677.59

Product Wise

Term Loan	18271.56	13206.49	16504.63	29658.17	1849.03	13619.42	6094.90	5685.07	12863.75	10252.18	6517.23	13817.31
Overdraft	14129.55	17620.07	14399.91	19250.28	3295.39	9307.43	704.48	7585.91	17641.21	21853.49	14191.88	27588.71
Trust Receipt Loan / Import Loan	2595.29	778.30	9962.96	19832.61	5993.83	13544.99	6748.06	2551.73	3593.89	2304.51	2176.32	1836.92
Demand & Other Working Capital Loan	15281.36	40276.58	28034.06	27688.73	11958.68	25083.31	32900.47	6968.67	13550.09	7645.08	6455.35	11519.91
Res. Per. H. Loan (Up to Rs. 15 mil.)	4398.26	9721.09	7940.74	2087.10	7270.13	4741.82	2277.66	3634.58	12197.76	3790.12	3917.02	14353.88
Real Estate Loan	1811.30	5487.50	3469.09	5681.19	2492.29	3347.32	4850.32	2761.01	4528.77	3630.89	1225.12	8108.44
Margin Nature Loan	1915.32	1752.56	2370.10	1614.44		1427.17		262.10	1315.42	643.53	750.95	2056.02
Hire Purchase Loan	2691.55	4738.04	2568.14	3410.48	4098.66	6589.15	1735.67	5978.22	6299.16	6564.20	5321.07	9499.50
Deprived Sector Loan	7944.38	5990.96	4784.89	5371.60	2072.20	3881.22	3383.27	1942.83	5029.39	3217.72	2454.99	7201.21
Bills Purchased	3.23	57.76	149.89	764.43	29.35	82.31	9.14	275.37	207.40	873.63		0.80
Other Product	10148.68	11774.81	12775.39	1521.71	5951.36	2806.20	15046.62	4182.74	9275.13	5061.89	8518.01	8695.68
a. Credit Card	5.61		263.55	30.69	158.57	92.83			14.27	10.19		57.11
b. Education Loan	54.16	79.84	5144.27	199.67	38.43		3449.33	187.84	1854.42	562.94	323.82	252.96
c. Cottage Industrial Loan					281.19			5.17		1336.84		
d. Small Industrial Loan	712.40	242.87	4105.61	127.20	2838.93		301.44		2969.61	1994.87		
e. Medium Industrial Loan									154.30			301.40
f. Small and Medium Industrial Loan												
g. Others	9376.50	11452.10	3261.96	1164.15	2634.25	2713.38	11295.85	3989.73	4282.53	1157.04	8194.19	8084.22
Total Product wise Loan	79190.47	111404.16	102959.80	116880.72	45010.92	84430.34	73750.58	41828.23	86501.97	65837.24	51528.74	104677.59

Collateral Wise

Gold and Silver	8866.51	10650.08	496.33	779.16			1.04	414.02		74.80	117.86	585.55
Government Securities	206.27	254.59	11.10	3.19					0.45	84.83		
Non Governmental Securities	0.09	1753.92	3333.34	1614.44		1427.17		533.45	1319.53	354.53	813.22	2054.67
Fixed Deposit Receipts	376.54	401.40	636.05	353.80	185.25	532.07	740.41	207.26	950.21	385.59	510.10	303.14
Own	368.64	401.40	332.86	353.80	41.10	532.07	740.41	206.25	950.21	385.59	508.25	303.14
Other Licences Institutions	7.91		303.18		144.14			1.01				1.86
Collateral of Properties	40469.93	94531.95	87504.85	98075.42	39395.61	78389.76	64753.51	38571.03	76306.86	59667.85	47055.95	96663.60
Fixed Assets	30217.50	94498.78	44673.20	78542.57	28554.39	77998.20	58729.34	37299.85	47008.40	56693.19	44504.72	57612.86
Current Assets	10252.43	33.17	42831.65	19532.85	10841.22	391.56	6024.16	1271.18	29298.46	2974.66	2551.24	39050.74
Against security of Bill	162.18	91.68	5876.75	433.26		82.31	1004.70	292.01	2549.79	718.53	506.12	2.44
Domestic Bills	0.33	19.04	9.44	7.90		15.39		220.14				
Foreign Bills	161.85	72.64	5867.31	425.36		66.92	1004.70	71.87	2549.79	718.53	506.12	2.44
Against Guarantee	339.13	3501.64	1209.79	5032.54	1692.73	3906.20	3291.42	1528.09	4638.03	4540.93	1881.10	4809.57
Government Guarantee	51.22	60.77		383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	135.00	3425.32	1205.96	3118.94	1553.92		3135.30	1345.45	3756.06	2649.54	1673.38	4593.04
Personal Guarantee	3.62	11.60	3.83	1045.22				91.34	683.23			132.98
Collective Guarantee	0.01	3.95							0.00			
Int. Rtd. Foreign Bank's Guarantee	21.43		0.00	484.96		124.07				843.78		
Other Guarantee	127.86					3782.13				1045.43		
Credit Card			263.55	30.69	158.57	92.83			3.23	10.19		57.11
Others	28769.81	218.90	3628.03	10558.22	3578.77		3959.50	282.36	733.88		644.39	201.50
Total	79190.47	111404.16	102959.80	116880.72	45010.92	84430.34	73750.58	41828.23	86501.97	65837.24	51528.74	104677.59

Statement of Credit as on Fagun end, 2074(Mid-Mar, 2018)

BFI Name	MBL	Kumari	Lakmi	SBL	ADBNI	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	1962.27	874.35	1814.31	2454.29	27019.28	2483.48	1429.98	1664.43	2773.42	1244.14	2073.57	2926.37
Fishery Related	106.61	84.21	42.23	10.85	1045.23	34.97	72.68	20.79	21.01	32.40	0.27	96.98
Mining Related	31.85	334.96	54.33	132.97	199.50	163.56	354.66	4.92	47.20	54.22		
Manufacturing (Producing) Related	10974.78	8066.48	9647.36	13388.30	9879.63	13809.24	6912.58	10076.69	7452.18	14713.17	10060.89	9023.94
Construction	6127.27	7831.82	11973.39	3099.20	5787.16	12364.55	2596.68	6933.28	10536.95	10262.67	12457.87	845.27
Electricity,Gas and Water	2253.47	2021.11	2403.41	2880.10	315.15	5020.55	3017.41	4405.91	1444.47	4538.38	2713.51	1766.61
Metal Products, Mach. & Ele. Eqp.	361.28	929.89	2324.73	891.01	424.35	830.75	89.90	178.03	667.26	1322.40	420.58	283.79
Tras., Com. and Public Utilities	1837.32	1682.82	5769.71	7225.25	638.33	1163.25	1057.94	1948.54	441.59	1804.65	2585.09	780.69
Wholesaler & Retailer	14828.29	7225.12	10536.39	14440.99	19950.21	22981.32	10048.32	6695.59	12697.51	21185.02	13549.20	11111.65
Finance, Insurance and Real Estate	7877.44	3416.63	4486.94	7443.02	158.41	4869.99	4700.84	6167.44	5282.29	5417.53	8192.65	9083.96
Hotel or Restaurant	1110.62	994.12	963.39	3277.49	3875.52	3380.41	818.74	1399.75	3155.92	3691.41	3659.64	1089.01
Other Services	3598.47	1999.25	2469.27	2698.11	3093.74	4150.57	2645.00	1512.47	2555.84	2302.49	6358.86	2399.58
Consumption Loans	3888.40	2706.56	3818.02	2869.04	913.12	4829.93	7298.54	8127.66	5016.91	3630.49	5908.56	5223.96
Local Government	129.84		134.63	140.61	11.13	97.39						
Others	6313.48	17309.95	321.32	18447.22	26002.05	12063.63	12973.50	15828.65	5268.23	3323.00	4449.64	5161.80
TOTAL sectorwise	61401.41	55477.27	56759.46	79398.44	99312.82	88243.58	54016.76	64964.16	57360.78	73521.95	72430.33	49793.61

