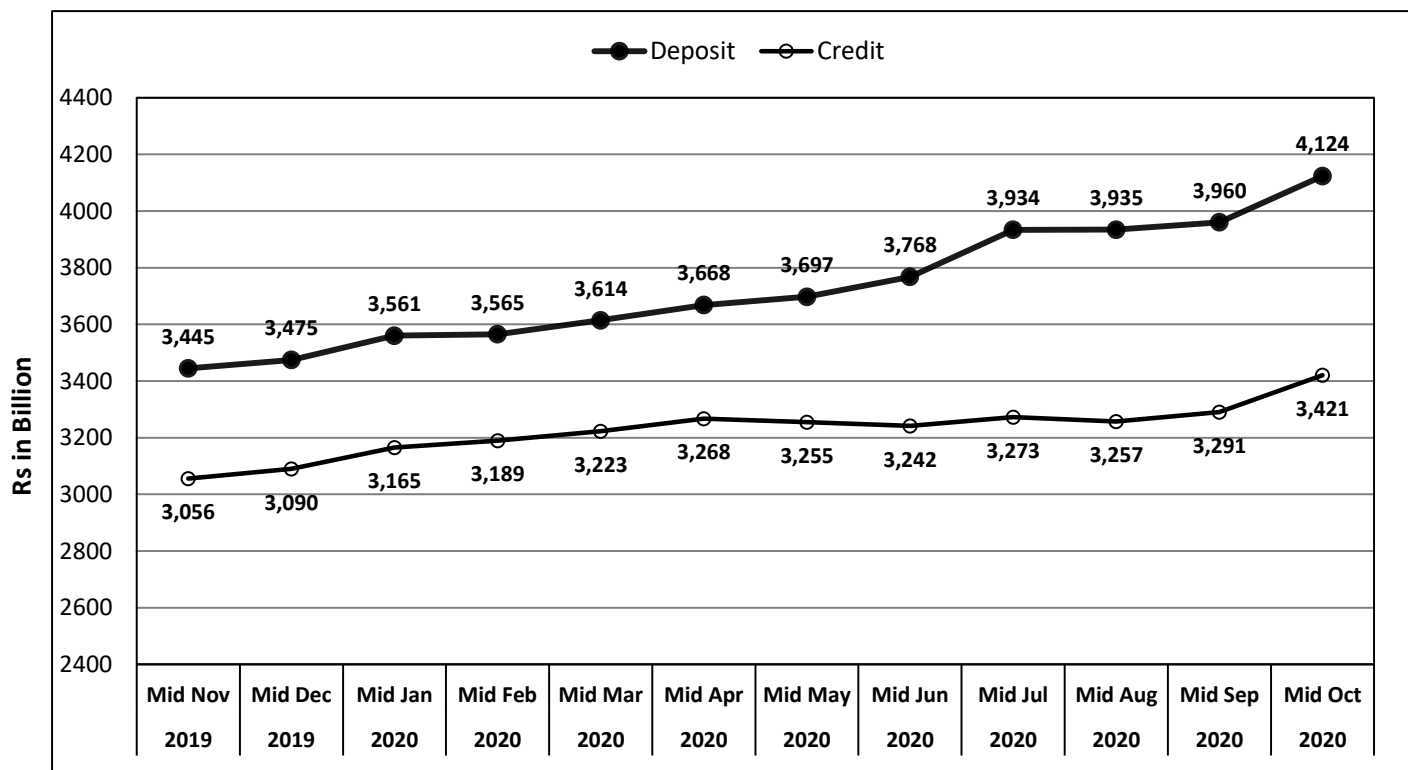


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Asoj  
Mid-Oct, 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 Asoj End, 2077 (Mid-Oct, 2020)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	97.07	9.92	2.48	109.47
2	Total Credit/GDP	80.62	8.19	1.99	90.80
3	Total Credit/ Total Deposit	83.05	82.60	80.25	82.95
4	CCD Ratio <sup>#</sup>	72.91	74.55	67.73	72.94
5	Fixed Deposit/Total Deposit	47.76	50.41	56.81	48.21
6	Saving Deposit/Total Deposit	32.11	28.37	28.06	31.68
7	Current Deposit/Total Deposit	10.01	1.94	1.19	9.08
8	Call Deposit/Total Deposit	9.09	9.52	12.12	9.20
9	NPL/ Total Loan	1.63	1.67	6.21	1.73
10	Total LLP /Total Loan	6.01	2.09	9.05	5.72
11	Deprived Sector Loan/Total Loan <sup>§</sup>	6.15	12.69	9.80	6.78
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	12.09	9.49	17.35	11.98
2	Investment in Gov. Securities/Total Deposit	14.53	7.90	9.67	13.82
3	Total Liquid Assets/Total Deposit	27.39	27.43	41.04	27.70
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	11.54	12.37	17.95	11.74
2	Total Capital/RWA	13.95	13.48	19.43	14.03
<b>D. Financial Access</b>					
1	No. of institutions	27	19	21	67
2	No. of Branches	4,514	1,023	249	5,786
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
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>5.45</b>			
	(a) Saving	3.22			
	(b) Fixed	8.46			
	(c) Call	1.22			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>9.83</b>			

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





**Statement of Assets and Liabilities of Development Banks**

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2018	2019	2020	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	44,037	47,933	39,284	42,595	42,548	8.85	-18.04	-0.11
	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	5,505	5,403	20.83	-16.01	-1.85
	c. Retained Earning	(531)	427	(186)	3,378	3,424	-180.42	-143.58	1.38
	d. Others Reserves	1,543	1,400	2,410	2,333	2,341	-9.24	72.13	0.32
<b>2</b>	<b>BORROWINGS</b>	731	5,173	136	-	550	607.67	-97.37	0.00
	a. NRB	221	1,406	136	-	-	536.37	-90.34	0.00
	b. "A"Class Licensed Institution	510	3,767	-	-	550	638.56	-100.00	0.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	301,858	398,341	354,778	361,413	373,669	31.96	-10.94	3.39
	a. Current	7,280	9,426	9,263	6,787	7,247	29.48	-1.73	6.77
	b. Savings	114,849	135,366	112,816	114,986	105,995	17.86	-16.66	-7.82
	c. Fixed	124,858	178,880	188,006	201,152	188,383	43.27	5.10	-6.35
	d. Call Deposits	54,586	74,358	44,048	37,829	35,583	36.22	-40.76	-5.94
	e. Others	285	311	646	658	36,461	9.26	107.38	5438.75
<b>4</b>	<b>Bills Payable</b>	54	59	15	45	76	9.25	-75.01	69.05
<b>5</b>	<b>Other Liabilities</b>	17,211	20,723	15,497	18,184	16,582	20.41	-25.22	-8.81
	1. Loan Loss Provision	4,384	5,639	4,242	5,591	5,743	28.65	-24.79	2.73
	2. Interest Suspense a/c	1,607	2,069	1,470	2,394	1,935	28.79	-28.95	-19.19
	3. Others	11,220	13,014	9,785	10,199	8,903	15.98	-24.81	-12.70
<b>6</b>	<b>Reconciliation A/c</b>	4,584	6,828	141	141	121	48.97	-97.93	-14.36
<b>7</b>	<b>Profit &amp; Loss A/c</b>	6,227	7,258	3,577	903	1,007	16.57	-50.72	11.54
	<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>423,281</b>	<b>434,552</b>	<b>29.79</b>	<b>-14.99</b>	<b>2.66</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	89,988	94,564	76,518	76,796	72,962	5.08	-19.08	-4.99
	a. Cash Balance	7,344	8,673	7,918	7,016	6,988	18.08	-8.71	-0.40
	Nepalese Notes & Coins	7,160	8,521	7,765	6,935	6,908	19.01	-8.88	-0.39
	Foreign Currency	184	151	153	81	80	-18.00	0.90	-1.21
	b. Bank Balance	42,555	40,335	28,987	28,614	28,486	-5.22	-28.13	-0.45
	1. In Nepal Rastra Bank	14,045	15,331	15,492	11,238	14,101	9.16	1.04	25.47
	2. "A"Class Licensed Institution	23,101	16,437	12,441	16,698	13,863	-28.85	-24.31	-16.98
	3. Other Financial Ins.	5,401	8,560	1,052	675	520	58.48	-87.70	-22.94
	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	41,166	37,488	13.64	-13.04	-8.93
<b>2</b>	<b>INVESTMENTS</b>	7,774	15,305	28,288	27,507	30,365	96.87	84.82	10.39
	a. Govt. Securities	7,654	15,245	28,113	27,332	29,533	99.18	84.40	8.05
	b. Others	120	60	175	175	833	-50.00	191.67	375.77
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3,668	4,745	4,484	5,135	5,203	29.36	-5.51	1.31
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	253,251	345,165	287,580	295,254	308,633	36.29	-16.68	4.53
	<b>4.1 LOANS &amp; ADVANCES</b>	253,251	345,165	287,580	295,254	308,633	36.29	-16.68	4.53
	a. Private Sector	249,741	338,885	284,009	290,656	300,776	35.69	-16.19	3.48
	b. Financial Institutions	3,506	6,276	3,571	4,598	7,857	79.00	-43.10	70.88
	c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	4,726	6,744	6,094	6,024	6,015	42.70	-9.64	-0.15
<b>7</b>	<b>OTHER ASSETS</b>	10,047	12,326	9,692	11,798	10,586	22.68	-21.36	-10.27
	a. Accrued Interests	2,047	2,609	4,810	6,574	5,606	27.50	84.35	-14.72
	b. Others	8,000	9,716	4,137	4,548	4,393	21.45	-57.42	-3.40
<b>8</b>	<b>Expenses not Written off</b>	10	6	17	18	18	-35.80	169.91	-0.38
<b>9</b>	<b>Non Banking Assets</b>	659	624	599	599	599	-5.29	-3.99	0.04
<b>10</b>	<b>Reconciliation Account</b>	4,578	6,827	141	142	121	49.14	-97.93	-14.46
<b>11</b>	<b>Profit &amp; Loss A/c</b>	0	9	15	9	51	6827.21	59.13	480.24
	<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>423,281</b>	<b>434,552</b>	<b>29.79</b>	<b>-14.99</b>	<b>2.66</b>

**Statement of Assets and Liabilities of Finance Companies**

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	11,787	13,224	15,051	15,827	16,214	12.19	13.82	2.44
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	3,069	3,070	8.56	9.95	0.02
c. Retained Earning	(4,454)	(4,138)	(3,750)	(2,699)	(4,177)	-7.10	-9.37	54.74
d. Others Reserves	975	1,029	1,680	1,426	3,290	5.47	63.25	130.67
<b>2 BORROWINGS</b>	1,170	3,532	2,531	4,550	4,088	201.89	-28.33	-10.15
a. NRB	210	194	46	14	12	-7.71	-76.43	-16.23
b. "A"Class Licensed Institution	960	3,338	2,036	4,086	3,626	247.86	-39.01	-11.25
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
<b>3 DEPOSITS</b>	63,558	75,995	88,858	90,759	93,386	19.57	16.93	2.90
a. Current	281	530	2,167	641	1,109	88.38	309.33	72.92
b. Savings	20,508	23,791	23,856	24,992	26,207	16.01	0.28	4.86
c. Fixed	34,085	39,349	49,766	52,728	53,049	15.44	26.47	0.61
d. Call Deposits	4,460	6,231	10,691	10,741	11,317	39.70	71.57	5.36
e. Others	4,224	6,094	2,377	1,656	1,704	44.28	-60.99	2.89
<b>4 Bills Payable</b>	5	11	2	1	4	134.61	-84.01	541.89
<b>5 Other Liabilities</b>	17,902	17,857	19,319	19,867	18,810	-0.25	8.19	-5.32
1. Loan Loss Provision	6,507	6,338	6,918	6,601	6,797	-2.60	9.16	2.96
2. Interest Suspense a/c	7,505	7,604	9,230	9,457	8,983	1.33	21.37	-5.01
3. Others	3,890	3,915	3,171	3,809	3,030	0.64	-19.00	-20.46
<b>6 Reconciliation A/c</b>	113	120	0	0	0	6.10	-99.96	0.00
<b>7 Profit &amp; Loss A/c</b>	1,478	1,805	984	23	285	22.08	-45.45	1144.54
<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>131,026</b>	<b>132,786</b>	<b>17.22</b>	<b>12.62</b>	<b>1.34</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	21,004	23,704	24,269	28,867	29,291	12.85	2.38	1.47
a. Cash Balance	1,307	1,435	1,897	1,465	1,554	9.81	32.21	6.08
Nepalese Notes & Coins	1,307	1,435	1,897	1,465	1,554	9.80	32.22	6.08
Foreign Currency	0	0	0	0	0	130.29	-16.14	-15.56
b. Bank Balance	11,079	12,603	12,727	14,296	14,649	13.75	0.99	2.47
1. In Nepal Rastra Bank	2,407	3,253	4,126	3,678	4,267	35.15	26.84	16.01
2. "A"Class Licensed Institution	6,709	5,123	6,514	8,665	9,049	-23.64	27.16	4.43
3. Other Financial Ins.	1,964	4,227	2,087	1,954	1,334	115.26	-50.62	-31.72
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,618	9,666	9,644	13,106	13,088	12.17	-0.23	-0.14
<b>2 INVESTMENTS</b>	2,350	3,881	8,072	8,251	9,031	65.18	107.97	9.46
a. Govt. Securities	2,350	3,858	8,072	8,251	9,031	64.18	109.23	9.46
b. Others	-	24	-	0	0	0.00	-100.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,172	2,357	2,683	2,785	2,844	8.51	13.86	2.14
<b>4 LOANS &amp; ADVANCES</b>	57,345	68,738	75,284	74,200	74,942	19.87	9.52	1.00
<b>(Including Bills Purchased)</b>								
<b>4.1 LOANS &amp; ADVANCES</b>	57,345	68,738	75,284	74,200	74,942	19.87	9.52	1.00
a. Private Sector	56,235	66,133	71,499	70,159	70,982	17.60	8.11	1.17
b. Financial Institutions	1,086	2,605	3,785	4,034	3,949	139.97	45.31	-2.09
c. Government Organizations	24	-	-	8	11	-100.00	0.00	33.92
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	1,898	2,026	2,634	2,455	2,501	6.75	30.01	1.91
<b>7 OTHER ASSETS</b>	10,546	11,111	12,986	13,507	13,334	5.36	16.88	-1.28
a. Accrued Interests	7,611	7,722	7,767	7,972	7,901	1.45	0.59	-0.88
b. Others	2,935	3,389	2,048	2,233	2,306	15.49	-39.56	3.27
<b>8 Expenses not Written off</b>	7	2	3	3	1	-69.16	13.23	-80.54
<b>9 Non Banking Assets</b>	576	537	533	530	534	-6.77	-0.80	0.68
<b>10 Reconciliation Account</b>	115	121	4	5	12	4.95	-96.44	118.67
<b>11 Profit &amp; Loss A/c</b>	1	66	279	422	296	11229.31	320.12	-30.02
<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>131,026</b>	<b>132,786</b>	<b>17.22</b>	<b>12.62</b>	<b>1.34</b>



