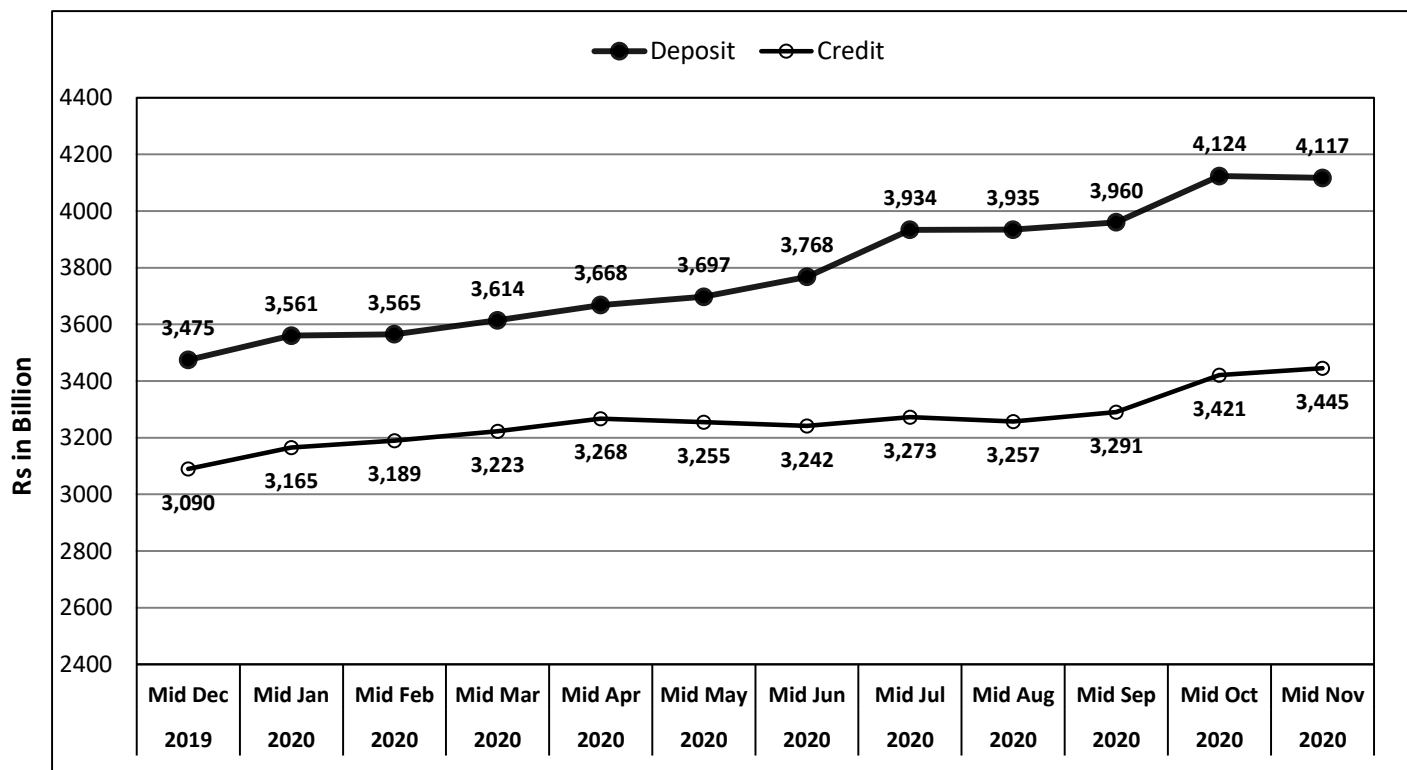


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Kattik
Mid-Nov, 2020

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

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Credits	Total
Data available , out of total number	27	19	21	78	145
Total Number of Licensed BFIs*	27	19	21	78	145

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

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

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

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

Major Financial Indicators

as on Kattik End, 2077 (Mid-Nov, 2020)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	96.85	9.96	2.50	109.30
2	Total Credit/GDP	81.19	8.27	2.01	91.46
3	Total Credit/ Total Deposit	83.83	83.00	80.51	83.68
4	CCD Ratio [#]	73.22	67.90	67.87	72.57
5	Fixed Deposit/Total Deposit	48.45	50.20	57.12	48.81
6	Saving Deposit/Total Deposit	32.72	29.20	28.34	32.30
7	Current Deposit/Total Deposit	8.74	1.63	0.93	7.92
8	Call Deposit/Total Deposit	9.03	9.46	11.77	9.14
9	NPL/ Total Loan [^]	1.63	1.67	6.21	1.73
10	Total LLP /Total Loan	5.96	2.07	8.96	5.68
11	Deprived Sector Loan/Total Loan ^{\$^}	6.15	12.69	9.80	6.78
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	11.94	9.09	15.79	11.77
2	Investment in Gov. Securities/Total Deposit	14.98	9.28	11.05	14.37
3	Total Liquid Assets/Total Deposit	27.59	27.20	39.79	27.83
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	11.54	12.37	17.95	11.74
2	Total Capital/RWA	13.95	13.48	19.43	14.03
D. Financial Access					
1	No. of institutions	27	19	21	67
2	No. of Branches	4,541	1,026	252	5,819
3	No. of Deposit Accounts [^]	28,809,988	4,052,622	669,177	33,531,787
4	No. of Loan Accounts [^]	1,210,923	301,457	44,896	1,557,277
5	No. of Branchless Banking Centers [^]	1,619	-	-	1,619
6	No. of Branchless Banking Customers [^]	189,906	-	-	189,906
7	No. of Mobile Banking Customers [^]	10,665,071	1,151,807	95,935	11,912,813
8	No. of Internet Banking Customers [^]	1,029,333	25,574	6,433	1,061,340
9	No. of ATMs [^]	3,831	309	51	4,191
10	No. of Debit Cards [^]	7,379,610	251,848	38,369	7,669,827
11	No. of Credit Cards [^]	168,682	-	-	168,682
12	No. of Prepaid Cards [^]	58,048	-	-	58,048
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	5.31			
	(a) Saving	3.11			
	(b) Fixed	8.37			
	(c) Call	1.09			
2	Wt. Avg Interest Rate on Credit	9.52			

Note:

Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2019/20 Rs. 3,767,043 million(Preliminary)

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

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

Month end (last day) CCD ratio

[^] Data as on 1st Quarter of FY2077/78 (2020/21)

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

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	370,014	446,402	488,277	545,343	545,974	20.64	9.38	0.12
a. Paid-up Capital	282,196	305,885	330,876	330,718	331,782	8.39	8.17	0.32
b. Statutory Reserves	63,756	76,174	94,150	99,599	98,570	19.48	23.60	-1.03
c. Retained Earning	(1,932)	4,538	4,312	43,826	44,962	-334.90	-4.98	2.59
d. Others Reserves	25,995	59,805	58,939	71,201	70,660	130.07	-1.45	-0.76
2 BORROWINGS	35,453	90,729	81,610	96,360	103,206	155.92	-10.05	7.10
a. NRB	12,122	22,927	7,992	13,535	10,577	89.14	-65.14	-21.86
b. "A"Class Licensed Institution	8,583	34,286	5,392	11,461	20,081	299.48	-84.27	75.21
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	12,219	13,624	0.00	348.99	11.50
d. Other Financial Ins.	2,436	3,283	1,737	1,415	1,177	34.79	-47.10	-16.82
e. Bonds and Securities	12,312	26,935	51,679	57,731	57,748	118.76	91.87	0.03
3 DEPOSITS	2,836,930	3,354,428	3,933,738	4,123,804	4,117,350	18.24	17.27	-0.16
a. Current	256,809	311,505	401,130	374,544	325,953	21.30	28.77	-12.97
b. Savings	947,024	1,060,516	1,224,189	1,306,544	1,329,875	11.98	15.43	1.79
c. Fixed	1,229,731	1,526,497	1,884,402	1,988,044	2,009,527	24.13	23.45	1.08
d. Call Deposits	367,597	417,390	387,287	379,187	376,158	13.55	-7.21	-0.80
e. Others	35,770	38,519	36,729	75,485	75,837	7.69	-4.65	0.47
4 Bills Payable	3,109	2,309	2,053	6,897	9,944	-25.72	-11.11	44.19
5 Other Liabilities	263,876	303,249	385,596	376,632	388,835	14.92	27.15	3.24
1. Loan Loss Provision	55,009	54,893	78,604	83,775	83,463	-0.21	43.19	-0.37
2. Interest Suspense a/c	37,705	20,271	27,582	26,839	28,292	-46.24	36.06	5.41
3. Others	171,163	228,085	279,410	266,018	277,079	33.26	22.50	4.16
6 Reconciliation A/c	4,265	15,556	3,427	3,059	2,855	264.72	-77.97	-6.67
7 Profit & Loss A/c	61,338	73,519	59,045	15,923	20,208	19.86	-19.69	26.91
TOTAL	3,574,985	4,286,193	4,953,745	5,168,018	5,188,372	19.89	15.57	0.39
Assets								
1 LIQUID FUNDS	439,299	466,279	563,630	572,515	554,206	6.14	20.88	-3.20
a. Cash Balance	74,893	92,563	110,726	92,980	83,005	23.59	19.62	-10.73
Nepalese Notes & Coins	72,208	84,640	98,161	80,530	70,173	17.22	15.97	-12.86
Foreign Currency	2,685	7,923	12,565	12,450	12,832	195.09	58.59	3.07
b. Bank Balance	298,098	295,862	369,615	400,965	401,453	-0.75	24.93	0.12
1. In Nepal Rastra Bank	218,135	215,138	294,780	304,745	317,197	-1.37	37.02	4.09
2. "A"Class Licensed Institution	41,055	29,036	27,141	31,652	31,537	-29.28	-6.53	-0.36
3. Other Financial Ins.	7,557	13,010	3,372	2,124	2,416	72.16	-74.08	13.74
4. In Foreign banks	31,352	38,678	44,322	62,443	50,303	23.37	14.59	-19.44
c. Money at Call	66,307	77,853	83,288	78,570	69,748	17.41	6.98	-11.23
2 INVESTMENTS	331,231	375,402	534,611	584,459	592,855	13.34	42.41	1.44
a. Govt. Securities	295,854	374,262	533,827	569,886	591,823	26.50	42.63	3.85
b. Others	35,377	1,140	784	14,573	1,032	-96.78	-31.24	-92.92
3 SHARE & OTHER INVESTMENT	109,665	186,189	171,683	186,341	183,200	69.78	-7.79	-1.69
4 LOANS & ADVANCES (Including Bills Purchased)	2,422,798	2,913,970	3,273,096	3,420,620	3,445,344	20.27	12.32	0.72
4.1 LOANS & ADVANCES	2,419,842	2,910,511	3,270,133	3,416,754	3,441,733	20.28	12.36	0.73
a. Private Sector	2,355,915	2,819,279	3,156,509	3,286,237	3,314,215	19.67	11.96	0.85
b. Financial Institutions	58,056	86,056	110,945	126,575	123,226	48.23	28.92	-2.65
c. Government Organizations	5,871	5,176	2,679	3,942	4,292	-11.83	-48.24	8.86
4.2 BILLS PURCHASED	2,956	3,459	2,963	3,866	3,611	17.03	-14.36	-6.60
5 LOANS AGT. COLLECTED BILLS	129	-	-	-	-	-100.00	0.00	0.00
6 FIXED ASSETS	47,763	71,420	78,568	79,301	79,729	49.53	10.01	0.54
7 OTHER ASSETS	206,834	253,949	312,752	328,106	339,526	22.78	23.16	3.48
a. Accrued Interests	43,309	46,171	117,719	131,347	122,392	6.61	154.96	-6.82
b. Others	163,525	207,777	159,955	165,581	172,731	27.06	-23.02	4.32
8 Expenses not Written off	264	26	189	182	160	-89.99	613.61	-12.21
9 Non Banking Assets	4,614	5,716	7,076	7,068	7,357	23.87	23.80	4.09
10 Reconciliation Account	12,389	13,167	11,715	(10,947)	(14,556)	6.28	-11.03	32.96
11 Profit & Loss A/c	1	75	426	373	552	10417.22	464.35	47.94
TOTAL	3,574,985	4,286,193	4,953,745	5,168,018	5,188,372	19.89	15.57	0.39

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	314,190	385,245	433,941	486,582	486,606	22.62	12.64	0.00
a. Paid-up Capital	231,458	252,260	284,811	285,307	286,372	8.99	12.90	0.37
b. Statutory Reserves	56,203	67,359	86,033	91,126	90,161	19.85	27.72	-1.06
c. Retained Earning	3,053	8,249	8,248	44,578	44,973	170.19	-0.01	0.88
d. Others Reserves	23,477	57,377	54,850	65,570	65,100	144.40	-4.40	-0.72
2 BORROWINGS	33,552	82,024	78,942	91,722	99,386	144.47	-3.76	8.36
a. NRB	11,690	21,327	7,810	13,523	10,563	82.43	-63.38	-21.89
b. "A"Class Licensed Institution	7,113	27,181	3,356	7,285	16,725	282.13	-87.65	129.59
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	12,219	13,624	0.00	348.99	11.50
d. Other Financial Ins.	2,436	3,283	1,737	1,415	1,177	34.79	-47.10	-16.82
e. Bonds and Securities	12,312	26,935	51,229	57,281	57,298	118.76	90.20	0.03
3 DEPOSITS	2,471,514	2,880,092	3,490,101	3,656,749	3,648,221	16.53	21.18	-0.23
a. Current	249,248	301,550	389,700	366,189	318,965	20.98	29.23	-12.90
b. Savings	811,668	901,359	1,087,517	1,174,342	1,193,713	11.05	20.65	1.65
c. Fixed	1,070,788	1,308,269	1,646,630	1,746,611	1,767,535	22.18	25.86	1.20
d. Call Deposits	308,550	336,801	332,548	332,287	329,615	9.16	-1.26	-0.80
e. Others	31,261	32,114	33,706	37,319	38,394	2.73	4.96	2.88
4 Bills Payable	3,050	2,239	2,036	6,817	9,904	-26.59	-9.06	45.28
5 Other Liabilities	228,764	264,670	350,780	341,241	350,539	15.70	32.54	2.72
1. Loan Loss Provision	44,118	42,916	67,444	71,235	70,921	-2.72	57.15	-0.44
2. Interest Suspense a/c	28,593	10,597	16,882	15,921	16,709	-62.94	59.30	4.95
3. Others	156,052	211,156	266,454	254,085	262,909	35.31	26.19	3.47
6 Reconciliation A/c	(432)	8,608	3,286	2,938	2,736	-2094.36	-61.83	-6.88
7 Profit & Loss A/c	53,633	64,456	54,484	14,631	18,588	20.18	-15.47	27.05
TOTAL	3,104,271	3,687,334	4,413,571	4,600,679	4,615,980	18.78	19.70	0.33
Assets								
1 LIQUID FUNDS	328,307	348,011	462,843	470,263	459,939	6.00	33.00	-2.20
a. Cash Balance	66,242	82,456	100,912	84,438	76,207	24.48	22.38	-9.75
Nepalese Notes & Coins	63,741	74,684	88,499	72,069	63,455	17.17	18.50	-11.95
Foreign Currency	2,501	7,772	12,412	12,369	12,753	210.80	59.72	3.10
b. Bank Balance	244,464	242,924	327,901	357,829	359,314	-0.63	34.98	0.41
1. In Nepal Rastra Bank	201,684	196,554	275,162	286,378	299,562	-2.54	39.99	4.60
2. "A"Class Licensed Institution	11,245	7,476	8,186	8,741	9,019	-33.51	9.49	3.18
3. Other Financial Ins.	192	223	233	270	432	16.34	4.35	59.93
4. In Foreign banks	31,344	38,671	44,320	62,440	50,301	23.38	14.61	-19.44
c. Money at Call	17,601	22,631	34,031	27,995	24,418	28.58	50.37	-12.78
2 INVESTMENTS	321,107	356,216	498,252	545,062	547,087	10.93	39.87	0.37
a. Govt. Securities	285,850	355,159	497,643	531,322	546,638	24.25	40.12	2.88
b. Others	35,257	1,057	609	13,740	449	-97.00	-42.36	-96.73
3 SHARE & OTHER INVESTMENT	103,824	179,087	164,516	178,294	174,610	72.49	-8.14	-2.07
4 LOANS & ADVANCES (Including Bills Purchased)	2,112,202	2,500,066	2,910,231	3,037,045	3,058,293	18.36	16.41	0.70
4.1 LOANS & ADVANCES	2,109,246	2,496,607	2,907,269	3,033,179	3,054,683	18.36	16.45	0.71
a. Private Sector	2,049,940	2,414,260	2,801,001	2,914,479	2,940,108	17.77	16.02	0.88
b. Financial Institutions	53,464	77,175	103,588	114,769	110,294	44.35	34.23	-3.90
c. Government Organizations	5,842	5,172	2,679	3,932	4,280	-11.48	-48.20	8.87
4.2 BILLS PURCHASED	2,956	3,459	2,963	3,866	3,611	17.03	-14.36	-6.60
5 LOANS AGT. COLLECTED BILLS	129	-	-	-	-	-100.00	0.00	0.00
6 FIXED ASSETS	41,139	62,650	69,840	70,784	71,133	52.29	11.48	0.49
7 OTHER ASSETS	186,241	230,511	290,073	304,187	313,167	23.77	25.84	2.95
a. Accrued Interests	33,650	35,840	105,141	117,840	107,504	6.51	193.36	-8.77
b. Others	152,590	194,671	153,770	158,882	165,450	27.58	-21.01	4.13
8 Expenses not Written off	247	18	169	164	142	-92.74	843.42	-13.57
9 Non Banking Assets	3,380	4,555	5,945	5,935	6,117	34.77	30.51	3.07
10 Reconciliation Account	7,696	6,219	11,569	(11,081)	(14,678)	-19.19	86.02	32.47
11 Profit & Loss A/c	-	-	133	27	170	0.00	0.00	536.28
TOTAL	3,104,271	3,687,334	4,413,571	4,600,679	4,615,980	18.78	19.70	0.33

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	44,037	47,933	39,284	42,548	43,146	8.85	-18.04	1.41
a. Paid-up Capital	38,004	40,039	31,964	31,380	31,380	5.36	-20.17	0.00
b. Statutory Reserves	5,021	6,067	5,096	5,403	5,335	20.83	-16.01	-1.25
c. Retained Earning	(531)	427	(186)	3,424	4,115	-180.42	-143.58	20.17
d. Others Reserves	1,543	1,400	2,410	2,341	2,316	-9.24	72.13	-1.05
2 BORROWINGS	731	5,173	136	550	500	607.67	-97.37	-9.09
a. NRB	221	1,406	136	-	-	536.37	-90.34	0.00
b. "A"Class Licensed Institution	510	3,767	-	550	500	638.56	-100.00	-9.09
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
3 DEPOSITS	301,858	398,341	354,778	373,669	375,119	31.96	-10.94	0.39
a. Current	7,280	9,426	9,263	7,247	6,110	29.48	-1.73	-15.68
b. Savings	114,849	135,366	112,816	105,995	109,518	17.86	-16.66	3.32
c. Fixed	124,858	178,880	188,006	188,383	188,295	43.27	5.10	-0.05
d. Call Deposits	54,586	74,358	44,048	35,583	35,475	36.22	-40.76	-0.30
e. Others	285	311	646	36,461	35,721	9.26	107.38	-2.03
4 Bills Payable	54	59	15	76	23	9.25	-75.01	-70.13
5 Other Liabilities	17,211	20,723	15,497	16,582	18,848	20.41	-25.22	13.67
1. Loan Loss Provision	4,384	5,639	4,242	5,743	5,784	28.65	-24.79	0.70
2. Interest Suspense a/c	1,607	2,069	1,470	1,935	2,300	28.79	-28.95	18.85
3. Others	11,220	13,014	9,785	8,903	10,765	15.98	-24.81	20.91
6 Reconciliation A/c	4,584	6,828	141	121	119	48.97	-97.93	-1.49
7 Profit & Loss A/c	6,227	7,258	3,577	1,007	1,476	16.57	-50.72	46.61
TOTAL	374,701	486,316	413,428	434,552	439,231	29.79	-14.99	1.08
Assets								
1 LIQUID FUNDS	89,988	94,564	76,518	72,962	67,244	5.08	-19.08	-7.84
a. Cash Balance	7,344	8,673	7,918	6,988	5,463	18.08	-8.71	-21.83
Nepalese Notes & Coins	7,160	8,521	7,765	6,908	5,384	19.01	-8.88	-22.06
Foreign Currency	184	151	153	80	79	-18.00	0.90	-1.42
b. Bank Balance	42,555	40,335	28,987	28,486	28,625	-5.22	-28.13	0.49
1. In Nepal Rastra Bank	14,045	15,331	15,492	14,101	13,393	9.16	1.04	-5.02
2. "A"Class Licensed Institution	23,101	16,437	12,441	13,863	14,810	-28.85	-24.31	6.84
3. Other Financial Ins.	5,401	8,560	1,052	520	419	58.48	-87.70	-19.43
4. In Foreign banks	7	7	3	3	3	-3.28	-64.63	0.00
c. Money at Call	40,089	45,556	39,613	37,488	33,156	13.64	-13.04	-11.55
2 INVESTMENTS	7,774	15,305	28,288	30,365	35,381	96.87	84.82	16.52
a. Govt. Securities	7,654	15,245	28,113	29,533	34,798	99.18	84.40	17.83
b. Others	120	60	175	833	583	-50.00	191.67	-30.03
3 SHARE & OTHER INVESTMENT	3,668	4,745	4,484	5,203	5,657	29.36	-5.51	8.74
4 LOANS & ADVANCES (Including Bills Purchased)	253,251	345,165	287,580	308,633	311,359	36.29	-16.68	0.88
4.1 LOANS & ADVANCES	253,251	345,165	287,580	308,633	311,359	36.29	-16.68	0.88
a. Private Sector	249,741	338,885	284,009	300,776	303,301	35.69	-16.19	0.84
b. Financial Institutions	3,506	6,276	3,571	7,857	8,058	79.00	-43.10	2.56
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	4,726	6,744	6,094	6,015	6,080	42.70	-9.64	1.09
7 OTHER ASSETS	10,047	12,326	9,692	10,586	12,667	22.68	-21.36	19.66
a. Accrued Interests	2,047	2,609	4,810	5,606	6,664	27.50	84.35	18.86
b. Others	8,000	9,716	4,137	4,393	4,974	21.45	-57.42	13.22
8 Expenses not Written off	10	6	17	18	18	-35.80	169.91	0.00
9 Non Banking Assets	659	624	599	599	600	-5.29	-3.99	0.14
10 Reconciliation Account	4,578	6,827	141	121	120	49.14	-97.93	-1.01
11 Profit & Loss A/c	0	9	15	51	106	6827.21	59.13	107.84
TOTAL	374,701	486,316	413,428	434,552	439,231	29.79	-14.99	1.08