Product Wise

Term Loan	8324.75	10119.10	12307.02	16786.53	11385.90	12031.77	10119.61	8313.31	7507.60	13545.05	18541.08	8399.44
Overdraft	8841.58	12691.89	4815.46	20320.02	7930.27	23712.85	7612.49	12817.84	12585.42	3268.23	9489.13	12837.64
Trust Receipt Loan / Import Loan	2100.21	109.81	3800.16	3250.88	20.34	4496.11	1437.89	1306.44	1383.28	5410.04	2463.74	1371.09
Demand & Other Working Capital Loan	7610.77	2001.37	11959.74	11089.84	67059.64	18554.83	5393.04	8473.27	8026.70	14640.45	11255.09	6126.91
Res. Per. H. Loan (Up to Rs. 15 mil.)	6117.18	5709.34	2893.12	4171.40	5511.16	8373.81	3334.84	3851.19	7700.33	8191.49	9650.62	3665.13
Real Estate Loan	4434.28	1831.91	1836.32	7466.93	593.59	3645.95	6617.76	7269.73	3534.64	3519.30	5471.73	2514.05
Margin Nature Loan	356.59	1081.70	1476.63	1814.65		2027.80	2927.80	2119.75	1999.46	664.56	2360.77	675.19
Hire Purchase Loan	6522.28	2746.16	3727.14	8794.43	638.33	6485.11	3927.11	3294.94	5276.40	4595.26	6552.17	4263.63
Deprived Sector Loan	2764.53	1077.04	2997.18	4185.31	5986.30	4291.28	2746.11	3251.72	2865.61	3485.69	3495.38	1865.93
Bills Purchased			10.79	31.46		4.19	106.56	220.65				0.24
Other Product	14329.22	18108.34	10935.89	1486.99	187.28	4619.88	9793.53	14045.33	6481.33	16201.89	3150.38	8074.61
a. Credit Card	20.08	11.47	40.10	107.00		148.33	30.48	90.50	20.94	9.47		
b. Education Loan	130.57	105.96	145.06	521.24	186.70	199.03	91.09	61.49	191.57	335.66	306.78	94.16
c. Cottage Industrial Loan	8008.75	159.54	0.12									
d. Small Industrial Loan	5743.39		205.21	145.64							1.68	
e. Medium Industrial Loan	42.11		3256.06			5.89	6374.11	3221.14		14687.03		
f. Small and Medium Industrial Loan												
g. Others	384.32	17831.37	7289.35	713.11	0.58	4266.63	3297.85	10672.19	6268.83	1169.73	2841.92	7980.45
Total Product wise Loan	61401.41	55476.67	56759.46	79398.44	99312.82	88243.58	54016.76	64964.16	57360.78	73521.95	72430.33	49793.61

Collateral Wise

Gold and Silver	26.15	25.15	371.91		111.58	0.81	3281.83	4631.72	93.94		74.48	146.98
Government Securities			1.12	1.50			2.45	4.77		0.89	10.30	
Non Governmental Securities		1625.47		1788.27		81.02	2935.84	2230.78	2101.61	728.70	2450.80	732.69
Fixed Deposit Receipts	341.51	298.60	417.34	683.99	630.66	635.97	448.07	274.58	388.57	291.42	437.21	391.64
Own	341.51	298.60	417.34	683.99	630.66	635.97	445.38	274.58	388.57	291.42	437.21	391.64
Other Licences Institutions							2.69					
Collateral of Properties	58089.21	50171.09	52450.66	71193.47	98570.58	78048.18	42932.15	52072.00	53501.32	71419.46	63634.56	46958.03
Fixed Assets	30642.19	47927.66	40551.32	44341.04	98570.58	41724.06	29581.29	51744.88	49686.00	58470.47	61237.08	40128.27
Current Assets	27447.01	2243.42	11899.34	26852.44		36324.12	13350.86	327.11	3815.32	12948.99	2397.48	6829.75
Against security of Bill		26.96		1176.27			1306.94				861.16	
Domestic Bills		2.94		171.84			26.11				52.42	
Foreign Bills		24.02		1004.43			1280.84				808.74	
Against Guarantee	180.60	1785.46	134.75	2626.86		166.34	79.78	4732.06	986.22	918.80	3718.82	422.75
Government Guarantee	129.84	145.86	134.63	135.05		91.86		140.92		83.00	125.27	16.00
Institutional Guarantee	10.00	1366.56		2452.12		2.40		4121.26	933.41	367.51	2666.83	382.36
Personal Guarantee	40.75	258.08	0.12	30.42		10.00	79.78	469.31	48.90	446.38	553.82	24.40
Collective Guarantee						49.45				21.92	372.90	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		14.97		9.28		12.63		0.58	3.91			
Credit Card	20.08	10.03	39.97	107.00		148.33	30.48	90.50	20.94	9.47		
Others	2743.87	1533.91	3343.71	1821.08		9162.93	2999.23	927.74	268.19	153.21	1243.00	1141.52
Total	61401.41	55476.67	56759.46	79398.44	99312.82	88243.58	54016.76	64964.16	57360.78	73521.95	72430.33	49793.61

Statement of Credit as on Fagun end, 2074(Mid-Mar, 2018)

BFI Name	Mega	Civil	Century	Sanima	NIDC	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Sector Wise												
Agricultural and Forest Related	838.77	1515.97	1515.17	1373.13	15.12	357.34	0.88	252.05	195.00	500.08	196.38	236.22
Fishery Related	14.98	3.33	33.35	16.48		39.90		16.17		11.42	3.67	
Mining Related	5.51	34.91	500.60	78.50		168.60				38.26		
Manufacturing (Producing) Related	9844.94	7749.87	9897.82	9510.34	640.07	1176.99		161.48	23.45	661.09	444.58	140.94
Construction	694.81	2517.35	4853.66	6135.79	5.93	1158.44	2.20	72.46	63.76	1785.49	679.36	164.92
Electricity,Gas and Water	1143.20	1515.96	1433.42	2417.50	981.41	280.26		1.38		101.92		
Metal Products, Mach. & Ele. Eqp.	254.65	227.32	742.92	787.86	16.01	116.81				133.70	6.83	
Tras., Com. and Public Utilities	382.94	1161.69	603.57	3968.10		1302.87	3.96	68.78	243.73	1002.80	64.51	91.31
Wholesaler & Retailer	11606.64	8303.67	9317.28	12819.95	319.97	2502.86	1.42	1065.40	258.34	2084.29	1115.92	609.56
Finance, Insurance and Real Estate	4963.85	3829.33	5708.47	2475.36	30.51	2315.38	17.42	109.24		1418.37	452.47	
Hotel or Restaurant	2264.75	1410.12	1971.56	2396.26	246.05	2119.53	3.66	12.86		554.67	164.23	114.18
Other Services	1243.68	2312.79	1699.31	2060.53	422.81	349.57		75.70	363.06	747.22	265.93	92.55
Consumption Loans	2722.53	2634.81	4260.48	2355.80	4.75	4723.30	17.50	57.53	46.07	723.42	257.78	43.90
Local Government						1.39				3.34		
Others	5561.06	1983.44	5065.91	16672.88	504.31	4632.31	22.88	1067.48		3797.53	518.74	1016.16
TOTAL sectorwise	41542.31	35200.54	47603.54	63068.48	3186.94	21245.55	69.90	2960.52	1193.41	13563.60	4170.39	2509.74

Product Wise

Term Loan	6629.98	7686.15	11967.14	10783.38	2180.80	4790.65	0.90		281.79	4031.90	749.82	884.99
Overdraft	11384.41	6412.57	10801.15	7522.33	601.37	7472.73	22.88		438.07	3749.34	799.84	1122.74
Trust Receipt Loan / Import Loan	2474.65	2454.24	1015.15	1905.47								
Demand & Other Working Capital Loan	7893.80	8561.53	9241.75	9453.25	97.70		1.42	1290.72			950.79	102.21
Res. Per. H. Loan (Up to Rs. 15 mil.)	1177.35	1602.26	3471.46	4640.48	10.21	1401.14	2.20	33.06	63.76	1273.58	550.74	164.92
Real Estate Loan	3956.04	1236.88	3965.82	5982.23	25.94	1774.93	17.42	180.72		1460.29	464.42	
Margin Nature Loan	563.58	667.08	1383.88	270.82		828.65	17.15			262.88	40.64	
Hire Purchase Loan	3006.67	2688.28	2540.41	4886.94	8.18	2651.57	3.96	21.02	243.73	1572.13	86.85	91.31
Deprived Sector Loan	1773.63	2236.36	1929.92	2776.55	234.10	1250.56	3.63	141.32	60.52	885.21	231.55	94.95
Bills Purchased			3.80	0.77								
Other Product	2682.21	1655.20	1283.05	14846.27	28.63	1075.32	0.35	1293.68	105.54	328.27	295.73	48.64
a. Credit Card	48.84		6.69	24.41								
b. Education Loan	66.51	43.64	76.96	878.66		7.59		35.70	6.00	19.77	15.58	4.74
c. Cottage Industrial Loan					0.98			89.39				
d. Small Industrial Loan			18.82	3859.54				72.08		55.16		
e. Medium Industrial Loan												
f. Small and Medium Industrial Loan												
g. Others	2566.85	1611.56	1180.58	10083.66	27.65	1067.74	0.35	1096.50	99.54	253.34	280.15	43.90
Total Product wise Loan	41542.31	35200.54	47603.54	63068.48	3186.94	21245.55	69.90	2960.52	1193.41	13563.60	4170.39	2509.74

Collateral Wise

Gold and Silver		264.49	81.21	223.08		573.33				27.01	201.88	
Government Securities	1.71	0.15	3.39	25.78		0.15						
Non Governmental Securities	568.23	667.08	1435.16			837.24	17.15			262.88		
Fixed Deposit Receipts	91.61	155.60	220.40	463.19	23.69	494.40	0.35	57.53	46.07	115.56	13.52	43.90
Own	91.61	155.60	220.40	463.19	23.69	494.40	0.35	57.53	46.07	115.56	13.52	43.90
Other Licences Institutions												
Collateral of Properties	39407.34	32775.35	44456.61	59512.40	2929.15	18784.14	43.84	2900.99	1147.34	12730.74	3954.97	2465.84
Fixed Assets	36292.50	32101.55	31953.84	53788.46	2929.15	18784.04	43.84	2900.99	1147.34	12730.74	3954.97	2465.84
Current Assets	3114.84	673.80	12502.77	5723.94		0.10						
Against security of Bill		22.15	26.33	1176.77								
Domestic Bills			7.13									
Foreign Bills		22.15	19.20	1176.77								
Against Guarantee	1343.22	1128.60	1353.36	0.40	193.12	549.36	8.56			427.41		
Government Guarantee		16.74					2.72			3.34		
Institutional Guarantee	1303.24	858.83	1329.03		193.12	549.36				222.31		
Personal Guarantee		0.32	19.47	0.40			5.84			78.09		
Collective Guarantee	39.98	217.67	4.86							123.67		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		35.04										
Credit Card			6.69	24.41								
Others	130.20	187.12	20.40	1642.45	40.98	6.92		2.01			0.01	
Total	41542.31	35200.54	47603.54	63068.48	3186.94	21245.55	69.90	2960.52	1193.41	13563.60	4170.39	2509.74