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

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	167,967	212,129	232,951	39,758	58,604	26.29	9.82	47.40
1.1 Deposit Liabilities	165,254	208,274	227,205	38,776	57,133	26.03	9.09	47.34
1.1.1 Saving A/c	39,005	48,102	53,627	8,024	11,702	23.32	11.49	45.83
1.1.2 Fixed A/c	112,317	143,530	157,021	29,549	43,836	27.79	9.40	48.35
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	1,171	2,233	-2.22	-10.68	90.73
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	3,484	5,076	58.93	68.14	45.67
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	14,029	20,543	25.02	3.29	46.43
1.1.2.4 Above 1 Year	39,336	52,269	56,898	10,866	15,984	32.88	8.86	47.11
1.1.3 Call Deposit	13,818	16,374	16,291	1,167	1,544	18.50	-0.51	32.29
1.1.4 Certificate of Deposits	114	268	266	35	51	134.99	-0.75	46.79
1.2 Others	2,713	3,855	5,746	983	1,470	42.11	49.04	49.66
<b>2 Commission/Fee Expense</b>	613	1,668	1,695	171	294	172.29	1.59	71.59
<b>3 Employees Expenses</b>	31,472	39,312	42,145	6,862	11,562	24.91	7.21	68.48
<b>4 Office Operating Expenses</b>	25,517	29,456	32,395	4,406	7,521	15.44	9.98	70.70
<b>5 Exchange Fluctuation Loss</b>	125	35	6	2	3	-71.96	-83.89	43.81
5.1 Due to Change in Exchange Rates	102	26	5	2	2	-74.34	-81.86	50.68
5.2 Due to Foreign Currency Transactions	23	9	1	0	1	-61.39	-89.93	21.17
<b>6 Non-Operating Expenses</b>	58	164	463	69	413	180.08	182.54	496.59
<b>7. Provision for Risk</b>	15,147	19,852	33,869	544	9,962	31.06	70.61	1732.77
7.1 Loan loss Provision	12,875	19,032	33,522	542	9,956	47.83	76.13	1738.48
7.1.1 General Loan loss Provision	6,484	8,358	17,257	243	5,965	28.90	106.46	2352.23
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	213	2,757	13.71	69.12	1195.10
7.1.1.2 Watch List Provision	806	1,901	6,336	30	3,207	135.94	233.29	10475.94
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	55	4,253	54.80	56.86	7595.21
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	243	(261)	503.65	11.40	-207.24
7.2. Provision for Non-Banking Assets	1,255	481	124	-	17	-61.67	-74.23	0.00
7.3. Provision for Loss on Investment	716	147	92	2	2	-79.49	-37.32	-3.58
7.4. Provision for Loss of Other Assets	302	191	131	-	(13)	0.00	0.00	0.00
<b>8 Loan Written Off</b>	971	917	411	38	171	-5.53	-55.19	344.70
<b>9 Provision for Staff Bonus</b>	7,982	8,857	7,499	1,480	2,105	10.96	-15.33	42.27
<b>10 Provision for Income Tax</b>	24,583	30,505	24,783	4,766	6,277	24.09	-18.76	31.70
<b>11 Others</b>	29	21	36	2	7	-28.98	74.69	216.14
<b>12 Net Profit</b>	61,337	74,230	58,924	11,204	15,926	21.02	-20.62	42.15
<b>TOTAL EXPENSES</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>69,302</b>	<b>112,843</b>	<b>24.22</b>	<b>4.32</b>	<b>62.83</b>
<b>Income</b>								
<b>1. Interest Income</b>	283,227	359,820	378,136	60,073	94,543	27.04	5.09	57.38
1.1. On Loans and Advance	265,446	335,598	350,654	55,575	87,337	26.43	4.49	57.15
1.2. On Investment	10,903	13,247	19,023	4,045	6,250	21.50	43.60	54.50
1.2.1 Government Bonds	9,360	11,868	17,635	3,670	5,711	26.80	48.59	55.62
1.2.2 Foreign Bonds	186	195	109	16	21	4.66	-44.25	35.14
1.2.3 NRB Bonds	1,031	620	1,038	244	359	-39.84	67.49	46.87
1.2.4 Deventure & Bonds	327	565	242	116	159	72.80	-57.16	37.79
1.3 Agency Balance	988	1,064	640	29	46	7.70	-39.84	61.51
1.4 On Call Deposit	3,928	6,394	4,459	138	335	62.79	-30.26	142.47
1.5 Others	1,963	3,517	3,360	286	575	79.16	-4.46	101.00
<b>2. Comission &amp; Discount</b>	13,569	18,694	19,439	2,895	5,520	37.76	3.99	90.68
2.1 Bills Purchase & Discount	117	218	194	26	59	86.03	-11.04	124.07
2.2 Comission	11,381	15,685	15,925	2,387	4,523	37.82	1.53	89.52
2.3 Others	2,071	2,791	3,321	482	937	34.75	18.98	94.58
<b>3 Income From Exchange Fluctuation</b>	7,850	10,506	10,780	1,068	2,277	33.84	2.61	113.25
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	(121)	95	-23.10	11.70	-178.91
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	1,189	2,182	47.70	1.46	83.54
<b>4 Other Operating Income</b>	13,392	15,376	11,434	1,603	2,820	14.81	-25.64	75.92
<b>5 Non Operating Income</b>	2,491	792	2,353	864	1,806	-68.19	196.94	108.97
<b>6 Provision Written Back</b>	14,545	10,302	12,606	383	5,606	-29.17	22.36	1363.41
<b>7 Recovery from Written off Loan</b>	673	995	449	56	65	47.82	-54.88	15.78
<b>8 Income from Extra Ordinary Expenses</b>	53	635	(98)	3	5	1090.25	-115.50	91.38
<b>9 Net Loss</b>	-	26	79	2,357	200	0.00	203.28	-91.53
<b>TOTAL INCOME</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>69,302</b>	<b>112,843</b>	<b>24.22</b>	<b>4.32</b>	<b>62.83</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	141,815	177,011	199,997	34,521	50,537	24.82	12.99	46.39
1.1 Deposit Liabilities	139,186	173,492	194,436	33,545	49,075	24.65	12.07	46.30
1.1.1 Saving A/c	30,569	38,239	45,353	6,937	10,004	25.09	18.60	44.21
1.1.2 Fixed A/c	97,070	122,507	135,903	25,561	37,700	26.21	10.93	47.49
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	780	1,629	-9.82	-29.14	108.86
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	2,761	3,949	58.82	62.57	43.03
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	12,422	17,999	21.64	9.73	44.90
1.1.2.4 Above 1 Year	34,458	46,565	50,304	9,598	14,123	35.14	8.03	47.14
1.1.3 Call Deposit	11,433	12,478	12,915	1,012	1,320	9.13	3.50	30.51
1.1.4 Certificate of Deposits	114	268	266	35	51	134.99	-0.75	46.79
1.2 Others	2,629	3,519	5,561	977	1,462	33.87	58.00	49.68
<b>2 Commission/Fee Expense</b>	608	1,663	1,678	168	286	173.43	0.92	69.90
<b>3 Employees Expenses</b>	27,585	33,900	36,655	6,067	10,183	22.89	8.13	67.84
<b>4 Office Operating Expenses</b>	21,746	24,478	27,815	3,856	6,437	12.56	13.64	66.93
<b>5 Exchange Fluctuation Loss</b>	108	22	-	0	1	-79.15	-100.00	72.58
5.1 Due to Change in Exchange Rates	85	14	-	0	1	-83.85	-100.00	72.58
5.2 Due to Foreign Currency Transactions	23	9	-	-	-	-61.82	-100.00	0.00
<b>6 Non-Operatiing Expenses</b>	53	156	458	60	410	192.82	194.30	580.94
<b>7. Provision for Risk</b>	11,964	16,833	28,699	527	8,047	40.70	70.49	1427.18
7.1 Loan loss Provision	10,356	16,382	28,485	525	8,044	58.18	73.89	1432.53
7.1.1 General Loan loss Provision	5,380	6,774	14,922	240	5,039	25.91	120.28	2002.40
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	229	2,434	7.46	94.34	961.53
7.1.1.2 Watch List Provision	520	1,552	4,772	10	2,605	198.29	207.60	25012.51
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	42	3,292	76.95	45.85	7713.16
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	243	(287)	741.42	1.65	-218.28
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	2	-98.87	2060.20	-3.58
7.4. Provision for Loss of Other Assets	203	185	122	-	1	0.00	0.00	0.00
<b>8 Loan Written Off</b>	885	868	385	38	171	-1.91	-55.67	344.70
<b>9 Provision for Staff Bonus</b>	7,011	7,625	6,917	1,338	1,914	8.77	-9.29	43.02
<b>10 Provision for Income Tax</b>	21,670	26,928	22,858	4,326	5,721	24.26	-15.11	32.24
<b>11 Others</b>	7	15	33	2	7	103.54	127.43	216.85
<b>12 Net Profit</b>	53,633	65,216	54,351	10,186	14,604	21.60	-16.66	43.38
<b>TOTAL EXPENSES</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>61,091</b>	<b>98,316</b>	<b>23.56</b>	<b>7.08</b>	<b>60.93</b>
<b>Income</b>								
<b>1. Interest Income</b>	241,266	304,367	328,666	52,998	82,696	26.15	7.98	56.03
1.1. On Loans and Advance	227,301	285,281	305,723	48,736	76,224	25.51	7.17	56.40
1.2. On Investment	10,487	12,684	17,963	3,864	5,748	20.95	41.62	48.77
1.2.1 Government Bonds	9,096	11,439	16,712	3,529	5,257	25.77	46.09	48.96
1.2.2 Foreign Bonds	186	195	109	16	21	4.66	-44.25	35.14
1.2.3 NRB Bonds	941	491	930	219	321	-47.80	89.33	46.70
1.2.4 Deventure & Bonds	264	559	213	100	149	111.81	-61.95	48.48
1.3 Agency Balance	638	878	639	29	46	37.71	-27.26	61.51
1.4 On Call Deposit	1,093	2,190	1,127	98	136	100.40	-48.52	39.70
1.5 Others	1,748	3,334	3,214	272	541	90.74	-3.58	99.03
<b>2. Comission &amp; Discount</b>	13,027	18,058	18,463	2,756	5,240	38.62	2.24	90.13
2.1 Bills Purchase & Discount	117	218	194	26	59	86.03	-11.04	124.07
2.2 Comission	11,052	15,267	15,407	2,334	4,398	38.14	0.92	88.39
2.3 Others	1,858	2,573	2,862	395	784	38.48	11.23	98.14
<b>3 Income From Exchange Fluctuation</b>	7,817	10,475	10,720	1,067	2,276	33.99	2.34	113.26
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	(121)	96	-22.89	10.36	-179.17
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	1,188	2,180	47.72	1.33	83.49
<b>4 Other Operating Income</b>	10,703	11,744	9,346	1,324	2,215	9.73	-20.42	67.34
<b>5 Non Operating Income</b>	1,960	509	1,859	666	1,009	-74.01	264.92	51.58
<b>6 Provision Written Back</b>	11,618	8,057	10,461	282	4,810	-30.65	29.84	1604.41
<b>7 Recovery from Written off Loan</b>	647	847	431	56	65	30.82	-49.15	15.78
<b>8 Income from Extra Ordinary Expenses</b>	45	658	(100)	3	5	1348.42	-115.25	91.38
<b>9 Net Loss</b>	-	-	-	1,939	-	0.00	0.00	-100.00
<b>TOTAL INCOME</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>61,091</b>	<b>98,316</b>	<b>23.56</b>	<b>7.08</b>	<b>60.93</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	20,949	28,665	25,608	4,031	6,290	36.83	-10.66	56.05
1.1 Deposit Liabilities	20,905	28,433	25,519	4,031	6,290	36.01	-10.25	56.05
1.1.1 Saving A/c	6,871	8,006	6,462	868	1,339	16.52	-19.29	54.30
1.1.2 Fixed A/c	11,833	16,780	16,342	3,052	4,794	41.81	-2.61	57.07
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	323	507	92.32	83.05	57.11
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	608	957	65.26	108.68	57.46
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	1,177	1,916	52.21	-34.62	62.82
1.1.2.4 Above 1 Year	3,950	4,445	5,180	945	1,414	12.53	16.54	49.63
1.1.3 Call Deposit	2,201	3,646	2,715	111	158	65.67	-25.54	41.81
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	0	0	428.78	-61.55	13.18
<b>2 Commission/Fee Expense</b>	-	-	16	3	7	0.00	0.00	178.76
<b>3 Employees Expenses</b>	3,148	4,474	4,354	629	1,091	42.13	-2.67	73.27
<b>4 Office Operating Expenses</b>	2,941	4,070	3,590	433	867	38.39	-11.80	100.01
<b>5 Exchange Fluctuation Loss</b>	18	13	6	2	2	-28.61	-55.51	37.64
5.1 Due to Change in Exchange Rates	18	13	5	1	2	-29.10	-62.20	44.14
5.2 Due to Foreign Currency Transactions	0	0	1	0	1	188.94	681.16	21.17
<b>6 Non-Operatiing Expenses</b>	1	7	3	9	0	586.86	-56.01	-99.62
<b>7. Provision for Risk</b>	2,225	2,088	3,878	0	1,477	-6.18	85.77	2149663.26
7.1 Loan loss Provision	1,894	1,906	3,807	0	1,477	0.62	99.79	2149663.26
7.1.1 General Loan loss Provision	950	1,332	1,863	(7)	778	40.21	39.86	-11430.76
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	(27)	258	44.98	-32.22	-1060.58
7.1.1.2 Watch List Provision	222	276	1,147	20	521	24.50	315.98	2509.83
7.1.2 Special Loan Loss Provision	911	565	1,868	7	698	-37.97	230.83	9965.69
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	-	-	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
<b>8 Loan Written Off</b>	82	4	4	-	-	-95.70	10.39	0.00
<b>9 Provision for Staff Bonus</b>	846	1,052	473	138	170	24.40	-55.05	23.24
<b>10 Provision for Income Tax</b>	2,535	3,075	1,627	431	499	21.29	-47.09	15.95
<b>11 Others</b>	21	0	0	0	0	-98.52	-98.52	133.14
<b>12 Net Profit</b>	6,227	7,258	3,804	1,008	1,170	16.57	-47.59	16.12
<b>TOTAL EXPENSES</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>6,683</b>	<b>11,573</b>	<b>30.04</b>	<b>-14.48</b>	<b>73.16</b>
<b>Income</b>								
<b>1. Interest Income</b>	34,091	45,718	39,332	6,070	9,644	34.10	-13.97	58.89
1.1. On Loans and Advance	31,194	41,784	36,071	5,929	9,097	33.95	-13.67	53.43
1.2. On Investment	309	434	781	110	384	40.73	79.87	249.72
1.2.1 Government Bonds	186	330	739	92	358	77.21	124.14	288.45
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	17	25	62.04	-60.45	48.55
1.2.4 Deventure & Bonds	58	-	1	1	1	-100.00	0.00	14.45
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	18	137	52.09	-28.76	675.37
1.5 Others	128	79	67	13	26	-38.78	-15.07	104.38
<b>2. Comission &amp; Discount</b>	456	554	915	131	266	21.62	65.23	102.56
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	49	120	31.56	29.77	145.62
2.3 Others	165	171	419	82	146	4.08	144.36	77.07
<b>3 Income From Exchange Fluctuation</b>	32	31	60	1	1	-3.07	91.57	89.25
3.1 Due to Change in Exchange Rate	17	10	26	0	(0)	-42.21	164.75	-418.63
3.2 Due to Foreign Currency Trans.	15	21	34	0	1	41.59	57.48	258.97
<b>4 Other Operating Income</b>	2,137	2,995	1,504	212	459	40.14	-49.80	116.63
<b>5 Non Operating Income</b>	356	163	180	166	557	-54.22	10.47	236.53
<b>6 Provision Written Back</b>	1,904	1,242	1,353	96	608	-34.79	8.94	534.50
<b>7 Recovery from Written off Loan</b>	10	34	3	-	-	253.95	-90.09	0.00
<b>8 Income from Extra Ordinary Expenses</b>	5	(42)	-	-	-	-968.96	-100.00	0.00
<b>9 Net Loss</b>	-	9	15	9	38	0.00	59.13	341.08
<b>TOTAL INCOME</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>6,683</b>	<b>11,573</b>	<b>30.04</b>	<b>-14.48</b>	<b>73.16</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	5,203	6,453	7,345	1,206	1,777	24.02	13.83	47.26
1.1 Deposit Liabilities	5,163	6,349	7,250	1,201	1,768	22.97	14.18	47.26
1.1.1 Saving A/c	1,565	1,856	1,811	219	359	18.59	-2.41	63.66
1.1.2 Fixed A/c	3,414	4,243	4,777	937	1,342	24.25	12.58	43.33
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	68	97	8.05	128.24	42.27
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	116	170	34.39	82.44	46.79
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	430	628	19.62	0.85	45.97
1.1.2.4 Above 1 Year	928	1,259	1,414	323	448	35.65	12.30	38.78
1.1.3 Call Deposit	184	250	662	45	66	36.42	164.27	49.07
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	6	9	159.64	-7.87	48.01
<b>2 Commission/Fee Expense</b>	5	5	1	0	1	20.25	-85.02	131.10
<b>3 Employees Expenses</b>	740	938	1,136	166	288	26.76	21.07	73.71
<b>4 Office Operating Expenses</b>	830	909	990	117	218	9.46	8.96	86.74
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	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
<b>6 Non-Operatiing Expenses</b>	4	1	2	-	3	-77.14	71.02	0.00
<b>7. Provision for Risk</b>	958	931	1,293	17	439	-2.80	38.84	2545.03
7.1 Loan loss Provision	624	745	1,229	17	435	19.35	64.98	2525.00
7.1.1 General Loan loss Provision	154	252	471	10	147	63.68	87.08	1311.23
7.1.1.1 Pass Loan Loss Provision	90	178	55	10	65	98.33	-69.22	528.10
7.1.1.2 Watch List Provision	64	74	416	-	81	15.10	464.72	0.00
7.1.2 Special Loan Loss Provision	450	466	694	6	262	3.51	49.06	4132.49
7.1.3 Additional Loan Loss Provision	20	27	64	-	27	34.46	132.79	0.00
7.2. Provision for Non-Banking Assets	134	98	58	-	17	-26.35	-40.78	0.00
7.3. Provision for Loss on Investment	192	81	0	-	-	-58.04	-99.76	0.00
7.4. Provision for Loss of Other Assets	8	7	5	-	(14)	0.00	0.00	0.00
<b>8 Loan Written Off</b>	4	46	22	-	-	965.03	-51.09	0.00
<b>9 Provision for Staff Bonus</b>	126	180	109	3	21	42.93	-39.31	521.03
<b>10 Provision for Income Tax</b>	377	502	298	9	57	33.07	-40.59	522.06
<b>11 Others</b>	1	6	3	-	-	605.47	-52.71	0.00
<b>12 Net Profit</b>	1,478	1,755	770	10	151	18.78	-56.14	1448.05
<b>TOTAL EXPENSES</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>1,528</b>	<b>2,953</b>	<b>20.56</b>	<b>2.07</b>	<b>93.30</b>
<b>Income</b>								
<b>1. Interest Income</b>	7,869	9,734	10,138	1,005	2,203	23.70	4.14	119.14
1.1. On Loans and Advance	6,951	8,533	8,861	909	2,015	22.76	3.84	121.62
1.2. On Investment	107	129	279	72	118	19.80	116.63	64.88
1.2.1 Government Bonds	78	99	184	49	96	27.24	85.24	97.84
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	9	13	-3.02	179.14	48.05
1.2.4 Deventure & Bonds	5	5	28	15	10	15.65	413.40	-34.17
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	23	62	34.35	12.48	171.03
1.5 Others	87	105	79	1	8	20.58	-24.70	457.32
<b>2. Comission &amp; Discount</b>	87	82	61	7	14	-5.64	-25.70	83.79
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	3	6	-7.90	-40.04	61.55
2.3 Others	49	47	40	4	8	-3.84	-14.80	103.49
<b>3 Income From Exchange Fluctuation</b>	-	-	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
<b>4 Other Operating Income</b>	552	636	584	68	146	15.30	-8.27	116.26
<b>5 Non Operating Income</b>	175	120	314	33	240	-31.49	161.61	625.13
<b>6 Provision Written Back</b>	1,023	1,003	792	5	189	-1.94	-21.12	3626.56
<b>7 Recovery from Written off Loan</b>	16	114	15	-	-	607.52	-86.91	0.00
<b>8 Income from Extra Ordinary Expenses</b>	3	19	2	-	-	505.32	-89.16	0.00
<b>9 Net Loss</b>	-	17	64	409	161	0.00	282.36	-60.56
<b>TOTAL INCOME</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>1,528</b>	<b>2,953</b>	<b>20.56</b>	<b>2.07</b>	<b>93.30</b>