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
		2018	2019	2020	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	11,787	13,224	15,051	16,214	16,222	12.19	13.82	0.05
	a. Paid-up Capital	12,735	13,585	14,101	14,031	14,031	6.68	3.80	0.00
	b. Statutory Reserves	2,531	2,748	3,021	3,070	3,074	8.56	9.95	0.13
	c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,177)	(4,126)	-7.10	-9.37	-1.23
	d. Others Reserves	975	1,029	1,680	3,290	3,243	5.47	63.25	-1.43
2	BORROWINGS	1,170	3,532	2,531	4,088	3,320	201.89	-28.33	-18.79
	a. NRB	210	194	46	12	14	-7.71	-76.43	19.37
	b. "A"Class Licensed Institution	960	3,338	2,036	3,626	2,856	247.86	-39.01	-21.25
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	450	450	450	0.00	0.00	0.00
3	DEPOSITS	63,558	75,995	88,858	93,386	94,010	19.57	16.93	0.67
	a. Current	281	530	2,167	1,109	878	88.38	309.33	-20.81
	b. Savings	20,508	23,791	23,856	26,207	26,644	16.01	0.28	1.67
	c. Fixed	34,085	39,349	49,766	53,049	53,697	15.44	26.47	1.22
	d. Call Deposits	4,460	6,231	10,691	11,317	11,069	39.70	71.57	-2.19
	e. Others	4,224	6,094	2,377	1,704	1,721	44.28	-60.99	1.03
4	Bills Payable	5	11	2	4	18	134.61	-84.01	394.20
5	Other Liabilities	17,902	17,857	19,319	18,810	19,448	-0.25	8.19	3.39
	1. Loan Loss Provision	6,507	6,338	6,918	6,797	6,759	-2.60	9.16	-0.56
	2. Interest Suspense a/c	7,505	7,604	9,230	8,983	9,283	1.33	21.37	3.34
	3. Others	3,890	3,915	3,171	3,030	3,406	0.64	-19.00	12.40
6	Reconciliation A/c	113	120	0	0	0	6.10	-99.96	0.02
7	Profit & Loss A/c	1,478	1,805	984	285	143	22.08	-45.45	-49.73
	TOTAL	96,013	112,543	126,746	132,786	133,161	17.22	12.62	0.28
	Assets								
1	LIQUID FUNDS	21,004	23,704	24,269	29,291	27,023	12.85	2.38	-7.74
	a. Cash Balance	1,307	1,435	1,897	1,554	1,335	9.81	32.21	-14.09
	Nepalese Notes & Coins	1,307	1,435	1,897	1,554	1,335	9.80	32.22	-14.09
	Foreign Currency	0	0	0	0	0	130.29	-16.14	-11.52
	b. Bank Balance	11,079	12,603	12,727	14,649	13,514	13.75	0.99	-7.75
	1. In Nepal Rastra Bank	2,407	3,253	4,126	4,267	4,241	35.15	26.84	-0.60
	2. "A"Class Licensed Institution	6,709	5,123	6,514	9,049	7,707	-23.64	27.16	-14.82
	3. Other Financial Ins.	1,964	4,227	2,087	1,334	1,565	115.26	-50.62	17.32
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,618	9,666	9,644	13,088	12,174	12.17	-0.23	-6.98
2	INVESTMENTS	2,350	3,881	8,072	9,031	10,387	65.18	107.97	15.01
	a. Govt. Securities	2,350	3,858	8,072	9,031	10,387	64.18	109.23	15.01
	b. Others	-	24	-	0	0	0.00	-100.00	0.00
3	SHARE & OTHER INVESTMENT	2,172	2,357	2,683	2,844	2,932	8.51	13.86	3.10
4	LOANS & ADVANCES								
	(Including Bills Purchased)	57,345	68,738	75,284	74,942	75,691	19.87	9.52	1.00
	4.1 LOANS & ADVANCES	57,345	68,738	75,284	74,942	75,691	19.87	9.52	1.00
	a. Private Sector	56,235	66,133	71,499	70,982	70,806	17.60	8.11	-0.25
	b. Financial Institutions	1,086	2,605	3,785	3,949	4,874	139.97	45.31	23.42
	c. Government Organizations	24	-	-	11	12	-100.00	0.00	7.30
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	1,898	2,026	2,634	2,501	2,516	6.75	30.01	0.57
7	OTHER ASSETS	10,546	11,111	12,986	13,334	13,692	5.36	16.88	2.69
	a. Accrued Interests	7,611	7,722	7,767	7,901	8,224	1.45	0.59	4.09
	b. Others	2,935	3,389	2,048	2,306	2,307	15.49	-39.56	0.07
8	Expenses not Written off	7	2	3	1	1	-69.16	13.23	0.00
9	Non Banking Assets	576	537	533	534	640	-6.77	-0.80	19.88
10	Reconciliation Account	115	121	4	12	2	4.95	-96.44	-80.81
11	Profit & Loss A/c	1	66	279	296	276	11229.31	320.12	-6.55
	TOTAL	96,013	112,543	126,746	132,786	133,161	17.22	12.62	0.28

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	167,967	212,129	232,951	58,604	77,167	26.29	9.82	31.68
1.1 Deposit Liabilities	165,254	208,274	227,205	57,133	75,192	26.03	9.09	31.61
1.1.1 Saving A/c	39,005	48,102	53,627	11,702	15,333	23.32	11.49	31.02
1.1.2 Fixed A/c	112,317	143,530	157,021	43,836	57,908	27.79	9.40	32.10
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	2,233	3,182	-2.22	-10.68	42.49
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	5,076	6,598	58.93	68.14	29.99
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	20,543	27,118	25.02	3.29	32.01
1.1.2.4 Above 1 Year	39,336	52,269	56,898	15,984	21,010	32.88	8.86	31.45
1.1.3 Call Deposit	13,818	16,374	16,291	1,544	1,884	18.50	-0.51	22.04
1.1.4 Certificate of Deposits	114	268	266	51	67	134.99	-0.75	31.02
1.2 Others	2,713	3,855	5,746	1,470	1,975	42.11	49.04	34.29
2 Commission/Fee Expense	613	1,668	1,695	294	403	172.29	1.59	37.24
3 Employees Expenses	31,472	39,312	42,145	11,562	14,877	24.91	7.21	28.68
4 Office Operating Expenses	25,517	29,456	32,395	7,521	9,721	15.44	9.98	29.26
5 Exchange Fluctuation Loss	125	35	6	3	0	-71.96	-83.89	-93.49
5.1 Due to Change in Exchange Rates	102	26	5	2	0	-74.34	-81.86	-99.16
5.2 Due to Foreign Currency Transactions	23	9	1	1	0	-61.39	-89.93	-70.24
6 Non-Operatiing Expenses	58	164	463	413	270	180.08	182.54	-34.56
7. Provision for Risk	15,147	19,852	33,869	9,962	10,447	31.06	70.61	4.87
7.1 Loan loss Provision	12,875	19,032	33,522	9,956	10,439	47.83	76.13	4.85
7.1.1 General Loan loss Provision	6,484	8,358	17,257	5,965	6,036	28.90	106.46	1.20
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	2,757	3,041	13.71	69.12	10.29
7.1.1.2 Watch List Provision	806	1,901	6,336	3,207	2,995	135.94	233.29	-6.61
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	4,253	4,209	54.80	56.86	-1.03
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	(261)	194	503.65	11.40	-174.45
7.2. Provision for Non-Banking Assets	1,255	481	124	17	18	-61.67	-74.23	5.01
7.3. Provision for Loss on Investment	716	147	92	2	2	-79.49	-37.32	22.20
7.4. Provision for Loss of Other Assets	302	191	131	(13)	(12)	0.00	0.00	-7.69
8 Loan Written Off	971	917	411	171	173	-5.53	-55.19	1.38
9 Provision for Staff Bonus	7,982	8,857	7,499	2,105	2,721	10.96	-15.33	29.26
10 Provision for Income Tax	24,583	30,505	24,783	6,277	8,351	24.09	-18.76	33.04
11 Others	29	21	36	7	12	-28.98	74.69	76.19
12 Net Profit	61,337	74,230	58,924	15,926	20,655	21.02	-20.62	29.70
TOTAL EXPENSES	335,802	417,146	435,177	112,843	144,798	24.22	4.32	28.32
Income								
1. Interest Income	283,227	359,820	378,136	94,543	122,988	27.04	5.09	30.09
1.1. On Loans and Advance	265,446	335,598	350,654	87,337	113,636	26.43	4.49	30.11
1.2. On Investment	10,903	13,247	19,023	6,250	8,183	21.50	43.60	30.92
1.2.1 Government Bonds	9,360	11,868	17,635	5,711	7,194	26.80	48.59	25.97
1.2.2 Foreign Bonds	186	195	109	21	26	4.66	-44.25	24.75
1.2.3 NRB Bonds	1,031	620	1,038	359	483	-39.84	67.49	34.59
1.2.4 Deventure & Bonds	327	565	242	159	479	72.80	-57.16	201.11
1.3 Agency Balance	988	1,064	640	46	57	7.70	-39.84	21.97
1.4 On Call Deposit	3,928	6,394	4,459	335	390	62.79	-30.26	16.46
1.5 Others	1,963	3,517	3,360	575	723	79.16	-4.46	25.72
2. Comission & Discount	13,569	18,694	19,439	5,520	6,788	37.76	3.99	22.99
2.1 Bills Purchase & Discount	117	218	194	59	73	86.03	-11.04	24.88
2.2 Comission	11,381	15,685	15,925	4,523	5,511	37.82	1.53	21.84
2.3 Others	2,071	2,791	3,321	937	1,204	34.75	18.98	28.41
3 Income From Exchange Fluctuation	7,850	10,506	10,780	2,277	3,027	33.84	2.61	32.93
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	95	294	-23.10	11.70	208.00
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	2,182	2,733	47.70	1.46	25.27
4 Other Operating Income	13,392	15,376	11,434	2,820	3,585	14.81	-25.64	27.12
5 Non Operating Income	2,491	792	2,353	1,806	2,148	-68.19	196.94	18.92
6 Provision Written Back	14,545	10,302	12,606	5,606	5,720	-29.17	22.36	2.02
7 Recovery from Written off Loan	673	995	449	65	164	47.82	-54.88	151.62
8 Income from Extra Ordinary Expenses	53	635	(98)	5	5	1090.25	-115.50	0.00
9 Net Loss	-	26	79	200	373	0.00	203.28	86.72
TOTAL INCOME	335,802	417,146	435,177	112,843	144,798	24.22	4.32	28.32

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	141,815	177,011	199,997	50,537	66,520	24.82	12.99	31.63
1.1 Deposit Liabilities	139,186	173,492	194,436	49,075	64,556	24.65	12.07	31.55
1.1.1 Saving A/c	30,569	38,239	45,353	10,004	13,093	25.09	18.60	30.88
1.1.2 Fixed A/c	97,070	122,507	135,903	37,700	49,789	26.21	10.93	32.07
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	1,629	2,431	-9.82	-29.14	49.20
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	3,949	5,098	58.82	62.57	29.10
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	17,999	23,471	21.64	9.73	30.40
1.1.2.4 Above 1 Year	34,458	46,565	50,304	14,123	18,790	35.14	8.03	33.05
1.1.3 Call Deposit	11,433	12,478	12,915	1,320	1,607	9.13	3.50	21.74
1.1.4 Certificate of Deposits	114	268	266	51	67	134.99	-0.75	31.02
1.2 Others	2,629	3,519	5,561	1,462	1,963	33.87	58.00	34.31
2 Commission/Fee Expense	608	1,663	1,678	286	392	173.43	0.92	37.13
3 Employees Expenses	27,585	33,900	36,655	10,183	12,991	22.89	8.13	27.57
4 Office Operating Expenses	21,746	24,478	27,815	6,437	8,395	12.56	13.64	30.43
5 Exchange Fluctuation Loss	108	22	-	1	-	-79.15	-100.00	-100.00
5.1 Due to Change in Exchange Rates	85	14	-	1	-	-83.85	-100.00	-100.00
5.2 Due to Foreign Currency Transactions	23	9	-	-	-	-61.82	-100.00	0.00
6 Non-Operating Expenses	53	156	458	410	262	192.82	194.30	-36.10
7. Provision for Risk	11,964	16,833	28,699	8,047	8,464	40.70	70.49	5.19
7.1 Loan loss Provision	10,356	16,382	28,485	8,044	8,464	58.18	73.89	5.21
7.1.1 General Loan loss Provision	5,380	6,774	14,922	5,039	5,091	25.91	120.28	1.03
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	2,434	2,594	7.46	94.34	6.55
7.1.1.2 Watch List Provision	520	1,552	4,772	2,605	2,498	198.29	207.60	-4.12
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	3,292	3,205	76.95	45.85	-2.66
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	(287)	167	741.42	1.65	-158.17
7.2. Provision for Non-Banking Assets	1,030	263	-	-	-	-74.49	-100.00	0.00
7.3. Provision for Loss on Investment	375	4	91	2	-	-98.87	2060.20	-100.00
7.4. Provision for Loss of Other Assets	203	185	122	1	1	0.00	0.00	0.00
8 Loan Written Off	885	868	385	171	173	-1.91	-55.67	1.38
9 Provision for Staff Bonus	7,011	7,625	6,917	1,914	2,459	8.77	-9.29	28.47
10 Provision for Income Tax	21,670	26,928	22,858	5,721	7,581	24.26	-15.11	32.52
11 Others	7	15	33	7	11	103.54	127.43	62.61
12 Net Profit	53,633	65,216	54,351	14,604	18,826	21.60	-16.66	28.91
TOTAL EXPENSES	287,085	354,715	379,846	98,316	126,074	23.56	7.08	28.23
Income								
1. Interest Income	241,266	304,367	328,666	82,696	107,456	26.15	7.98	29.94
1.1. On Loans and Advance	227,301	285,281	305,723	76,224	98,954	25.51	7.17	29.82
1.2. On Investment	10,487	12,684	17,963	5,748	7,599	20.95	41.62	32.20
1.2.1 Government Bonds	9,096	11,439	16,712	5,257	6,679	25.77	46.09	27.05
1.2.2 Foreign Bonds	186	195	109	21	26	4.66	-44.25	24.75
1.2.3 NRB Bonds	941	491	930	321	429	-47.80	89.33	33.74
1.2.4 Deventure & Bonds	264	559	213	149	464	111.81	-61.95	212.20
1.3 Agency Balance	638	878	639	46	57	37.71	-27.26	21.97
1.4 On Call Deposit	1,093	2,190	1,127	136	179	100.40	-48.52	31.51
1.5 Others	1,748	3,334	3,214	541	667	90.74	-3.58	23.37
2. Comission & Discount	13,027	18,058	18,463	5,240	6,478	38.62	2.24	23.62
2.1 Bills Purchase & Discount	117	218	194	59	73	86.03	-11.04	24.88
2.2 Comission	11,052	15,267	15,407	4,398	5,393	38.14	0.92	22.63
2.3 Others	1,858	2,573	2,862	784	1,012	38.48	11.23	29.12
3 Income From Exchange Fluctuation	7,817	10,475	10,720	2,276	3,024	33.99	2.34	32.86
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	96	293	-22.89	10.36	206.28
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	2,180	2,731	47.72	1.33	25.24
4 Other Operating Income	10,703	11,744	9,346	2,215	2,826	9.73	-20.42	27.56
5 Non Operating Income	1,960	509	1,859	1,009	1,308	-74.01	264.92	29.59
6 Provision Written Back	11,618	8,057	10,461	4,810	4,814	-30.65	29.84	0.08
7 Recovery from Written off Loan	647	847	431	65	164	30.82	-49.15	151.62
8 Income from Extra Ordinary Expenses	45	658	(100)	5	5	1348.42	-115.25	0.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	287,085	354,715	379,846	98,316	126,074	23.56	7.08	28.23

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	20,949	28,665	25,608	6,290	8,310	36.83	-10.66	32.11
1.1 Deposit Liabilities	20,905	28,433	25,519	6,290	8,309	36.01	-10.25	32.11
1.1.1 Saving A/c	6,871	8,006	6,462	1,339	1,774	16.52	-19.29	32.48
1.1.2 Fixed A/c	11,833	16,780	16,342	4,794	6,342	41.81	-2.61	32.31
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	507	628	92.32	83.05	23.86
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	957	1,276	65.26	108.68	33.29
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	1,916	2,823	52.21	-34.62	47.36
1.1.2.4 Above 1 Year	3,950	4,445	5,180	1,414	1,615	12.53	16.54	14.27
1.1.3 Call Deposit	2,201	3,646	2,715	158	193	65.67	-25.54	22.75
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	0	0	428.78	-61.55	57.60
2 Commission/Fee Expense	-	-	16	7	10	0.00	0.00	40.75
3 Employees Expenses	3,148	4,474	4,354	1,091	1,492	42.13	-2.67	36.79
4 Office Operating Expenses	2,941	4,070	3,590	867	1,037	38.39	-11.80	19.62
5 Exchange Fluctuation Loss	18	13	6	2	0	-28.61	-55.51	-91.74
5.1 Due to Change in Exchange Rates	18	13	5	2	0	-29.10	-62.20	-98.86
5.2 Due to Foreign Currency Transactions	0	0	1	1	0	188.94	681.16	-70.24
6 Non-Operatiing Expenses	1	7	3	0	5	586.86	-56.01	15434.31
7. Provision for Risk	2,225	2,088	3,878	1,477	1,542	-6.18	85.77	4.39
7.1 Loan loss Provision	1,894	1,906	3,807	1,477	1,541	0.62	99.79	4.33
7.1.1 General Loan loss Provision	950	1,332	1,863	778	797	40.21	39.86	2.41
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	258	404	44.98	-32.22	56.77
7.1.1.2 Watch List Provision	222	276	1,147	521	393	24.50	315.98	-24.48
7.1.2 Special Loan Loss Provision	911	565	1,868	698	744	-37.97	230.83	6.47
7.1.3 Additional Loan Loss Provision	33	9	75	-	-	-74.36	786.22	0.00
7.2. Provision for Non-Banking Assets	92	120	66	-	1	31.00	-45.27	0.00
7.3. Provision for Loss on Investment	148	62	0	-	-	-58.21	-99.26	0.00
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	0.00
8 Loan Written Off	82	4	4	-	-	-95.70	10.39	0.00
9 Provision for Staff Bonus	846	1,052	473	170	242	24.40	-55.05	42.26
10 Provision for Income Tax	2,535	3,075	1,627	499	715	21.29	-47.09	43.22
11 Others	21	0	0	0	1	-98.52	-98.52	2233.24
12 Net Profit	6,227	7,258	3,804	1,170	1,696	16.57	-47.59	44.92
TOTAL EXPENSES	38,991	50,705	43,362	11,573	15,049	30.04	-14.48	30.04
Income								
1. Interest Income	34,091	45,718	39,332	9,644	12,802	34.10	-13.97	32.75
1.1. On Loans and Advance	31,194	41,784	36,071	9,097	12,178	33.95	-13.67	33.87
1.2. On Investment	309	434	781	384	431	40.73	79.87	12.37
1.2.1 Government Bonds	186	330	739	358	394	77.21	124.14	10.20
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	25	36	62.04	-60.45	43.96
1.2.4 Deventure & Bonds	58	-	1	1	1	-100.00	0.00	-12.62
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	137	145	52.09	-28.76	6.45
1.5 Others	128	79	67	26	48	-38.78	-15.07	81.29
2. Comission & Discount	456	554	915	266	292	21.62	65.23	10.03
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	120	111	31.56	29.77	-7.32
2.3 Others	165	171	419	146	181	4.08	144.36	24.27
3 Income From Exchange Fluctuation	32	31	60	1	3	-3.07	91.57	194.15
3.1 Due to Change in Exchange Rate	17	10	26	(0)	0	-42.21	164.75	-200.03
3.2 Due to Foreign Currency Trans.	15	21	34	1	2	41.59	57.48	77.23
4 Other Operating Income	2,137	2,995	1,504	459	572	40.14	-49.80	24.61
5 Non Operating Income	356	163	180	557	595	-54.22	10.47	6.72
6 Provision Written Back	1,904	1,242	1,353	608	678	-34.79	8.94	11.46
7 Recovery from Written off Loan	10	34	3	-	-	253.95	-90.09	0.00
8 Income from Extra Ordinary Expenses	5	(42)	-	-	-	-968.96	-100.00	0.00
9 Net Loss	-	9	15	38	107	0.00	59.13	179.79
TOTAL INCOME	38,991	50,705	43,362	11,573	15,049	30.04	-14.48	30.04