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima
Sector Wise													
Agricultural and Forest Related	719.45	251.11	388.31	3494.90	198.47	117.82	685.37	589.64	514.19	89.31	656.57	2.37	162.50
Fishery Related	13.98	2.31	3.77	32.17	0.44	3.95	12.28	1.01	22.03		42.80		
Mining Related		2.48	13.66				0.94						
Manufacturing (Producing) Related	641.55	218.18	173.63	736.45	41.87	131.21	681.34	617.31	989.27	10.25	1078.79	104.71	122.78
Construction	1889.69	394.09	426.55	3300.74	162.40	300.65	2457.92	3575.56	2728.56	133.00	1683.31	17.82	213.27
Electricity,Gas and Water	446.06	1.45		11.27	7.50	9.01	63.73	72.06	21.41		0.76		
Metal Products, Mach. & Ele. Eqp.	74.46	35.37	27.43	166.85	3.82		161.87	97.98	196.09	5.96	348.57	5.93	
Tras., Com. and Public Utilities	855.42	164.33	353.35	2749.81	20.41	157.02	2217.38	2390.10	1443.33	25.60	885.46	13.19	132.52
Wholesaler & Retailer	1566.74	292.45	879.76	3607.21	293.79	612.37	1406.36	1717.29	2202.60	128.65	2432.26	21.44	535.65
Finance, Insurance and Real Estate	673.93	156.32	423.16	1272.38	58.02		567.92	994.12	831.10		1031.95		124.29
Hotel or Restaurant	236.10	60.41	112.18	965.46	31.22	37.50	505.18	543.90	829.22	20.71	398.97		23.40
Other Services	625.36	62.10	277.14	501.94	18.39	61.28	203.76	343.98	384.04	26.55	564.16		78.74
Consumption Loans	1557.05	194.87	157.07	641.76	162.04	86.22	1357.94	1542.78	1096.21	84.18	862.94	5.39	116.50
Local Government	10.33	1.50			0.46		0.03						
Others	3021.40	1057.24	497.58	3279.89	465.04	635.53	6241.53	3829.61	6580.81	83.62	2899.26	13.12	858.38
TOTAL sectorwise	12331.51	2894.20	3733.59	20760.83	1463.87	2152.56	16563.56	16315.36	17838.86	607.85	12885.78	183.96	2368.04

Product Wise

Term Loan	1065.40	42.39	430.69	3628.41	454.09	782.72	4439.50	1043.13	852.41	212.20	3799.28	12.08	
Overdraft	1006.78	410.29	1409.67	3782.22	417.26	647.23	4326.79	1400.24	7501.43		4104.94	53.70	299.23
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	364.51						48.97	310.85	5.00	204.99	19.81	70.91	635.78
Res. Per. H. Loan (Up to Rs. 15 mil.)	1406.74	364.23	450.23	2243.92	165.89	289.09	1993.52	2584.47	2312.51	57.31	1339.41	12.32	213.27
Real Estate Loan	1015.58	151.90	277.38	1271.94	63.09		803.97	2316.84	1521.58		1015.56		124.29
Margin Nature Loan	852.79		2.00	114.76			88.67	241.18	49.25		4.81		0.25
Hire Purchase Loan	1176.32	238.75	260.24	2728.20	76.08	155.30	2820.98	2668.60	1762.07	19.93	1484.19	20.57	209.91
Deprived Sector Loan	441.75	166.58	232.13	6249.12	76.11	153.70	975.22	662.01	769.52	33.63	575.26	7.88	155.93
Bills Purchased													
Other Product	5001.64	1520.06	671.25	742.26	211.36	124.52	1065.94	5088.04	3065.10	79.78	542.52	6.51	729.38
a. Credit Card													
b. Education Loan	46.58	39.15	37.29	15.48	3.37	8.81	16.99	205.62	40.52		41.73		4.24
c. Cottage Industrial Loan					4.79			0.75	13.22				
d. Small Industrial Loan	1389.11						55.70	2.45	308.65				129.81
e. Medium Industrial Loan		310.76						37.20					
f. Small and Medium Industrial Loan													
g. Others	3565.95	1170.16	633.96	726.78	203.20	115.70	993.25	4842.02	2702.71	79.78	500.79	6.51	595.34
Total Product wise Loan	12331.51	2894.20	3733.59	20760.83	1463.87	2152.56	16563.56	16315.36	17838.86	607.85	12885.78	183.96	2368.04

Collateral Wise

Gold and Silver	337.16	91.90	85.62	118.16			692.07	843.08	504.78	67.79	290.81		13.53
Government Securities	9.00												
Non Governmental Securities	843.79		2.00	114.76				241.18					
Fixed Deposit Receipts	217.67	44.58	50.19	208.74	74.09	77.70	283.47	191.35	265.80	11.99	204.64		25.33
Own	217.67	44.58	50.19	208.74	74.09	77.70	283.47	191.35	265.80	11.99	204.64		25.33
Other Licences Institutions													
Collateral of Properties	10348.49	2756.22	3519.56	15821.10	1389.32	2066.34	15146.84	14801.55	16482.79	528.07	12026.27	181.02	2329.17
Fixed Assets	10348.49	2756.22	3519.56	15821.10	1389.32	2066.34	15146.84	14801.55	16482.79	528.07	12026.27	181.02	2329.17
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	452.47		76.22	4498.07			353.41	238.21	536.24		255.88		
Government Guarantee	3.25						0.03	4.07	2.69		1.73		
Institutional Guarantee	277.71		76.22				30.00	30.00	204.42				
Personal Guarantee	88.32			218.13			1.47	2.23	329.14		13.58		
Collective Guarantee	83.19			4279.93			321.91	201.90			240.57		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	122.92	1.50			0.46	8.52	87.77		49.25		108.17	2.95	
Total	12331.51	2894.20	3733.59	20760.83	1463.87	2152.56	16563.56	16315.36	17838.86	607.85	12885.78	183.96	2368.04

BFI Name	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Kailash	Salpa
Sector Wise													
Agricultural and Forest Related	754.79	170.48	790.12	283.29	556.39	509.67	527.68	27.46	57.82	6.47	197.56	231.64	75.28
Fishery Related			60.29	2.32	22.69	35.15						1.09	1.50
Mining Related	122.53				40.16	125.26	86.49						
Manufacturing (Producing) Related	955.15		1449.05	255.68	772.59	670.92	51.16	0.68	5.33	9.68	233.93	778.87	29.07
Construction	1492.81	135.60	1176.64	204.40	2030.76	2199.48	116.53	21.25	288.32		301.07	2358.95	
Electricity,Gas and Water	423.10				1411.45	206.15							728.07
Metal Products, Mach. & Ele. Eqp.	106.59			11.50	38.61	237.67	4.36			2.46	13.65	237.13	1.63
Tras., Com. and Public Utilities	1122.77	145.87	697.28	208.18	1021.97	989.00	394.64	5.02	296.67	8.65	81.30	1623.45	
Wholesaler & Retailer	1848.10	394.57	2807.73	1159.01	2774.35	1551.78	740.46	16.93	464.88	113.60	353.11	2033.23	49.34
Finance, Insurance and Real Estate	731.98		861.79	103.20	2277.54	693.21	90.41		56.16		182.01	2275.53	
Hotel or Restaurant	264.83		589.43	104.24	900.08	829.11	118.74		33.76	2.25	61.85	656.54	24.61
Other Services	320.89	8.61	690.64	202.21	1417.43	287.70	265.00	30.26	13.05	7.62	51.50	564.72	1.44
Consumption Loans	1990.03	277.65	408.02	23.48	1819.21	719.65	37.72	46.38	98.49	4.60	41.34	636.36	2.88
Local Government	4.60												0.15
Others	3103.12	366.14	1538.71	457.28	2317.61	3184.84	737.87	25.49	157.96	230.98	364.12	5799.63	51.81
TOTAL sectorwise	13241.30	1498.92	11069.71	3014.80	17400.84	12239.59	3171.05	173.48	1472.44	386.32	1881.43	17925.23	237.71