NAS BASED REPORTING

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

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	115,386	157,905	189,981	191,727	203,038	36.85	20.31	5.90
Fishery Related	2,725	4,216	5,490	5,378	5,562	54.70	30.24	3.42
Mining Related	5,033	7,313	6,454	6,605	6,993	45.30	-11.75	5.87
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	561,331	569,990	22.74	10.57	1.54
Construction	253,187	309,417	347,420	343,253	353,591	22.21	12.28	3.01
Electricity, Gas and Water	86,863	126,594	161,972	169,823	174,500	45.74	27.95	2.75
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	45,612	49,275	11.85	24.27	8.03
Transport, Communication and Public Utilities	83,255	93,129	97,603	93,374	92,839	11.86	4.80	-0.57
Wholesaler & Retailer	532,011	615,309	662,828	664,217	693,971	15.66	7.72	4.48
Finance, Insurance and Real Estate	203,050	233,847	252,638	243,955	283,095	15.17	8.04	16.04
Hotel or Restaurant	91,146	122,122	148,657	151,737	156,459	33.99	21.73	3.11
Other Services	105,969	122,900	150,620	157,398	162,910	15.98	22.55	3.50
Consumption Loans	166,319	163,819	158,624	162,100	168,450	-1.50	-3.17	3.92
Local Government	1,554	1,569	1,583	1,467	1,212	1.00	0.89	-17.42
Others	327,742	406,642	472,099	476,996	491,027	24.07	16.10	2.94
<b>TOTAL</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>3,274,974</b>	<b>3,412,912</b>	<b>20.18</b>	<b>12.16</b>	<b>4.21</b>
<b>Productwise</b>								
Term Loan	423,648	562,527	718,480	730,525	746,501	32.78	27.72	2.19
Overdraft	410,911	455,716	488,596	482,199	507,059	10.90	7.22	5.16
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	127,329	129,173	11.72	8.73	1.45
Demand & Other Working Capital Loan	498,116	615,755	702,115	721,615	770,699	23.62	14.03	6.80
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	254,164	258,464	17.99	6.13	1.69
Real Estate Loan	142,005	146,991	163,480	159,895	160,355	3.51	11.22	0.29
Margin Nature Loan	41,129	45,417	50,410	52,783	59,403	10.43	10.99	12.54
Hire Purchase Loan	171,054	180,957	174,058	171,568	169,201	5.79	-3.81	-1.38
Deprived Sector Loan	137,728	177,390	201,610	197,052	213,236	28.80	13.65	8.21
Bills Purchased	2,859	3,342	3,304	3,288	4,047	16.90	-1.14	23.09
Other Product	279,927	358,628	373,101	374,558	394,773	28.11	4.04	5.40
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>3,274,974</b>	<b>3,412,912</b>	<b>20.18</b>	<b>12.16</b>	<b>4.21</b>
<b>Collateral wise</b>								
Gold and Silver	38,070	38,246	38,427	37,760	38,184	0.46	0.47	1.12
Government Securities	470	336	465	573	701	-28.53	38.25	22.28
Non Governmental Securities	37,124	35,873	39,776	41,310	46,518	-3.37	10.88	12.61
Fixed Deposit Receipts	18,558	24,099	20,041	17,046	19,112	29.86	-16.84	12.12
Own	17,907	23,569	19,704	16,789	18,861	31.62	-16.40	12.34
Other Licences Institutions	650	530	336	258	251	-18.51	-36.49	-2.58
Collateral of Properties	2,136,643	2,600,225	2,913,947	2,930,099	3,026,956	21.70	12.07	3.31
Fixed Assets	1,788,776	2,206,624	2,489,020	2,511,633	2,595,442	23.36	12.80	3.34
Current Assets	347,867	393,601	424,927	418,466	431,514	13.15	7.96	3.12
Against security of Bill	18,166	23,281	33,694	34,787	33,090	28.15	44.73	-4.88
Domestic Bills	826	2,382	720	4,397	690	188.24	-69.78	-84.30
Foreign Bills	17,340	20,899	32,974	30,391	32,399	20.52	57.78	6.61
Against Guarantee	78,284	100,601	110,038	104,956	130,169	28.51	9.38	24.02
Government Guarantee	2,348	2,365	2,666	2,275	2,286	0.72	12.73	0.49
Institutional Guarantee	55,645	77,217	80,995	77,632	99,945	38.77	4.89	28.74
Personal Guarantee	6,081	5,846	9,330	10,910	11,535	-3.86	59.59	5.72
Collective Guarantee	7,086	7,398	8,340	6,436	7,323	4.42	12.72	13.78
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,593	1,740	-1.16	14.39	9.23
Other Guarantee	5,444	6,112	6,806	6,111	7,340	12.28	11.35	20.12
Credit Card	1,257	1,670	1,748	1,685	1,835	32.88	4.62	8.90
Others	94,353	87,565	107,877	106,757	116,349	-7.19	23.20	8.99
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>3,274,974</b>	<b>3,412,912</b>	<b>20.18</b>	<b>12.16</b>	<b>4.21</b>

**Statement of Loans and Advances of Commercial Banks**

	Mid-July			Mid-Sept	Mid-Oct	% 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	168,338	178,428	36.16	26.87	5.99
Fishery Related	2,330	3,427	4,751	4,641	4,818	47.04	38.66	3.81
Mining Related	4,420	6,887	6,218	6,313	6,744	55.80	-9.71	6.83
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	537,239	545,830	21.50	11.67	1.60
Construction	212,488	251,365	295,117	292,028	301,290	18.30	17.41	3.17
Electricity, Gas and Water	82,192	119,658	156,730	164,653	169,017	45.58	30.98	2.65
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	42,976	46,484	8.16	33.10	8.16
Transport, Communication and Public Utilities	57,257	63,602	75,379	71,757	71,684	11.08	18.52	-0.10
Wholesaler & Retailer	483,927	550,845	605,155	608,176	636,261	13.83	9.86	4.62
Finance, Insurance and Real Estate	179,843	200,565	222,515	206,691	241,157	11.52	10.94	16.68
Hotel or Restaurant	79,499	105,954	133,795	136,573	140,554	33.28	26.28	2.92
Other Services	95,129	109,323	137,370	144,370	150,221	14.92	25.65	4.05
Consumption Loans	141,446	137,464	137,969	142,093	146,983	-2.82	0.37	3.44
Local Government	1,500	1,513	1,539	1,423	1,168	0.86	1.72	-17.96
Others	247,825	299,952	377,177	381,315	389,779	21.03	25.75	2.22
<b>TOTAL</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>2,908,586</b>	<b>3,030,417</b>	<b>18.26</b>	<b>16.24</b>	<b>4.19</b>
<b>Productwise</b>								
Term Loan	369,100	477,035	623,349	631,357	644,207	29.24	30.67	2.04
Overdraft	349,119	374,792	421,257	417,437	438,920	7.35	12.40	5.15
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	127,322	129,166	11.72	8.72	1.45
Demand & Other Working Capital Loan	480,565	598,418	684,538	702,973	749,480	24.52	14.39	6.62
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	209,886	213,311	11.62	11.66	1.63
Real Estate Loan	114,770	118,860	141,435	138,324	138,208	3.56	18.99	-0.08
Margin Nature Loan	33,208	35,571	41,345	43,166	48,564	7.12	16.23	12.51
Hire Purchase Loan	137,333	141,826	144,991	143,175	141,226	3.27	2.23	-1.36
Deprived Sector Loan	114,232	142,088	169,090	158,920	172,400	0.00	0.00	8.48
Bills Purchased	2,856	3,339	3,304	3,288	4,047	16.90	-1.05	23.09
Other Product	230,060	292,199	327,553	332,737	350,888	27.01	12.10	5.45
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>2,908,586</b>	<b>3,030,417</b>	<b>18.26</b>	<b>16.24</b>	<b>4.19</b>
<b>Collateral wise</b>								
Gold and Silver	32,616	31,871	34,208	33,569	33,968	-2.28	7.33	1.19
Government Securities	433	298	445	571	699	-31.05	49.12	22.35
Non Governmental Securities	30,512	27,631	31,998	33,089	37,282	-9.44	15.80	12.67
Fixed Deposit Receipts	13,517	18,896	16,803	14,661	16,160	39.79	-11.07	10.22
Own	12,876	18,366	16,467	14,405	15,910	42.64	-10.34	10.45
Other Licences Institutions	641	530	336	257	250	-17.36	-36.49	-2.69
Collateral of Properties	1,864,917	2,236,454	2,598,788	2,615,305	2,702,387	19.92	16.20	3.33
Fixed Assets	1,517,181	1,843,001	2,174,097	2,197,067	2,271,182	21.48	17.97	3.37
Current Assets	347,736	393,453	424,691	418,238	431,204	13.15	7.94	3.10
Against security of Bill	18,164	23,279	33,694	34,787	33,090	28.16	44.74	-4.88
Domestic Bills	824	2,380	720	4,397	690	189.00	-69.77	-84.30
Foreign Bills	17,340	20,899	32,974	30,391	32,399	20.52	57.78	6.61
Against Guarantee	64,117	80,168	87,681	78,075	99,395	25.03	9.37	27.31
Government Guarantee	2,250	2,267	2,196	2,200	2,210	0.75	-3.14	0.44
Institutional Guarantee	49,664	65,753	69,941	61,150	80,812	32.40	6.37	32.15
Personal Guarantee	4,505	4,146	6,704	6,821	7,173	-7.98	61.71	5.17
Collective Guarantee	692	474	398	490	417	-31.42	-16.21	-14.89
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,593	1,740	-1.16	2.14	9.23
Other Guarantee	5,324	5,865	6,744	5,822	7,044	10.18	14.98	20.98
Credit Card	1,257	1,670	1,748	1,685	1,835	32.88	4.62	8.90
Others	86,798	77,725	98,224	96,844	105,602	-10.45	26.37	9.04
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>2,908,586</b>	<b>3,030,417</b>	<b>18.26</b>	<b>16.24</b>	<b>4.19</b>