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5,203	6,453	7,345	1,777	2,338	24.02	13.83	31.57
1.1 Deposit Liabilities	5,163	6,349	7,250	1,768	2,326	22.97	14.18	31.58
1.1.1 Saving A/c	1,565	1,856	1,811	359	466	18.59	-2.41	29.65
1.1.2 Fixed A/c	3,414	4,243	4,777	1,342	1,777	24.25	12.58	32.35
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	97	123	8.05	128.24	27.10
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	170	225	34.39	82.44	32.13
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	628	823	19.62	0.85	31.16
1.1.2.4 Above 1 Year	928	1,259	1,414	448	606	35.65	12.30	35.24
1.1.3 Call Deposit	184	250	662	66	84	36.42	164.27	26.35
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	9	11	159.64	-7.87	30.11
2 Commission/Fee Expense	5	5	1	1	1	20.25	-85.02	46.01
3 Employees Expenses	740	938	1,136	288	395	26.76	21.07	37.09
4 Office Operating Expenses	830	909	990	218	290	9.46	8.96	33.19
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	4	1	2	3	3	-77.14	71.02	0.77
7. Provision for Risk	958	931	1,293	439	441	-2.80	38.84	0.59
7.1 Loan loss Provision	624	745	1,229	435	435	19.35	64.98	-0.18
7.1.1 General Loan loss Provision	154	252	471	147	148	63.68	87.08	0.57
7.1.1.1 Pass Loan Loss Provision	90	178	55	65	43	98.33	-69.22	-33.56
7.1.1.2 Watch List Provision	64	74	416	81	104	15.10	464.72	27.95
7.1.2 Special Loan Loss Provision	450	466	694	262	260	3.51	49.06	-0.62
7.1.3 Additional Loan Loss Provision	20	27	64	27	27	34.46	132.79	0.00
7.2. Provision for Non-Banking Assets	134	98	58	17	17	-26.35	-40.78	0.00
7.3. Provision for Loss on Investment	192	81	0	-	2	-58.04	-99.76	0.00
7.4. Provision for Loss of Other Assets	8	7	5	(14)	(13)	0.00	0.00	-7.36
8 Loan Written Off	4	46	22	-	-	965.03	-51.09	0.00
9 Provision for Staff Bonus	126	180	109	21	20	42.93	-39.31	-4.29
10 Provision for Income Tax	377	502	298	57	54	33.07	-40.59	-4.21
11 Others	1	6	3	-	-	605.47	-52.71	0.00
12 Net Profit	1,478	1,755	770	151	133	18.78	-56.14	-12.03
TOTAL EXPENSES	9,726	11,726	11,969	2,953	3,674	20.56	2.07	24.42
Income								
1. Interest Income	7,869	9,734	10,138	2,203	2,729	23.70	4.14	23.88
1.1. On Loans and Advance	6,951	8,533	8,861	2,015	2,504	22.76	3.84	24.26
1.2. On Investment	107	129	279	118	152	19.80	116.63	28.55
1.2.1 Government Bonds	78	99	184	96	120	27.24	85.24	25.49
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	13	18	-3.02	179.14	37.40
1.2.4 Deventure & Bonds	5	5	28	10	14	15.65	413.40	47.18
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	62	65	34.35	12.48	5.34
1.5 Others	87	105	79	8	8	20.58	-24.70	-0.41
2. Comission & Discount	87	82	61	14	18	-5.64	-25.70	31.33
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	6	7	-7.90	-40.04	25.96
2.3 Others	49	47	40	8	11	-3.84	-14.80	35.11
3 Income From Exchange Fluctuation	-	-	0	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	0	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	552	636	584	146	188	15.30	-8.27	28.22
5 Non Operating Income	175	120	314	240	246	-31.49	161.61	2.40
6 Provision Written Back	1,023	1,003	792	189	228	-1.94	-21.12	21.00
7 Recovery from Written off Loan	16	114	15	-	-	607.52	-86.91	0.00
8 Income from Extra Ordinary Expenses	3	19	2	-	-	505.32	-89.16	0.00
9 Net Loss	-	17	64	161	266	0.00	282.36	64.63
TOTAL INCOME	9,726	11,726	11,969	2,953	3,674	20.56	2.07	24.42

NAS BASED REPORTING

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	115,386	157,905	189,981	203,038	206,395	36.85	20.31	1.65
Fishery Related	2,725	4,216	5,490	5,562	5,755	54.70	30.24	3.47
Mining Related	5,033	7,313	6,454	6,993	6,964	45.30	-11.75	-0.42
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	569,990	572,676	22.74	10.57	0.47
Construction	253,187	309,417	347,420	353,591	358,072	22.21	12.28	1.27
Electricity, Gas and Water	86,863	126,594	161,972	174,500	176,152	45.74	27.95	0.95
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	49,275	49,637	11.85	24.27	0.73
Transport, Communication and Public Utilities	83,255	93,129	97,603	92,839	95,230	11.86	4.80	2.58
Wholesaler & Retailer	532,011	615,309	662,828	693,971	693,748	15.66	7.72	-0.03
Finance, Insurance and Real Estate	203,050	233,847	252,638	283,095	282,761	15.17	8.04	-0.12
Hotel or Restaurant	91,146	122,122	148,657	156,459	158,738	33.99	21.73	1.46
Other Services	105,969	122,900	150,620	162,910	163,249	15.98	22.55	0.21
Consumption Loans	166,319	163,819	158,624	168,450	161,389	-1.50	-3.17	-4.19
Local Government	1,554	1,569	1,583	1,212	1,467	1.00	0.89	21.06
Others	327,742	406,642	472,099	491,027	501,138	24.07	16.10	2.06
TOTAL	2,422,926	2,911,897	3,266,012	3,412,912	3,433,373	20.18	12.16	0.60
Productwise								
Term Loan	423,648	562,527	718,480	746,501	759,158	32.78	27.72	1.70
Overdraft	410,911	455,716	488,596	507,059	509,833	10.90	7.22	0.55
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	129,173	134,506	11.72	8.73	4.13
Demand & Other Working Capital Loan	498,116	615,755	702,115	770,699	755,239	23.62	14.03	-2.01
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	258,464	257,061	17.99	6.13	-0.54
Real Estate Loan	142,005	146,991	163,480	160,355	163,912	3.51	11.22	2.22
Margin Nature Loan	41,129	45,417	50,410	59,403	61,310	10.43	10.99	3.21
Hire Purchase Loan	171,054	180,957	174,058	169,201	168,355	5.79	-3.81	-0.50
Deprived Sector Loan	137,728	177,390	201,610	213,236	209,956	28.80	13.65	-1.54
Bills Purchased	2,859	3,342	3,304	4,047	3,998	16.90	-1.14	-1.21
Other Product	279,927	358,628	373,101	394,773	410,045	28.11	4.04	3.87
Total	2,422,926	2,911,897	3,266,012	3,412,912	3,433,373	20.18	12.16	0.60
Collateral wise								
Gold and Silver	38,070	38,246	38,427	38,184	37,275	0.46	0.47	-2.38
Government Securities	470	336	465	701	938	-28.53	38.25	33.93
Non Governmental Securities	37,124	35,873	39,776	46,518	48,591	-3.37	10.88	4.46
Fixed Deposit Receipts	18,558	24,099	20,041	19,112	18,796	29.86	-16.84	-1.65
Own	17,907	23,569	19,704	18,861	18,560	31.62	-16.40	-1.59
Other Licences Institutions	650	530	336	251	236	-18.51	-36.49	-5.93
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,026,956	3,043,499	21.70	12.07	0.55
Fixed Assets	1,788,776	2,206,624	2,489,020	2,595,442	2,619,268	23.36	12.80	0.92
Current Assets	347,867	393,601	424,927	431,514	424,231	13.15	7.96	-1.69
Against security of Bill	18,166	23,281	33,694	33,090	36,514	28.15	44.73	10.35
Domestic Bills	826	2,382	720	690	502	188.24	-69.78	-27.29
Foreign Bills	17,340	20,899	32,974	32,399	36,012	20.52	57.78	11.15
Against Guarantee	78,284	100,601	110,038	130,169	130,045	28.51	9.38	-0.10
Government Guarantee	2,348	2,365	2,666	2,286	2,271	0.72	12.73	-0.67
Institutional Guarantee	55,645	77,217	80,995	99,945	98,475	38.77	4.89	-1.47
Personal Guarantee	6,081	5,846	9,330	11,535	13,787	-3.86	59.59	19.53
Collective Guarantee	7,086	7,398	8,340	7,323	6,773	4.42	12.72	-7.51
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,740	1,722	-1.16	14.39	-1.03
Other Guarantee	5,444	6,112	6,806	7,340	7,017	12.28	11.35	-4.40
Credit Card	1,257	1,670	1,748	1,835	2,035	32.88	4.62	10.87
Others	94,353	87,565	107,877	116,349	115,681	-7.19	23.20	-0.57
Total	2,422,926	2,911,897	3,266,012	3,412,912	3,433,373	20.18	12.16	0.60

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	96,590	131,517	166,856	178,428	181,303	36.16	26.87	1.61
Fishery Related	2,330	3,427	4,751	4,818	5,004	47.04	38.66	3.85
Mining Related	4,420	6,887	6,218	6,744	6,705	55.80	-9.71	-0.58
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	545,830	548,777	21.50	11.67	0.54
Construction	212,488	251,365	295,117	301,290	305,516	18.30	17.41	1.40
Electricity, Gas and Water	82,192	119,658	156,730	169,017	170,632	45.58	30.98	0.96
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	46,484	46,834	8.16	33.10	0.75
Transport, Communication and Public Utilities	57,257	63,602	75,379	71,684	74,169	11.08	18.52	3.47
Wholesaler & Retailer	483,927	550,845	605,155	636,261	635,796	13.83	9.86	-0.07
Finance, Insurance and Real Estate	179,843	200,565	222,515	241,157	240,717	11.52	10.94	-0.18
Hotel or Restaurant	79,499	105,954	133,795	140,554	142,820	33.28	26.28	1.61
Other Services	95,129	109,323	137,370	150,221	150,730	14.92	25.65	0.34
Consumption Loans	141,446	137,464	137,969	146,983	140,107	-2.82	0.37	-4.68
Local Government	1,500	1,513	1,539	1,168	1,423	0.86	1.72	21.86
Others	247,825	299,952	377,177	389,779	397,828	21.03	25.75	2.07
TOTAL	2,112,330	2,497,993	2,903,588	3,030,417	3,048,362	18.26	16.24	0.59
Productwise								
Term Loan	369,100	477,035	623,349	644,207	655,555	29.24	30.67	1.76
Overdraft	349,119	374,792	421,257	438,920	440,623	7.35	12.40	0.39
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	129,166	134,480	11.72	8.72	4.11
Demand & Other Working Capital Loan	480,565	598,418	684,538	749,480	734,952	24.52	14.39	-1.94
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	213,311	211,446	11.62	11.66	-0.87
Real Estate Loan	114,770	118,860	141,435	138,208	142,165	3.56	18.99	2.86
Margin Nature Loan	33,208	35,571	41,345	48,564	50,391	7.12	16.23	3.76
Hire Purchase Loan	137,333	141,826	144,991	141,226	140,403	3.27	2.23	-0.58
Deprived Sector Loan	114,232	142,088	169,090	172,400	168,381	0.00	0.00	-2.33
Bills Purchased	2,856	3,339	3,304	4,047	3,998	16.90	-1.05	-1.21
Other Product	230,060	292,199	327,553	350,888	365,967	27.01	12.10	4.30
Total	2,112,330	2,497,993	2,903,588	3,030,417	3,048,362	18.26	16.24	0.59
Collateral wise								
Gold and Silver	32,616	31,871	34,208	33,968	33,161	-2.28	7.33	-2.38
Government Securities	433	298	445	699	933	-31.05	49.12	33.51
Non Governmental Securities	30,512	27,631	31,998	37,282	39,193	-9.44	15.80	5.13
Fixed Deposit Receipts	13,517	18,896	16,803	16,160	15,997	39.79	-11.07	-1.01
Own	12,876	18,366	16,467	15,910	15,762	42.64	-10.34	-0.93
Other Licences Institutions	641	530	336	250	234	-17.36	-36.49	-6.26
Collateral of Properties	1,864,917	2,236,454	2,598,788	2,702,387	2,718,511	19.92	16.20	0.60
Fixed Assets	1,517,181	1,843,001	2,174,097	2,271,182	2,294,589	21.48	17.97	1.03
Current Assets	347,736	393,453	424,691	431,204	423,922	13.15	7.94	-1.69
Against security of Bill	18,164	23,279	33,694	33,090	36,514	28.16	44.74	10.35
Domestic Bills	824	2,380	720	690	502	189.00	-69.77	-27.29
Foreign Bills	17,340	20,899	32,974	32,399	36,012	20.52	57.78	11.15
Against Guarantee	64,117	80,168	87,681	99,395	95,941	25.03	9.37	-3.47
Government Guarantee	2,250	2,267	2,196	2,210	2,194	0.75	-3.14	-0.72
Institutional Guarantee	49,664	65,753	69,941	80,812	76,918	32.40	6.37	-4.82
Personal Guarantee	4,505	4,146	6,704	7,173	7,872	-7.98	61.71	9.75
Collective Guarantee	692	474	398	417	477	-31.42	-16.21	14.32
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,740	1,722	-1.16	2.14	-1.03
Other Guarantee	5,324	5,865	6,744	7,044	6,759	10.18	14.98	-4.04
Credit Card	1,257	1,670	1,748	1,835	2,035	32.88	4.62	10.87
Others	86,798	77,725	98,224	105,602	106,077	-10.45	26.37	0.45
Total	2,112,330	2,497,993	2,903,588	3,030,417	3,048,362	18.26	16.24	0.59

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15,080	21,662	18,518	19,749	20,107	43.65	-14.51	1.82
Fishery Related	341	723	677	678	682	112.06	-6.37	0.67
Mining Related	592	361	178	185	195	-38.99	-50.63	5.41
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,338	20,078	57.80	-12.63	-1.28
Construction	32,571	48,633	42,472	43,669	43,864	49.31	-12.67	0.45
Electricity, Gas and Water	4,469	6,597	4,891	5,281	5,308	47.60	-25.86	0.50
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,308	2,325	60.14	-40.43	0.76
Transport, Communication and Public Utilities	20,941	24,873	17,516	16,523	16,398	18.78	-29.58	-0.75
Wholesaler & Retailer	40,640	55,398	46,826	46,964	46,971	36.31	-15.47	0.01
Finance, Insurance and Real Estate	18,547	25,994	21,802	30,390	30,028	40.15	-16.13	-1.19
Hotel or Restaurant	9,948	13,522	11,734	12,571	12,763	35.92	-13.22	1.53
Other Services	8,988	11,457	11,219	10,812	10,699	27.48	-2.08	-1.05
Consumption Loans	20,685	21,569	15,664	16,762	16,680	4.27	-27.38	-0.49
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	81,312	83,211	37.91	-16.37	2.33
TOTAL	253,251	345,165	287,140	307,553	309,320	36.29	-16.81	0.57
Productwise								
Term Loan	45,529	72,328	80,772	88,202	89,315	58.86	11.67	1.26
Overdraft	61,791	76,191	60,457	61,335	62,290	23.30	-20.65	1.56
Trust Receipt Loan / Import Loan	-	-	8	8	25	0.00	0.00	232.53
Demand & Other Working Capital Loan	9,701	11,710	11,989	15,628	14,801	20.71	2.38	-5.29
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	36,494	36,667	60.77	-17.37	0.48
Real Estate Loan	19,575	20,965	14,628	15,375	15,410	7.10	-30.23	0.23
Margin Nature Loan	5,692	7,600	6,446	8,363	8,456	33.52	-15.19	1.11
Hire Purchase Loan	27,530	33,002	23,215	22,276	22,231	19.88	-29.66	-0.20
Deprived Sector Loan	20,705	30,550	26,851	33,853	34,060	0.00	0.00	0.61
Bills Purchased	-	3	-	0	-	0.00	-100.00	-100.00
Other Product	36,327	50,368	27,699	26,019	26,064	38.65	-45.01	0.17
Total	253,251	345,165	287,140	307,553	309,320	36.29	-16.81	0.57
Collateral wise								
Gold and Silver	4,851	5,442	3,254	3,268	3,168	12.18	-40.20	-3.06
Government Securities	38	18	-	-	3	-52.02	-100.00	0.00
Non Governmental Securities	5,612	7,484	6,341	7,905	8,004	33.36	-15.27	1.25
Fixed Deposit Receipts	4,001	4,083	2,395	2,227	2,158	2.03	-41.33	-3.14
Own	3,992	4,083	2,395	2,226	2,156	2.26	-41.33	-3.17
Other Licences Institutions	9	-	-	1	2	-100.00	0.00	72.81
Collateral of Properties	226,108	310,078	257,303	268,095	268,344	37.14	-17.02	0.09
Fixed Assets	226,064	310,036	257,300	268,095	268,342	37.14	-17.01	0.09
Current Assets	44	42	3	0	2	-4.80	-92.48	844.07
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	24,334	27,012	37.23	6.17	11.00
Government Guarantee	61	61	31	39	40	0.11	-49.31	1.83
Institutional Guarantee	4,659	8,352	7,455	13,646	15,384	79.26	-10.74	12.74
Personal Guarantee	845	1,073	1,995	3,728	5,265	27.00	85.84	41.22
Collective Guarantee	6,394	6,924	7,942	6,906	6,296	8.29	14.71	-8.83
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	15	27	0.00	73.27	80.09
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	1,723	631	141.79	-74.46	-63.37
Total	253,251	345,165	287,140	307,553	309,320	36.29	-16.81	0.57