Product Wise

Term Loan	1839.93	145.87	2015.63	241.59	3346.70	2786.32	297.91	43.73	134.13		121.39	2297.73	66.45
Overdraft	3274.70	260.31	639.27	1074.02	4595.60	3624.68	1036.18		337.10		582.92	3640.76	92.41
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	301.50	0.99	3724.49	68.28	249.71	512.34		26.33	244.82	349.95	14.51	196.47	
Res. Per. H. Loan (Up to Rs. 15 mil.)	943.86	134.12	931.58	210.97	1586.51	1998.34	72.94	21.25	286.35		220.57	2341.94	
Real Estate Loan	1215.47		1107.80	12.32	1920.91	564.32	94.09				154.24	2272.27	
Margin Nature Loan	971.51	10.27	10.20	14.00	740.22	213.09			35.80			1167.48	
Hire Purchase Loan	1147.80	206.23	1018.81	213.40	1495.08	1542.27	390.78	4.61	296.67	10.89	126.52	2090.30	
Deprived Sector Loan	660.68	55.93	425.90	426.12	1359.92	632.46	622.86	13.37	72.45	19.44	78.76	924.89	17.49
Bills Purchased													
Other Product	2885.85	685.19	1196.03	754.10	2106.19	365.75	656.28	64.19	65.11	6.05	582.52	2993.39	61.36
a. Credit Card													
b. Education Loan	12.43	8.61	309.60	10.22	15.14	62.16	0.70		0.75	3.46	12.29	8.03	
c. Cottage Industrial Loan					23.58	1.39		0.68					
d. Small Industrial Loan	789.01	87.46		222.42		0.51	38.04		1.67			147.42	
e. Medium Industrial Loan													
f. Small and Medium Industrial Loan													
g. Others	2084.40	589.13	886.43	521.46	2067.47	301.69	617.54	63.50	62.69	2.59	570.23	2837.93	61.36
Total Product wise Loan	13241.30	1498.92	11069.71	3014.80	17400.84	12239.59	3171.05	173.48	1472.44	386.32	1881.43	17925.23	237.71

Collateral Wise

Gold and Silver	318.41	11.35			11.46	65.01	11.07	72.63	51.09				138.97
Government Securities													
Non Governmental Securities	875.08				740.22	213.09			35.80				1176.48
Fixed Deposit Receipts	116.64	49.79	76.29	20.57	719.68	232.05	26.65	0.62	11.60	1.61	18.13	165.25	0.05
Own	116.64	49.79	76.29	20.57	719.68	232.05	26.65	0.62	11.60	1.61	18.13	165.25	0.05
Other Licences Institutions													
Collateral of Properties	11114.70	1437.78	10818.88	2571.99	15227.26	11336.74	2510.78	97.60	1373.96	384.71	1835.42	15732.15	237.66
Fixed Assets	11099.91	1437.78	10818.88	2571.99	15227.26	11335.77	2510.78	97.60	1373.96	384.71	1835.42	15732.15	237.66
Current Assets	14.79					0.97							
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	549.77		164.34	408.73	700.76	392.70	622.56	2.63			27.88	711.78	
Government Guarantee	4.60				17.19							14.45	
Institutional Guarantee	527.96		135.00	90.00	666.36	260.96					27.77	614.38	
Personal Guarantee	11.82				4.36	131.74						82.94	
Collective Guarantee	5.39		29.34	318.73	12.85		622.56				0.11		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee								2.63					
Credit Card													
Others	266.70		10.20	13.51	1.47							0.60	
Total	13241.30	1498.92	11069.71	3014.80	17400.84	12239.59	3171.05	173.48	1472.44	386.32	1881.43	17925.23	237.71

BFI Name	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara
Sector Wise													
Agricultural and Forest Related	407.16	57.62		0.52	114.03	674.28	351.05	6.00	95.22	16.00	46.01	75.81	
Fishery Related							9.67						
Mining Related							3.56	1.44					
Manufacturing (Producing) Related		12.34		61.10	80.75		144.22		336.29	0.55	11.13	105.34	218.49
Construction	41.20	3.41	33.18	20.02	507.09	1259.25	777.87	6.68	438.72	32.13	66.70	59.38	516.48
Electricity,Gas and Water							1.60						2.31
Metal Products, Mach. & Ele. Eqp.	0.91			3.45		87.68	35.34		562.03		4.49		
Tras., Com. and Public Utilities	0.03	79.06	0.36		420.56	417.91	157.18		1424.70	9.20	57.19		402.66
Wholesaler & Retailer	390.41	62.49	51.67	33.33	490.39	1119.55	414.99	36.05	262.29	45.50	10.42	676.27	635.87
Finance, Insurance and Real Estate	33.52	13.15		40.31	415.12		292.94	94.11	115.42	25.00	50.00	42.88	479.67
Hotel or Restaurant	1.51	25.11		27.50	165.63	32.27	82.83		0.05	10.74	21.10	76.06	190.57
Other Services	6.97				118.34	144.53	431.41	137.59		5.46	32.85	42.00	57.03
Consumption Loans	52.40	67.39	0.19	147.83	602.33	341.47	157.13	23.05	278.11	7.94	23.61	43.01	15.64
Local Government				33.18									
Others	266.53	162.49	62.22	1965.35	1127.03	262.14	386.84	48.76	1327.62	80.44	144.13	267.60	1268.40
TOTAL sectorwise	1200.65	483.05	147.62	2332.60	4041.27	4339.09	3246.63	353.69	4840.44	232.96	467.63	1388.34	3787.09

Product Wise

Term Loan	479.21	79.70		125.37	54.10	1526.65	686.57	36.05	139.21	3.00	72.60	757.82	250.64
Overdraft	487.67	206.79											
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan			51.67	227.18	586.41		426.99		324.10		28.58		963.91
Res. Per. H. Loan (Up to Rs. 15 mil.)	41.20	9.44	27.56	20.02	507.09	1149.65	638.94	6.68	404.67	32.13	6.01	59.38	430.67
Real Estate Loan	33.52	0.88	22.72	1765.88	285.70	223.38	374.56	94.11	427.16		47.23	60.62	453.08
Margin Nature Loan		17.15	0.19	26.19	297.13	262.14	75.48	11.98	180.94	7.94	20.88		22.45
Hire Purchase Loan	11.70	83.23	0.36	125.20	416.52	505.58	157.18	10.36	2123.12	14.66	54.91	8.65	402.66
Deprived Sector Loan	104.80	36.01		33.18	133.46	189.31	154.55	7.81	240.47	25.39	53.76	56.69	166.25
Bills Purchased													
Other Product	42.54	49.87	45.12	9.57	1760.85	482.36	732.37	186.69	1000.75	149.84	183.66	445.18	1097.43
a. Credit Card													
b. Education Loan		4.95			89.71	144.53	110.30	137.59			2.51	39.27	15.19
c. Cottage Industrial Loan					7.80			1.44					
d. Small Industrial Loan	1.81				99.53			40.95	1.46			23.79	77.39
e. Medium Industrial Loan					133.47				11.10				
f. Small and Medium Industrial Loan										0.55			
g. Others	40.73	44.92	45.12	9.57	1430.33	337.83	622.08	6.70	988.19	149.29	181.15	382.12	1004.86
Total Product wise Loan	1200.65	483.05	147.62	2332.60	4041.27	4339.09	3246.63	353.69	4840.44	232.96	467.63	1388.34	3787.09

Collateral Wise

Gold and Silver		33.25			225.93	162.67			42.90				
Government Securities		17.15											
Non Governmental Securities				26.19	297.13		75.48	11.98		7.94	13.77		
Fixed Deposit Receipts	40.73	11.67		0.05	79.27	178.80	55.82	0.70	40.57		2.74	34.36	15.64
Own	40.73	11.67		0.05	79.27	178.80	55.82	0.70	40.57		2.74	34.36	15.64
Other Licences Institutions													
Collateral of Properties	1159.92	413.56	147.43	484.91	3162.26	3647.79	2989.84	162.46	4456.28	183.61	383.68	1351.98	3526.96
Fixed Assets	1159.92	413.56	147.43	484.91	3162.26	3647.79	2989.84	111.16	4456.28	183.61	383.68	1351.98	3526.96
Current Assets								51.30					
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee				83.27	276.68	87.68	125.50		115.42	30.39	63.88		222.04
Government Guarantee				33.18									
Institutional Guarantee					129.42		125.50		115.42	25.00	58.55		
Personal Guarantee				50.09	147.26					5.39	3.79		222.04
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee						87.68					1.54		
Credit Card													
Others		7.43	0.19	1738.17		262.14		178.54	185.27	11.02	3.57	2.01	22.45
Total	1200.65	483.05	147.62	2332.60	4041.27	4339.09	3246.63	353.69	4840.44	232.96	467.63	1388.34	3787.09

Statement of Credit as on Fagun end, 2074(Mid-Mar, 2018)