**Statement of Loans and Advances of Development Banks**

	Mid-July			Mid-Sept	Mid-Oct	% 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	18,765	19,749	43.65	-14.51	5.24
Fishery Related	341	723	677	674	678	112.06	-6.37	0.62
Mining Related	592	361	178	232	185	-38.99	-50.63	-20.38
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,220	20,338	57.80	-12.63	0.58
Construction	32,571	48,633	42,472	42,507	43,669	49.31	-12.67	2.73
Electricity, Gas and Water	4,469	6,597	4,891	4,967	5,281	47.60	-25.86	6.33
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,144	2,308	60.14	-40.43	7.65
Transport, Communication and Public Utilities	20,941	24,873	17,516	16,935	16,523	18.78	-29.58	-2.44
Wholesaler & Retailer	40,640	55,398	46,826	45,194	46,964	36.31	-15.47	3.92
Finance, Insurance and Real Estate	18,547	25,994	21,802	26,133	30,390	40.15	-16.13	16.29
Hotel or Restaurant	9,948	13,522	11,734	12,018	12,571	35.92	-13.22	4.60
Other Services	8,988	11,457	11,219	11,033	10,812	27.48	-2.08	-2.00
Consumption Loans	20,685	21,569	15,664	15,434	16,762	4.27	-27.38	8.60
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	75,921	81,312	37.91	-16.37	7.10
<b>TOTAL</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>292,188</b>	<b>307,553</b>	<b>36.29</b>	<b>-16.81</b>	<b>5.26</b>
<b>Productwise</b>								
Term Loan	45,529	72,328	80,772	85,137	88,202	58.86	11.67	3.60
Overdraft	61,791	76,191	60,457	58,042	61,335	23.30	-20.65	5.67
Trust Receipt Loan / Import Loan	-	-	8	6	8	0.00	0.00	20.77
Demand & Other Working Capital Loan	9,701	11,710	11,989	13,045	15,628	20.71	2.38	19.79
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	35,484	36,494	60.77	-17.37	2.85
Real Estate Loan	19,575	20,965	14,628	14,676	15,375	7.10	-30.23	4.76
Margin Nature Loan	5,692	7,600	6,446	7,189	8,363	33.52	-15.19	16.33
Hire Purchase Loan	27,530	33,002	23,215	22,645	22,276	19.88	-29.66	-1.63
Deprived Sector Loan	20,705	30,550	26,851	31,921	33,853	0.00	0.00	6.05
Bills Purchased	-	3	-	-	0	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	24,041	26,019	38.65	-45.01	8.23
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>292,188</b>	<b>307,553</b>	<b>36.29</b>	<b>-16.81</b>	<b>5.26</b>
<b>Collateral wise</b>								
Gold and Silver	4,851	5,442	3,254	3,259	3,268	12.18	-40.20	0.28
Government Securities	38	18	-	-	-	-52.02	-100.00	0.00
Non Governmental Securities	5,612	7,484	6,341	6,900	7,905	33.36	-15.27	14.57
Fixed Deposit Receipts	4,001	4,083	2,395	1,744	2,227	2.03	-41.33	27.74
Own	3,992	4,083	2,395	1,743	2,226	2.26	-41.33	27.74
Other Licences Institutions	9	-	-	1	1	-100.00	0.00	31.38
Collateral of Properties	226,108	310,078	257,303	258,286	268,095	37.14	-17.02	3.80
Fixed Assets	226,064	310,036	257,300	258,286	268,095	37.14	-17.01	3.80
Current Assets	44	42	3	0	0	-4.80	-92.48	-48.21
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	21,069	24,334	37.23	6.17	15.50
Government Guarantee	61	61	31	37	39	0.11	-49.31	4.11
Institutional Guarantee	4,659	8,352	7,455	11,609	13,646	79.26	-10.74	17.55
Personal Guarantee	845	1,073	1,995	3,469	3,728	27.00	85.84	7.46
Collective Guarantee	6,394	6,924	7,942	5,946	6,906	8.29	14.71	16.15
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	7	15	0.00	73.27	116.88
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	930	1,723	141.79	-74.46	85.24
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>292,188</b>	<b>307,553</b>	<b>36.29</b>	<b>-16.81</b>	<b>5.26</b>

**Statement of Loans and Advances of Finance Companies**

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	3,716	4,726	4,608	4,624	4,861	27.18	-2.51	5.11
Fishery Related	54	66	62	63	66	22.47	-5.88	5.05
Mining Related	21	65	58	60	64	208.41	-11.86	7.09
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,872	3,822	13.68	14.41	-1.27
Construction	8,128	9,419	9,830	8,718	8,633	15.88	4.37	-0.98
Electricity, Gas and Water	202	339	352	203	201	67.94	3.75	-1.02
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	493	484	12.77	-17.38	-1.79
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,682	4,633	-7.96	1.16	-1.05
Wholesaler & Retailer	7,444	9,067	10,847	10,847	10,745	21.81	19.63	-0.94
Finance, Insurance and Real Estate	4,661	7,288	8,322	11,130	11,547	56.38	14.18	3.75
Hotel or Restaurant	1,698	2,647	3,128	3,147	3,335	55.85	18.18	5.98
Other Services	1,852	2,119	2,032	1,995	1,878	14.43	-4.15	-5.87
Consumption Loans	4,187	4,786	4,991	4,573	4,705	14.29	4.29	2.88
Local Government	33	33	33	33	33	0.00	0.00	0.00
Others	16,485	19,210	21,765	19,760	19,936	16.53	13.30	0.89
<b>TOTAL</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>74,200</b>	<b>74,942</b>	<b>19.87</b>	<b>9.52</b>	<b>1.00</b>
<b>Productwise</b>								
Term Loan	9,019	13,163	14,359	14,030	14,093	45.96	9.08	0.44
Overdraft	-	4,733	6,881	6,720	6,804	0.00	45.39	1.25
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,596	5,591	-28.31	-0.71	-0.10
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,793	8,659	9.94	2.15	-1.52
Real Estate Loan	7,661	7,165	7,418	6,895	6,773	-6.47	3.52	-1.77
Margin Nature Loan	2,230	2,246	2,619	2,428	2,475	0.72	16.62	1.94
Hire Purchase Loan	6,191	6,128	5,851	5,747	5,699	-1.01	-4.52	-0.85
Deprived Sector Loan	2,791	4,752	5,669	6,211	6,983	0.00	0.00	12.44
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	17,780	17,867	18.61	11.13	0.49
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>74,200</b>	<b>74,942</b>	<b>19.87</b>	<b>9.52</b>	<b>1.00</b>
<b>Collateral wise</b>								
Gold and Silver	604	934	965	933	947	54.58	3.38	1.55
Government Securities	-	20	20	2	2	0.00	-0.04	0.00
Non Governmental Securities	1,000	758	1,437	1,321	1,331	-24.20	89.60	0.76
Fixed Deposit Receipts	1,039	1,120	842	641	724	7.85	-24.86	12.99
Own	1,039	1,120	842	641	724	7.85	-24.86	12.99
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	56,508	56,474	17.70	7.75	-0.06
Fixed Assets	45,531	53,587	57,624	56,281	56,164	17.69	7.53	-0.21
Current Assets	87	106	233	227	310	21.50	119.37	36.30
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	5,813	6,439	82.09	22.65	10.79
Government Guarantee	37	37	440	37	37	0.00	1081.98	0.00
Institutional Guarantee	1,321	3,112	3,599	4,873	5,487	135.57	15.64	12.60
Personal Guarantee	730	627	631	620	634	-14.18	0.63	2.18
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	282	104.57	-75.73	-0.16
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	8,983	9,024	19.19	12.69	0.46
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>74,200</b>	<b>74,942</b>	<b>19.87</b>	<b>9.52</b>	<b>1.00</b>













BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,459.04</b>	<b>2,179.25</b>	<b>2,409.18</b>	<b>2,354.98</b>	<b>828.56</b>	<b>1,832.85</b>	<b>1,857.76</b>
1.1 On Deposit Liabilities	1,458.90	2,179.08	2,357.93	2,285.59	828.56	1,767.25	1,776.08
1.1.1 Saving Account	497.78	1,086.87	456.11	372.71	288.54	387.77	341.31
1.1.2 Fixed Account	918.13	1,026.07	1,757.14	1,824.74	525.99	1,310.70	1,408.64
1.1.2.1 Up to 3 months Fixed Account	75.47	-	263.57	39.45	21.75	-	56.45
1.1.2.2 3 to 6 months Fixed Account	76.18	-	351.43	-	74.99	-	44.99
1.1.2.3 6 months to 1 year Fixed Account	667.50	-	878.57	-	315.20	1,310.70	123.48
1.1.2.4 Above 1 year Fixed Account	98.97	1,026.07	263.57	1,785.29	114.05	-	1,183.73
1.1.3 Call Deposit	43.00	66.14	144.69	88.14	14.04	68.78	26.13
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.13	0.17	51.25	69.39	-	65.60	81.68
<b>2. Commission Expense</b>	<b>15.45</b>	<b>-</b>	<b>35.35</b>	<b>47.20</b>	<b>20.70</b>	<b>-</b>	<b>19.35</b>
<b>3. Staff Expense</b>	<b>617.19</b>	<b>702.15</b>	<b>411.71</b>	<b>342.17</b>	<b>192.13</b>	<b>329.50</b>	<b>363.76</b>
<b>4. Office Operating Expenses</b>	<b>213.03</b>	<b>396.30</b>	<b>345.82</b>	<b>244.06</b>	<b>122.93</b>	<b>258.47</b>	<b>206.78</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>405.73</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>497.05</b>	<b>281.03</b>	<b>125.55</b>	<b>1,146.75</b>	<b>180.24</b>	<b>134.84</b>	<b>45.08</b>
7.1 Loan loss Provision	497.05	281.03	124.95	1,146.75	180.24	134.84	43.15
7.1.1 General Loan loss Provision	497.05	130.49	-	940.87	120.89	-	33.04
7.1.1.1 Pass Loan Loss Provision	497.05	36.93	-	-	-	-	15.77
7.1.1.2 Watch List Provision	-	93.56	-	940.87	120.89	-	17.28
7.1.2 Special Loan Loss Provision	-	606.76	124.95	205.88	59.35	-	10.10
7.1.3 Additional Loan Loss Provision	-	(456.22)	-	-	-	134.84	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	1.93
7.5. Provision for Loss of Other Assets	-	-	0.61	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>4.22</b>	<b>-</b>	<b>6.98</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>39.07</b>	<b>62.34</b>	<b>164.33</b>	<b>-</b>	<b>63.71</b>	<b>57.77</b>	<b>31.83</b>
<b>10. Provision for Income Tax</b>	<b>230.92</b>	<b>-</b>	<b>443.28</b>	<b>267.35</b>	<b>172.02</b>	<b>154.02</b>	<b>85.93</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>550.42</b>	<b>829.24</b>	<b>1,035.71</b>	<b>623.81</b>	<b>401.37</b>	<b>365.91</b>	<b>200.50</b>
<b>Total Expenses</b>	<b>3,622.17</b>	<b>4,856.04</b>	<b>4,975.17</b>	<b>5,026.33</b>	<b>1,988.65</b>	<b>3,133.36</b>	<b>2,810.98</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,940.63</b>	<b>4,102.24</b>	<b>3,983.19</b>	<b>3,988.52</b>	<b>1,445.22</b>	<b>2,783.40</b>	<b>2,456.30</b>
1.1 On Loans and Advances	2,670.19	3,443.63	3,555.36	3,726.14	1,297.48	2,567.42	2,241.14
1.2 On Investment	55.25	658.41	317.00	248.14	129.35	197.53	187.07
1.2.1 Government Bonds	55.25	658.41	317.00	248.14	129.35	192.19	187.07
1.2.2 Foreign Bonds	-	-	-	-	-	5.34	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	9.08	0.20	0.13	14.24	0.09	-	1.12
1.4 On Call Deposit	-	-	69.56	-	6.36	-	-
1.5 On Others	206.12	-	41.14	-	11.94	18.46	26.97
<b>2. Commission and Discount</b>	<b>197.36</b>	<b>210.04</b>	<b>190.70</b>	<b>187.83</b>	<b>131.79</b>	<b>157.40</b>	<b>222.61</b>
2.1 Bills Purchase and Discount	-	-	0.04	0.11	7.00	0.15	0.28
2.2 Commission	197.36	210.04	189.20	187.72	110.56	80.16	75.54
2.3 Others	-	-	1.45	-	14.23	77.08	146.79
<b>3. Exchange Fluctuation Income</b>	<b>90.58</b>	<b>(39.20)</b>	<b>179.18</b>	<b>177.33</b>	<b>194.95</b>	<b>166.42</b>	<b>71.35</b>
3.1 Due to Change in Exchange Rate	-	(47.68)	120.12	10.33	(94.29)	-	2.04
3.2 Due to Foreign Currency Transaction	90.58	8.48	59.06	167.00	289.24	166.42	69.31
<b>4. Other Operating Income</b>	<b>50.12</b>	<b>113.28</b>	<b>209.17</b>	<b>103.70</b>	<b>14.08</b>	<b>23.76</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>2.41</b>	<b>158.34</b>	<b>11.23</b>	<b>51.40</b>	<b>0.01</b>	<b>(0.01)</b>	<b>2.81</b>
<b>6. Write Back from Provisions for loss</b>	<b>341.06</b>	<b>302.10</b>	<b>401.54</b>	<b>517.56</b>	<b>202.61</b>	<b>-</b>	<b>57.92</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>9.24</b>	<b>0.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.40</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>3,622.17</b>	<b>4,856.04</b>	<b>4,975.17</b>	<b>5,026.33</b>	<b>1,988.65</b>	<b>3,133.36</b>	<b>2,810.98</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,096.49</b>	<b>2,146.59</b>	<b>1,421.39</b>	<b>1,257.02</b>	<b>3,148.75</b>	<b>1,771.47</b>	<b>2,010.19</b>
1.1 On Deposit Liabilities	1,096.49	2,124.80	1,406.93	1,243.52	2,907.39	1,679.44	1,931.61
1.1.1 Saving Account	244.21	428.66	192.30	295.64	529.18	313.98	245.47
1.1.2 Fixed Account	821.32	1,645.54	1,186.14	939.35	2,325.81	1,330.52	1,643.59
1.1.2.1 Up to 3 months Fixed Account	-	373.88	-	152.79	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.16	354.77	-	76.86	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	371.07	1,186.14	642.25	2,016.04	1,138.86	-
1.1.2.4 Above 1 year Fixed Account	821.16	545.81	-	67.44	309.77	191.66	1,643.59
1.1.3 Call Deposit	30.96	50.60	28.49	8.53	52.41	34.94	42.55
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	21.79	14.45	13.50	241.35	92.03	78.58
<b>2. Commission Expense</b>	<b>1.94</b>	<b>23.87</b>	<b>14.66</b>	<b>4.03</b>	<b>-</b>	<b>13.46</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>211.38</b>	<b>334.92</b>	<b>223.95</b>	<b>270.23</b>	<b>549.77</b>	<b>403.98</b>	<b>367.72</b>
<b>4. Office Operating Expenses</b>	<b>133.58</b>	<b>200.86</b>	<b>181.24</b>	<b>145.72</b>	<b>426.42</b>	<b>218.44</b>	<b>265.14</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.62</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	0.62	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.58</b>	<b>0.36</b>
<b>7. Provision for Risk</b>	<b>211.97</b>	<b>204.39</b>	<b>369.59</b>	<b>341.41</b>	<b>(24.95)</b>	<b>220.06</b>	<b>369.99</b>
7.1 Loan loss Provision	211.97	204.39	369.59	341.41	(24.95)	220.06	369.99
7.1.1 General Loan loss Provision	116.61	204.39	33.17	277.16	198.37	110.64	211.75
7.1.1.1 Pass Loan Loss Provision	91.24	204.39	29.69	101.64	329.31	49.41	208.70
7.1.1.2 Watch List Provision	25.37	-	3.48	175.52	(130.94)	61.23	3.05
7.1.2 Special Loan Loss Provision	95.35	-	336.42	64.25	(223.32)	109.42	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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.71</b>	<b>14.35</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>86.17</b>	<b>53.14</b>	<b>38.32</b>	<b>50.76</b>	<b>162.06</b>	<b>57.29</b>	<b>95.67</b>
<b>10. Provision for Income Tax</b>	<b>204.36</b>	<b>143.47</b>	<b>103.46</b>	<b>122.26</b>	<b>437.58</b>	<b>154.68</b>	<b>258.47</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>571.18</b>	<b>334.76</b>	<b>241.41</b>	<b>334.59</b>	<b>1,021.01</b>	<b>360.91</b>	<b>602.54</b>
<b>Total Expenses</b>	<b>2,517.08</b>	<b>3,442.03</b>	<b>2,594.01</b>	<b>2,526.63</b>	<b>5,726.34</b>	<b>3,216.21</b>	<b>3,970.08</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,788.74</b>	<b>3,169.88</b>	<b>2,191.33</b>	<b>2,055.59</b>	<b>5,130.25</b>	<b>2,726.86</b>	<b>3,325.88</b>
1.1 On Loans and Advances	1,683.99	2,813.95	2,043.83	1,965.58	4,725.67	2,564.37	3,136.02
1.2 On Investment	86.51	355.85	144.70	84.40	385.03	153.29	180.15
1.2.1 Government Bonds	4.69	351.51	144.70	84.40	385.03	6.88	180.15
1.2.2 Foreign Bonds	-	4.35	-	-	-	-	-
1.2.3 NRB Bonds	81.83	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	146.41	-
1.3 On Agency Balance	0.09	-	-	5.61	0.28	-	-
1.4 On Call Deposit	10.57	-	0.00	-	2.83	-	-
1.5 On Others	7.58	0.08	2.80	-	16.43	9.20	9.72
<b>2. Commission and Discount</b>	<b>172.87</b>	<b>214.03</b>	<b>178.47</b>	<b>140.86</b>	<b>54.86</b>	<b>295.88</b>	<b>125.90</b>
2.1 Bills Purchase and Discount	4.69	-	0.51	-	1.13	-	-
2.2 Commission	165.88	214.03	177.96	140.86	53.73	202.07	49.28
2.3 Others	2.30	-	-	-	-	93.81	76.62
<b>3. Exchange Fluctuation Income</b>	<b>53.49</b>	<b>58.11</b>	<b>67.02</b>	<b>57.39</b>	<b>68.45</b>	<b>65.71</b>	<b>94.74</b>
3.1 Due to Change in Exchange Rate	3.67	7.15	-	-	0.49	8.28	18.95
3.2 Due to Foreign Currency Transaction	49.82	50.97	67.02	57.39	67.96	57.43	75.79
<b>4. Other Operating Income</b>	<b>88.21</b>	<b>-</b>	<b>1.21</b>	<b>23.72</b>	<b>397.60</b>	<b>-</b>	<b>66.17</b>
<b>5. Non Operating Income</b>	<b>11.04</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>75.18</b>	<b>24.10</b>	<b>0.88</b>
<b>6. Write Back from Provisions for loss</b>	<b>402.73</b>	<b>-</b>	<b>155.98</b>	<b>249.07</b>	<b>-</b>	<b>95.46</b>	<b>356.51</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.19</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>2,517.08</b>	<b>3,442.03</b>	<b>2,594.01</b>	<b>2,526.63</b>	<b>5,726.34</b>	<b>3,216.21</b>	<b>3,970.08</b>