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,716	4,726	4,608	4,861	4,985	27.18	-2.51	2.56
Fishery Related	54	66	62	66	69	22.47	-5.88	4.36
Mining Related	21	65	58	64	64	208.41	-11.86	-0.13
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,822	3,821	13.68	14.41	-0.03
Construction	8,128	9,419	9,830	8,633	8,692	15.88	4.37	0.69
Electricity, Gas and Water	202	339	352	201	212	67.94	3.75	5.45
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	484	478	12.77	-17.38	-1.18
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,633	4,663	-7.96	1.16	0.67
Wholesaler & Retailer	7,444	9,067	10,847	10,745	10,981	21.81	19.63	2.19
Finance, Insurance and Real Estate	4,661	7,288	8,322	11,547	12,016	56.38	14.18	4.06
Hotel or Restaurant	1,698	2,647	3,128	3,335	3,155	55.85	18.18	-5.37
Other Services	1,852	2,119	2,032	1,878	1,821	14.43	-4.15	-3.05
Consumption Loans	4,187	4,786	4,991	4,705	4,602	14.29	4.29	-2.19
Local Government	33	33	33	33	33	0.00	0.00	0.00
Others	16,485	19,210	21,765	19,936	20,098	16.53	13.30	0.82
TOTAL	57,345	68,738	75,284	74,942	75,691	19.87	9.52	1.00
Productwise								
Term Loan	9,019	13,163	14,359	14,093	14,287	45.96	9.08	1.38
Overdraft	-	4,733	6,881	6,804	6,920	0.00	45.39	1.71
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,591	5,485	-28.31	-0.71	-1.88
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,659	8,948	9.94	2.15	3.34
Real Estate Loan	7,661	7,165	7,418	6,773	6,338	-6.47	3.52	-6.42
Margin Nature Loan	2,230	2,246	2,619	2,475	2,463	0.72	16.62	-0.51
Hire Purchase Loan	6,191	6,128	5,851	5,699	5,721	-1.01	-4.52	0.40
Deprived Sector Loan	2,791	4,752	5,669	6,983	7,515	0.00	0.00	7.61
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	17,867	18,014	18.61	11.13	0.82
Total	57,345	68,738	75,284	74,942	75,691	19.87	9.52	1.00
Collateral wise								
Gold and Silver	604	934	965	947	946	54.58	3.38	-0.15
Government Securities	-	20	20	2	2	0.00	-0.04	0.00
Non Governmental Securities	1,000	758	1,437	1,331	1,394	-24.20	89.60	4.70
Fixed Deposit Receipts	1,039	1,120	842	724	642	7.85	-24.86	-11.31
Own	1,039	1,120	842	724	642	7.85	-24.86	-11.31
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	56,474	56,644	17.70	7.75	0.30
Fixed Assets	45,531	53,587	57,624	56,164	56,337	17.69	7.53	0.31
Current Assets	87	106	233	310	307	21.50	119.37	-0.96
Against security of Bill	3	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	3	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	2,209	4,021	4,933	6,439	7,091	82.09	22.65	10.12
Government Guarantee	37	37	440	37	37	0.00	1081.98	0.00
Institutional Guarantee	1,321	3,112	3,599	5,487	6,172	135.57	15.64	12.50
Personal Guarantee	730	627	631	634	650	-14.18	0.63	2.56
Collective Guarantee	0	-	-	-	-	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	-	0.00	0.00	0.00
Other Guarantee	120	245	60	282	231	104.57	-75.73	-17.81
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	9,024	8,972	19.19	12.69	-0.57
Total	57,345	68,738	75,284	74,942	75,691	19.87	9.52	1.00

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	1,915.39	2,850.74	3,170.00	3,042.26	1,076.57	2,356.64	2,414.35
1.1 On Deposit Liabilities	1,915.11	2,850.57	3,100.72	2,949.57	1,076.57	2,269.58	2,305.20
1.1.1 Saving Account	652.30	1,412.07	573.79	469.36	372.96	498.68	443.25
1.1.2 Fixed Account	1,207.71	1,351.24	2,367.94	2,374.07	685.64	1,690.22	1,829.49
1.1.2.1 Up to 3 months Fixed Account	91.03	-	355.19	47.89	32.10	-	73.32
1.1.2.2 3 to 6 months Fixed Account	105.05	-	473.59	-	94.97	-	58.43
1.1.2.3 6 months to 1 year Fixed Account	880.32	-	1,183.97	-	417.08	1,690.22	160.37
1.1.2.4 Above 1 year Fixed Account	131.30	1,351.24	355.19	2,326.17	141.48	-	1,537.37
1.1.3 Call Deposit	55.11	87.26	158.99	106.14	17.96	80.68	32.46
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.28	0.17	69.28	92.69	-	87.06	109.16
2. Commission Expense	21.15	-	49.90	62.56	26.86	-	25.36
3. Staff Expense	774.73	654.65	542.49	499.83	265.22	425.36	463.41
4. Office Operating Expenses	278.58	424.09	395.14	330.43	163.84	342.72	270.30
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	255.65	-	0.00	-	-	-
7. Provision for Risk	499.79	734.15	125.55	1,146.75	175.76	132.59	36.63
7.1 Loan loss Provision	499.79	734.15	124.95	1,146.75	175.76	132.59	36.63
7.1.1 General Loan loss Provision	499.79	128.46	-	940.87	92.87	-	27.54
7.1.1.1 Pass Loan Loss Provision	499.79	34.35	-	-	-	-	14.66
7.1.1.2 Watch List Provision	-	94.11	-	940.87	92.87	-	12.88
7.1.2 Special Loan Loss Provision	-	604.93	124.95	205.88	82.89	-	9.09
7.1.3 Additional Loan Loss Provision	-	0.76	-	-	-	132.59	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	0.61	-	-	-	-
8. Loan Written Off	-	-	4.22	-	6.56	-	-
9. Provision for Staff Bonus	30.10	71.06	216.99	-	79.55	73.16	42.70
10. Provision for Income Tax	209.90	-	585.45	467.10	214.79	196.37	115.28
11. Others	-	-	-	-	-	-	-
12. Net Profit	327.41	945.19	1,367.42	1,089.90	501.17	462.07	268.98
Total Expenses	4,057.05	5,935.53	6,457.16	6,638.82	2,510.32	3,988.92	3,637.01
Income							
1. Interest Income	3,297.08	5,090.11	5,288.17	5,413.66	1,851.09	3,559.51	3,168.03
1.1 On Loans and Advances	3,004.28	4,210.79	4,703.67	5,068.68	1,656.87	3,268.34	2,891.90
1.2 On Investment	57.51	873.93	439.19	327.98	171.42	266.38	238.26
1.2.1 Government Bonds	57.51	606.15	439.19	327.98	171.42	259.67	238.26
1.2.2 Foreign Bonds	-	-	-	-	-	6.71	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	267.78	-	-	-	-	-
1.3 On Agency Balance	9.66	0.20	0.15	17.00	0.11	-	1.52
1.4 On Call Deposit	-	0.49	90.50	-	7.67	-	-
1.5 On Others	225.63	4.70	54.66	-	15.02	24.79	36.35
2. Commission and Discount	237.08	226.60	253.71	244.15	194.28	195.58	285.47
2.1 Bills Purchase and Discount	-	-	0.04	0.15	8.87	0.15	0.39
2.2 Commission	237.08	226.60	251.98	244.01	142.26	108.72	103.50
2.3 Others	-	-	1.70	-	43.15	86.71	181.58
3. Exchange Fluctuation Income	115.79	(39.94)	227.35	219.39	259.36	199.40	91.88
3.1 Due to Change in Exchange Rate	0.68	(49.37)	160.33	13.96	(18.98)	-	4.42
3.2 Due to Foreign Currency Transaction	115.10	9.43	67.03	205.42	278.34	199.40	87.46
4. Other Operating Income	58.72	161.82	262.62	131.50	18.00	32.04	-
5. Non Operating Income	4.61	178.26	23.41	112.58	0.01	(0.01)	3.31
6. Write Back from Provisions for loss	343.77	309.44	401.54	517.56	187.58	-	88.31
7. Recovery of written-off Loan	-	9.24	0.35	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	2.40	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,057.05	5,935.53	6,457.16	6,638.82	2,510.32	3,988.92	3,637.01

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	1,452.19	2,802.10	1,839.21	1,662.44	4,195.85	2,351.27	2,638.33
1.1 On Deposit Liabilities	1,452.19	2,773.28	1,818.15	1,648.94	3,876.64	2,229.70	2,533.01
1.1.1 Saving Account	319.16	539.90	249.65	399.37	677.97	415.94	327.51
1.1.2 Fixed Account	1,098.50	2,170.31	1,533.30	1,238.55	3,132.32	1,770.29	2,157.43
1.1.2.1 Up to 3 months Fixed Account	-	493.12	-	172.78	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.19	467.91	-	108.76	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	489.40	1,533.30	848.97	2,680.33	1,516.79	-
1.1.2.4 Above 1 year Fixed Account	1,098.31	719.88	-	108.05	451.99	253.50	2,157.43
1.1.3 Call Deposit	34.54	63.07	35.20	11.02	66.34	43.47	48.07
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	28.81	21.06	13.50	319.21	121.57	105.32
2. Commission Expense	3.85	30.44	18.39	4.79	-	17.85	-
3. Staff Expense	286.02	427.88	306.81	338.19	648.03	496.35	493.88
4. Office Operating Expenses	189.33	268.17	259.96	191.88	540.69	319.12	375.32
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.07	-	-	-	2.09	0.36
7. Provision for Risk	216.53	204.39	369.59	341.41	54.74	132.07	369.99
7.1 Loan loss Provision	216.53	204.39	369.59	341.41	54.74	132.07	369.99
7.1.1 General Loan loss Provision	116.56	204.39	33.17	277.16	278.06	132.07	211.75
7.1.1.1 Pass Loan Loss Provision	91.18	204.39	29.69	101.64	412.82	132.07	208.70
7.1.1.2 Watch List Provision	25.37	-	3.48	175.52	(134.76)	-	3.05
7.1.2 Special Loan Loss Provision	99.98	-	336.42	64.25	(223.32)	-	158.24
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	8.49	14.35	-
9. Provision for Staff Bonus	86.17	81.74	59.34	67.93	204.74	86.27	117.63
10. Provision for Income Tax	204.36	220.71	160.22	168.62	552.80	232.92	317.61
11. Others	-	-	-	-	-	-	-
12. Net Profit	455.58	514.98	373.84	442.76	1,289.88	415.29	741.08
Total Expenses	2,894.05	4,550.49	3,387.36	3,218.03	7,495.22	4,067.57	5,054.20
Income							
1. Interest Income	2,081.26	4,160.03	2,866.73	2,693.02	6,755.23	3,583.56	4,303.85
1.1 On Loans and Advances	1,935.01	3,698.11	2,673.03	2,570.71	6,224.39	3,368.26	4,039.97
1.2 On Investment	123.23	461.82	190.10	114.80	507.34	203.23	239.86
1.2.1 Government Bonds	8.27	455.47	190.10	114.80	507.34	8.99	239.86
1.2.2 Foreign Bonds	-	6.34	-	-	-	-	-
1.2.3 NRB Bonds	114.96	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	194.24	-
1.3 On Agency Balance	0.11	-	-	7.52	0.39	-	-
1.4 On Call Deposit	13.59	-	0.00	-	3.01	-	-
1.5 On Others	9.32	0.11	3.59	-	20.11	12.06	24.02
2. Commission and Discount	218.35	271.78	215.56	176.39	76.82	356.32	157.91
2.1 Bills Purchase and Discount	6.51	-	0.70	0.01	1.60	-	-
2.2 Commission	209.10	271.78	214.86	176.38	75.21	239.00	62.64
2.3 Others	2.75	-	-	-	-	117.32	95.27
3. Exchange Fluctuation Income	59.89	96.32	83.65	70.14	85.32	87.07	156.06
3.1 Due to Change in Exchange Rate	4.26	13.46	-	0.75	4.49	15.16	31.21
3.2 Due to Foreign Currency Transaction	55.64	82.85	83.65	69.39	80.83	71.90	124.85
4. Other Operating Income	103.67	-	3.12	29.40	496.89	-	36.46
5. Non Operating Income	24.03	22.36	-	-	80.96	24.80	43.41
6. Write Back from Provisions for loss	406.85	-	218.30	249.07	-	7.46	356.51
7. Recovery of written-off Loan	-	-	-	-	-	8.36	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,894.05	4,550.49	3,387.36	3,218.03	7,495.22	4,067.57	5,054.20

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	2,143.55	3,204.54	2,882.84	4,312.98	2,313.62	2,657.69	1,905.93
1.1 On Deposit Liabilities	2,025.35	3,004.76	2,785.86	4,223.10	2,211.79	2,657.69	1,751.81
1.1.1 Saving Account	393.38	629.91	524.33	895.72	327.37	304.88	292.19
1.1.2 Fixed Account	1,539.13	2,293.21	2,251.91	3,246.82	1,848.07	2,249.89	1,412.06
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	147.64	-	-
1.1.2.2 3 to 6 months Fixed Account	146.10	188.53	-	827.48	108.94	429.83	665.44
1.1.2.3 6 months to 1 year Fixed Account	643.16	820.96	2,157.42	1,251.52	1,258.39	1,391.35	61.06
1.1.2.4 Above 1 year Fixed Account	749.87	1,283.71	94.49	1,167.82	333.09	428.72	685.56
1.1.3 Call Deposit	92.84	81.65	9.61	80.56	36.35	102.93	47.56
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	118.20	199.78	96.98	89.88	101.83	-	154.12
2. Commission Expense	-	-	3.21	64.32	12.71	-	0.92
3. Staff Expense	349.41	562.23	976.58	846.43	277.06	330.98	433.41
4. Office Operating Expenses	284.03	370.67	388.77	520.66	253.62	228.21	343.77
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	3.22	-	-	-	-
7. Provision for Risk	318.38	259.54	897.10	517.00	39.99	238.84	404.39
7.1 Loan loss Provision	318.38	259.54	897.10	517.00	39.99	238.84	404.39
7.1.1 General Loan loss Provision	269.15	259.54	300.03	245.99	38.58	139.61	174.79
7.1.1.1 Pass Loan Loss Provision	-	259.54	-	5.71	38.58	2.51	-
7.1.1.2 Watch List Provision	269.15	-	300.03	240.29	-	137.11	174.79
7.1.2 Special Loan Loss Provision	49.23	-	597.07	271.01	1.41	99.23	229.60
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	11.04	0.02	-	-	-	-	-
9. Provision for Staff Bonus	65.62	106.24	48.90	226.68	113.24	196.45	79.61
10. Provision for Income Tax	177.17	293.33	276.65	586.39	305.75	530.09	214.95
11. Others	-	-	-	-	-	-	0.91
12. Net Profit	413.40	662.83	667.62	1,453.77	713.41	1,237.91	501.55
Total Expenses	3,762.59	5,459.41	6,144.88	8,528.25	4,029.40	5,420.18	3,885.45
Income							
1. Interest Income	3,176.80	4,884.29	4,771.13	7,670.29	3,410.48	4,626.48	3,119.67
1.1 On Loans and Advances	3,028.44	4,509.26	4,426.13	7,190.03	3,142.02	4,384.45	2,871.71
1.2 On Investment	134.41	365.77	344.70	468.03	212.65	213.12	212.54
1.2.1 Government Bonds	134.00	365.77	342.38	468.03	212.65	213.12	178.52
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.42	-	-	-	-	-	34.02
1.2.4 Debenture & Bonds	-	-	2.32	-	-	-	-
1.3 On Agency Balance	-	0.05	-	-	0.36	0.70	0.04
1.4 On Call Deposit	-	6.30	-	-	0.11	-	20.25
1.5 On Others	13.95	2.91	0.29	12.24	55.34	28.22	15.13
2. Commission and Discount	121.51	328.64	206.00	588.70	226.61	610.42	180.19
2.1 Bills Purchase and Discount	12.49	6.11	0.00	-	-	-	32.73
2.2 Commission	109.03	44.49	181.12	588.70	225.29	604.67	131.06
2.3 Others	-	278.03	24.88	-	1.31	5.76	16.40
3. Exchange Fluctuation Income	87.51	135.43	105.80	237.43	158.87	72.57	81.96
3.1 Due to Change in Exchange Rate	0.21	17.54	-	35.55	6.71	2.64	8.35
3.2 Due to Foreign Currency Transaction	87.31	117.89	105.80	201.89	152.16	69.93	73.62
4. Other Operating Income	136.74	110.67	325.22	28.91	67.52	67.30	171.32
5. Non Operating Income	135.64	-	156.53	-	5.01	43.39	18.92
6. Write Back from Provisions for loss	104.36	-	580.21	-	65.15	-	310.74
7. Recovery of written-off Loan	-	0.39	-	2.90	95.75	-	-
8. Income from Extra Ordinary transactions	0.02	-	-	-	-	-	2.65
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,762.59	5,459.41	6,144.88	8,528.25	4,029.40	5,420.18	3,885.45

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	2,785.94	2,313.13	2,730.65	1,517.31	1,772.94	2,211.13	813.32
1.1 On Deposit Liabilities	2,682.71	2,275.32	2,697.18	1,516.03	1,769.74	2,155.85	813.32
1.1.1 Saving Account	483.33	525.86	402.92	201.31	302.52	457.69	196.80
1.1.2 Fixed Account	2,065.95	1,694.46	2,231.97	1,261.02	1,433.15	1,654.18	601.76
1.1.2.1 Up to 3 months Fixed Account	997.20	-	-	-	-	20.26	-
1.1.2.2 3 to 6 months Fixed Account	126.96	-	-	-	954.82	340.66	79.30
1.1.2.3 6 months to 1 year Fixed Account	427.26	-	2,231.97	1,261.02	337.14	229.04	454.37
1.1.2.4 Above 1 year Fixed Account	514.53	1,694.46	-	-	141.19	1,064.22	68.09
1.1.3 Call Deposit	66.27	55.01	62.29	53.70	34.07	43.98	14.76
1.1.4 Certificate of Deposit	67.16	-	-	-	-	-	-
1.2 On Borrowing	103.23	37.81	33.47	1.28	3.20	55.28	-
2. Commission Expense	34.23	-	15.91	-	-	-	2.21
3. Staff Expense	456.98	593.47	596.83	277.62	346.36	320.96	160.31
4. Office Operating Expenses	294.35	379.08	334.35	189.74	188.44	269.74	88.10
5. Foreign Exchange Loss	-	-	-	-	-	-	0.17
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.17
6. Non Operating Expense	-	-	-	-	0.55	-	-
7. Provision for Risk	462.58	86.27	88.04	208.31	140.16	263.62	153.78
7.1 Loan loss Provision	462.58	86.27	88.04	208.31	140.16	263.62	153.78
7.1.1 General Loan loss Provision	90.81	143.28	88.04	160.68	61.31	176.91	87.62
7.1.1.1 Pass Loan Loss Provision	90.81	137.20	88.04	25.84	58.55	157.70	-
7.1.1.2 Watch List Provision	-	6.08	-	134.84	2.77	19.21	87.62
7.1.2 Special Loan Loss Provision	337.88	(57.01)	-	47.63	78.84	86.72	66.15
7.1.3 Additional Loan Loss Provision	33.89	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	114.67	13.56	-	-	-	-
9. Provision for Staff Bonus	164.57	131.43	-	20.68	-	88.00	57.97
10. Provision for Income Tax	443.99	332.86	358.33	55.85	122.07	237.61	156.51
11. Others	10.40	-	-	0.11	-	-	0.97
12. Net Profit	1,037.12	1,136.12	836.96	130.31	284.83	554.42	365.20
Total Expenses	5,690.16	5,087.04	4,974.63	2,399.93	2,855.35	3,945.49	1,798.54
Income							
1. Interest Income	4,628.86	4,280.10	4,528.73	2,129.35	2,658.43	3,460.49	1,543.41
1.1 On Loans and Advances	4,349.19	3,883.40	4,183.52	1,982.61	2,525.03	3,163.92	1,473.63
1.2 On Investment	255.04	337.66	283.60	142.87	119.79	294.04	44.32
1.2.1 Government Bonds	241.68	337.66	3.94	142.87	119.79	294.04	44.32
1.2.2 Foreign Bonds	13.36	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	279.67	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	11.54	0.04	0.03	7.20	-	-
1.4 On Call Deposit	1.86	0.25	31.65	3.67	-	-	17.75
1.5 On Others	22.77	47.25	29.92	0.16	6.41	2.54	7.70
2. Commission and Discount	430.89	212.04	216.51	33.40	130.33	83.05	49.39
2.1 Bills Purchase and Discount	-	2.46	1.08	-	-	-	-
2.2 Commission	430.89	203.12	65.41	32.92	130.33	83.05	2.48
2.3 Others	-	6.45	150.02	0.48	-	-	46.91
3. Exchange Fluctuation Income	140.01	0.01	84.39	64.76	43.46	100.10	-
3.1 Due to Change in Exchange Rate	28.00	-	-	1.83	1.83	10.32	-
3.2 Due to Foreign Currency Transaction	112.01	0.01	84.39	62.93	41.63	89.79	-
4. Other Operating Income	43.13	195.29	56.33	100.82	12.79	175.39	16.77
5. Non Operating Income	-	352.93	2.00	-	10.33	65.30	-
6. Write Back from Provisions for loss	447.27	-	86.69	71.60	-	61.16	188.98
7. Recovery of written-off Loan	-	46.67	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,690.16	5,087.04	4,974.63	2,399.93	2,855.35	3,945.49	1,798.54