BFI Name	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebils
Sector Wise													
Agricultural and Forest Related	224.02	4.46	123.26	223.84	673.76		323.47		35.94	228.84		101.96	29.99
Fishery Related	6.68			3.26					7.26	22.93		4.48	
Mining Related	5.06								2.20	0.53			
Manufacturing (Producing) Related	130.98		3.18	74.62		2.29	585.38		98.60	395.86		117.18	5.94
Construction	684.71	53.31	25.63	30.74	76.40	39.47			612.93	116.75	4.00	1385.58	261.37
Electricity,Gas and Water	0.30			1.81					0.50	58.00		104.35	
Metal Products, Mach. & Ele. Eqp.	79.69			23.20					8.33	23.76		132.75	3.97
Tras., Com. and Public Utilities	210.29			428.28		5.10	2.94		118.44	7.35		436.37	161.66
Wholesaler & Retailer	133.18	21.89	23.14	160.63	541.28	30.00	111.00		130.97	1019.01		489.52	40.22
Finance, Insurance and Real Estate	66.70			111.28	203.54	34.90			339.10	1476.26	14.79	297.09	46.23
Hotel or Restaurant	46.14			111.37	7.95		74.77		148.01	254.16	0.48	137.30	45.07
Other Services	93.33		10.92	49.56	7.12	0.93			46.19	240.52	0.47	145.53	14.23
Consumption Loans	151.19	17.81	16.19	72.80	132.90	4.60	1.82	9.44	391.06	302.70	6.03	570.07	349.16
Local Government				4.02									
Others	719.66	83.33	11.28	256.82	1921.78	105.28	596.16	343.20	484.38	2004.13	20.45	871.08	222.45
TOTAL sectorwise	2551.94	180.80	213.61	1552.21	3564.74	222.56	1695.54	352.63	2423.91	6150.81	46.22	4793.25	1180.29

Product Wise

Term Loan	121.66			466.79	541.28	69.80	964.99	233.28	268.34	695.50		933.53	22.98
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	349.33	21.89	160.79	190.77		56.29	149.60	16.79	60.00	3104.09	8.53	944.57	61.02
Res. Per. H. Loan (Up to Rs. 15 mil.)	684.71		25.63	488.29	76.40				381.32	528.92	5.58	1364.48	215.67
Real Estate Loan	5.50	53.31		162.35	203.54	18.73	465.19	99.83	390.93	572.03	0.70	300.65	110.36
Margin Nature Loan	38.53			7.67	1.69	34.50		0.02	284.59	379.00		314.44	246.81
Hire Purchase Loan	235.77	17.36	2.45	132.33	77.74	9.77	2.54	2.72	89.81	274.59	7.93	436.37	204.66
Deprived Sector Loan	81.75	5.75	11.28	79.23	256.20	3.80			171.57	509.92		223.25	45.58
Bills Purchased													
Other Product	1034.68	82.49	13.45	24.79	2407.88	29.67	113.22		777.35	86.77	23.49	275.96	273.22
a. Credit Card													
b. Education Loan	74.02		10.27	0.95	7.12	0.93			17.37			20.33	12.76
c. Cottage Industrial Loan													
d. Small Industrial Loan			3.18						136.99				
e. Medium Industrial Loan	31.87				32.43						23.49		
f. Small and Medium Industrial Loan													
g. Others	928.79	82.49		23.84	2368.33	28.75	113.22		622.99	86.77		255.63	260.46
Total Product wise Loan	2551.94	180.80	213.61	1552.21	3564.74	222.56	1695.54	352.63	2423.91	6150.81	46.22	4793.25	1180.29

Collateral Wise

Gold and Silver	16.94												
Government Securities										10.85			
Non Governmental Securities	38.53					14.50						314.44	246.81
Fixed Deposit Receipts	63.71	0.45	13.74	23.84	55.16			6.70	63.95	75.92		21.79	76.03
Own	63.71	0.45	13.74	23.84	55.16			6.70	63.95	75.92		21.79	76.03
Other Licences Institutions													
Collateral of Properties	2375.19	97.02	199.87	1524.35	281.29	174.65	1695.54	345.91	1985.63	5192.37	41.02	4202.40	803.08
Fixed Assets	2375.19	97.02	199.87	1524.35	281.29	174.65	1695.54	345.91	1985.63	5192.37	41.02	4202.40	803.08
Current Assets													
Against security of Bill											2.60		
Domestic Bills											2.60		
Foreign Bills													
Against Guarantee	0.45			4.02		31.32			110.00	486.82	0.37	233.85	54.36
Government Guarantee				4.02									
Institutional Guarantee	0.45					23.74			110.00	470.96	0.37		37.50
Personal Guarantee						7.58				15.86		233.85	16.83
Collective Guarantee													0.04
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	57.12	83.33			3228.30	2.09		0.02	264.33	384.85	2.24	20.78	
Total	2551.94	180.80	213.61	1552.21	3564.74	222.56	1695.54	352.63	2423.91	6150.81	46.22	4793.25	1180.29

BFI Name	Reliance
Sector Wise	
Agricultural and Forest Related	62.93
Fishery Related	
Mining Related	1.18
Manufacturing (Producing) Related	163.90
Construction	399.65
Electricity,Gas and Water	30.60
Metal Products, Mach. & Ele. Eqp.	61.02
Tras., Com. and Public Utilities	777.99
Wholesaler & Retailer	172.22
Finance, Insurance and Real Estate	287.81
Hotel or Restaurant	108.91
Other Services	74.85
Consumption Loans	125.35
Local Government	
Others	646.03
TOTAL sectorwise	2912.41

Product Wise

Term Loan	
Overdraft	
Trust Receipt Loan / Import Loan	
Demand & Other Working Capital Loan	38.40
Res. Per. H. Loan (Up to Rs. 15 mil.)	391.46
Real Estate Loan	318.67
Margin Nature Loan	69.34
Hire Purchase Loan	810.74
Deprived Sector Loan	135.71
Bills Purchased	
Other Product	1148.10
a. Credit Card	
b. Education Loan	23.67
c. Cottage Industrial Loan	196.40
d. Small Industrial Loan	
e. Medium Industrial Loan	
f. Small and Medium Industrial Loan	
g. Others	928.04
Total Product wise Loan	2912.41

Collateral Wise

Gold and Silver	
Government Securities	
Non Governmental Securities	
Fixed Deposit Receipts	47.32
Own	47.32
Other Licences Institutions	
Collateral of Properties	2569.44
Fixed Assets	2569.44
Current Assets	
Against security of Bill	
Domestic Bills	
Foreign Bills	
Against Guarantee	221.38
Government Guarantee	
Institutional Guarantee	123.00
Personal Guarantee	1.89
Collective Guarantee	
Int. Rtd. Foreign Bank's Guarantee	
Other Guarantee	96.49
Credit Card	
Others	74.27
Total	2912.41