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,638.65</b>	<b>2,397.75</b>	<b>2,185.43</b>	<b>3,262.42</b>	<b>1,741.16</b>	<b>1,989.55</b>	<b>1,450.99</b>
1.1 On Deposit Liabilities	1,548.88	2,261.87	2,128.29	3,194.08	1,664.32	1,989.55	1,335.32
1.1.1 Saving Account	300.95	459.40	395.48	671.05	248.71	229.50	224.22
1.1.2 Fixed Account	1,176.45	1,732.69	1,726.05	2,461.35	1,388.77	1,668.52	1,071.63
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	124.99	-	-
1.1.2.2 3 to 6 months Fixed Account	113.68	160.43	-	684.90	83.66	305.24	506.99
1.1.2.3 6 months to 1 year Fixed Account	496.63	643.10	1,652.73	1,024.55	950.89	1,042.99	46.83
1.1.2.4 Above 1 year Fixed Account	566.14	929.16	73.32	751.90	229.23	320.29	517.81
1.1.3 Call Deposit	71.48	69.78	6.75	61.68	26.83	91.53	39.47
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	89.77	135.88	57.14	68.34	76.84	-	115.67
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>2.47</b>	<b>40.27</b>	<b>9.44</b>	<b>-</b>	<b>0.89</b>
<b>3. Staff Expense</b>	<b>260.90</b>	<b>421.11</b>	<b>671.81</b>	<b>682.04</b>	<b>207.50</b>	<b>199.05</b>	<b>351.66</b>
<b>4. Office Operating Expenses</b>	<b>204.87</b>	<b>287.34</b>	<b>308.75</b>	<b>380.76</b>	<b>185.16</b>	<b>195.06</b>	<b>264.90</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>1.92</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>318.38</b>	<b>260.82</b>	<b>897.10</b>	<b>517.00</b>	<b>39.99</b>	<b>257.13</b>	<b>404.39</b>
7.1 Loan loss Provision	318.38	260.82	897.10	517.00	39.99	257.13	404.39
7.1.1 General Loan loss Provision	269.15	260.82	300.03	245.99	38.58	154.55	174.79
7.1.1.1 Pass Loan Loss Provision	-	260.82	-	5.71	38.58	6.96	-
7.1.1.2 Watch List Provision	269.15	-	300.03	240.29	-	147.59	174.79
7.1.2 Special Loan Loss Provision	49.23	-	597.07	271.01	1.41	102.58	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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>11.04</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>48.67</b>	<b>80.49</b>	<b>32.45</b>	<b>164.00</b>	<b>81.84</b>	<b>160.85</b>	<b>60.79</b>
<b>10. Provision for Income Tax</b>	<b>125.63</b>	<b>223.73</b>	<b>155.08</b>	<b>417.13</b>	<b>220.97</b>	<b>430.02</b>	<b>164.13</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>312.37</b>	<b>500.64</b>	<b>461.47</b>	<b>1,058.84</b>	<b>515.59</b>	<b>1,017.63</b>	<b>382.98</b>
<b>Total Expenses</b>	<b>2,920.51</b>	<b>4,171.90</b>	<b>4,716.47</b>	<b>6,522.46</b>	<b>3,001.64</b>	<b>4,249.28</b>	<b>3,080.73</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,400.98</b>	<b>3,741.49</b>	<b>3,577.08</b>	<b>5,856.03</b>	<b>2,580.33</b>	<b>3,540.39</b>	<b>2,411.29</b>
1.1 On Loans and Advances	2,289.68	3,461.94	3,306.97	5,496.46	2,382.01	3,358.62	2,219.66
1.2 On Investment	99.45	275.11	269.82	349.53	155.74	158.44	165.76
1.2.1 Government Bonds	99.14	275.11	267.50	349.53	155.74	158.44	138.35
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.31	-	-	-	-	-	27.41
1.2.4 Debenture & Bonds	-	-	2.32	-	-	-	-
1.3 On Agency Balance	-	0.04	-	-	0.31	0.53	0.03
1.4 On Call Deposit	-	4.32	-	-	0.10	-	14.59
1.5 On Others	11.85	0.09	0.29	10.04	42.18	22.80	11.25
<b>2. Commission and Discount</b>	<b>97.78</b>	<b>251.60</b>	<b>143.64</b>	<b>488.06</b>	<b>179.79</b>	<b>556.35</b>	<b>137.66</b>
2.1 Bills Purchase and Discount	9.35	4.89	0.00	-	-	-	27.71
2.2 Commission	88.43	35.11	127.26	488.06	178.67	552.43	97.06
2.3 Others	-	211.60	16.38	-	1.11	3.93	12.89
<b>3. Exchange Fluctuation Income</b>	<b>78.10</b>	<b>101.43</b>	<b>70.19</b>	<b>167.62</b>	<b>116.82</b>	<b>59.22</b>	<b>66.22</b>
3.1 Due to Change in Exchange Rate	1.02	3.49	-	24.53	1.21	2.98	7.10
3.2 Due to Foreign Currency Transaction	77.08	97.94	70.19	143.10	115.61	56.25	59.12
<b>4. Other Operating Income</b>	<b>103.62</b>	<b>77.27</b>	<b>207.68</b>	<b>10.06</b>	<b>56.07</b>	<b>54.07</b>	<b>140.09</b>
<b>5. Non Operating Income</b>	<b>135.64</b>	<b>-</b>	<b>137.66</b>	<b>-</b>	<b>3.48</b>	<b>39.25</b>	<b>12.08</b>
<b>6. Write Back from Provisions for loss</b>	<b>104.36</b>	<b>-</b>	<b>580.21</b>	<b>-</b>	<b>65.15</b>	<b>-</b>	<b>310.74</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>0.68</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.65</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>2,920.51</b>	<b>4,171.90</b>	<b>4,716.47</b>	<b>6,522.46</b>	<b>3,001.64</b>	<b>4,249.28</b>	<b>3,080.73</b>



BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,153.73</b>	<b>1,702.82</b>	<b>2,090.32</b>	<b>1,141.56</b>	<b>1,324.86</b>	<b>1,684.00</b>	<b>631.66</b>
1.1 On Deposit Liabilities	2,073.69	1,666.04	2,064.48	1,140.41	1,322.28	1,642.35	631.66
1.1.1 Saving Account	375.02	387.86	300.76	154.25	229.11	347.28	146.61
1.1.2 Fixed Account	1,594.20	1,232.11	1,714.86	940.68	1,067.15	1,261.50	472.82
1.1.2.1 Up to 3 months Fixed Account	505.24	-	-	-	-	15.45	-
1.1.2.2 3 to 6 months Fixed Account	126.96	-	-	-	727.55	259.79	68.75
1.1.2.3 6 months to 1 year Fixed Account	427.26	-	1,714.86	940.68	234.29	174.67	352.46
1.1.2.4 Above 1 year Fixed Account	534.75	1,232.11	-	-	105.31	811.59	51.61
1.1.3 Call Deposit	53.20	46.07	48.86	45.48	26.02	33.56	12.23
1.1.4 Certificate of Deposit	51.26	-	-	-	-	-	-
1.2 On Borrowing	80.05	36.78	25.84	1.15	2.58	41.65	-
<b>2. Commission Expense</b>	<b>25.11</b>	<b>-</b>	<b>12.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.03</b>
<b>3. Staff Expense</b>	<b>380.03</b>	<b>467.53</b>	<b>464.21</b>	<b>243.50</b>	<b>272.44</b>	<b>240.85</b>	<b>135.09</b>
<b>4. Office Operating Expenses</b>	<b>259.34</b>	<b>271.43</b>	<b>257.00</b>	<b>131.29</b>	<b>140.78</b>	<b>191.08</b>	<b>63.27</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.57</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.57
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.32</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>462.58</b>	<b>86.27</b>	<b>88.04</b>	<b>208.31</b>	<b>140.16</b>	<b>263.62</b>	<b>153.78</b>
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>114.67</b>	<b>13.56</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>116.34</b>	<b>131.43</b>	<b>-</b>	<b>15.35</b>	<b>-</b>	<b>59.25</b>	<b>25.36</b>
<b>10. Provision for Income Tax</b>	<b>314.13</b>	<b>332.86</b>	<b>263.52</b>	<b>41.43</b>	<b>94.40</b>	<b>159.97</b>	<b>68.48</b>
<b>11. Others</b>	<b>6.91</b>	<b>-</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>732.97</b>	<b>850.08</b>	<b>607.90</b>	<b>96.68</b>	<b>220.26</b>	<b>373.26</b>	<b>159.78</b>
<b>Total Expenses</b>	<b>4,451.16</b>	<b>3,957.09</b>	<b>3,796.57</b>	<b>1,878.22</b>	<b>2,193.21</b>	<b>2,972.03</b>	<b>1,240.02</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,510.89</b>	<b>3,239.59</b>	<b>3,421.81</b>	<b>1,659.01</b>	<b>2,029.98</b>	<b>2,638.93</b>	<b>1,057.43</b>
1.1 On Loans and Advances	3,295.70	2,928.20	3,159.03	1,547.55	1,931.52	2,411.76	1,004.04
1.2 On Investment	194.88	260.09	215.19	108.35	87.93	225.21	32.89
1.2.1 Government Bonds	183.39	260.09	3.94	108.35	87.93	225.21	32.89
1.2.2 Foreign Bonds	11.49	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	211.26	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	8.92	0.03	0.03	5.68	-	-
1.4 On Call Deposit	0.42	0.16	24.52	2.94	-	-	14.62
1.5 On Others	19.90	42.23	23.05	0.13	4.84	1.96	5.89
<b>2. Commission and Discount</b>	<b>357.63</b>	<b>179.55</b>	<b>173.30</b>	<b>25.39</b>	<b>107.02</b>	<b>61.97</b>	<b>38.30</b>
2.1 Bills Purchase and Discount	-	2.02	0.81	-	-	-	-
2.2 Commission	357.63	173.58	51.29	25.08	107.02	61.97	1.65
2.3 Others	-	3.95	121.20	0.31	-	-	36.65
<b>3. Exchange Fluctuation Income</b>	<b>97.13</b>	<b>0.00</b>	<b>64.69</b>	<b>47.20</b>	<b>38.39</b>	<b>63.55</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	19.43	-	-	1.11	0.99	4.87	-
3.2 Due to Foreign Currency Transaction	77.70	0.00	64.69	46.09	37.40	58.67	-
<b>4. Other Operating Income</b>	<b>38.24</b>	<b>167.08</b>	<b>48.54</b>	<b>75.03</b>	<b>10.50</b>	<b>135.86</b>	<b>16.46</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>324.21</b>	<b>1.55</b>	<b>-</b>	<b>7.32</b>	<b>10.57</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>447.27</b>	<b>-</b>	<b>86.69</b>	<b>71.60</b>	<b>-</b>	<b>61.16</b>	<b>127.83</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>46.67</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>4,451.16</b>	<b>3,957.09</b>	<b>3,796.57</b>	<b>1,878.22</b>	<b>2,193.21</b>	<b>2,972.03</b>	<b>1,240.02</b>