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau	Mukti
Expenses							
1. Interest Expense	0.26	100.18	693.50	159.02	123.08	364.88	1,491.68
1.1 On Deposit Liabilities	0.26	100.18	693.50	159.01	123.08	364.88	1,491.68
1.1.1 Saving Account	0.25	25.98	150.05	27.24	31.51	94.74	326.36
1.1.2 Fixed Account	-	65.61	527.66	126.11	90.33	261.98	1,134.70
1.1.2.1 Up to 3 months Fixed Account	-	-	48.92	-	3.61	-	207.33
1.1.2.2 3 to 6 months Fixed Account	-	-	300.66	85.19	4.52	2.98	216.29
1.1.2.3 6 months to 1 year Fixed Account	-	-	127.92	16.34	31.62	3.85	551.68
1.1.2.4 Above 1 year Fixed Account	-	65.61	50.16	24.58	50.59	255.15	159.40
1.1.3 Call Deposit	0.02	8.58	15.78	5.67	1.24	8.16	30.63
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.00	-	-	-
2. Commission Expense	0.00	-	1.42	0.70	-	-	-
3. Staff Expense	1.54	20.30	126.99	43.77	21.11	92.80	273.54
4. Office Operating Expenses	4.22	16.25	114.34	30.25	12.34	41.89	163.28
5. Foreign Exchange Loss	-	-	0.05	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	0.05	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.00	-	0.03	-	-
7. Provision for Risk	0.01	1.69	143.89	67.71	17.89	33.37	314.64
7.1 Loan loss Provision	0.01	1.69	143.89	67.71	17.89	33.37	314.64
7.1.1 General Loan loss Provision	0.01	1.69	66.59	5.74	14.61	24.20	308.49
7.1.1.1 Pass Loan Loss Provision	0.01	1.69	13.27	5.74	(9.60)	15.55	136.04
7.1.1.2 Watch List Provision	-	-	53.32	-	24.21	8.65	172.45
7.1.2 Special Loan Loss Provision	-	-	77.30	61.97	3.27	9.18	6.16
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	6.94	9.78	5.46	-	53.47
10. Provision for Income Tax	-	-	9.65	29.35	16.39	26.97	144.37
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	52.77	68.49	38.25	62.92	336.87
Total Expenses	6.03	138.41	1,149.54	409.07	234.56	622.83	2,777.86
Income							
1. Interest Income	0.16	62.17	1,041.40	319.73	201.78	546.20	2,230.85
1.1 On Loans and Advances	0.16	61.70	994.14	312.57	192.92	535.77	2,095.70
1.2 On Investment	-	-	32.19	-	3.02	0.97	116.37
1.2.1 Government Bonds	-	-	32.19	-	3.02	0.97	80.96
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	35.41
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.47	8.00	7.16	5.84	9.46	12.81
1.5 On Others	-	-	7.07	-	-	-	5.97
2. Commission and Discount	-	8.49	58.70	25.09	0.69	2.79	11.72
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.61	56.22	2.65	0.23	2.79	11.64
2.3 Others	-	7.88	2.48	22.43	0.45	-	0.09
3. Exchange Fluctuation Income	-	-	0.00	-	-	-	1.49
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	0.05
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	-	1.44
4. Other Operating Income	0.02	-	49.43	-	9.50	31.71	159.11
5. Non Operating Income	-	-	-	12.45	22.60	17.21	207.18
6. Write Back from Provisions for loss	-	-	-	51.80	-	24.92	167.50
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	5.85	67.76	-	-	-	-	-
Total Income	6.03	138.41	1,149.54	409.07	234.56	622.83	2,777.86

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
Expenses							
1. Interest Expense	1,106.13	830.65	7.34	945.00	670.77	808.20	60.36
1.1 On Deposit Liabilities	1,105.99	830.65	7.34	944.90	670.77	808.20	60.36
1.1.1 Saving Account	212.34	125.81	1.95	180.25	214.86	121.84	19.82
1.1.2 Fixed Account	861.65	690.80	5.24	746.62	448.76	659.44	36.64
1.1.2.1 Up to 3 months Fixed Account	146.98	90.66	-	121.35	-	9.20	-
1.1.2.2 3 to 6 months Fixed Account	149.17	182.75	-	136.27	71.86	12.33	11.81
1.1.2.3 6 months to 1 year Fixed Account	505.26	310.17	3.61	391.45	322.11	52.27	15.11
1.1.2.4 Above 1 year Fixed Account	60.24	107.22	1.64	97.55	54.79	585.63	9.71
1.1.3 Call Deposit	32.00	14.03	0.14	18.02	7.15	26.92	3.91
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.14	-	-	0.10	-	-	-
2. Commission Expense	4.29	1.24	-	-	-	-	-
3. Staff Expense	164.27	159.47	3.24	136.88	108.49	94.96	22.02
4. Office Operating Expenses	120.56	120.70	3.61	104.26	75.00	71.28	17.86
5. Foreign Exchange Loss	(0.03)	-	-	-	-	0.00	-
5.1 Due to Change in Exchange Rates	(0.03)	-	-	-	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	5.26	-	-	-	-	-
7. Provision for Risk	119.99	198.84	1.92	41.80	149.62	175.67	42.47
7.1 Loan loss Provision	119.99	198.84	1.05	41.80	149.62	175.67	42.47
7.1.1 General Loan loss Provision	106.71	37.40	1.05	41.80	27.00	33.04	13.41
7.1.1.1 Pass Loan Loss Provision	105.03	37.40	-	41.80	27.00	27.81	-
7.1.1.2 Watch List Provision	1.68	-	1.05	-	-	5.24	13.41
7.1.2 Special Loan Loss Provision	13.27	161.44	-	-	122.61	142.62	29.06
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	0.86	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	20.57	34.92	0.80	27.37	-	24.34	-
10. Provision for Income Tax	55.54	94.30	2.41	82.58	24.05	67.09	-
11. Others	-	-	-	-	0.06	-	-
12. Net Profit	129.60	220.02	5.62	191.15	57.91	151.95	-
Total Expenses	1,720.93	1,665.41	24.94	1,529.04	1,085.91	1,393.50	142.71
Income							
1. Interest Income	1,593.39	1,293.99	21.95	1,377.46	1,032.45	1,147.41	128.69
1.1 On Loans and Advances	1,497.74	1,197.81	21.33	1,314.06	991.68	1,111.07	125.42
1.2 On Investment	78.01	74.06	-	39.01	22.71	18.85	0.67
1.2.1 Government Bonds	78.01	74.06	-	39.01	22.71	18.85	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	0.67
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	15.20	2.46	-	24.36	18.06	15.90	2.61
1.5 On Others	2.44	19.67	0.62	0.02	-	1.59	-
2. Commission and Discount	22.35	95.67	0.08	5.03	6.72	2.47	1.21
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	17.02	-	0.08	5.03	6.72	2.47	1.21
2.3 Others	5.34	95.67	0.00	-	-	-	-
3. Exchange Fluctuation Income	0.01	0.01	-	1.30	-	-	-
3.1 Due to Change in Exchange Rate	-	0.01	-	0.34	-	-	-
3.2 Due to Foreign Currency Transaction	0.01	-	-	0.97	-	-	-
4. Other Operating Income	92.83	16.59	0.21	68.94	42.39	44.40	8.25
5. Non Operating Income	-	206.65	-	76.31	4.35	47.75	-
6. Write Back from Provisions for loss	12.35	52.49	2.69	-	-	151.47	2.85
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	1.70
Total Income	1,720.93	1,665.41	24.94	1,529.04	1,085.91	1,393.50	142.71

BFI Name	Sahara	Salapa	Septakoshi	GreenDB	NFL	NSML	GURKHAF
Expenses							
1. Interest Expense	17.94	11.03	73.38	33.00	4.02	0.80	172.86
1.1 On Deposit Liabilities	17.94	11.03	73.38	33.00	4.02	0.80	172.86
1.1.1 Saving Account	13.20	6.36	16.80	7.52	1.51	0.70	40.83
1.1.2 Fixed Account	3.39	4.37	53.18	24.20	1.96	-	121.25
1.1.2.1 Up to 3 months Fixed Account	0.01	0.14	-	-	0.10	-	26.74
1.1.2.2 3 to 6 months Fixed Account	-	0.40	16.16	5.90	-	-	28.83
1.1.2.3 6 months to 1 year Fixed Account	0.56	3.04	15.88	18.01	1.82	-	40.43
1.1.2.4 Above 1 year Fixed Account	2.82	0.79	21.15	0.29	0.04	-	25.24
1.1.3 Call Deposit	1.35	0.30	3.39	1.29	0.56	0.11	10.79
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	7.39	9.02	32.71	12.99	3.16	0.97	33.29
4. Office Operating Expenses	4.56	2.07	37.60	8.40	3.83	4.72	25.88
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	0.15	3.24	54.13	20.75	19.01	-	-
7.1 Loan loss Provision	0.15	3.24	54.13	20.75	0.79	-	-
7.1.1 General Loan loss Provision	0.15	2.74	14.99	9.89	0.59	-	-
7.1.1.1 Pass Loan Loss Provision	0.15	1.26	-	0.75	0.36	-	-
7.1.1.2 Watch List Provision	-	1.47	14.99	9.14	0.24	-	-
7.1.2 Special Loan Loss Provision	-	0.50	39.14	10.87	0.20	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	17.20	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	1.02	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	0.25	-	-	-
10. Provision for Income Tax	-	4.97	-	0.76	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	2.12	11.60	-	1.78	-	1.54	-
Total Expenses	32.16	41.93	197.82	77.93	30.02	8.02	232.03
Income							
1. Interest Income	25.98	23.50	139.80	72.17	3.65	2.29	143.27
1.1 On Loans and Advances	25.98	20.24	135.84	70.41	2.79	-	126.93
1.2 On Investment	-	-	-	0.82	-	-	9.36
1.2.1 Government Bonds	-	-	-	-	-	-	9.36
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	0.82	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.33	3.96	0.94	-	2.29	6.98
1.5 On Others	-	2.93	-	-	0.86	-	-
2. Commission and Discount	(0.24)	0.44	1.42	0.23	-	-	0.35
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	(0.24)	0.44	1.42	0.23	-	-	0.35
2.3 Others	-	-	-	-	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	2.39	1.57	24.78	3.10	0.77	0.12	7.95
5. Non Operating Income	-	-	-	-	-	5.62	5.29
6. Write Back from Provisions for loss	4.03	16.42	-	2.43	17.42	-	64.74
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	31.82	-	8.18	-	10.43
Total Income	32.16	41.93	197.82	77.93	30.02	8.02	232.03

BFI Name	Goodwill	Shree	Laltpur	United	BestFC	Progressive	Janaki
Expenses							
1. Interest Expense	250.76	154.86	5.93	174.38	67.85	48.38	77.32
1.1 On Deposit Liabilities	249.33	154.86	5.93	174.38	67.85	48.38	77.32
1.1.1 Saving Account	37.40	28.39	2.53	26.12	17.70	9.50	19.14
1.1.2 Fixed Account	203.77	118.38	3.24	143.35	46.19	35.72	57.75
1.1.2.1 Up to 3 months Fixed Account	3.25	5.96	0.02	4.12	-	8.30	-
1.1.2.2 3 to 6 months Fixed Account	4.07	42.66	0.25	8.89	-	2.32	1.32
1.1.2.3 6 months to 1 year Fixed Account	100.93	66.61	1.72	96.03	46.19	20.80	1.19
1.1.2.4 Above 1 year Fixed Account	95.51	3.15	1.25	34.32	-	4.30	55.24
1.1.3 Call Deposit	8.16	8.08	0.16	4.91	3.97	3.17	0.43
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.43	-	-	-	-	-	-
2. Commission Expense	-	-	-	0.70	-	-	-
3. Staff Expense	26.19	17.74	5.71	36.71	23.61	12.72	6.53
4. Office Operating Expenses	24.28	13.35	6.60	24.61	14.45	15.04	3.52
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	3.00	0.02	-
7. Provision for Risk	26.83	23.89	3.55	43.41	43.32	20.32	21.54
7.1 Loan loss Provision	26.83	23.89	1.19	57.28	43.32	20.32	21.54
7.1.1 General Loan loss Provision	-	23.60	0.00	(2.36)	3.06	(4.13)	10.99
7.1.1.1 Pass Loan Loss Provision	-	-	0.00	(4.12)	3.05	2.75	-
7.1.1.2 Watch List Provision	-	23.60	-	1.75	0.01	(6.88)	10.99
7.1.2 Special Loan Loss Provision	-	0.28	1.18	59.65	40.26	24.46	10.55
7.1.3 Additional Loan Loss Provision	26.83	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	2.36	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	(13.88)	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	0.44	-	-	-
10. Provision for Income Tax	-	-	-	1.31	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	-	3.06	-	-	-
Total Expenses	328.05	209.84	21.78	284.61	152.23	96.49	108.91
Income							
1. Interest Income	235.52	171.32	3.69	256.58	84.40	61.16	83.96
1.1 On Loans and Advances	189.89	158.27	2.54	245.57	78.37	56.77	80.93
1.2 On Investment	36.80	9.68	-	5.44	2.31	4.49	-
1.2.1 Government Bonds	36.80	9.68	-	5.44	2.31	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	4.49	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	8.84	3.37	1.15	3.41	3.73	(0.56)	3.03
1.5 On Others	-	-	-	2.15	-	0.45	-
2. Commission and Discount	1.23	0.20	-	1.06	0.27	0.11	0.14
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.23	0.20	-	0.63	0.27	0.11	0.01
2.3 Others	-	-	-	0.43	-	-	0.13
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	54.50	8.04	0.01	25.14	2.84	5.71	3.93
5. Non Operating Income	-	0.12	2.86	1.82	-	0.03	0.17
6. Write Back from Provisions for loss	-	0.20	14.10	-	37.79	-	8.93
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	36.79	29.96	1.12	-	26.93	29.47	11.78
Total Income	328.05	209.84	21.78	284.61	152.23	96.49	108.91

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMFL
Expenses							
1. Interest Expense	206.58	131.35	7.56	185.28	6.05	1.32	133.16
1.1 On Deposit Liabilities	206.55	131.35	7.56	185.28	6.05	1.05	133.16
1.1.1 Saving Account	34.02	25.84	1.12	68.16	1.47	0.07	25.67
1.1.2 Fixed Account	170.79	105.52	6.44	109.73	3.89	-	101.61
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	1.81	-	7.25
1.1.2.2 3 to 6 months Fixed Account	17.97	17.04	-	20.91	0.15	-	10.90
1.1.2.3 6 months to 1 year Fixed Account	27.92	61.96	-	74.08	1.22	-	64.84
1.1.2.4 Above 1 year Fixed Account	124.90	26.51	6.44	14.75	0.71	-	18.62
1.1.3 Call Deposit	1.74	-	-	7.39	0.69	0.98	5.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.03	-	-	-	-	0.27	-
2. Commission Expense	-	-	-	0.15	-	-	-
3. Staff Expense	36.64	18.86	1.41	35.89	8.83	1.80	22.51
4. Office Operating Expenses	22.42	13.08	0.64	15.19	6.29	0.93	11.94
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	38.28	28.92	0.65	81.97	0.74	-	-
7.1 Loan loss Provision	38.28	28.92	0.65	81.97	0.74	-	-
7.1.1 General Loan loss Provision	6.75	(3.90)	0.65	32.93	0.74	-	-
7.1.1.1 Pass Loan Loss Provision	6.75	(0.60)	0.19	0.98	0.74	-	-
7.1.1.2 Watch List Provision	-	(3.30)	0.46	31.95	-	-	-
7.1.2 Special Loan Loss Provision	31.53	32.82	-	49.04	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	6.38	-	-	-	-	-	-
10. Provision for Income Tax	17.24	-	-	-	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	40.23	-	3.25	-	1.10	-	-
Total Expenses	367.77	192.21	13.51	318.49	23.00	4.05	167.61
Income							
1. Interest Income	326.40	153.26	11.39	224.09	3.05	-	149.50
1.1 On Loans and Advances	316.55	137.07	11.39	224.09	1.57	-	129.45
1.2 On Investment	5.03	13.15	-	-	0.72	-	14.21
1.2.1 Government Bonds	5.03	-	-	-	0.72	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	13.15	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	14.21
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.24	3.03	-	-	0.77	-	5.18
1.5 On Others	0.57	-	-	-	-	-	0.65
2. Commission and Discount	0.12	0.35	0.72	-	0.02	-	0.98
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.12	0.35	-	-	0.01	-	0.41
2.3 Others	-	-	0.72	-	0.01	-	0.57
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	11.26	8.55	-	21.27	1.06	-	10.54
5. Non Operating Income	0.20	7.03	-	-	1.01	-	5.97
6. Write Back from Provisions for loss	29.78	-	1.40	21.27	17.85	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	23.02	-	51.86	-	4.05	0.62
Total Income	367.77	192.21	13.51	318.49	23.00	4.05	167.61

BFI Name	ICFC	CityExpress	Manju	Reliance
Expenses				
1. Interest Expense	352.50	2.77	208.78	145.03
1.1 On Deposit Liabilities	342.89	2.77	208.78	145.03
1.1.1 Saving Account	61.01	1.44	29.79	33.31
1.1.2 Fixed Account	274.45	1.13	159.67	111.72
1.1.2.1 Up to 3 months Fixed Account	26.65	0.01	38.80	-
1.1.2.2 3 to 6 months Fixed Account	10.38	0.28	32.86	25.76
1.1.2.3 6 months to 1 year Fixed Account	149.48	0.74	51.40	16.09
1.1.2.4 Above 1 year Fixed Account	87.94	0.11	36.61	69.87
1.1.3 Call Deposit	7.43	0.20	19.32	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	9.61	-	-	-
2. Commission Expense	-	-	-	-
3. Staff Expense	40.90	5.64	28.83	26.59
4. Office Operating Expenses	34.45	4.73	21.48	22.41
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	55.57	-	3.29	30.03
7.1 Loan loss Provision	55.57	-	3.29	30.03
7.1.1 General Loan loss Provision	45.39	-	3.29	30.03
7.1.1.1 Pass Loan Loss Provision	-	-	3.29	30.03
7.1.1.2 Watch List Provision	45.39	-	-	-
7.1.2 Special Loan Loss Provision	10.17	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-
8. Loan Written Off	-	-	-	-
9. Provision for Staff Bonus	6.39	-	6.90	-
10. Provision for Income Tax	17.24	-	18.63	-
11. Others	-	-	-	-
12. Net Profit	40.23	-	43.47	-
Total Expenses	547.28	13.15	331.38	224.06
Income				
1. Interest Income	383.63	6.03	299.64	126.55
1.1 On Loans and Advances	334.04	5.51	296.35	106.34
1.2 On Investment	37.52	-	0.34	13.23
1.2.1 Government Bonds	37.52	-	0.34	13.23
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-
1.3 On Agency Balance	-	-	-	-
1.4 On Call Deposit	12.08	0.52	-	6.97
1.5 On Others	-	-	2.95	-
2. Commission and Discount	2.98	0.02	8.98	0.32
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	2.98	0.02	0.07	0.32
2.3 Others	-	-	8.92	-
3. Exchange Fluctuation Income	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	15.24	0.28	-	10.30
5. Non Operating Income	130.99	-	22.76	62.05
6. Write Back from Provisions for loss	14.43	0.19	-	-
7. Recovery of written-off Loan	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-
9. Net Loss	-	6.63	-	24.84
Total Income	547.28	13.15	331.38	224.06

Statement of Credit as on Kattik end, 2077(Mid-Nov, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
Sector Wise						
Agricultural and Forest Related	7,406.49	12,954.77	5,828.78	7,387.31	2,300.68	5,699.22
Fishery Related	352.80	819.20	14.32	142.23	-	34.70
Mining Related	1,138.60	-	129.73	307.66	-	-
Manufacturing (Producing) Related	21,606.67	16,053.86	39,513.29	43,367.71	10,364.51	39,046.84
Construction	15,762.71	17,661.35	908.58	7,538.30	12,832.41	4,699.06
Electricity, Gas and Water	9,036.53	6,588.92	8,659.87	15,267.34	84.36	1,568.41
Metal Products, Mach. & Ele. Equip.	4,557.99	2,347.26	800.11	976.81	2,102.66	5,996.43
Tras., Com. and Public Utilities	3,639.39	2,138.14	1,349.88	1,618.93	175.19	2,412.26
Wholesaler & Retailer	14,592.82	44,420.71	48,551.22	24,751.48	14,766.42	20,115.48
Finance, Insurance and Real Estate	1,962.64	15,284.07	10,606.67	8,649.21	3,185.00	11,413.50
Hotel or Restaurant	6,511.92	8,538.08	5,028.33	10,330.73	1,494.81	6,085.08
Other Services	2,594.95	4,350.47	8,365.81	18,874.37	899.44	4,295.58
Consumption Loans	14,993.53	19,941.83	3,830.20	2,594.35	4,849.31	2,815.39
Local Government	1.37	216.60	-	383.43	138.81	255.20
Others	9,363.62	2,055.40	36,621.41	5,178.81	2,177.29	4,102.61
TOTAL sectorwise	113,522.04	153,370.66	170,208.19	147,368.67	55,370.89	108,539.76

Product Wise

Term Loan	22,139.41	21,713.57	33,014.82	50,605.73	5,743.29	22,776.12
Overdraft	12,238.48	23,221.14	13,406.54	15,040.16	3,888.22	8,963.25
Trust Receipt Loan / Import Loan	3,009.84	1,250.32	14,044.68	13,036.60	4,285.06	13,841.65
Demand & Other Working Capital Loan	19,017.63	49,941.47	53,235.70	47,625.05	13,331.46	37,927.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,951.74	14,292.54	11,781.95	2,022.83	8,491.77	3,947.49
Real Estate Loan	4,910.93	8,816.08	8,105.36	5,077.22	4,706.93	3,717.04
Margin Nature Loan	4,105.79	3,466.91	2,586.01	832.32	-	1,206.11
Hire Purchase Loan	2,754.88	6,251.08	2,512.97	2,801.19	4,218.64	7,118.29
Deprived Sector Loan	6,909.50	8,889.37	10,692.89	6,912.01	3,331.78	5,498.21
Bills Purchased	2.80	33.73	285.08	437.22	84.28	51.95
Other Product	31,481.04	15,494.45	20,542.20	2,978.35	7,289.46	3,491.87
Total Product wise Loan	113,522.04	153,370.66	170,208.19	147,368.67	55,370.89	108,539.76