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Jan	Mid-Mar	% change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	6147.3	8684.9	12592.8	16126.1	33736.5	41.28	45.00	109.20
	a. Paid-up Capital	3987.3	5436.5	7721.3	9744.3	27695.9	34.06	36.35	184.23
	b. Statutory Reserves	750.3	1214.8	1747.6	2378.6	2457.1	43.45	61.90	3.30
	c. Retained Earning	8.9	363.6	1179.5	1709.5	906.3	-95.97	3993.66	-46.98
	d. Others Reserves	1400.8	1670.0	1944.5	2293.7	2677.2	13.64	19.22	16.72
2	BORROWINGS	38244.9	52434.4	66772.7	75662.7	75876.9	37.09	37.10	0.28
	a. NRB	306.6	91.1	554.8	1986.5	1885.8	-41.75	-70.27	-5.07
	f. Others	37938.3	52343.3	66217.9	73676.2	73991.1	38.61	37.97	0.43
3	DEPOSITS	15775.5	24095.3	34344.1	41280.6	43323.3	43.40	52.74	4.95
4	BILLS PAYABLE	0.0	0.8	2.0	0.2	0.7	0.00	0.00	162.43
5	OTHER LIABILITIES	5205.7	7205.0	10366.3	11529.6	13574.9	37.81	38.41	17.74
	a. Loan Loss Provision	986.0	1345.6	1716.1	2031.5	2165.0	18.88	36.47	6.57
	b. Interest Suspense a/c	575.3	652.7	938.5	832.9	1046.8	21.13	13.45	25.68
	c. Others	3644.3	5206.8	7711.8	8665.3	10363.1	47.36	42.87	19.59
6	RECONCILIATION A/c	2330.2	5031.9	5779.8	6137.4	8014.6	114.13	115.95	30.59
7	PROFIT & LOSS A/c	2524.8	3318.2	3907.2	1762.4	2672.3	71.32	31.43	51.63
	Total	70228.2	100770.6	133765.0	152499.0	177199.2	39.93	43.49	16.20
Assets									
1	LIQUID FUNDS	6597.2	11096.2	12497.7	14547.1	14133.3	-8.41	68.20	-2.84
	a. Cash Balance	62.2	75.5	93.9	168.8	181.9	58.52	21.36	7.79
	b. Bank Balance	3900.5	6327.0	6243.3	6738.6	6835.0	5.12	62.21	1.43
	c. Money at Call	2634.4	4693.6	6160.5	7639.8	7116.4	-23.70	78.17	-6.85
2	INVESTMENT IN SECURITIES EX	116.2	38.7	42.7	390.7	40.7	0.00	-66.67	-89.58
3	SHARE & OTHER INVESTMEN	2350.1	2809.8	2658.1	3324.1	13342.0	-18.80	19.56	301.37
4	LOANS & ADVANCES	54915.5	77232.9	106540.9	121722.0	131673.3	53.87	40.64	8.18
	Institutional	14853.5	19194.3	24131.1	26997.7	27842.0	50.59	29.22	3.13
	Individual	40062.0	58038.6	82409.8	94724.3	103831.3	55.12	44.87	9.61
5	FIXED ASSETS	775.2	961.1	1219.2	1397.4	2700.3	24.14	23.98	93.24
6	OTHER ASSETS	3205.4	3598.2	4766.1	4732.6	6133.6	28.97	12.25	29.60
7	EXPENSES NOT WRITTEN OFF	7.2	4.5	11.2	5.0	5.0	-23.43	-38.06	0.00
8	NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	RECONCILIATION A/c	2215.3	5017.3	5959.5	6329.1	8158.6	104.14	126.49	28.91
10	PROFIT & LOSS A/c	46.2	11.9	69.6	50.9	1012.3	-43.57	-74.22	1888.82
	Total	70228.2	100770.6	133765.0	152499.0	177199.2	39.93	43.49	16.20
Profit & Loss A/c/Expenses									
1	INTEREST EXPENSES	2369.56	3494.31	5937.76	4880.04	6669.28	20.41	47.47	36.66
2	COMMISSION/FEE EXPENSES	0.00	0.01	0.21	0.03	0.04	-99.99	177.16	42.96
3	EMPLOYEE EXPENSES	1827.28	2671.95	3619.07	2248.52	3348.04	24.78	46.23	48.90
4	OFFICE OPERATING EXPENSES	907.22	1505.00	1231.78	658.87	1002.26	84.60	65.89	52.12
5	NON OPERATING EXPENSES	1.78	4.81	0.80	0.97	673.05	0.00	170.37	69454.60
6	PROVISION FOR RISK	326.79	560.23	641.44	441.55	603.19	73.67	71.44	36.61
7	LOAN WRITTEN OFF	1.12	0.00	2.97	0.00	0.00	152.70	-100.00	0.00
8	EXTRAORDINARY EXPENSES		0.00	0.01	0.00	0.00	0.00	0.00	0.00
9	PROVISION FOR STAFF BONUS	140.66	314.96	518.61	237.90	338.70	37.20	123.91	42.37
10	PROVISION FOR INCOME TAX	407.48	946.11	1561.02	715.64	1019.03	34.76	132.18	42.39
11	NET PROFIT	2496.01	3374.46	3901.54	1748.10	2668.01	73.87	35.19	52.62
	TOTAL EXPENSES	8477.90	12871.83	17415.23	10931.62	16321.62	41.31	51.83	49.31
Income									
1.	INTEREST INCOME	7637.78	11628.63	15659.24	9567.23	13476.40	41.71	52.25	40.86
2.	COMMISSION & DISCOUNT	220.38	286.71	409.62	225.33	322.92	68.44	30.10	43.31
3	OTHER OPERATING INCOME	411.08	684.42	1000.22	906.53	1277.79	34.85	66.49	40.95
4	NON OPERATING INCOME	12.53	34.47	50.76	64.34	76.57	-68.80	175.15	19.00
5	PROVISION FOR WRITTEN BACK	165.27	222.11	241.31	134.18	162.39	87.12	34.39	21.02
6	RECOVERY FOR WRITE BACK	13.44	4.63	2.99	0.04	0.12	582.37	-65.57	219.16
7	INCOME FOR EXTRA ORDINARY EXPENSES	0.00	0.01	0.00	0.00	0.00	-100.00	0.00	0.00
8	NET LOSS	17.42	10.85	51.08	33.97	1005.42	-60.12	-37.70	2860.00
	TOTAL INCOME	8477.90	12871.83	17415.23	10931.62	16321.62	41.31	51.83	49.31
Miscellaneous Information									
	No. of Total Staffs	5756	7132	8903	10449	10939	30.67	23.91	4.69
	No. of Total Branches	1116	1378	1895	2152	2261	29.62	23.48	5.07
	No. of Total Centers	77616	100794	132355	150677	157966	30.71	29.86	4.84
	No. of Total Groups	304737	366540	455206	506184	525264	4.28	20.28	3.77
	No. of Total Passive Groups	11504	4601	4942	5460	5502	25.90	-60.01	0.77
	No. of Total Members	1548767	1898891	2338046	2577541	2675074	-3.95	22.61	3.78
	No. of Total Passive Members	56436	32378	37050	39625	44159	-15.06	-42.63	11.44
	No. of Total Borrowers	1080878	1296303	1576155	1695056	1752311	-1.93	19.93	3.38
	No. of Total Overdue Borrowers	45697	44861	44281	59527	64903	49.06	-1.83	9.03
	No. of Total Saving Members	1521152	1873432	2368500	2602585	2696824	26.92	23.16	3.62
	Total Saving Amount (Rs million)	15770.90	24111.28	34583.36	41203.22	43183.20	43.36	52.88	4.81

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	10	0	0	10	129954	12995
2	1	Panchthar	15	3	2	20	195755	9788
3	1	Ilam	22	6	2	30	305073	10169
4	1	Jhapa	87	26	8	121	888561	7343
5	1	Sankhuwasabha	17	0	0	17	157342	9255
6	1	Bhojpur	14	1	1	16	165754	10360
7	1	Terhathum	10	3	0	13	101336	7795
8	1	Dhankuta	14	5	1	20	168873	8444
9	1	Morang	91	32	12	135	1051204	7787
10	1	Sunsari	78	15	11	104	862731	8295
11	1	Solukhumbu	10	0	0	10	103877	10388
12	1	Khotang	8	3	0	11	186006	16910
13	1	Okhaldhunga	8	5	0	13	150695	11592
14	1	Udayapur	21	1	1	23	343555	14937
		Total	405	100	38	543	4810715	8860
15	2	Saptari	22	2	8	32	687438	21482
16	2	Siraha	41	1	1	43	682168	15864
17	2	Dhanusha	42	5	1	48	813447	16947
18	2	Mahottari	31	7	1	39	682560	17502
19	2	Sarlahi	28	7	0	35	852934	24370
20	2	Rautahat	24	5	0	29	790277	27251
21	2	Bara	33	4	2	39	781397	20036
22	2	Parsa	47	9	4	60	676705	11278
		Total	268	40	17	325	5966927	18360
23	3	Dolakha	16	5	0	21	187441	8926
24	3	Ramechhap	12	1	0	13	207172	15936
25	3	Sindhuli	14	5	0	19	306621	16138
26	3	Rasuwa	14	1	1	16	44559	2785
27	3	Dhading	29	16	0	45	348755	7750
28	3	Nuwakot	19	7	1	27	284727	10545
29	3	Sindhupalchok	21	11	1	33	292843	8874
30	3	Kavrepalanchok	50	11	5	66	396293	6004
31	3	Kathmandu	474	85	39	598	2069760	3461
32	3	Lalitpur	103	14	7	124	537365	4334
33	3	Bhaktapur	46	9	4	59	347585	5891
34	3	Makawanpur	38	11	3	52	448503	8625
35	3	Chitawan	97	58	9	164	657701	4010
		Total	933	234	70	1237	6129326	4955
36	4	Gorkha	19	11	1	31	256094	8261
37	4	Manang	4	1	0	5	6412	1282
38	4	Lamjung	24	6	1	31	170886	5512
39	4	Kaski	93	81	13	187	554611	2966
40	4	Tanahu	39	26	1	66	339113	5138
41	4	Syangja	21	22	2	45	265585	5902
42	4	Mustang	5	3	0	8	12230	1529
43	4	Baglung	28	11	0	39	279089	7156
44	4	Parbat	15	10	0	25	148194	5928
45	4	Myagdi	13	6	1	20	112198	5610
46	4	Nawalparasi East	31	31	6	68	337791	4968
		Total	292	208	25	525	2482203	4728

47	5	Gulmi	15	12	0	27	265424	9831
48	5	Palpa	29	8	0	37	253550	6853
49	5	Rupandehi	123	84	11	218	1004488	4608
50	5	Kapilbastu	27	13	4	44	636614	14469
51	5	Arghakhanchi	17	7	0	24	201325	8389
52	5	Pyuthan	10	11	0	21	237995	11333
53	5	Rolpa	6	0	0	6	233764	38961
54	5	Rukum East	3	3	0	6	56680	9447
55	5	Dang	50	32	4	86	616785	7172
56	5	Banke	57	24	4	85	568088	6683
57	5	Bardiya	21	15	0	36	462504	12847
58	5	Nawalparasi West	19	8	0	27	359796	13326
59	5	Rukum West	12	13	0	25	165597	6624
Total			389	230	23	642	5062611	7886
60	6	Salyan	14	3	0	17	262659	15451
61	6	Surkhet	33	1	2	36	395621	10989
62	6	Dailekh	12	0	0	12	285823	23819
63	6	Jajarkot	5	1	0	6	189483	31580
64	6	Dolpa	3	0	0	3	40477	13492
65	6	Jumla	7	1	0	8	119809	14976
66	6	Kalikot	6	1	0	7	151952	21707
67	6	Mugu	3	0	0	3	61108	20369
68	6	Humla	4	0	0	4	56169	14042
Total			87	7	2	96	1563101	16282
69	7	Doti	10	2	0	12	213588	17799
70	7	Bajhang	6	1	0	7	213158	30451
71	7	Kailali	72	20	2	94	890881	9477
72	7	Bajura	6	1	0	7	148686	21241
73	7	Achham	7	2	0	9	277898	30878
74	7	Kanchanpur	33	14	0	47	503466	10712
75	7	Darchula	8	1	0	9	140922	15658
76	7	Baitadi	6	2	0	8	261598	32700
77	7	Dadeldhura	13	2	0	15	153135	10209
Total			161	45	2	208	2803332	13478
Grand Total			2535	864	177	3576	28818215	8059