BFI Name	Narayani	Karnali	Shangrha	Excel	Miteri	Tinau	Mukti
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>0.14</b>	<b>76.67</b>	<b>521.24</b>	<b>119.81</b>	<b>95.24</b>	<b>275.28</b>	<b>1,115.88</b>
1.1 On Deposit Liabilities	0.14	76.67	521.24	119.81	95.24	275.28	1,115.88
1.1.1 Saving Account	0.14	19.92	113.19	20.29	24.31	70.82	245.15
1.1.2 Fixed Account	-	49.00	396.15	94.82	69.82	194.66	846.98
1.1.2.1 Up to 3 months Fixed Account	-	-	37.49	-	2.79	-	167.34
1.1.2.2 3 to 6 months Fixed Account	-	-	228.33	62.15	3.49	1.81	164.83
1.1.2.3 6 months to 1 year Fixed Account	-	-	94.52	13.60	24.44	2.49	407.15
1.1.2.4 Above 1 year Fixed Account	-	49.00	35.81	19.07	39.10	190.35	107.66
1.1.3 Call Deposit	-	7.75	11.90	4.70	1.12	9.81	23.75
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
<b>2. Commission Expense</b>	-	-	-	<b>0.62</b>	-	-	-
<b>3. Staff Expense</b>	<b>1.13</b>	<b>15.62</b>	<b>95.09</b>	<b>37.72</b>	<b>17.05</b>	<b>50.93</b>	<b>191.07</b>
<b>4. Office Operating Expenses</b>	<b>3.59</b>	<b>11.88</b>	<b>86.50</b>	<b>22.84</b>	<b>8.97</b>	<b>31.58</b>	<b>125.36</b>
<b>5. Foreign Exchange Loss</b>	-	-	<b>0.16</b>	-	-	-	<b>1.51</b>
5.1 Due to Change in Exchange Rates	-	-	0.16	-	-	-	1.51
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>0.00</b>	-	<b>0.00</b>	-	<b>0.03</b>	-	-
<b>7. Provision for Risk</b>	<b>0.01</b>	<b>1.69</b>	<b>143.89</b>	<b>67.71</b>	<b>17.89</b>	<b>8.46</b>	<b>340.18</b>
7.1 Loan loss Provision	0.01	1.69	143.89	67.71	17.89	8.46	340.18
7.1.1 General Loan loss Provision	0.01	1.69	66.59	5.74	14.61	8.46	332.24
7.1.1.1 Pass Loan Loss Provision	0.01	1.69	13.27	5.74	(9.60)	8.46	-
7.1.1.2 Watch List Provision	-	-	53.32	-	24.21	-	332.24
7.1.2 Special Loan Loss Provision	-	-	77.30	61.97	3.27	-	7.95
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	-	<b>3.56</b>	<b>8.06</b>	<b>4.28</b>	-	<b>46.75</b>
<b>10. Provision for Income Tax</b>	-	-	<b>0.54</b>	<b>24.19</b>	<b>12.85</b>	<b>23.49</b>	<b>126.07</b>
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	-	<b>3.45</b>	<b>31.52</b>	<b>56.44</b>	<b>29.99</b>	<b>54.80</b>	<b>294.16</b>
<b>Total Expenses</b>	<b>4.86</b>	<b>109.31</b>	<b>882.50</b>	<b>337.39</b>	<b>186.31</b>	<b>444.54</b>	<b>2,240.98</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>0.15</b>	<b>102.76</b>	<b>787.69</b>	<b>253.07</b>	<b>155.13</b>	<b>399.51</b>	<b>1,706.49</b>
1.1 On Loans and Advances	0.01	102.39	743.00	245.75	147.73	388.18	1,596.16
1.2 On Investment	-	-	32.07	-	2.67	-	92.54
1.2.1 Government Bonds	-	-	32.07	-	2.67	-	67.76
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	24.69
1.2.4 Debenture & Bonds	-	-	-	-	-	-	0.10
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.14	0.38	7.44	6.85	4.73	11.33	13.17
1.5 On Others	-	-	5.17	0.47	-	-	4.61
<b>2. Commission and Discount</b>	-	<b>6.54</b>	<b>47.13</b>	<b>21.95</b>	<b>0.41</b>	<b>27.81</b>	<b>8.99</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	6.54	45.41	1.99	0.10	27.81	8.93
2.3 Others	-	-	1.72	19.96	0.31	-	0.06
<b>3. Exchange Fluctuation Income</b>	-	-	<b>0.00</b>	-	-	-	<b>0.76</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	-	0.76
<b>4. Other Operating Income</b>	<b>0.01</b>	-	<b>47.68</b>	-	<b>7.82</b>	<b>17.21</b>	<b>130.34</b>
<b>5. Non Operating Income</b>	-	-	-	<b>10.57</b>	<b>22.95</b>	-	<b>204.90</b>
<b>6. Write Back from Provisions for loss</b>	-	-	-	<b>51.80</b>	-	-	<b>189.50</b>
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>4.70</b>	-	-	-	-	-	-
<b>Total Income</b>	<b>4.86</b>	<b>109.31</b>	<b>882.50</b>	<b>337.39</b>	<b>186.31</b>	<b>444.54</b>	<b>2,240.98</b>

Profit and Loss Statement of upto Asoj end, 2077(Mid-Oct, 2020)

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>823.77</b>	<b>625.15</b>	<b>5.45</b>	<b>714.09</b>	<b>515.32</b>	<b>621.43</b>	<b>45.67</b>
1.1 On Deposit Liabilities	823.63	625.15	5.45	714.08	515.32	621.43	45.67
1.1.1 Saving Account	157.67	93.77	1.46	132.35	169.46	95.10	14.88
1.1.2 Fixed Account	640.36	520.60	3.88	568.24	339.71	504.69	27.58
1.1.2.1 Up to 3 months Fixed Account	114.54	70.64	-	110.17	-	4.09	-
1.1.2.2 3 to 6 months Fixed Account	105.90	137.35	-	97.28	54.75	6.55	8.76
1.1.2.3 6 months to 1 year Fixed Account	375.56	232.11	2.65	288.06	56.15	27.52	11.07
1.1.2.4 Above 1 year Fixed Account	44.36	80.51	1.24	72.73	228.81	466.52	7.75
1.1.3 Call Deposit	25.60	10.78	0.10	13.49	6.15	21.64	3.21
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.14	-	-	0.02	-	-	-
<b>2. Commission Expense</b>	<b>2.47</b>	<b>1.89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>130.81</b>	<b>97.91</b>	<b>2.38</b>	<b>109.04</b>	<b>65.31</b>	<b>75.92</b>	<b>17.40</b>
<b>4. Office Operating Expenses</b>	<b>95.73</b>	<b>115.44</b>	<b>2.70</b>	<b>83.74</b>	<b>62.18</b>	<b>57.43</b>	<b>12.11</b>
<b>5. Foreign Exchange Loss</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	0.05	-	-	-	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>119.99</b>	<b>198.84</b>	<b>1.05</b>	<b>41.80</b>	<b>149.62</b>	<b>175.67</b>	<b>39.62</b>
7.1 Loan loss Provision	119.99	198.84	1.05	41.80	149.62	175.67	39.62
7.1.1 General Loan loss Provision	106.71	37.40	1.05	41.80	27.00	33.04	10.56
7.1.1.1 Pass Loan Loss Provision	105.03	37.40	-	41.80	27.00	27.81	(2.85)
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	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>12.89</b>	<b>31.76</b>	<b>0.81</b>	<b>18.80</b>	<b>-</b>	<b>17.74</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>34.81</b>	<b>85.76</b>	<b>2.44</b>	<b>56.37</b>	<b>11.61</b>	<b>47.93</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.04</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>81.23</b>	<b>200.12</b>	<b>5.69</b>	<b>131.52</b>	<b>28.88</b>	<b>111.72</b>	<b>-</b>
<b>Total Expenses</b>	<b>1,301.74</b>	<b>1,356.88</b>	<b>20.51</b>	<b>1,155.36</b>	<b>832.95</b>	<b>1,107.84</b>	<b>114.80</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,195.97</b>	<b>1,006.72</b>	<b>17.91</b>	<b>1,029.97</b>	<b>789.10</b>	<b>870.96</b>	<b>82.82</b>
1.1 On Loans and Advances	1,104.82	919.42	17.30	980.86	749.25	836.59	79.65
1.2 On Investment	73.74	78.34	-	30.31	21.67	18.17	0.67
1.2.1 Government Bonds	73.74	78.34	-	30.31	21.67	18.17	-
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	15.56	2.67	-	18.81	18.18	14.99	2.50
1.5 On Others	1.85	6.28	0.61	-	-	1.22	-
<b>2. Commission and Discount</b>	<b>17.01</b>	<b>83.24</b>	<b>0.07</b>	<b>4.01</b>	<b>4.99</b>	<b>1.88</b>	<b>1.21</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	13.09	-	0.07	4.01	4.99	1.88	1.21
2.3 Others	3.92	83.24	0.00	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>0.00</b>	<b>0.01</b>	<b>-</b>	<b>0.18</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	0.01	-	(0.42)	-	-	-
3.2 Due to Foreign Currency Transaction	0.00	-	-	0.60	-	-	-
<b>4. Other Operating Income</b>	<b>76.41</b>	<b>13.46</b>	<b>0.17</b>	<b>55.35</b>	<b>34.52</b>	<b>36.03</b>	<b>6.62</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>200.96</b>	<b>-</b>	<b>65.84</b>	<b>4.34</b>	<b>47.49</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>12.35</b>	<b>52.49</b>	<b>2.36</b>	<b>-</b>	<b>-</b>	<b>151.47</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>24.15</b>
<b>Total Income</b>	<b>1,301.74</b>	<b>1,356.88</b>	<b>20.51</b>	<b>1,155.36</b>	<b>832.95</b>	<b>1,107.84</b>	<b>114.80</b>

BFI Name	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>13.90</b>	<b>8.45</b>	<b>56.37</b>	<b>24.61</b>	<b>3.11</b>	<b>0.61</b>	<b>131.80</b>
1.1 On Deposit Liabilities	13.90	8.45	56.37	24.61	3.11	0.61	131.80
1.1.1 Saving Account	10.19	5.00	12.94	5.55	1.30	0.53	30.21
1.1.2 Fixed Account	2.52	3.21	40.58	18.08	1.40	-	92.96
1.1.2.1 Up to 3 months Fixed Account	0.01	0.11	-	-	0.10	-	22.00
1.1.2.2 3 to 6 months Fixed Account	-	0.28	12.43	4.35	-	-	20.45
1.1.2.3 6 months to 1 year Fixed Account	0.38	2.22	11.94	13.52	-	-	31.18
1.1.2.4 Above 1 year Fixed Account	2.13	0.60	16.21	0.22	1.29	-	19.33
1.1.3 Call Deposit	1.20	0.23	2.85	0.98	0.42	0.08	8.63
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
<b>2. Commission Expense</b>	-	-	-	-	-	-	-
<b>3. Staff Expense</b>	<b>4.38</b>	<b>7.53</b>	<b>25.80</b>	<b>10.36</b>	<b>2.54</b>	<b>0.79</b>	<b>23.26</b>
<b>4. Office Operating Expenses</b>	<b>2.69</b>	<b>1.43</b>	<b>73.24</b>	<b>5.89</b>	<b>3.38</b>	<b>3.45</b>	<b>20.01</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-	-
<b>7. Provision for Risk</b>	<b>0.15</b>	<b>3.24</b>	-	<b>13.18</b>	<b>17.79</b>	-	-
7.1 Loan loss Provision	0.15	3.24	-	13.18	0.59	-	-
7.1.1 General Loan loss Provision	0.15	2.74	-	0.96	0.59	-	-
7.1.1.1 Pass Loan Loss Provision	0.15	1.26	-	0.47	0.35	-	-
7.1.1.2 Watch List Provision	-	1.47	-	0.48	0.24	-	-
7.1.2 Special Loan Loss Provision	-	0.50	-	12.22	-	-	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	-	-	-	-	-	-
<b>10. Provision for Income Tax</b>	-	<b>4.67</b>	-	-	-	-	-
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	<b>6.47</b>	<b>10.90</b>	<b>(36.22)</b>	-	-	<b>0.86</b>	-
<b>Total Expenses</b>	<b>27.59</b>	<b>36.22</b>	<b>119.19</b>	<b>54.04</b>	<b>26.81</b>	<b>5.70</b>	<b>175.07</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>21.90</b>	<b>17.84</b>	<b>106.48</b>	<b>41.95</b>	<b>2.69</b>	<b>1.77</b>	<b>91.31</b>
1.1 On Loans and Advances	21.90	17.12	102.64	40.50	1.83	-	78.65
1.2 On Investment	-	-	-	0.48	-	-	7.04
1.2.1 Government Bonds	-	-	-	-	-	-	7.04
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	0.48	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.33	3.84	0.97	-	1.77	5.63
1.5 On Others	-	0.39	-	-	0.86	-	-
<b>2. Commission and Discount</b>	<b>0.23</b>	<b>0.44</b>	<b>1.24</b>	<b>0.15</b>	-	-	<b>0.21</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.23	0.44	1.24	0.15	-	-	0.21
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>1.44</b>	<b>1.53</b>	<b>11.47</b>	<b>2.50</b>	<b>0.40</b>	<b>0.12</b>	<b>6.54</b>
<b>5. Non Operating Income</b>	-	-	-	-	-	<b>3.81</b>	<b>5.25</b>
<b>6. Write Back from Provisions for loss</b>	<b>4.03</b>	<b>16.42</b>	-	-	<b>17.42</b>	-	<b>64.74</b>
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	-	-	-	<b>9.44</b>	<b>6.30</b>	-	<b>7.01</b>
<b>Total Income</b>	<b>27.59</b>	<b>36.22</b>	<b>119.19</b>	<b>54.04</b>	<b>26.81</b>	<b>5.70</b>	<b>175.07</b>

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>191.78</b>	<b>117.82</b>	<b>4.55</b>	<b>132.33</b>	<b>52.07</b>	<b>36.87</b>	<b>58.28</b>
1.1 On Deposit Liabilities	190.69	117.82	4.55	132.33	52.07	36.87	58.28
1.1.1 Saving Account	37.40	21.30	1.94	19.49	13.31	7.11	14.40
1.1.2 Fixed Account	146.95	89.63	2.49	108.98	35.28	27.13	43.53
1.1.2.1 Up to 3 months Fixed Account	2.80	4.51	0.02	3.56	-	6.59	-
1.1.2.2 3 to 6 months Fixed Account	2.68	32.30	0.14	6.69	-	1.71	0.94
1.1.2.3 6 months to 1 year Fixed Account	76.35	50.43	1.39	76.64	35.28	15.63	0.78
1.1.2.4 Above 1 year Fixed Account	65.13	2.39	0.95	22.08	-	3.19	41.81
1.1.3 Call Deposit	6.34	6.89	0.12	3.87	3.48	2.64	0.36
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.08	-	-	-	-	-	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.51</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>16.59</b>	<b>14.14</b>	<b>4.55</b>	<b>28.48</b>	<b>19.24</b>	<b>9.21</b>	<b>5.33</b>
<b>4. Office Operating Expenses</b>	<b>17.00</b>	<b>10.72</b>	<b>2.78</b>	<b>19.32</b>	<b>11.83</b>	<b>10.89</b>	<b>2.77</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.00</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>26.83</b>	<b>23.89</b>	<b>4.59</b>	<b>43.41</b>	<b>43.32</b>	<b>20.32</b>	<b>21.54</b>
7.1 Loan loss Provision	26.83	23.89	4.59	57.28	43.32	20.32	21.54
7.1.1 General Loan loss Provision	-	24.34	-	(2.36)	3.90	(4.13)	10.99
7.1.1.1 Pass Loan Loss Provision	-	24.34	-	(4.12)	3.05	2.75	-
7.1.1.2 Watch List Provision	-	-	-	1.75	0.85	(6.88)	10.99
7.1.2 Special Loan Loss Provision	-	(0.45)	4.59	59.65	39.42	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	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	(13.88)	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>0.15</b>	<b>-</b>	<b>-</b>	<b>1.01</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>0.19</b>	<b>-</b>	<b>-</b>	<b>3.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1.13</b>	<b>-</b>	<b>-</b>	<b>7.05</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenses</b>	<b>253.66</b>	<b>166.58</b>	<b>16.47</b>	<b>235.13</b>	<b>129.46</b>	<b>77.29</b>	<b>87.92</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>209.42</b>	<b>155.63</b>	<b>2.08</b>	<b>212.28</b>	<b>67.75</b>	<b>57.16</b>	<b>68.74</b>
1.1 On Loans and Advances	172.43	147.13	0.89	203.90	62.33	51.67	65.73
1.2 On Investment	28.12	5.16	-	3.29	1.73	3.37	-
1.2.1 Government Bonds	28.12	5.16	-	3.29	1.73	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	3.37	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	8.87	3.35	1.19	3.45	3.69	1.78	3.02
1.5 On Others	-	-	-	1.64	-	0.34	-
<b>2. Commission and Discount</b>	<b>0.95</b>	<b>0.12</b>	<b>-</b>	<b>0.96</b>	<b>0.22</b>	<b>0.05</b>	<b>0.11</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.95	0.12	-	0.53	0.22	0.05	0.01
2.3 Others	-	-	-	0.43	-	-	0.10
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>43.29</b>	<b>6.54</b>	<b>0.01</b>	<b>20.07</b>	<b>2.12</b>	<b>3.19</b>	<b>2.97</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.12</b>	<b>2.85</b>	<b>1.82</b>	<b>-</b>	<b>0.03</b>	<b>0.08</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>0.20</b>	<b>2.02</b>	<b>-</b>	<b>37.79</b>	<b>-</b>	<b>8.93</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>3.96</b>	<b>9.51</b>	<b>-</b>	<b>21.59</b>	<b>16.85</b>	<b>7.09</b>
<b>Total Income</b>	<b>253.66</b>	<b>166.58</b>	<b>16.47</b>	<b>235.13</b>	<b>129.46</b>	<b>77.29</b>	<b>87.92</b>