Collateral Wise

Gold and Silver	9,948.62	13,608.72	601.74	1,044.25	-	-
Government Securities	0.90	521.11	15.72	0.80	-	-
Non Governmental Securities	0.09	3,415.41	2,885.17	832.40	-	1,206.11
Fixed Deposit Receipts	319.79	371.62	582.95	366.22	1,620.73	422.96
Own	319.44	371.62	471.96	366.22	1,528.80	422.96
Other Licences Institutions	0.35	-	110.99	-	91.93	-
Collateral of Properties	101,659.42	130,027.94	141,421.97	126,495.74	47,090.33	102,190.15
Fixed Assets	100,391.09	129,985.18	78,649.77	110,312.99	38,034.02	101,940.15
Current Assets	1,268.33	42.76	62,772.20	16,182.76	9,056.31	250.00
Against security of Bill	-	25.99	8,253.51	0.00	-	51.95
Domestic Bills	-	13.26	-	0.00	-	50.97
Foreign Bills	-	12.73	8,253.51	-	-	0.98
Against Guarantee	1,418.87	5,285.59	3,518.32	5,114.06	1,376.45	4,601.80
Government Guarantee	20.19	14.24	0.84	383.67	138.81	-
Institutional Guarantee	1,315.41	4,246.76	2,926.14	4,339.81	1,237.64	-
Personal Guarantee	39.74	905.32	591.34	389.87	-	-
Collective Guarantee	1.01	119.27	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	243.00
Other Guarantee	0.74	-	-	0.70	-	4,358.80
Credit Card	-	-	368.52	26.50	297.82	66.79
Others	174.35	114.28	12,560.28	13,488.70	4,985.56	-
Total	113,522.04	153,370.66	170,208.19	147,368.67	55,370.89	108,539.76

Statement of Credit as on Kattik end, 2077(Mid-Nov, 2020)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL
Sector Wise							
Agricultural and Forest Related	3,045.85	4,640.53	5,154.48	3,827.63	3,042.25	14,819.41	5,169.97
Fishery Related	39.44	170.76	56.46	61.38	226.07	528.36	253.97
Mining Related	30.25	390.61	11.69	25.05	538.56	-	151.37
Manufacturing (Producing) Related	25,758.41	6,976.47	15,078.89	19,589.68	14,222.30	13,652.19	23,042.07
Construction	3,997.60	7,139.39	22,372.05	4,315.38	9,544.46	22,999.70	6,903.24
Electricity, Gas and Water	4,179.49	3,892.68	5,185.89	3,705.95	5,284.36	1,953.52	5,470.65
Metal Products, Mach. & Ele. Eqp.	2,233.80	788.51	1,842.94	1,614.64	1,324.40	538.30	518.01
Tras., Com. and Public Utilities	549.17	2,310.04	2,867.78	1,883.57	2,029.88	3,175.96	2,523.67
Wholesaler & Retailer	19,921.35	9,254.28	29,960.07	20,100.89	11,235.56	45,612.77	23,705.41
Finance, Insurance and Real Estate	5,160.27	4,341.93	10,352.61	8,996.68	3,840.28	30,751.54	8,691.91
Hotel or Restaurant	4,719.77	2,763.12	3,983.89	4,574.26	2,649.98	13,230.40	3,090.20
Other Services	1,540.74	11,711.64	4,335.09	5,521.04	2,943.64	5,914.54	6,012.36
Consumption Loans	1,295.14	1,099.65	3,573.88	6,871.93	1,939.82	8,404.52	2,750.46
Local Government	-	-	-	-	-	-	129.84
Others	17,586.10	4,743.34	11,433.12	3,126.44	14,122.07	49,716.99	12,101.28
TOTAL sectorwise	90,057.38	60,222.95	116,208.84	84,214.52	72,943.64	211,298.21	100,514.41

Product Wise

Term Loan	19,061.89	12,507.75	27,252.23	16,659.24	20,462.35	29,012.57	20,976.73
Overdraft	818.43	7,042.10	23,685.41	22,050.20	15,479.20	55,517.89	7,754.94
Trust Receipt Loan / Import Loan	9,296.62	1,827.75	6,114.27	3,673.71	2,081.62	274.03	5,714.52
Demand & Other Working Capital Loan	29,413.90	12,277.07	13,839.88	14,284.29	11,110.37	38,588.74	12,216.07
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,689.77	3,883.60	20,889.06	3,585.38	4,230.36	17,583.83	5,615.81
Real Estate Loan	4,047.31	2,588.42	3,574.81	3,752.92	1,167.57	17,502.85	4,495.55
Margin Nature Loan	-	789.17	415.85	1,620.61	1,106.26	2,840.92	383.40
Hire Purchase Loan	2,335.99	6,827.10	5,431.90	6,908.30	4,836.79	9,441.80	6,566.22
Deprived Sector Loan	6,185.96	3,131.93	7,007.99	5,278.43	3,044.73	8,963.87	5,456.86
Bills Purchased	0.08	201.05	-	885.39	16.78	-	34.27
Other Product	16,207.43	9,147.01	7,997.43	5,516.05	9,407.62	31,571.71	31,300.04
Total Product wise Loan	90,057.38	60,222.95	116,208.84	84,214.52	72,943.64	211,298.21	100,514.41

Collateral Wise

Gold and Silver	-	397.37	-	14.68	53.51	60.24	92.01
Government Securities	-	-	0.98	-	-	-	0.82
Non Governmental Securities	-	794.61	144.95	-	1,106.26	2,840.92	9.80
Fixed Deposit Receipts	830.91	114.15	953.86	342.30	309.77	404.11	235.08
Own	830.91	112.63	953.86	342.30	309.77	404.11	235.08
Other Licences Institutions	-	1.52	-	-	-	-	-
Collateral of Properties	67,479.69	56,973.44	100,617.74	75,560.53	67,739.73	193,833.74	95,062.84
Fixed Assets	50,987.50	56,072.93	62,115.06	72,126.39	65,150.38	176,467.33	49,255.69
Current Assets	16,492.19	900.51	38,502.68	3,434.14	2,589.35	17,366.41	45,807.15
Against security of Bill	9,296.62	241.23	5,027.29	580.00	630.86	-	34.27
Domestic Bills	-	155.92	88.38	-	-	-	-
Foreign Bills	9,296.62	85.31	4,938.91	580.00	630.86	-	34.27
Against Guarantee	5,519.86	1,516.24	7,457.14	7,701.53	2,313.67	13,231.62	1,396.87
Government Guarantee	156.09	101.30	198.74	2.17	74.74	216.53	130.80
Institutional Guarantee	4,770.70	1,276.11	6,608.13	4,919.50	2,237.11	12,981.76	376.97
Personal Guarantee	-	42.11	650.27	44.42	1.83	-	850.02
Collective Guarantee	-	-	-	-	-	-	0.50
Int. Rtd. Foreign Bank's Guarantee	593.07	-	-	843.78	-	-	-
Other Guarantee	-	96.72	-	1,891.66	-	33.32	38.59
Credit Card	-	35.61	13.55	11.23	10.94	102.77	151.74
Others	6,930.30	150.30	1,993.33	4.25	778.91	824.81	3,530.98
Total	90,057.38	60,222.95	116,208.84	84,214.52	72,943.64	211,298.21	100,514.41

Statement of Credit as on Kattik end, 2077(Mid-Nov, 2020)

BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime
Sector Wise							
Agricultural and Forest Related	3,415.02	3,584.19	7,484.99	34,061.94	7,401.66	4,159.61	7,763.09
Fishery Related	198.30	172.98	89.29	587.44	168.03	111.51	318.55
Mining Related	890.80	36.13	244.66	229.88	143.44	1,769.36	108.99
Manufacturing (Producing) Related	25,470.07	16,472.48	20,624.52	7,960.84	40,182.94	15,688.41	14,410.63
Construction	13,161.94	21,099.36	8,220.45	9,683.92	24,004.49	4,589.71	14,222.19
Electricity, Gas and Water	7,124.33	6,678.09	6,013.92	4,808.29	16,452.89	6,349.43	10,931.01
Metal Products, Mach. & Ele. Eqp.	3,252.63	3,403.71	2,665.80	441.42	688.13	748.21	1,177.45
Tras., Com. and Public Utilities	7,503.32	4,084.11	6,277.73	1,326.67	6,899.51	2,052.85	2,724.34
Wholesaler & Retailer	14,278.17	15,500.16	29,721.83	29,022.55	45,231.91	13,961.07	12,120.86
Finance, Insurance and Real Estate	7,911.85	5,498.14	8,845.16	420.01	12,082.69	5,817.89	14,010.47
Hotel or Restaurant	5,450.55	3,921.07	5,354.12	3,294.66	9,112.58	894.65	6,331.23
Other Services	5,004.96	3,640.33	4,378.12	3,491.77	9,666.86	3,914.71	7,289.44
Consumption Loans	4,522.31	3,190.96	6,545.93	944.78	8,212.71	4,767.55	9,375.70
Local Government	10.22	136.67	150.58	-	-	-	-
Others	17,695.79	1,237.43	26,272.27	29,213.30	25,406.52	20,496.26	17,187.67
TOTAL sectorwise	115,890.27	88,655.82	132,889.39	125,487.47	205,654.33	85,321.23	117,971.61

Product Wise

Term Loan	34,647.67	22,228.95	36,725.27	2,337.29	45,622.51	21,054.31	23,828.69
Overdraft	17,988.01	5,188.68	24,837.24	6,930.93	41,001.57	16,859.31	28,925.87
Trust Receipt Loan / Import Loan	3,961.41	6,407.29	6,060.24	109.05	9,581.22	2,809.13	1,174.23
Demand & Other Working Capital Loan	28,580.69	19,889.76	26,919.93	96,769.30	44,318.69	14,878.63	16,449.43
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,730.71	4,824.77	6,090.63	5,380.01	17,449.69	5,841.16	6,857.21
Real Estate Loan	2,023.86	4,030.09	6,720.07	319.21	4,304.85	5,005.53	8,802.74
Margin Nature Loan	2,492.44	1,085.01	5,002.77	91.79	3,819.45	2,687.08	2,948.48
Hire Purchase Loan	4,919.53	2,573.82	9,463.25	1,103.78	10,948.25	5,639.41	7,096.31
Deprived Sector Loan	2,716.40	4,635.90	7,941.85	11,036.72	10,667.72	5,858.87	6,094.21
Bills Purchased	30.06	40.98	36.25	-	-	25.90	356.73
Other Product	11,799.49	17,750.57	3,091.90	1,409.39	17,940.39	4,661.89	15,437.71
Total Product wise Loan	115,890.27	88,655.82	132,889.39	125,487.47	205,654.33	85,321.23	117,971.61

Collateral Wise

Gold and Silver	128.75	513.93	-	62.19	31.09	809.42	4,370.70
Government Securities	136.65	-	2.89	-	-	2.19	7.52
Non Governmental Securities	2,577.29	-	5,022.45	-	131.64	2,787.45	2,901.83
Fixed Deposit Receipts	446.41	564.69	948.26	376.93	793.97	359.71	512.86
Own	436.90	564.69	945.86	376.93	793.97	342.17	512.86
Other Licences Institutions	9.51	-	2.41	-	-	17.54	-
Collateral of Properties	105,248.37	83,077.49	117,595.24	124,945.67	175,198.58	66,164.64	100,837.17
Fixed Assets	101,326.68	62,275.68	70,325.01	124,945.67	109,879.81	49,113.35	99,939.92
Current Assets	3,921.69	20,801.80	47,270.23	-	65,318.76	17,051.29	897.25
Against security of Bill	5.21	-	3,748.11	-	-	3,545.52	-
Domestic Bills	-	-	179.78	-	-	-	-
Foreign Bills	5.21	-	3,568.34	-	-	3,545.52	-
Against Guarantee	5,680.20	136.67	3,875.82	-	1,301.88	647.76	5,692.03
Government Guarantee	161.97	136.67	132.92	-	22.44	2.99	154.86
Institutional Guarantee	4,893.44	-	3,660.33	-	820.75	5.99	4,202.66
Personal Guarantee	478.20	-	81.31	-	419.15	610.58	1,170.52
Collective Guarantee	141.04	-	-	-	39.54	3.55	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	5.55	-	1.26	-	-	24.66	163.99
Credit Card	40.60	54.31	244.21	-	224.63	50.86	65.68
Others	1,626.80	4,308.72	1,452.39	102.68	27,972.55	10,953.68	3,583.82
Total	115,890.27	88,655.82	132,889.39	125,487.47	205,654.33	85,321.23	117,971.61

Statement of Credit as on Kattik end, 2077(Mid-Nov, 2020)

BFI Name	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sanima
Sector Wise							
Agricultural and Forest Related	6,476.93	5,769.97	5,908.36	4,987.33	3,597.96	2,699.39	2,714.81
Fishery Related	259.41	163.35	18.92	73.04	19.50	48.21	75.65
Mining Related	15.01	182.85	-	150.87	11.57	168.76	29.56
Manufacturing (Producing) Related	10,830.46	26,346.87	18,197.97	21,421.99	11,546.35	14,349.21	17,001.43
Construction	15,978.27	16,524.09	14,269.96	8,036.67	2,917.71	6,704.46	9,428.39
Electricity, Gas and Water	4,553.56	7,846.74	7,121.99	3,843.85	4,735.39	5,436.61	7,858.07
Metal Products, Mach. & Ele. Eqp.	1,175.51	1,847.94	1,440.56	1,067.30	874.62	1,274.05	1,134.56
Tras., Com. and Public Utilities	299.29	3,104.43	2,868.91	2,278.50	1,777.28	1,302.80	4,994.92
Wholesaler & Retailer	18,480.06	42,128.17	21,325.08	25,972.91	12,218.79	11,800.00	17,045.98
Finance, Insurance and Real Estate	6,479.69	7,868.53	12,207.69	16,690.59	7,359.24	6,279.23	6,009.87
Hotel or Restaurant	3,406.36	6,069.47	10,638.43	6,679.09	1,974.06	3,085.79	3,607.65
Other Services	3,821.19	3,558.49	14,439.40	5,169.11	2,243.68	2,609.63	4,142.77
Consumption Loans	4,192.55	3,017.06	4,375.57	6,452.25	4,941.34	3,054.24	1,554.49
Local Government	-	-	-	-	-	-	-
Others	11,048.68	10,635.55	8,906.96	20,919.60	5,739.49	7,528.81	23,211.66
TOTAL sectorwise	87,016.96	135,063.51	121,719.81	123,743.10	59,956.99	66,341.19	98,809.82

Product Wise

Term Loan	12,253.94	36,127.32	41,351.44	20,838.02	14,154.19	19,979.85	22,480.19
Overdraft	14,678.81	11,675.16	12,845.54	19,316.04	9,909.80	11,787.22	9,572.84
Trust Receipt Loan / Import Loan	2,489.20	4,910.72	6,430.43	2,810.61	5,061.16	1,362.96	2,862.13
Demand & Other Working Capital Loan	14,709.41	22,448.33	16,832.08	31,729.13	12,839.83	16,949.87	18,827.70
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,888.25	13,038.59	9,751.74	5,850.37	1,984.62	3,609.22	6,183.04
Real Estate Loan	3,912.71	4,239.68	3,315.40	13,803.06	4,362.21	3,363.86	5,498.54
Margin Nature Loan	2,305.44	1,024.24	1,543.48	3,299.95	2,647.62	1,081.67	1,008.11
Hire Purchase Loan	4,275.15	5,275.21	6,507.98	5,846.86	2,318.32	2,142.80	4,286.70
Deprived Sector Loan	6,958.61	8,028.40	6,120.38	5,937.01	2,758.62	2,916.24	5,406.85
Bills Purchased	1,422.61	-	-	-	-	5.15	47.87
Other Product	12,122.83	28,295.86	17,021.36	14,312.04	3,920.63	3,142.35	22,635.86
Total Product wise Loan	87,016.96	135,063.51	121,719.81	123,743.10	59,956.99	66,341.19	98,809.82

Collateral Wise

Gold and Silver	-	269.88	52.07	826.88	186.95	41.24	46.53
Government Securities	-	240.59	3.00	-	-	-	-
Non Governmental Securities	2,305.44	1,050.98	1,655.87	3,784.21	2,654.39	1,081.67	4.50
Fixed Deposit Receipts	465.80	415.73	3,120.44	352.66	236.28	143.05	385.25
Own	465.80	415.73	3,120.44	352.66	236.28	143.05	385.25
Other Licences Institutions	-	-	-	0.00	-	-	-
Collateral of Properties	80,643.73	132,124.52	102,409.26	111,711.42	55,017.06	63,107.83	94,276.61
Fixed Assets	76,974.30	118,590.72	99,776.19	108,613.24	54,374.30	45,995.32	80,969.90
Current Assets	3,669.43	13,533.79	2,633.07	3,098.18	642.76	17,112.51	13,306.72
Against security of Bill	1.89	-	4,946.31	4.17	-	5.15	115.51
Domestic Bills	-	-	4.61	3.80	-	5.15	-
Foreign Bills	1.89	-	4,941.71	0.37	-	-	115.51
Against Guarantee	2,055.47	230.00	7,251.75	5,109.74	1,652.11	1,854.08	1.77
Government Guarantee	-	0.10	124.43	2.69	16.62	-	-
Institutional Guarantee	1,931.42	8.89	6,297.35	4,504.93	1,525.62	1,831.06	-
Personal Guarantee	29.52	160.27	813.36	559.75	9.78	22.99	1.77
Collective Guarantee	-	21.78	16.61	41.64	91.58	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	94.53	38.95	-	0.73	8.52	-	-
Credit Card	92.36	33.22	2.52	78.54	-	34.71	27.56
Others	1,452.28	698.60	2,278.61	1,875.48	210.20	73.48	3,952.09
Total	87,016.96	135,063.51	121,719.81	123,743.10	59,956.99	66,341.19	98,809.82

Statement of Credit as on Kattik end, 2077(Mid-Nov, 2020)

BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau
Sector Wise							
Agricultural and Forest Related	1,683.94	1.20	409.40	698.90	416.42	365.33	1,718.84
Fishery Related	48.03	-	-	15.63	12.80	4.84	89.94
Mining Related	-	-	-	20.14	1.67	-	-
Manufacturing (Producing) Related	1,720.16	-	375.85	1,423.51	875.50	341.15	1,321.71
Construction	3,886.10	-	89.71	4,358.62	1,269.49	1,056.52	985.61
Electricity, Gas and Water	682.74	-	-	391.29	35.15	-	-
Metal Products, Mach. & Ele. Eqp.	145.18	-	-	137.10	119.40	32.40	113.24
Tras., Com. and Public Utilities	1,852.66	4.21	127.35	1,412.81	144.27	169.81	1,038.77
Wholesaler & Retailer	5,177.34	-	774.38	3,463.93	1,807.47	500.73	2,692.93
Finance, Insurance and Real Estate	3,103.33	-	145.50	3,646.57	1,072.45	230.84	1,479.29
Hotel or Restaurant	1,310.52	-	-	1,291.88	204.90	68.51	808.88
Other Services	891.02	-	752.64	1,115.34	438.26	57.19	1,051.43
Consumption Loans	2,512.45	-	39.22	1,181.24	221.36	80.03	296.78
Local Government	-	2.72	-	3.34	-	1.50	-
Others	6,734.88	2.72	-	7,464.54	1,513.35	1,227.58	1,972.62
TOTAL sectorwise	29,748.35	10.85	2,714.04	26,624.84	8,132.50	4,136.43	13,570.03

Product Wise

Term Loan	8,067.35	0.55	525.69	8,742.49	2,028.73	213.66	3,878.54
Overdraft	7,883.66	2.72	1,049.48	6,359.37	1,295.33	453.63	4,358.50
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	1,750.16	1,268.91	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,074.79	-	89.71	3,731.68	1,195.83	739.57	789.59
Real Estate Loan	2,503.38	-	145.50	1,244.98	729.07	101.15	516.43
Margin Nature Loan	1,452.48	-	-	590.66	498.21	-	6.55
Hire Purchase Loan	1,872.64	4.21	127.35	2,303.69	189.65	267.44	763.60
Deprived Sector Loan	2,462.78	0.65	139.76	1,419.29	427.92	345.08	1,906.27
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,431.28	2.72	636.55	482.53	498.85	2,015.89	1,350.56
Total Product wise Loan	29,748.35	10.85	2,714.04	26,624.84	8,132.50	4,136.43	13,570.03