Bank/BFI Class	A	B	C[#]	D[§]	Total
No. of BFIs	28	36	25	63	152
No. of Branches	2535	864	177	2261	5837
Population per Branch[*]					4937

Province	A	B	C	Total
1	405	100	38	543
2	268	40	17	325
3	933	234	70	1237
4	292	208	25	525
5	389	230	23	642
6	87	7	2	96
7	161	45	2	208
Total	2535	864	177	3576

* Population 28,818,215 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)				Asoj, 2073 (Mid Oct, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.13	700640.75	1.00	9.00	2.06	724050.92
2	Fixed:	0.40	19.00	5.65	501932.97	1.00	19.00	5.67	515349.32
2.1	up to 1 month	1.00	17.55	4.87	7279.14	2.00	14.00	5.63	8913.31
2.2	1-3 months	1.40	17.55	5.09	20823.72	1.00	17.55	5.10	25732.87
2.3	3-6 months	1.00	17.55	4.29	37211.91	1.00	17.55	4.53	37389.05
2.4	6-12 months	0.40	17.55	5.87	284140.27	1.50	17.55	5.87	294465.94
2.5	1-2 yrs	2.00	17.55	5.50	128730.55	1.00	17.55	5.52	124730.18
2.6	2 yrs and above	2.00	19.00	6.86	23747.39	2.00	19.00	6.37	24117.97
3	Call	0.05	10.50	3.79	307838.34	0.05	10.50	4.16	307134.49
4	Certificate of Deposits	5.00	5.00	5.00	665.10	5.00	5.00	5.00	665.69
5	Other	2.50	9.00	4.51	178.11	2.50	9.00	2.61	535.97
6	Non interest bearing deposits	0.00	0.00	0.00	169401.46	0.00	0.00	0.00	177288.20
6.1	Current	0.00	0.00	0.00	149265.92	0.00	0.00	0.00	156343.24
6.2	Margin	0.00	0.00	0.00	17067.77	0.00	0.00	0.00	17007.76
6.3	Other	0.00	0.00	0.00	3067.77	0.00	0.00	0.00	3937.20
	Aggregate	0.05	19.00	3.27	1680656.73	0.05	19.00	3.30	1725024.61

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Fagun, 2073 (Mid Mar, 2017)				Chait, 2073 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	12.00	2.26	665175.55	1.00	11.25	2.66	655849.74
2	Fixed:	1.00	19.00	7.94	696808.55	1.00	19.00	8.54	749990.26
2.1	up to 1 month	2.25	17.55	4.89	10232.77	2.50	17.55	7.01	11200.27
2.2	1-3 months	1.00	17.55	8.01	30279.73	1.00	17.55	7.53	50668.62
2.3	3-6 months	2.00	15.69	8.16	63880.26	2.00	13.75	7.77	75145.44
2.4	6-12 months	1.50	17.55	8.06	377944.66	2.50	17.55	8.85	398374.38
2.5	1-2 yrs	1.50	15.00	7.76	161655.61	2.50	15.00	8.58	164487.86
2.6	2 yrs and above	2.00	19.00	7.95	52815.52	2.00	19.00	8.50	50113.68
3	Call	0.05	15.00	7.28	305530.13	0.05	15.00	4.50	269886.15
4	Certificate of Deposits	0.00	0.00	0.00	5.03	5.00	5.00	5.00	2.49
5	Other	3.25	9.00	4.29	255.05	3.25	9.00	5.23	1193.13
6	Non interest bearing deposits	0.00	0.00	0.00	171340.38	0.00	0.00	0.00	166753.36
6.1	Current	0.00	0.00	0.00	150808.52	0.00	0.00	0.00	146816.85
6.2	Margin	0.00	0.00	0.00	17589.04	0.00	0.00	0.00	17992.01
6.3	Other	0.00	0.00	0.00	2942.82	0.00	0.00	0.00	1944.51
	Aggregate	0.05	19.00	5.04	1839114.69	0.05	19.00	5.08	1843675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Fagun, 2073 (Mid Mar, 2017)				Chait, 2073 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	10.96	66333.18	4.00	21.50	11.14	68608.21
2	Fishery Related	4.50	19.00	10.56	1804.58	4.50	18.00	10.62	1846.38
3	Mining Related	8.50	17.00	10.60	2914.26	8.00	17.00	10.62	3105.32
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.08	104228.51	1.00	20.00	10.37	104897.36
5	Non Food Production Related	1.90	20.00	9.92	204171.79	1.90	20.00	10.24	201334.02
6	Construction	2.00	21.00	10.87	173374.93	2.00	21.00	11.02	174812.99
7	Electricity, Gas and Water	2.25	20.00	9.96	51354.74	2.25	20.00	9.94	54227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.24	19996.14	3.00	20.00	10.49	20434.10
9	Transport, Communication and Public Utilities	2.00	22.00	10.86	51071.23	2.00	19.00	11.17	51148.39
10	Wholesaler & Retailer	1.00	21.00	10.60	379459.95	1.00	21.50	10.79	383527.06
11	Finance, Insurance and Real Estate	2.00	19.50	9.61	135387.71	2.00	19.50	9.77	140609.81
12	Hotel or Restaurant	6.00	20.00	10.03	51621.75	6.25	21.00	10.16	52539.78
13	Other Services	3.00	21.00	10.68	68379.87	3.00	21.00	10.88	69405.27
14	Consumption Loans	2.00	30.00	11.11	119378.38	2.00	30.00	11.24	123171.61
15	Local Government	3.00	12.00	4.14	1482.25	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.95	185987.21	2.00	24.00	11.93	188855.59
	Aggregate	1.00	30.00	10.60	1616946.48	1.00	30.00	10.77	1640005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Fagun, 2073 (Mid Mar, 2017)				Chait, 2073 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	10.36	249547.24	2.25	20.00	10.56	250562.28
2	Overdraft	2.50	24.00	11.04	286657.07	3.00	24.00	11.37	293230.95
3	Trust Receipt Loan / Import Loan	4.50	20.00	8.66	79505.32	3.00	21.00	9.13	70864.67
4	Demand & Other Working Capital Loan	2.00	21.00	10.23	376652.27	2.00	21.00	10.54	382365.32
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.60	130940.37	2.00	20.00	10.75	133265.55
6	Real Estate Loan	4.25	19.00	11.13	100204.02	2.00	19.00	11.42	101058.02
7	Margin Nature Loan	7.00	17.99	11.01	31943.37	7.00	17.99	11.40	31298.75
8	Hire Purchase Loan	2.00	19.00	11.09	112194.98	2.00	20.00	11.31	114838.70
9	Deprived Sector Loan	2.00	20.00	8.47	80613.60	2.00	21.50	8.95	86470.72
10	Bills Purchased	1.00	18.00	3.90	6840.14	1.00	18.00	2.49	7826.28
11	Other Product	2.00	30.00	11.65	161848.09	1.80	30.00	11.77	168224.02
	Aggregate	1.00	30.00	10.51	1616946.48	1.00	30.00	10.78	1640005.26

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)				Saun, 2074 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.00	9.00	4.04	695584.55
2	Fixed:	0.50	21.91	10.08	835554.74	0.50	21.91	10.22	848444.64
2.1	up to 1 month	2.00	13.75	9.13	16437.81	2.50	13.75	7.52	10162.73
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.75	17.55	8.35	45009.88
2.3	3-6 months	2.00	17.55	9.57	57925.54	0.50	17.55	9.66	56714.42
2.4	6-12 months	0.50	17.55	10.39	471888.50	2.50	17.55	10.66	486270.78
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.50	14.00	10.20	192068.47
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	1.00	21.91	9.09	58218.35
3	Call	0.05	13.00	4.14	266107.50	0.05	13.00	3.88	281827.55
4	Certificate of Deposits	5.00	5.00	5.00	555.98	0.00	0.00	0.00	0.00
5	Other	3.25	6.75	3.96	250.25	3.25	9.00	5.20	651.98
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	185575.78
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	160838.10
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	22326.56
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	2411.12
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	21.91	6.25	2012084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2074 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	1.17	22.00	11.56	73228.99
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	18.00	11.38	2009.19
3	Mining Related	8.00	20.00	11.26	3467.83	4.25	20.00	11.74	3535.81
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.00	20.60	11.09	106699.79
5	Non Food Production Related	2.00	20.00	10.75	198529.21	2.00	20.40	10.95	202450.68
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.00	11.80	181267.47
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	2.25	20.00	10.60	60181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	20.40	11.15	22951.87
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	22.00	12.04	52332.74
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	2.25	21.50	11.70	396583.21
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	1.75	19.00	11.33	145424.60
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.00	11.08	56235.89
13	Other Services	3.00	19.00	11.41	79016.31	3.00	21.00	11.75	79621.54
14	Consumption Loans	2.00	30.00	11.94	134320.38	2.00	30.00	12.07	131965.72
15	Local Government	3.00	11.50	4.14	1506.86	3.00	11.50	4.13	1508.06
16	Others	2.00	24.00	12.21	203818.47	1.50	24.00	13.08	200457.44
	Aggregate	0.75	30.00	11.33	1717067.47	1.17	30.00	11.68	1716454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2074 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	1.79	22.00	11.31	280491.84
2	Overdraft	2.00	24.00	11.93	310486.80	2.00	24.00	12.20	303165.08
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	4.00	20.40	10.02	61655.11
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	2.00	21.00	11.41	385860.66
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	11.69	142469.21
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	19.00	12.28	104291.37
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	7.00	17.28	12.43	34044.76
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.50	20.00	12.35	120615.83
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	1.75	21.50	10.41	93183.32
10	Bills Purchased	2.00	17.00	2.28	9438.91	2.00	17.00	1.92	10500.29
11	Other Product	2.00	30.00	12.38	183325.97	4.00	30.00	12.65	180177.44
	Aggregate	1.75	30.00	11.39	1717067.48	1.50	30.00	11.66	1716454.90