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMFL
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>156.57</b>	<b>98.80</b>	<b>7.54</b>	<b>141.43</b>	<b>4.74</b>	<b>1.00</b>	<b>100.55</b>
1.1 On Deposit Liabilities	156.56	98.80	7.54	141.43	4.74	0.79	100.55
1.1.1 Saving Account	25.33	19.40	1.12	52.62	1.10	0.05	19.81
1.1.2 Fixed Account	130.00	79.40	6.42	83.12	3.02	-	76.08
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	1.50	-	5.66
1.1.2.2 3 to 6 months Fixed Account	13.79	12.54	-	15.71	0.08	-	7.66
1.1.2.3 6 months to 1 year Fixed Account	21.61	46.68	-	56.20	0.91	-	48.54
1.1.2.4 Above 1 year Fixed Account	94.60	20.18	6.42	11.22	0.53	-	14.22
1.1.3 Call Deposit	1.23	-	-	5.69	0.62	0.74	4.66
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.01	-	-	-	-	0.21	-
<b>2. Commission Expense</b>	-	-	-	<b>0.08</b>	-	-	-
<b>3. Staff Expense</b>	<b>22.60</b>	<b>11.82</b>	<b>0.86</b>	<b>25.61</b>	<b>6.82</b>	<b>1.39</b>	<b>14.68</b>
<b>4. Office Operating Expenses</b>	<b>15.56</b>	<b>10.49</b>	<b>0.45</b>	<b>12.21</b>	<b>4.75</b>	<b>0.82</b>	<b>9.93</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-	-
<b>7. Provision for Risk</b>	<b>38.28</b>	<b>28.92</b>	<b>0.65</b>	<b>81.97</b>	<b>0.49</b>	-	-
7.1 Loan loss Provision	38.28	28.92	0.65	81.97	0.49	-	-
7.1.1 General Loan loss Provision	6.75	(3.90)	0.65	32.93	0.49	-	-
7.1.1.1 Pass Loan Loss Provision	6.75	(0.60)	0.19	0.98	0.49	-	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	<b>0.13</b>	-	-	-	-	-	-
<b>10. Provision for Income Tax</b>	<b>0.36</b>	-	-	-	-	-	-
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	<b>0.83</b>	-	<b>1.68</b>	-	<b>4.73</b>	-	<b>10.50</b>
<b>Total Expenses</b>	<b>234.33</b>	<b>150.02</b>	<b>11.18</b>	<b>261.30</b>	<b>21.53</b>	<b>3.22</b>	<b>135.67</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>222.09</b>	<b>125.12</b>	<b>9.25</b>	<b>170.20</b>	<b>1.99</b>	-	<b>121.12</b>
1.1 On Loans and Advances	212.52	112.68	9.25	170.20	0.89	-	106.58
1.2 On Investment	4.90	9.47	-	-	0.49	-	9.66
1.2.1 Government Bonds	4.90	-	-	-	0.49	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	9.47	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	9.66
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.26	2.97	-	-	0.61	-	4.23
1.5 On Others	0.41	-	-	-	-	-	0.65
<b>2. Commission and Discount</b>	<b>0.12</b>	<b>0.25</b>	<b>0.52</b>	-	<b>0.02</b>	-	<b>0.44</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.12	0.25	-	-	0.01	-	0.28
2.3 Others	-	-	0.52	-	0.01	-	0.16
<b>3. Exchange Fluctuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>9.70</b>	<b>6.21</b>	-	<b>16.05</b>	<b>0.66</b>	-	<b>8.47</b>
<b>5. Non Operating Income</b>	<b>0.13</b>	<b>7.03</b>	-	-	<b>1.01</b>	-	<b>5.64</b>
<b>6. Write Back from Provisions for loss</b>	<b>2.28</b>	-	<b>1.40</b>	<b>21.27</b>	<b>17.85</b>	-	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	-	<b>11.41</b>	-	<b>53.78</b>	-	<b>3.22</b>	-
<b>Total Income</b>	<b>234.33</b>	<b>150.02</b>	<b>11.18</b>	<b>261.30</b>	<b>21.53</b>	<b>3.22</b>	<b>135.67</b>

BFI Name	ICFC	CityExpress	Manju	Reliance
<b>Expenses</b>				
<b>1. Interest Expense</b>	<b>265.34</b>	<b>2.10</b>	<b>157.30</b>	<b>112.07</b>
1.1 On Deposit Liabilities	257.92	2.10	157.30	112.07
1.1.1 Saving Account	45.52	1.08	21.54	24.66
1.1.2 Fixed Account	206.78	0.86	120.84	87.41
1.1.2.1 Up to 3 months Fixed Account	20.18	0.01	29.86	-
1.1.2.2 3 to 6 months Fixed Account	7.65	0.21	24.12	23.32
1.1.2.3 6 months to 1 year Fixed Account	113.21	0.56	39.16	13.24
1.1.2.4 Above 1 year Fixed Account	65.74	0.08	27.71	50.84
1.1.3 Call Deposit	5.62	0.16	14.91	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	7.42	-	-	-
<b>2. Commission Expense</b>	-	-	-	-
<b>3. Staff Expense</b>	<b>31.65</b>	<b>4.49</b>	<b>22.88</b>	<b>20.86</b>
<b>4. Office Operating Expenses</b>	<b>24.76</b>	<b>3.90</b>	<b>16.45</b>	<b>16.10</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-
<b>7. Provision for Risk</b>	<b>55.57</b>	-	<b>1.13</b>	<b>30.03</b>
7.1 Loan loss Provision	55.57	-	1.13	30.03
7.1.1 General Loan loss Provision	45.39	-	1.13	30.03
7.1.1.1 Pass Loan Loss Provision	-	-	1.13	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	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-
<b>9. Provision for Staff Bonus</b>	<b>11.58</b>	-	<b>8.14</b>	-
<b>10. Provision for Income Tax</b>	<b>31.26</b>	-	<b>21.99</b>	-
<b>11. Others</b>	-	-	-	-
<b>12. Net Profit</b>	<b>72.94</b>	-	<b>51.31</b>	-
<b>Total Expenses</b>	<b>493.09</b>	<b>10.50</b>	<b>279.21</b>	<b>179.06</b>
<b>Income</b>				
<b>1. Interest Income</b>	<b>334.57</b>	<b>4.60</b>	<b>251.24</b>	<b>94.26</b>
1.1 On Loans and Advances	290.03	4.08	247.13	77.50
1.2 On Investment	32.46	-	0.34	12.44
1.2.1 Government Bonds	32.46	-	0.34	12.44
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	-	4.32
1.5 On Others	-	-	3.78	-
<b>2. Commission and Discount</b>	<b>2.58</b>	<b>0.01</b>	<b>6.82</b>	<b>0.20</b>
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	2.58	0.01	0.05	0.20
2.3 Others	-	-	6.77	-
<b>3. Exchange Fluctuation Income</b>	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
<b>4. Other Operating Income</b>	<b>10.98</b>	<b>0.23</b>	-	<b>8.71</b>
<b>5. Non Operating Income</b>	<b>130.53</b>	-	<b>21.14</b>	<b>60.69</b>
<b>6. Write Back from Provisions for loss</b>	<b>14.43</b>	<b>0.19</b>	-	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-
<b>9. Net Loss</b>	-	<b>5.46</b>	-	<b>15.20</b>
<b>Total Income</b>	<b>493.09</b>	<b>10.50</b>	<b>279.21</b>	<b>179.06</b>

## Statement of Credit as on Asoj end, 2077(Mid-Oct, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
<b>Sector Wise</b>						
Agricultural and Forest Related	7,412.77	12,881.95	5,566.23	7,482.89	2,168.26	5,693.42
Fishery Related	348.97	821.81	12.03	135.00	-	21.99
Mining Related	1,131.07	-	128.19	298.10	-	-
Manufacturing (Producing) Related	20,786.06	16,613.09	38,177.25	43,750.59	10,310.38	37,669.58
Construction	15,548.63	17,474.66	926.59	7,570.74	12,806.11	4,831.98
Electricity, Gas and Water	9,035.85	6,554.44	8,711.15	15,199.56	143.01	1,493.96
Metal Products, Mach. & Ele. Eqp.	4,501.78	2,448.16	844.36	994.03	1,372.08	5,712.25
Tras., Com. and Public Utilities	3,429.10	2,531.45	1,292.78	1,687.59	181.85	2,427.93
Wholesaler & Retailer	15,117.90	45,631.87	46,944.02	24,950.29	13,716.44	18,041.03
Finance, Insurance and Real Estate	2,391.06	15,390.61	11,208.15	9,246.83	3,185.00	11,833.14
Hotel or Restaurant	6,470.83	8,403.01	4,990.79	10,539.14	1,497.91	5,983.20
Other Services	2,909.34	4,381.07	8,259.48	18,547.30	926.35	3,999.52
Consumption Loans	15,228.15	20,403.87	3,695.30	2,592.10	4,858.53	2,860.64
Local Government	1.37	216.60	-	383.43	138.81	-
Others	9,703.23	2,033.83	34,769.68	5,167.43	2,174.57	4,206.95
<b>TOTAL sectorwise</b>	<b>114,016.11</b>	<b>155,786.42</b>	<b>165,525.98</b>	<b>148,545.00</b>	<b>53,479.31</b>	<b>104,775.59</b>

**Product Wise**

Term Loan	21,057.14	20,422.91	32,625.45	51,335.13	5,807.99	22,070.16
Overdraft	12,195.85	23,814.02	12,667.02	14,834.90	4,232.50	8,802.37
Trust Receipt Loan / Import Loan	2,824.91	1,223.02	12,576.39	12,669.74	4,048.49	13,836.29
Demand & Other Working Capital Loan	21,396.61	51,880.45	52,480.20	48,258.00	11,085.62	34,634.31
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,908.41	14,063.59	11,491.72	2,051.78	8,553.26	3,981.29
Real Estate Loan	5,109.89	9,142.64	7,834.01	5,074.31	4,652.00	3,671.46
Margin Nature Loan	4,292.32	3,568.12	2,000.90	852.49	-	1,272.90
Hire Purchase Loan	2,998.56	5,970.08	2,529.76	2,848.62	4,304.25	7,182.12
Deprived Sector Loan	6,909.50	8,879.63	10,963.21	7,287.45	3,336.83	5,582.04
Bills Purchased	2.80	33.73	75.89	444.60	119.77	98.35
Other Product	30,320.11	16,788.23	20,281.43	2,887.97	7,338.60	3,644.32
<b>Total Product wise Loan</b>	<b>114,016.11</b>	<b>155,786.42</b>	<b>165,525.98</b>	<b>148,545.00</b>	<b>53,479.31</b>	<b>104,775.59</b>

**Collateral Wise**

Gold and Silver	10,148.84	13,889.33	498.85	1,033.98	-	-
Government Securities	0.90	304.51	17.98	0.80	-	-
Non Governmental Securities	0.09	3,568.12	2,223.42	853.06	-	1,272.90
Fixed Deposit Receipts	328.06	368.74	568.77	312.23	1,719.86	586.14
Own	327.71	368.74	456.79	312.23	1,614.08	586.14
Other Licences Institutions	0.35	-	111.98	-	105.77	-
Collateral of Properties	101,800.66	131,343.49	137,995.67	126,424.03	45,241.03	97,967.16
Fixed Assets	100,243.18	131,309.04	77,307.26	111,304.13	36,104.92	97,293.56
Current Assets	1,557.48	34.45	60,688.41	15,119.89	9,136.11	673.60
Against security of Bill	-	25.99	7,945.28	3.19	-	98.35
Domestic Bills	-	13.26	-	3.19	-	87.50
Foreign Bills	-	12.73	7,945.28	-	-	10.85
Against Guarantee	1,457.59	6,221.33	3,551.19	5,563.98	1,207.05	4,795.83
Government Guarantee	23.85	14.32	0.84	383.67	138.81	-
Institutional Guarantee	1,355.31	5,262.96	2,971.67	4,771.29	1,068.25	-
Personal Guarantee	34.90	886.46	578.69	408.31	-	-
Collective Guarantee	1.01	57.59	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	260.92
Other Guarantee	0.75	-	-	0.70	-	4,534.91
Credit Card	-	-	271.76	25.40	276.13	55.22
Others	279.97	64.91	12,453.06	14,328.34	5,035.24	-
<b>Total</b>	<b>114,016.11</b>	<b>155,786.42</b>	<b>165,525.98</b>	<b>148,545.00</b>	<b>53,479.31</b>	<b>104,775.59</b>



## Statement of Credit as on Asoj end, 2077(Mid-Oct, 2020)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL
<b>Sector Wise</b>							
Agricultural and Forest Related	3,167.84	4,531.56	5,580.87	3,750.84	2,891.21	14,583.60	5,199.79
Fishery Related	39.28	169.27	40.02	60.68	229.70	485.52	229.10
Mining Related	24.54	392.31	17.73	24.76	687.60	-	153.21
Manufacturing (Producing) Related	26,055.99	6,798.11	15,719.49	18,877.73	13,667.32	13,365.75	22,505.04
Construction	3,665.63	6,903.95	22,387.59	4,301.51	9,416.23	21,000.14	6,853.60
Electricity, Gas and Water	4,107.53	3,839.71	5,115.50	3,779.75	5,216.90	1,868.49	5,341.31
Metal Products, Mach. & Ele. Eqp.	2,358.45	771.02	2,211.34	1,615.43	1,463.24	539.75	517.95
Tras., Com. and Public Utilities	334.44	2,271.37	2,883.54	2,020.19	2,031.82	700.56	2,464.49
Wholesaler & Retailer	20,175.11	9,328.09	34,504.30	20,032.01	11,819.75	42,917.31	25,064.14
Finance, Insurance and Real Estate	5,588.00	4,412.94	10,442.39	9,192.93	4,535.35	26,576.67	8,810.81
Hotel or Restaurant	4,672.91	2,871.86	3,979.38	4,512.88	2,639.29	13,115.21	3,048.79
Other Services	1,859.71	12,017.39	4,391.74	5,780.46	2,927.25	5,637.37	5,910.38
Consumption Loans	1,295.80	1,127.23	3,659.60	6,923.86	1,913.78	15,119.50	2,678.61
Local Government	-	-	-	-	-	-	129.84
Others	17,602.96	4,807.04	11,225.22	3,041.67	12,453.61	47,650.97	11,724.82
<b>TOTAL sectorwise</b>	<b>90,948.18</b>	<b>60,241.84</b>	<b>122,158.72</b>	<b>83,914.71</b>	<b>71,893.06</b>	<b>203,560.84</b>	<b>100,631.86</b>