Collateral Wise

Gold and Silver	538.48	-	-	31.56	56.05	-	132.90
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,452.48	-	-	595.60	491.55	-	6.55
Fixed Deposit Receipts	296.35	-	39.22	98.57	16.64	17.39	82.63
Own	296.35	-	39.22	98.57	16.64	17.39	82.63
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	26,203.94	8.13	2,674.82	23,072.41	7,432.76	4,117.53	11,541.51
Fixed Assets	26,203.78	8.13	2,674.82	23,072.41	7,432.76	4,117.53	11,541.51
Current Assets	0.16	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,248.32	2.72	-	2,826.69	95.64	-	1,806.44
Government Guarantee	-	2.72	-	3.34	-	-	-
Institutional Guarantee	1,244.83	-	-	2,432.11	68.99	-	881.48
Personal Guarantee	0.37	-	-	300.80	26.65	-	2.80
Collective Guarantee	3.13	-	-	90.44	-	-	922.16
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	8.79	-	-	-	39.87	1.50	-
Total	29,748.35	10.85	2,714.04	26,624.84	8,132.50	4,136.43	13,570.03

Statement of Credit as on Kattik end, 2077(Mid-Nov, 2020)

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB
Sector Wise							
Agricultural and Forest Related	5,070.34	1,915.82	1,140.78	6.36	2,123.80	2,134.35	988.08
Fishery Related	70.67	85.23	67.07	7.73	46.24	136.83	59.52
Mining Related	-	46.64	22.50	-	37.37	46.29	15.65
Manufacturing (Producing) Related	1,745.01	1,788.10	1,708.32	34.49	2,510.46	4,149.85	1,614.98
Construction	11,733.94	6,431.13	2,226.16	101.22	4,710.08	2,217.74	3,876.01
Electricity, Gas and Water	239.48	151.61	90.00	-	842.88	6.65	2,857.36
Metal Products, Mach. & Ele. Eqp.	348.20	287.74	507.74	5.04	493.69	18.33	91.41
Tras., Com. and Public Utilities	3,662.25	3,109.55	1,782.50	29.69	523.92	1,290.71	866.71
Wholesaler & Retailer	9,169.54	4,091.16	5,281.63	32.00	3,418.46	6,124.90	3,051.23
Finance, Insurance and Real Estate	5,608.70	1,568.69	2,442.97	-	4,396.43	944.36	4,831.15
Hotel or Restaurant	1,643.82	1,455.20	1,020.47	1.45	1,034.02	2,859.83	822.79
Other Services	745.23	632.87	639.53	2.63	806.39	1,594.52	1,873.91
Consumption Loans	2,791.64	2,398.93	2,482.56	17.27	2,515.91	587.00	1,232.24
Local Government	-	0.03	-	-	3.40	-	-
Others	12,761.70	16,782.40	11,519.61	41.88	10,285.17	4,921.65	5,791.07
TOTAL sectorwise	55,590.52	40,745.10	30,931.85	279.76	33,748.21	27,033.00	27,972.12

Product Wise

Term Loan	14,659.47	13,678.59	13,783.82	33.24	9,556.99	5,790.15	5,349.85
Overdraft	8,287.04	8,595.38	6,341.59	96.14	9,208.58	1,253.75	5,654.01
Trust Receipt Loan / Import Loan	-	11.20	13.97	-	-	-	-
Demand & Other Working Capital Loan	297.72	252.68	1,202.69	4.09	21.67	7,232.23	1,944.11
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,665.82	4,955.32	2,054.19	73.17	3,817.51	1,916.15	2,795.62
Real Estate Loan	2,192.51	1,452.85	505.35	7.71	1,860.48	1,245.95	2,626.29
Margin Nature Loan	1,611.62	847.04	1,162.89	-	1,059.67	28.89	1,181.03
Hire Purchase Loan	4,342.55	4,421.58	2,379.42	43.36	1,899.00	1,717.58	1,449.50
Deprived Sector Loan	12,046.19	3,618.54	2,731.16	18.88	3,672.22	2,593.97	1,879.90
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,487.59	2,911.93	756.77	3.17	2,652.09	5,254.34	5,091.81
Total Product wise Loan	55,590.52	40,745.10	30,931.85	279.76	33,748.21	27,033.00	27,972.12

Collateral Wise

Gold and Silver	301.07	981.24	589.48	-	276.96	2.41	85.82
Government Securities	-	-	-	-	3.49	-	-
Non Governmental Securities	1,611.62	436.06	1,162.89	-	1,056.87	-	1,173.38
Fixed Deposit Receipts	379.52	286.50	154.32	3.02	180.87	127.12	403.32
Own	379.52	286.50	154.32	3.02	180.87	127.12	403.32
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	43,664.84	36,434.21	27,064.91	276.66	27,404.00	26,901.24	24,062.26
Fixed Assets	43,664.84	36,434.21	27,064.91	276.66	27,402.54	26,901.24	24,062.26
Current Assets	-	-	-	-	1.46	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	9,451.47	2,302.63	1,958.07	-	4,798.10	2.23	2,243.89
Government Guarantee	-	11.78	0.60	-	4.08	-	17.19
Institutional Guarantee	3,101.21	723.36	1,168.37	-	3,303.66	-	2,218.59
Personal Guarantee	2,044.81	878.06	725.37	-	1,250.36	-	1.10
Collective Guarantee	4,305.45	665.80	63.73	-	236.45	2.23	7.01
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	23.64	-	-	3.56	-	-
Credit Card	-	-	-	-	-	-	-
Others	182.00	304.46	2.18	0.08	27.92	-	3.44
Total	55,590.52	40,745.10	30,931.85	279.76	33,748.21	27,033.00	27,972.12

Statement of Credit as on Kattik end, 2077(Mid-Nov, 2020)

BFI Name	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML
Sector Wise							
Agricultural and Forest Related	30.19	201.75	253.17	750.62	197.91	11.30	0.52
Fishery Related	-	22.75	3.92	6.50	4.62	-	-
Mining Related	-	-	-	-	4.63	-	-
Manufacturing (Producing) Related	110.80	70.22	33.93	123.47	130.18	-	61.10
Construction	554.82	9.52	14.69	260.47	82.31	45.40	20.02
Electricity, Gas and Water	-	-	-	1.55	9.07	-	-
Metal Products, Mach. & Ele. Eqp.	2.41	9.59	2.01	-	11.84	-	3.45
Tras., Com. and Public Utilities	201.74	0.90	-	61.68	118.67	5.09	-
Wholesaler & Retailer	375.33	112.49	69.46	728.72	99.13	23.67	33.33
Finance, Insurance and Real Estate	306.23	4.32	0.87	184.69	62.12	5.00	40.31
Hotel or Restaurant	97.02	6.90	43.76	65.84	26.84	-	27.50
Other Services	12.46	47.91	1.49	35.83	-	-	-
Consumption Loans	136.71	1.90	12.46	103.51	68.74	3.58	144.91
Local Government	-	-	-	-	-	-	33.18
Others	708.02	265.59	108.71	599.05	510.40	53.39	1,886.00
TOTAL sectorwise	2,535.71	753.83	544.48	2,921.92	1,326.45	147.42	2,250.32

Product Wise

Term Loan	793.66	51.72	208.33	1,462.61	489.82	-	125.37
Overdraft	431.66	23.00	126.39	558.20	311.72	33.55	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	149.00	579.89	-	98.31	-	23.67	147.82
Res. Per. H. Loan (Up to Rs. 15 mil.)	496.34	-	-	131.42	140.66	28.78	20.02
Real Estate Loan	59.38	-	-	205.49	13.28	33.72	1,765.88
Margin Nature Loan	4.79	-	-	2.02	10.10	3.58	26.19
Hire Purchase Loan	221.96	-	11.87	50.12	165.09	5.09	122.28
Deprived Sector Loan	260.70	51.67	106.71	224.77	153.54	16.30	33.18
Bills Purchased	-	-	-	-	-	-	-
Other Product	118.22	47.55	91.18	188.98	42.25	2.73	9.57
Total Product wise Loan	2,535.71	753.83	544.48	2,921.92	1,326.45	147.42	2,250.32

Collateral Wise

Gold and Silver	81.69	-	-	58.13	32.41	-	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	4.79	-	-	2.02	10.10	-	26.19
Fixed Deposit Receipts	35.62	8.27	1.82	20.86	5.54	-	0.05
Own	35.62	8.27	-	20.86	5.54	-	0.05
Other Licences Institutions	-	-	1.82	-	-	-	-
Collateral of Properties	2,172.33	745.57	542.65	2,806.41	1,217.48	135.81	402.63
Fixed Assets	2,172.33	745.57	542.65	2,806.41	1,217.48	135.81	402.63
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	241.29	-	-	34.51	-	5.30	83.27
Government Guarantee	-	-	-	-	-	-	33.18
Institutional Guarantee	241.29	-	-	-	-	5.00	-
Personal Guarantee	-	-	-	34.51	-	0.30	50.09
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	-	-	-	-	60.92	6.31	1,738.17
Total	2,535.71	753.83	544.48	2,921.92	1,326.45	147.42	2,250.32

Statement of Credit as on Kattik end, 2077(Mid-Nov, 2020)

BFI Name	GURKHAFC	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Sector Wise								
Agricultural and Forest Related	178.82	311.29	487.77	-	254.41	303.22	127.23	211.43
Fishery Related	1.96	-	13.19	-	-	4.27	6.90	-
Mining Related	-	-	0.00	2.12	-	7.09	-	-
Manufacturing (Producing) Related	349.06	72.00	151.20	-	752.33	183.92	204.92	115.63
Construction	552.02	1,627.10	1,054.07	11.34	-	189.24	125.46	63.26
Electricity, Gas and Water	-	-	-	-	-	4.72	1.39	-
Metal Products, Mach. & Ele. Eqp.	-	11.20	37.53	-	-	97.54	2.01	-
Tras., Com. and Public Utilities	216.32	782.76	119.33	-	1,064.04	116.13	83.75	-
Wholesaler & Retailer	711.60	3,061.93	732.48	50.90	329.69	147.11	142.41	793.08
Finance, Insurance and Real Estate	650.92	-	367.04	69.34	2,560.90	203.47	370.31	222.50
Hotel or Restaurant	231.95	378.53	79.18	-	113.87	72.81	103.73	119.15
Other Services	152.52	63.83	624.93	137.59	-	26.23	22.75	23.62
Consumption Loans	903.35	318.65	257.44	13.94	233.15	169.33	76.14	39.74
Local Government	-	-	-	-	-	-	-	-
Others	1,878.71	349.63	488.56	45.58	125.16	738.22	602.30	652.52
TOTAL sectorwise	5,827.24	6,976.92	4,412.72	330.81	5,433.56	2,263.29	1,869.30	2,240.93

Product Wise

Term Loan	396.04	3,414.96	693.49	50.90	369.04	126.41	175.64	855.11
Overdraft	374.13	-	58.51	-	-	264.86	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	915.07	72.00	712.98	-	186.13	74.78	53.88	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	552.02	1,404.62	774.35	11.34	592.20	88.96	66.95	63.26
Real Estate Loan	224.14	274.86	622.39	69.34	289.01	149.29	82.63	222.50
Margin Nature Loan	172.36	349.63	220.77	4.03	103.62	25.71	108.24	-
Hire Purchase Loan	269.73	787.88	105.33	8.55	1,703.63	235.61	90.87	7.56
Deprived Sector Loan	452.14	294.14	236.83	1.54	333.06	157.82	521.07	44.57
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,471.60	378.84	988.05	185.11	1,856.87	1,139.84	770.02	1,047.91
Total Product wise Loan	5,827.24	6,976.92	4,412.72	330.81	5,433.56	2,263.29	1,869.30	2,240.93

Collateral Wise

Gold and Silver	622.04	203.60	-	-	117.56	2.51	-	-
Government Securities	-	1.71	-	-	-	-	-	-
Non Governmental Securities	172.36	-	220.77	4.03	-	32.79	99.16	-
Fixed Deposit Receipts	52.77	113.34	24.72	1.36	7.50	9.27	3.27	32.17
Own	52.77	113.34	24.72	1.36	7.50	9.27	3.27	32.17
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,457.95	6,297.45	3,951.73	143.79	5,041.62	2,016.29	1,234.40	2,208.75
Fixed Assets	4,457.95	6,297.45	3,951.73	91.36	4,788.04	2,016.29	1,233.40	2,208.75
Current Assets	-	-	-	52.44	253.58	-	1.00	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	522.11	11.20	215.50	-	125.25	189.94	531.41	-
Government Guarantee	-	-	-	-	-	4.02	-	-
Institutional Guarantee	433.77	-	215.50	-	125.25	125.09	502.30	-
Personal Guarantee	88.35	-	-	-	-	60.84	29.11	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	11.20	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	349.63	-	181.63	141.62	12.48	1.06	-
Total	5,827.24	6,976.92	4,412.72	330.81	5,433.56	2,263.29	1,869.30	2,240.93

Statement of Credit as on Kattik end, 2077(Mid-Nov, 2020)

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC
Sector Wise								
Agricultural and Forest Related	469.45	311.69	232.34	1,290.90	11.11	287.76	89.23	129.98
Fishery Related	4.71	2.42	-	-	-	-	0.99	13.66
Mining Related	-	52.08	-	-	-	-	-	1.94
Manufacturing (Producing) Related	373.42	96.41	4.02	-	2.00	584.16	137.59	379.96
Construction	487.61	596.43	38.92	142.88	74.41	-	929.57	185.06
Electricity, Gas and Water	-	-	-	-	-	-	-	3.99
Metal Products, Mach. & Ele. Eqp.	-	109.87	-	-	1.47	-	3.39	12.90
Tras., Com. and Public Utilities	580.38	245.35	-	-	8.12	2.94	109.51	442.62
Wholesaler & Retailer	1,454.51	251.60	17.62	344.38	19.41	84.26	410.82	1,439.37
Finance, Insurance and Real Estate	1,611.19	255.26	-	113.08	5.48	-	486.07	2,744.37
Hotel or Restaurant	376.85	48.00	-	-	-	74.77	331.40	711.72
Other Services	8.99	117.44	1.16	1.18	-	-	56.48	399.00
Consumption Loans	15.89	183.33	31.58	132.69	27.41	1.76	418.53	610.01
Local Government	-	-	-	-	-	-	-	-
Others	1,560.51	1,318.75	22.47	4,092.06	58.76	550.93	1,017.21	2,687.71
TOTAL sectorwise	6,943.51	3,588.63	348.10	6,117.18	208.16	1,586.58	3,990.79	9,762.30

Product Wise

Term Loan	2,385.88	167.39	-	174.68	46.40	910.11	334.47	2,097.98
Overdraft	871.23	-	-	1,520.63	35.46	-	303.53	3,457.01
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	837.27	637.98	285.55	169.71	2.00	149.60	243.76	420.28
Res. Per. H. Loan (Up to Rs. 15 mil.)	487.61	596.43	38.92	142.88	30.16	-	737.51	946.03
Real Estate Loan	401.20	130.95	-	223.96	-	419.96	386.56	462.84
Margin Nature Loan	37.05	4.68	-	0.37	17.75	-	305.01	411.28
Hire Purchase Loan	580.38	332.42	-	62.98	12.65	2.47	83.10	446.64
Deprived Sector Loan	1,220.12	144.19	22.47	358.36	3.26	-	322.30	1,401.93
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	122.78	1,574.60	1.16	3,463.61	60.46	104.44	1,274.56	118.32
Total Product wise Loan	6,943.51	3,588.63	348.10	6,117.18	208.16	1,586.58	3,990.79	9,762.30

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	4.68	-	-	17.75	-	-	411.28
Fixed Deposit Receipts	15.89	33.34	31.58	69.72	-	-	84.69	115.24
Own	15.89	33.34	31.58	69.72	-	-	84.69	115.24
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,578.47	3,463.51	316.52	176.06	186.90	1,586.58	3,359.09	7,892.03
Fixed Assets	5,578.47	3,463.51	316.52	176.06	186.90	1,586.58	3,359.09	7,892.03
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,312.10	87.10	-	-	3.50	-	260.00	1,336.60
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	1,209.99	87.10	-	-	-	-	260.00	1,303.62
Personal Guarantee	102.11	-	-	-	3.50	-	-	32.98
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	37.05	-	-	5,871.40	-	-	287.01	7.14
Total	6,943.51	3,588.63	348.10	6,117.18	208.16	1,586.58	3,990.79	9,762.30

BFI Name	CityExpress	Manju	Reliance
Sector Wise			
Agricultural and Forest Related	0.92	232.50	43.00
Fishery Related	1.50	19.32	-
Mining Related	-	-	0.55
Manufacturing (Producing) Related	-	148.63	205.10
Construction	5.88	1,809.31	734.50
Electricity,Gas and Water	-	167.21	35.01
Metal Products, Mach. & Ele. Eqp.	-	144.51	54.15
Tras., Com. and Public Utilities	1.12	344.86	541.04
Wholesaler & Retailer	14.19	669.14	249.63
Finance, Insurance and Real Estate	60.36	1,740.07	509.94
Hotel or Restaurant	1.50	195.09	289.44
Other Services	1.50	81.43	101.97
Consumption Loans	16.06	707.61	296.60
Local Government	-	-	-
Others	-	893.67	1,076.27
TOTAL sectorwise	103.04	7,153.35	4,137.20

Product Wise

Term Loan	8.68	1,914.15	40.49
Overdraft	1.43	-	-
Trust Receipt Loan / Import Loan	-	-	-
Demand & Other Working Capital Loan	-	545.47	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	63.06	1,684.72	618.12
Real Estate Loan	-	191.61	386.94
Margin Nature Loan	0.35	404.97	267.14
Hire Purchase Loan	1.12	330.26	532.91
Deprived Sector Loan	-	1,577.18	374.26
Bills Purchased	-	-	-
Other Product	28.40	504.98	1,909.84
Total Product wise Loan	103.04	7,153.35	4,137.20

Collateral Wise

Gold and Silver	-	-	-
Government Securities	-	-	-
Non Governmental Securities	-	404.97	-
Fixed Deposit Receipts	0.15	21.12	26.24
Own	0.15	21.12	26.24
Other Licences Institutions	-	-	-
Collateral of Properties	102.55	4,900.89	3,191.11
Fixed Assets	102.55	4,900.89	3,191.11
Current Assets	-	-	-
Against security of Bill	-	-	-
Domestic Bills	-	-	-
Foreign Bills	-	-	-
Against Guarantee	-	1,816.28	591.69
Government Guarantee	-	-	-
Institutional Guarantee	-	1,535.00	369.85
Personal Guarantee	-	281.28	1.58
Collective Guarantee	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-
Other Guarantee	-	-	220.26
Credit Card	-	-	-
Others	0.35	10.10	328.16
Total	103.04	7,153.35	4,137.20