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Pus, 2074 (Mid Jan, 2018)				Magh, 2074 (Mid Feb, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.93	753503.96	1.25	9.00	4.15	756846.55
2	Fixed:	1.50	20.50	10.20	890069.53	1.50	20.50	10.19	916969.51
2.1	up to 1 month	1.50	13.80	10.68	12559.83	1.75	17.55	9.98	19344.35
2.2	1-3 months	1.75	17.55	9.23	49841.12	1.75	14.50	9.97	65677.22
2.3	3-6 months	2.00	15.50	10.30	63174.64	2.00	14.25	10.31	69579.16
2.4	6-12 months	2.50	20.50	10.55	483285.57	1.80	20.50	10.48	475357.42
2.5	1-2 yrs	1.50	15.00	10.03	200404.79	1.50	15.00	10.02	202140.96
2.6	2 yrs and above	2.50	19.13	8.96	80803.57	2.50	19.13	9.06	84870.40
3	Call	0.05	13.00	4.11	268559.61	0.05	13.00	4.29	249819.69
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	5.73	882.73	3.25	10.00	7.11	4030.55
6	Non interest bearing deposits	0.00	0.00	0.00	205900.87	0.00	0.00	0.00	201340.68
6.1	Current	0.00	0.00	0.00	181413.20	0.00	0.00	0.00	178058.54
6.2	Margin	0.00	0.00	0.00	22929.37	0.00	0.00	0.00	21983.91
6.3	Other	0.00	0.00	0.00	1558.30	0.00	0.00	0.00	1298.23
	Aggregate	0.05	20.50	6.21	2118916.69	0.05	20.50	6.38	2129006.98

Overall Summary of Interest Rate on LCY Sectorwise Credit		Pus, 2074 (Mid Jan, 2018)				Magh, 2074 (Mid Feb, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.97	85053.85	2.25	24.00	12.01	86677.74
2	Fishery Related	4.50	18.00	11.87	2204.59	4.50	18.00	11.97	2308.48
3	Mining Related	3.75	20.00	11.19	4187.03	3.50	20.00	11.03	4724.60
4	Agriculture, Forestry & Beverage Production Related	1.37	20.00	11.33	111788.82	2.00	24.00	11.46	114723.23
5	Non Food Production Related	1.50	20.00	11.19	220581.79	3.25	20.00	11.34	223547.75
6	Construction	2.00	21.00	12.00	197675.17	2.00	21.39	12.10	200243.78
7	Electricity, Gas and Water	2.25	19.00	10.86	67629.47	2.25	19.00	10.87	68895.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	11.56	25228.67	4.50	24.00	11.63	25736.86
9	Transport, Communication and Public Utilities	3.90	24.00	12.18	55312.74	3.90	24.00	12.31	56011.34
10	Wholesaler & Retailer	2.25	21.63	11.73	445229.41	2.25	24.00	11.85	452160.46
11	Finance, Insurance and Real Estate	1.75	19.00	11.34	159714.24	1.75	24.00	11.52	157806.34
12	Hotel or Restaurant	4.50	24.00	11.66	63726.53	4.50	24.00	11.77	65363.35
13	Other Services	3.00	21.00	11.85	86280.18	4.50	24.00	12.01	86578.29
14	Consumption Loans	1.50	30.00	12.45	138299.70	2.50	30.00	12.51	139857.14
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.08	1507.64
16	Others	1.22	24.00	12.67	230779.66	2.00	24.20	12.75	234688.94
	Aggregate	1.22	30.00	11.79	1895199.49	1.75	30.00	11.90	1920830.95

Overall Summary of Interest Rate on LCY Productwise Credit		Pus, 2074 (Mid Jan, 2018)				Magh, 2074 (Mid Feb, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.50	22.00	11.47	308765.07	2.25	24.00	11.57	315917.88
2	Overdraft	2.00	24.00	12.29	335972.27	2.00	24.20	12.39	340204.59
3	Trust Receipt Loan / Import Loan	3.50	20.49	9.60	72938.89	3.50	21.35	9.79	77709.97
4	Demand & Other Working Capital Loan	1.37	21.63	11.56	439239.76	3.25	24.00	11.68	444053.21
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.85	156701.42	2.00	20.00	11.98	158524.28
6	Real Estate Loan	1.22	18.00	12.26	108370.28	2.00	24.00	12.47	108672.59
7	Margin Nature Loan	7.00	17.50	12.06	34966.70	7.00	17.50	12.25	35243.41
8	Hire Purchase Loan	1.50	20.00	12.51	127792.44	2.00	24.00	12.65	129289.00
9	Deprived Sector Loan	1.75	21.00	10.68	103368.40	1.75	24.00	10.68	100391.14
10	Bills Purchased	9.50	17.00	5.64	2808.42	10.00	17.00	5.99	2821.97
11	Other Product	3.81	30.00	12.59	204275.83	4.00	30.00	12.79	208002.89
	Aggregate	1.22	30.00	11.79	1895199.48	1.75	30.00	11.92	1920830.94

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	0.50	12.00	4.32	768149.52
2	Fixed:	1.50	40.50	10.17	927359.78
2.1	up to 1 month	2.50	13.62	8.78	21100.16
2.2	1-3 months	1.75	13.75	10.06	53074.35
2.3	3-6 months	2.00	13.75	10.35	71081.64
2.4	6-12 months	2.50	40.50	10.47	493426.14
2.5	1-2 yrs	1.50	14.00	9.95	201240.75
2.6	2 yrs and above	2.50	19.13	9.24	87436.73
3	Call	0.05	12.00	4.48	245491.90
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.90	4741.04
6	Non interest bearing deposits	0.00	0.00	0.00	207933.28
6.1	Current	0.00	0.00	0.00	185026.22
6.2	Margin	0.00	0.00	0.00	21578.36
6.3	Other	0.00	0.00	0.00	1328.69
	Aggregate	0.05	40.50	6.45	2153675.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	24.00	12.06	90022.07
2	Fishery Related	4.50	18.00	12.06	2390.32
3	Mining Related	3.75	20.00	12.11	3852.83
4	Agriculture, Forestry & Beverage Production Related	3.60	24.00	11.53	112618.58
5	Non Food Production Related	3.87	24.00	11.44	220006.12
6	Construction	2.00	24.00	12.03	197357.86
7	Electricity, Gas and Water	2.25	19.00	10.98	69714.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.94	24.00	11.77	25783.08
9	Transport, Communication and Public Utilities	3.90	24.00	12.29	54776.84
10	Wholesaler & Retailer	1.32	24.00	11.80	449766.75
11	Finance, Insurance and Real Estate	1.75	24.00	11.63	162140.62
12	Hotel or Restaurant	4.50	24.00	11.87	66061.17
13	Other Services	4.50	24.00	12.09	85673.99
14	Consumption Loans	2.50	24.00	12.50	136089.27
15	Local Government	3.00	11.00	3.43	1507.64
16	Others	2.00	30.00	12.95	251333.19
	Aggregate	1.32	30.00	11.96	1929094.35

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	24.00	11.64	318316.24
2	Overdraft	2.00	24.20	12.53	340611.44
3	Trust Receipt Loan / Import Loan	2.75	19.00	9.93	77759.68
4	Demand & Other Working Capital Loan	1.32	24.00	11.77	434029.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	24.00	12.01	156391.30
6	Real Estate Loan	2.00	24.00	12.55	111270.42
7	Margin Nature Loan	7.00	17.50	12.36	34497.88
8	Hire Purchase Loan	2.00	24.00	12.75	129439.08
9	Deprived Sector Loan	1.75	24.00	10.80	101003.19
10	Bills Purchased	10.00	16.38	5.39	2716.66
11	Other Product	2.00	30.00	12.80	223059.26
	Aggregate	1.32	30.00	12.01	1929094.34

Annex-I

Name list of Bank and Financial Institutions

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

Annex-I

D. Microfinance Financial Institutions

1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojagar	12	First Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	Civil Microfinance Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudyik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sastha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sastha Ltd.	Adhikhola
51	Swabhimam Microfinance Bittiya Sastha Ltd.	Swabhimam	52	Sparsha Microfinance Bittiya Sastha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sastha Ltd.	Sabaiko	54	Aarthik Samriddhi Laghubitta Bittiya Sanstha Ltd	Aarthik
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik	58	Sahakarya Laghubitta Bittiya Sanstha limited	Sahakarya
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Sarathi Laghubitta Bittiya Sanstha limited	Sarathi
61	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	62	Sajeelo Laghubitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha limited	Satyawati			