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% change		
		2018	2019	2020	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	17,420	25,503	33,424	39,367	39,275	46.40	31.06	-0.23
	a. Paid-up Capital	11,159	17,078	21,495	21,977	22,076	53.04	25.87	0.45
	b. Statutory Reserves	2,451	3,531	4,814	5,454	5,457	44.08	36.32	0.06
	c. Retained Earning	1,379	1,750	2,790	7,051	6,882	26.91	59.44	-2.39
	d. Others Reserves	2,431	3,144	4,324	4,885	4,860	29.33	37.53	-0.51
2	BORROWINGS	87,707	126,378	142,095	159,542	155,496	44.09	12.44	-2.54
	a. NRB	2,070	1,701	8	3,590	4,158	-17.80	-99.52	15.81
	f. Others	85,637	124,677	142,086	155,951	151,338	45.59	13.96	-2.96
3	DEPOSITS	49,549	85,606	106,150	114,545	116,157	72.77	24.00	1.41
4	BILLS PAYABLE	1	75	41	21	20	5591.09	-45.48	-4.38
5	OTHER LIABILITIES	13,552	23,664	29,558	29,875	32,615	74.63	24.90	9.17
	a. Loan Loss Provision	2,391	4,013	7,631	8,864	10,025	67.86	90.16	13.09
	b. Interest Suspense a/c	1,121	1,800	4,003	3,956	4,256	60.53	122.36	7.57
	c. Others	10,039	17,851	17,924	17,055	18,334	77.81	0.41	7.50
6	RECONCILIATION A/c	3,480	5,192	8,482	11,849	13,685	49.19	63.36	15.49
7	PROFIT & LOSS A/c	4,039	6,608	5,419	1,740	2,318	63.62	-17.99	33.16
	Total	175,748	273,028	325,169	356,940	359,566	55.35	19.10	0.74
Assets									
1	LIQUID FUNDS	16,314	19,246	30,382	33,609	22,336	17.97	57.86	-33.54
	a. Cash Balance	147	214	379	414	153	45.57	76.94	-63.02
	b. Bank Balance	9,190	13,398	16,872	19,841	14,395	45.79	25.93	-27.45
	c. Money at Call	6,977	5,634	13,130	13,354	7,788	-19.25	133.06	-41.68
2	INVESTMENT IN SECURITIES EXCEPT SHARE	43	312	468	468	345	629.98	49.91	-26.20
3	SHARE & OTHER INVESTMENT	2,565	2,262	9,732	13,563	14,423	-11.81	330.28	6.35
4	LOANS & ADVANCES	145,944	235,101	262,732	283,677	294,119	61.09	11.75	3.68
	Institutional	30,597	38,955	39,721	33,705	38,626	27.32	1.97	14.60
	Individual	115,347	196,147	223,012	249,972	255,493	70.05	13.70	2.21
5	FIXED ASSETS	1,472	2,107	2,223	2,285	2,297	43.14	5.50	0.51
6	OTHER ASSETS	5,735	8,552	11,063	10,998	11,515	49.11	29.36	4.70
7	EXPENSES NOT WRITTEN OFF	7	11	11	10	10	53.11	1.87	-1.64
8	NON BANKING ASSETS	-	1	1	1	1	0.00	0.00	0.00
9	RECONCILIATION A/c	3,609	5,391	8,469	11,991	13,504	49.37	57.11	12.62
10	PROFIT & LOSS A/c	57	45	88	338	1,015	-20.95	96.81	200.54
	Total	175,745	273,028	325,169	356,940	359,566	55.35	19.10	0.74
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	11,759	17,022	21,965	4,517	5,989	44.75	29.04	32.58
2	COMMISSION/FEE EXPENSES	3	7	38	3	4	114.61	472.63	14.69
3	EMPLOYEE EXPENSES	4,735	6,299	8,757	2,398	3,179	33.03	39.02	32.58
4	OFFICE OPERATING EXPENSES	1,594	2,358	2,907	704	839	47.90	23.29	19.17
5	NON OPERATING EXPENSES	9	63	140	14	19	578.43	122.70	29.98
6	PROVISION FOR RISK	1,048	1,921	6,648	10,944	12,622	83.21	246.15	15.32
7	LOAN WRITTEN OFF	1	5	5	7	7	464.16	14.51	0.00
8	EXTRAORDINARY EXPENSES	-	1	18	2	2	0.00	1279.00	37.66
9	PROVISION FOR STAFF BONUS	547	861	836	259	327	57.54	-2.95	26.39
10	PROVISION FOR INCOME TAX	1,663	2,545	2,353	716	905	52.98	-7.52	26.37
11	NET PROFIT	4,013	6,249	5,394	1,712	2,282	55.70	-13.68	33.28
	TOTAL EXPENSES	25,374	37,331	49,062	21,277	26,174	47.12	31.43	23.02
Income									
1.	INTEREST INCOME	22,236	31,647	41,259	5,766	13,016	42.32	30.37	125.76
2.	COMMISSION & DISCOUNT	546	805	718	133	452	47.34	-10.80	240.89
3	OTHER OPERATING INCOME	2,049	3,739	3,726	435	1,366	82.48	-0.33	214.27
4	NON OPERATING INCOME	142	176	153	8	92	23.91	-13.28	1016.75
5	PROVISION FOR WRITTEN BACK	364	936	3,134	4,879	10,251	156.84	234.88	110.10
6	RECOVERY FOR WRITE BACK	5	2	2	0	0	-59.94	6.73	41.03
7	INCOME FOR EXTRA ORDINARY EXPENSES	0	0	18	8	16	712.18	53203.70	109.02
8	NET LOSS	31	26	52	285	979	-17.32	102.16	243.07
	TOTAL INCOME	25,374	37,331	49,062	11,514	26,174	47.12	31.43	127.32
Miscellaneous Information									
	No. of Total Staffs	11,552	17,361	19,017	19,028	19,120	50.29	9.54	0.48
	No. of Total Branches	2,448	3,629	4,057	4,079	4,118	48.24	11.79	0.96
	No. of Total Centers	172,788	274,186	310,895	318,685	324,835	58.68	13.39	1.93
	No. of Total Groups	562,425	926,625	1,039,696	1,061,639	1,095,120	64.76	12.20	3.15
	No. of Total Passive Groups	5,762	9,565	9,398	9,493	13,862	66.00	-1.75	46.03
	No. of Total Members	2,856,380	4,327,991	4,686,659	4,754,218	4,828,069	51.52	8.29	1.55
	No. of Total Passive Members	51,516	118,044	195,311	208,450	336,724	129.14	65.46	61.54
	No. of Total Borrowers	1,853,417	2,679,016	2,783,222	2,768,377	2,820,295	44.54	3.89	1.88
	No. of Total Overdue Borrowers	56,824	165,984	1,001,407	1,307,429	1,358,968	192.10	503.32	3.94
	No. of Total Saving Members	3,010,166	4,323,957	4,679,987	4,705,183	4,811,881	43.65	8.23	2.27
	Total Saving Amount (Rs million)	49,549	101,910	106,150	108,614	116,105	105.68	4.16	6.90

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	21	-	-	21	130,834	6,230
2	1	Panchthar	25	3	2	30	197,172	6,572
3	1	Ilam	37	7	2	46	312,130	6,785
4	1	Jhapa	142	48	13	203	927,127	4,567
5	1	Sankhuwasabha	27	-	-	27	155,924	5,775
6	1	Bhojpur	25	-	1	26	155,582	5,984
7	1	Terhathum	16	3	-	19	100,783	5,304
8	1	Dhankuta	24	7	1	32	171,227	5,351
9	1	Morang	153	49	13	215	1,094,764	5,092
10	1	Sunsari	125	36	12	173	914,307	5,285
11	1	Solukhumbu	26	-	-	26	102,339	3,936
12	1	Khotang	17	6	-	23	173,676	7,551
13	1	Okhaldhunga	21	4	-	25	151,613	6,065
14	1	Udayapur	36	3	1	40	356,592	8,915
	Total		695	166	45	906	4,944,070	5,457
15	2	Saptari	46	6	8	60	711,489	11,858
16	2	Siraha	76	11	2	89	704,302	7,914
17	2	Dhanusa	81	8	6	95	842,870	8,872
18	2	Mahottari	59	7	4	70	710,341	10,148
19	2	Sarlahi	67	12	3	82	895,888	10,925
20	2	Rautahat	55	8	1	64	844,659	13,198
21	2	Bara	73	11	5	89	830,410	9,330
22	2	Parsa	67	10	4	81	716,206	8,842
	Total		524	73	33	630	6,256,166	9,930
23	3	Dolakha	26	3	-	29	187,160	6,454
24	3	Ramechhap	24	1	-	25	208,890	8,356
25	3	Sindhuli	31	2	2	35	311,222	8,892
26	3	Rasuwa	26	1	1	28	45,074	1,610
27	3	Dhading	56	17	-	73	354,430	4,855
28	3	Nuwakot	36	13	1	50	287,648	5,753
29	3	Sindhupalchok	36	10	-	46	294,493	6,402
30	3	Kavrepalanchok	72	13	5	90	402,780	4,475
31	3	Kathmandu	782	121	48	951	2,241,726	2,357
32	3	Lalitpur	182	24	14	220	573,740	2,608
33	3	Bhaktapur	102	14	7	123	370,113	3,009
34	3	Makwanpur	58	15	5	78	462,357	5,928
35	3	Chitawan	157	49	13	219	698,153	3,188
	Total		1,588	283	96	1,967	6,437,788	3,273
36	4	Gorkha	40	5	3	48	246,590	5,137
37	4	Manang	10	-	-	10	6,321	632
38	4	Lamjung	41	5	2	48	171,974	3,583
39	4	Kaski	185	73	17	275	587,189	2,135
40	4	Tanahu	77	22	1	100	346,560	3,466
41	4	Syangja	42	23	2	67	251,152	3,749
42	4	Mustang	13	1	-	14	11,486	820
43	4	Baglung	47	10	-	57	283,818	4,979
44	4	Parbat	28	10	-	38	148,501	3,908
45	4	Myagdi	22	9	-	31	110,947	3,579
46	4	Nawalparasi East	59	23	5	87	354,602	4,076
	Total		564	181	30	775	2,519,139	3,251

47	5	Gulmi	35	14	-	49	256,029	5,225
48	5	Palpa	47	12	-	59	248,210	4,207
49	5	Rupandehi	195	96	20	311	1,069,324	3,438
50	5	Kapilbastu	69	18	5	92	670,038	7,283
51	5	Arghakhanchi	21	5	-	26	202,556	7,791
52	5	Pyuthan	19	12	-	31	242,534	7,824
53	5	Rolpa	20	2	-	22	237,971	10,817
54	5	Rukum East	6	-	-	6	58,562	9,760
55	5	Dang	89	34	4	127	649,878	5,117
56	5	Banke	80	28	6	114	608,317	5,336
57	5	Bardiya	39	19	-	58	480,603	8,286
58	5	Nawalparasi West	49	25	3	77	374,240	4,860
Total			669	265	38	972	5,098,262	5,245
59	6	Rukum West	17	1	1	19	170,405	8,969
60	6	Salyan	23	4	1	28	272,840	9,744
61	6	Surkhet	51	8	2	61	418,940	6,868
62	6	Dailekh	22	1	-	23	298,140	12,963
63	6	Jajarkot	12	1	-	13	198,861	15,297
64	6	Dolpa	12	-	-	12	42,426	3,535
65	6	Jumla	18	1	-	19	125,405	6,600
66	6	Kalikot	14	-	-	14	159,735	11,410
67	6	Mugu	8	-	-	8	64,122	8,015
68	6	Humla	9	1	-	10	58,910	5,891
Total			186	17	4	207	1,809,783	8,743
69	7	Doti	20	1	-	21	213,664	10,174
70	7	Bajhang	18	1	-	19	222,357	11,703
71	7	Kailali	129	22	5	156	951,069	6,097
72	7	Bajura	12	1	-	13	155,779	11,983
73	7	Achham	17	3	-	20	288,220	14,411
74	7	Kanchanpur	60	8	1	69	530,312	7,686
75	7	Darchula	17	2	-	19	144,644	7,613
76	7	Baitadi	17	2	-	19	266,539	14,028
77	7	Dadeldhura	25	1	-	26	158,685	6,103
Total			315	41	6	362	2,931,269	8,097
Grand Total			4,541	1,026	252	5,819	29,996,478	

Bank/BFI Class	A	B	C [#]	D	E ^{\$}	Total
No. of BFIs	27	19	21	78	1	146
No. of Branches [^]	4,541	1,026	252	4,118		9,937
Population per Branch [*] (Served by A, B and C class BFI's)						5,155
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,019

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	695	166	45	683	906	1,589
2	524	73	33	817	630	1,447
Bagmati	1,588	283	96	619	1,967	2,586
Gandaki	564	181	30	528	775	1,303
Lumbini	669	265	38	948	972	1,920
Karnali	186	17	4	184	207	391
Sudur Paschim	315	41	6	339	362	701
Total	4,541	1,026	252	4,118	5,819	9,937

* Population 29,996,478 for 2020 calculated on yearly basis based on yearly population projection 2011-2031 Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

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

\$ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.97

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.74	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63	4.27	1,005,289.92	4.19	1,014,852.74
2	Fixed:	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41	9.45	1,480,155.55	9.26	1,487,316.21
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11	9.24	246,209.17	8.64	264,878.21
2.4	6-12 months	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65	9.44	412,162.86	9.26	385,888.91
2.5	1-2 yrs	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48	9.30	559,552.84	9.22	577,426.07
2.6	2 yrs and above	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18	9.96	262,230.68	9.99	259,123.03
3	Call	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21	2.76	324,611.99
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04	8.30	4,251.09	8.29	4,160.00
6	Non interest bearing deposits	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61	0.00	301,738.10	0.00	314,390.78
6.1	Current	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76	0.00	288,769.24
6.2	Margin	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82	0.00	23,598.29
6.3	Other	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52	0.00	2,023.25
	Aggregate	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09	6.44	3,082,656.87	6.17	3,145,331.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10	10.95	156,832.56	10.72	155,869.48
2	Fishery Related	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63	10.28	4,559.01
3	Mining Related	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36	11.23	4,413.39
4	Agriculture, Forestry & Beverage Production Related	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20	11.26	135,768.71	11.07	135,873.85
5	Non Food Production Related	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31	11.25	347,544.28	10.71	340,411.32
6	Construction	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02	11.38	285,240.61
7	Electricity, Gas and Water	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41	11.10	144,390.54	10.87	146,971.57
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00	11.74	39,262.22	11.20	39,909.64
9	Transport, Communication and Public Utilities	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97	12.10	69,528.61	11.66	68,585.80
10	Wholesaler & Retailer	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59	11.36	593,035.52
11	Finance, Insurance and Real Estate	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74	11.63	216,349.18	11.21	208,467.61
12	Hotel or Restaurant	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03	11.03	122,031.59
13	Other Services	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43	11.33	133,324.18
14	Consumption Loans	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41	11.84	131,117.71
15	Local Government	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	1,510.99	4.31	1,527.36
16	Others	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51	12.68	356,671.11	12.15	358,374.08
	Aggregate	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57	10.99	2,746,328.68	10.43	2,729,712.72

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33	11.32	589,816.01	11.03	597,357.48
2	Overdraft	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73	11.61	401,971.76
3	Trust Receipt Loan / Import Loan	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72	9.23	84,425.63	8.78	86,531.83
4	Demand & Other Working Capital Loan	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42	11.53	667,192.34	11.23	659,378.54
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18	11.92	207,666.19	11.21	206,501.06
6	Real Estate Loan	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80	11.56	132,012.80
7	Margin Nature Loan	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82	11.45	38,162.39
8	Hire Purchase Loan	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92	12.07	144,691.57
9	Deprived Sector Loan	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81	10.96	155,803.19
10	Bills Purchased	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49	9.43	3,689.82
11	Other Product	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95	12.07	303,605.09
	Aggregate	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55	10.99	2,746,328.68	10.43	2,729,712.72

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.16	1,075,115.88	3.64	1,081,490.38	3.33	1,106,298.32	3.22	1,161,478.97	3.11	1,180,322.40
2	Fixed:	9.02	1,604,791.08	8.79	1,664,836.95	8.68	1,689,310.20	8.46	1,717,266.57	8.37	1,740,061.30
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.23	293,867.03	7.94	300,443.51	7.80	301,118.48	7.44	298,332.69	7.43	277,580.34
2.4	6-12 months	8.96	466,993.97	8.70	465,857.57	8.47	487,162.45	8.18	548,139.62	8.05	549,955.19
2.5	1-2 yrs	9.03	591,804.56	8.78	644,983.76	8.67	647,097.63	8.51	619,700.46	8.39	652,965.05
2.6	2 yrs and above	10.02	252,125.52	10.02	253,552.11	10.16	253,931.63	10.16	251,093.80	9.99	259,560.72
3	Call	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87	1.22	308,505.24	1.09	302,630.69
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	8.24	3,291.96	8.23	3,138.73	8.09	2,830.97	7.90	2,891.37	7.99	2,858.56
6	Non interest bearing deposits	-	387,608.35	-	295,411.77	-	293,922.36	-	355,420.23	-	312,341.37
6.1	Current	-	361,765.65	-	268,205.80	-	266,561.40	-	326,763.03	-	283,274.93
6.2	Margin	-	23,727.26	-	24,725.94	-	25,064.31	-	26,320.39	-	26,734.48
6.3	Other	-	2,115.45	-	2,480.03	-	2,296.65	-	2,336.80	-	2,331.95
	Aggregate	6.01	3,365,218.31	5.77	3,367,802.84	5.61	3,399,388.71	5.45	3,545,562.37	5.31	3,538,214.31

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	163,056.24	9.83	160,733.96	9.73	165,256.92	9.49	175,365.86	9.13	177,720.04
2	Fishery Related	9.95	4,751.44	9.37	4,634.65	9.20	4,641.47	8.97	4,818.26	8.82	5,003.87
3	Mining Related	10.87	5,180.14	11.10	5,199.44	10.49	5,372.95	10.15	5,758.34	9.94	5,884.51
4	Agriculture, Forestry & Beverage Production Related	10.89	142,758.63	10.01	138,786.45	9.74	142,120.99	9.59	143,788.58	9.10	143,706.12
5	Non Food Production Related	10.25	341,968.19	10.30	337,393.74	10.02	340,206.24	9.55	345,507.96	9.13	347,235.57
6	Construction	10.99	294,292.47	11.02	295,341.18	10.88	291,087.98	10.60	300,437.14	10.29	307,142.34
7	Electricity, Gas and Water	10.46	153,061.09	10.75	158,824.37	10.56	161,153.62	9.88	165,656.35	9.76	167,218.24
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.73	40,702.62	10.49	40,250.67	10.24	40,709.53	9.97	43,876.26	9.64	43,020.13
9	Transport, Communication and Public Utilities	11.22	70,513.19	11.21	67,008.68	11.08	66,162.53	10.65	66,107.08	10.33	67,982.33
10	Wholesaler & Retailer	10.98	600,807.81	10.41	590,531.41	10.28	603,781.83	9.95	631,372.38	9.62	630,225.85
11	Finance, Insurance and Real Estate	10.53	222,514.55	9.87	212,288.98	8.91	206,690.88	8.22	240,921.36	7.87	238,226.04
12	Hotel or Restaurant	10.61	127,550.63	10.60	130,153.50	10.36	131,310.78	9.90	135,232.24	9.51	137,586.81
13	Other Services	10.86	137,152.30	10.82	139,542.20	10.46	144,086.99	10.10	149,912.39	9.83	150,414.75
14	Consumption Loans	11.43	137,942.87	11.11	135,033.52	10.89	141,855.37	10.44	146,752.56	10.13	139,973.52
15	Local Government	4.32	1,538.89	4.23	1,538.97	5.10	1,423.11	5.78	1,167.52	5.30	1,422.72
16	Others	11.45	376,867.47	11.46	380,781.61	11.39	381,240.13	11.12	389,985.73	10.67	397,805.45
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,101.33	9.83	2,946,660.01	9.52	2,960,568.29

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.60	608,333.35	10.71	613,974.93	10.41	616,175.87	9.88	629,178.40	9.77	640,274.63
2	Overdraft	11.18	421,258.16	10.92	411,744.98	10.66	417,436.91	10.32	438,658.43	9.99	440,590.36
3	Trust Receipt Loan / Import Loan	8.52	71,861.49	8.87	60,468.16	8.49	62,021.15	8.06	61,371.84	7.72	63,173.40
4	Demand & Other Working Capital Loan	10.75	683,545.18	10.26	687,275.48	9.99	702,335.94	9.65	747,491.35	9.38	733,979.65
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.00	208,542.63	10.91	207,779.20	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46
6	Real Estate Loan	11.16	140,543.75	10.91	142,081.95	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51
7	Margin Nature Loan	10.85	41,345.03	10.42	41,355.84	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86
8	Hire Purchase Loan	11.58	144,991.31	11.70	142,548.87	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98
9	Deprived Sector Loan	10.28	169,089.66	9.38	161,310.25	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31
10	Bills Purchased	7.26	3,253.77	6.98	3,290.92	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77
11	Other Product	11.42	327,894.18	11.41	326,212.74	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29

**Name list of Bank and Financial Institutions
Mid-Nov, 2020**

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

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Womi Laghubitta Bittiya Sanstha Ltd.	Womi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	Mahila Sahayatra Laghubitta Bittiya Sanstha Ltd.	MahilaMF
19	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF	20	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF
21	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF	22	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF
23	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF	24	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF
25	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	26	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
27	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	28	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
29	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	30	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF
31	Unnati Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	32	Swadeshi Laghubitta Bittiya Sanstha Ltd.	SadeshiMF
33	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	34	Support Microfinance Bittiya Sanstha Ltd.	Support
35	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	AChautari	36	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
37	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	38	Nepal Agro Microfinance Bittiya Sanstha Ltd.	Agro
39	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans	40	Ganapati Microfinance Bittiya Sanstha Ltd.	Ganapati
41	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity	42	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
43	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	44	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha
45	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	46	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
47	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	48	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
49	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	50	Summit Laghubitta Bittiya Sanstha Limited	Summit
51	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	52	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
53	Grameen Swayamsewak Laghubitta Bittiya Sanstha Ltd.	Grameen	54	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
55	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	56	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
57	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik	58	Jalpa Laghubitta Bittiya Sanstha Limited	Jalapa
59	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	60	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
61	WEAN Laghubitta Bittiya Sanstha Limited	WEAN	62	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
63	BPW Laghubitta Bittiya Sanstha Limited	BPW	64	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
65	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	66	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
67	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	68	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
69	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	70	NRN Laghubitta Bittiya Sanstha Limited	NRN
71	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	72	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu
73	Super Laghubitta Bittiya Sanstha Limited	Super	74	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram
75	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	76	Deurali Laghubitta Bittiya Sanstha Limited	Deurali
77	Nawa Kiran Laghubitta Bittiya Sanstha Limited	Nawa Kiran	78	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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