**Product Wise**

Term Loan	18,984.31	12,422.89	26,744.53	16,832.68	19,546.75	28,918.92	20,830.34
Overdraft	822.92	7,057.89	25,501.50	22,620.69	15,674.74	52,875.65	7,649.97
Trust Receipt Loan / Import Loan	8,155.62	1,617.15	5,335.02	3,237.35	2,071.79	241.82	5,160.46
Demand & Other Working Capital Loan	31,237.84	12,083.93	19,044.39	13,726.71	10,391.85	46,586.34	13,530.55
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,725.42	4,006.18	20,840.04	3,566.89	4,187.54	20,430.70	5,657.01
Real Estate Loan	4,062.43	2,675.51	3,653.94	3,750.93	1,146.73	12,913.80	4,490.30
Margin Nature Loan	-	813.04	386.14	1,594.96	1,056.61	1,991.97	361.06
Hire Purchase Loan	2,358.57	6,814.25	5,543.99	6,965.34	4,876.53	9,482.89	6,570.97
Deprived Sector Loan	6,450.07	3,125.69	7,047.15	5,293.61	3,683.92	9,275.84	5,294.32
Bills Purchased	0.08	307.45	-	877.91	15.02	-	40.12
Other Product	16,150.92	9,317.87	8,062.02	5,447.64	9,241.58	20,842.92	31,046.77
<b>Total Product wise Loan</b>	<b>90,948.18</b>	<b>60,241.84</b>	<b>122,158.72</b>	<b>83,914.71</b>	<b>71,893.06</b>	<b>203,560.84</b>	<b>100,631.86</b>

**Collateral Wise**

Gold and Silver	-	404.20	-	18.83	57.21	63.32	58.46
Government Securities	-	-	0.98	-	-	-	0.47
Non Governmental Securities	-	667.50	114.94	-	1,056.61	1,991.97	-
Fixed Deposit Receipts	832.28	121.36	1,049.05	352.52	318.69	350.25	214.96
Own	832.28	119.84	1,049.05	352.52	318.69	350.25	214.96
Other Licences Institutions	-	1.52	-	-	-	-	-
Collateral of Properties	69,098.99	56,818.87	107,514.18	75,844.57	66,222.79	186,654.55	95,480.19
Fixed Assets	51,502.34	55,882.47	63,805.71	71,830.87	64,574.43	168,996.14	49,296.42
Current Assets	17,596.65	936.40	43,708.46	4,013.69	1,648.36	17,658.41	46,183.77
Against security of Bill	8,155.62	336.01	4,131.05	425.10	602.75	-	40.12
Domestic Bills	-	269.71	88.84	-	-	-	-
Foreign Bills	8,155.62	66.31	4,042.21	425.10	602.75	-	40.12
Against Guarantee	6,022.75	1,710.20	7,301.09	7,263.57	2,890.10	13,647.37	1,293.83
Government Guarantee	156.09	101.30	198.74	2.17	74.74	216.53	130.81
Institutional Guarantee	5,273.58	1,317.87	6,392.52	4,525.69	2,813.59	13,395.94	374.93
Personal Guarantee	-	42.91	709.84	43.38	1.78	-	750.72
Collective Guarantee	-	-	-	-	-	-	0.50
Int. Rtd. Foreign Bank's Guarantee	593.07	-	-	843.78	-	-	-
Other Guarantee	-	248.12	-	1,848.55	-	34.90	36.87
Credit Card	-	30.37	13.55	10.12	9.87	109.77	133.75
Others	6,838.54	153.32	2,033.88	-	735.04	743.61	3,410.07
<b>Total</b>	<b>90,948.18</b>	<b>60,241.84</b>	<b>122,158.72</b>	<b>83,914.71</b>	<b>71,893.06</b>	<b>203,560.84</b>	<b>100,631.86</b>

## Statement of Credit as on Asoj end, 2077(Mid-Oct, 2020)

BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime
<b>Sector Wise</b>							
Agricultural and Forest Related	3,420.96	3,538.98	7,305.85	33,101.40	7,574.18	3,969.52	7,757.13
Fishery Related	176.90	170.42	78.05	595.04	149.36	96.20	315.98
Mining Related	971.71	37.26	240.69	223.74	141.74	1,605.46	109.22
Manufacturing (Producing) Related	26,333.44	16,359.87	20,829.74	7,434.22	41,328.28	15,505.91	14,376.85
Construction	13,278.83	20,801.52	8,181.09	9,520.82	23,868.27	4,583.75	14,071.97
Electricity, Gas and Water	6,628.07	6,642.54	5,977.21	4,716.16	16,239.26	6,349.25	11,073.27
Metal Products, Mach. & Ele. Eqp.	3,066.47	3,593.67	2,626.46	455.72	620.30	711.97	1,166.42
Tras., Com. and Public Utilities	7,295.07	4,043.64	6,349.54	1,320.08	7,069.01	2,016.21	2,691.02
Wholesaler & Retailer	13,724.25	16,585.83	28,900.05	28,921.04	45,400.72	13,867.46	12,153.74
Finance, Insurance and Real Estate	8,127.35	5,449.13	9,064.76	465.50	12,030.33	5,317.59	14,357.83
Hotel or Restaurant	5,318.47	3,855.88	5,243.08	3,350.20	8,563.44	1,557.38	6,474.22
Other Services	4,992.85	3,678.46	4,137.42	3,404.36	10,247.22	3,861.65	7,190.72
Consumption Loans	4,254.74	3,217.28	6,258.69	932.01	8,138.63	4,363.41	9,738.99
Local Government	10.22	136.67	150.58	-	-	-	-
Others	17,592.78	1,214.98	25,837.17	29,067.78	25,196.31	21,118.88	17,155.11
<b>TOTAL sectorwise</b>	<b>115,192.11</b>	<b>89,326.14</b>	<b>131,180.39</b>	<b>123,508.06</b>	<b>206,567.04</b>	<b>84,924.64</b>	<b>118,632.48</b>

**Product Wise**

Term Loan	32,389.05	22,043.26	35,600.20	2,118.40	45,258.00	21,587.65	23,522.88
Overdraft	16,890.84	5,191.57	24,836.89	6,951.91	41,830.41	16,481.96	28,327.35
Trust Receipt Loan / Import Loan	5,552.04	7,425.69	6,116.75	72.34	9,779.09	2,363.88	1,170.97
Demand & Other Working Capital Loan	27,237.79	19,897.90	26,559.22	95,851.60	45,456.89	14,926.89	16,936.34
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,800.22	4,838.25	6,049.78	5,381.52	17,258.19	5,885.12	6,862.73
Real Estate Loan	2,053.99	4,055.93	6,718.52	289.71	4,339.53	5,066.15	9,150.30
Margin Nature Loan	2,115.28	1,112.54	4,676.05	84.45	3,887.11	2,749.34	3,084.45
Hire Purchase Loan	4,905.34	2,619.23	9,555.28	1,091.36	10,995.45	5,687.38	7,070.95
Deprived Sector Loan	6,272.00	4,637.77	7,987.02	10,261.31	10,196.36	5,478.94	6,283.05
Bills Purchased	37.31	-	-	-	-	25.90	446.52
Other Product	10,938.26	17,504.01	3,080.67	1,405.46	17,566.00	4,671.45	15,776.93
<b>Total Product wise Loan</b>	<b>115,192.11</b>	<b>89,326.14</b>	<b>131,180.39</b>	<b>123,508.06</b>	<b>206,567.04</b>	<b>84,924.64</b>	<b>118,632.48</b>

**Collateral Wise**

Gold and Silver	137.74	513.73	-	60.64	32.63	801.91	4,722.83
Government Securities	137.61	-	3.07	-	-	0.45	2.52
Non Governmental Securities	2,215.16	-	4,696.89	-	130.81	2,850.30	3,078.23
Fixed Deposit Receipts	517.42	534.24	987.87	375.58	595.84	376.89	538.08
Own	507.58	534.24	985.47	375.58	595.84	358.87	538.08
Other Licences Institutions	9.84	-	2.41	-	-	18.02	-
Collateral of Properties	104,893.11	83,827.08	116,259.47	122,973.02	176,190.96	67,492.35	100,566.53
Fixed Assets	100,799.55	63,042.53	69,778.90	122,973.02	109,477.63	49,902.65	99,667.52
Current Assets	4,093.56	20,784.56	46,480.58	-	66,713.34	17,589.70	899.02
Against security of Bill	7.32	-	3,609.92	-	-	3,020.99	-
Domestic Bills	-	-	188.31	-	-	25.90	-
Foreign Bills	7.32	-	3,421.61	-	-	2,995.09	-
Against Guarantee	5,294.55	136.67	3,979.71	-	1,319.63	509.90	5,822.50
Government Guarantee	162.00	136.67	145.02	-	22.48	2.99	154.87
Institutional Guarantee	4,975.29	-	3,763.90	-	816.65	6.02	4,355.38
Personal Guarantee	6.81	-	69.53	-	438.02	473.36	1,148.25
Collective Guarantee	144.68	-	-	-	38.12	3.59	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	5.77	-	1.26	-	4.36	23.93	164.00
Credit Card	40.06	52.96	246.47	-	225.86	45.22	58.35
Others	1,949.13	4,261.46	1,396.99	98.83	28,071.31	9,826.63	3,843.44
<b>Total</b>	<b>115,192.11</b>	<b>89,326.14</b>	<b>131,180.39</b>	<b>123,508.06</b>	<b>206,567.04</b>	<b>84,924.64</b>	<b>118,632.48</b>

## Statement of Credit as on Asoj end, 2077(Mid-Oct, 2020)

BFI Name	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sanima
<b>Sector Wise</b>							
Agricultural and Forest Related	6,636.17	4,391.39	6,095.81	5,015.62	3,730.04	2,412.95	2,567.20
Fishery Related	258.11	159.86	18.74	74.90	20.30	41.58	69.46
Mining Related	15.04	179.63	-	151.06	11.64	170.22	29.56
Manufacturing (Producing) Related	10,890.91	26,713.30	18,657.82	21,047.60	11,744.45	13,996.21	16,314.86
Construction	15,621.39	16,595.22	14,452.17	8,037.41	2,888.86	6,768.25	8,932.62
Electricity, Gas and Water	4,511.61	7,777.45	7,008.37	3,736.08	4,559.05	5,361.32	8,030.39
Metal Products, Mach. & Ele. Eqp.	1,191.41	1,889.39	1,382.23	1,064.65	732.41	1,341.85	1,290.76
Tras., Com. and Public Utilities	295.87	2,882.25	3,075.18	2,352.85	1,796.51	1,254.23	4,985.47
Wholesaler & Retailer	18,791.69	42,333.72	20,284.00	25,582.39	11,942.01	12,339.52	17,192.73
Finance, Insurance and Real Estate	6,890.88	7,706.72	12,041.37	16,430.28	7,335.98	7,109.12	6,016.32
Hotel or Restaurant	3,627.07	6,270.79	8,354.44	6,289.69	1,954.46	3,066.17	3,903.28
Other Services	3,918.73	3,583.49	14,038.77	5,063.76	1,901.88	2,595.78	4,058.05
Consumption Loans	4,259.81	2,995.30	4,521.14	6,622.71	4,874.10	2,946.09	1,502.85
Local Government	-	-	-	-	-	-	-
Others	10,939.86	10,447.39	8,634.66	20,425.78	5,489.42	7,527.44	22,569.50
<b>TOTAL sectorwise</b>	<b>87,848.55</b>	<b>133,925.89</b>	<b>118,564.71</b>	<b>121,894.77</b>	<b>58,981.11</b>	<b>66,930.73</b>	<b>97,463.03</b>

**Product Wise**

Term Loan	12,655.08	36,206.62	40,054.08	19,518.42	13,798.21	19,645.47	22,210.35
Overdraft	15,412.91	11,151.81	13,049.92	19,151.26	9,611.72	11,744.26	9,537.12
Trust Receipt Loan / Import Loan	2,002.21	4,452.51	5,947.23	2,124.83	5,210.04	1,206.07	2,744.16
Demand & Other Working Capital Loan	17,176.03	22,751.37	16,628.70	30,666.83	12,445.32	17,642.31	18,966.45
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,593.49	13,154.03	9,831.91	5,512.78	1,946.71	3,600.06	6,132.75
Real Estate Loan	3,942.12	4,295.02	3,198.92	13,812.47	4,131.84	3,482.24	5,493.21
Margin Nature Loan	2,567.54	871.29	1,563.20	3,313.27	2,546.39	946.07	856.76
Hire Purchase Loan	4,324.12	5,350.23	6,551.95	5,926.02	2,311.80	2,128.00	4,263.24
Deprived Sector Loan	4,753.31	7,555.57	5,860.69	7,896.96	3,165.74	3,562.76	5,358.95
Bills Purchased	1,455.86	-	14.39	-	-	5.15	46.17
Other Product	11,965.89	28,137.45	15,863.71	13,971.94	3,813.33	2,968.34	21,853.88
<b>Total Product wise Loan</b>	<b>87,848.55</b>	<b>133,925.89</b>	<b>118,564.71</b>	<b>121,894.77</b>	<b>58,981.11</b>	<b>66,930.73</b>	<b>97,463.03</b>

**Collateral Wise**

Gold and Silver	-	276.25	57.80	902.27	193.37	47.77	48.49
Government Securities	-	226.66	3.00	-	-	-	-
Non Governmental Securities	2,567.54	969.39	1,716.70	3,791.68	2,566.05	946.07	4.50
Fixed Deposit Receipts	474.41	358.56	3,082.21	462.75	258.08	164.27	310.68
Own	474.41	358.56	3,082.21	462.75	258.08	164.27	310.68
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	80,916.32	131,272.37	99,882.83	109,875.37	53,591.30	63,072.61	93,167.22
Fixed Assets	76,993.55	117,442.24	97,081.09	106,499.36	52,954.92	45,613.67	79,505.33
Current Assets	3,922.78	13,830.14	2,801.74	3,376.01	636.38	17,458.94	13,661.89
Against security of Bill	-	-	4,565.95	4.17	-	5.15	112.74
Domestic Bills	-	-	4.61	3.80	-	5.15	-
Foreign Bills	-	-	4,561.34	0.37	-	-	112.74
Against Guarantee	2,306.88	243.08	6,933.95	5,242.32	2,163.26	2,514.59	1.79
Government Guarantee	-	0.11	124.44	2.69	16.62	-	-
Institutional Guarantee	2,180.24	9.04	6,068.62	4,583.66	2,038.39	2,491.35	-
Personal Guarantee	32.12	176.24	724.23	613.41	8.92	23.21	1.79
Collective Guarantee	-	22.09	16.66	41.82	90.77	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	94.53	35.60	-	0.74	8.55	-	-
Credit Card	78.54	-	2.67	75.93	-	44.98	28.26
Others	1,504.86	579.58	2,319.61	1,540.28	209.06	135.29	3,789.35
<b>Total</b>	<b>87,848.55</b>	<b>133,925.89</b>	<b>118,564.71</b>	<b>121,894.77</b>	<b>58,981.11</b>	<b>66,930.73</b>	<b>97,463.03</b>

## Statement of Credit as on Asoj end, 2077(Mid-Oct, 2020)

BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau
<b>Sector Wise</b>							
Agricultural and Forest Related	1,687.10	1.20	404.19	689.49	421.80	360.94	1,667.95
Fishery Related	41.54	-	-	12.66	12.60	4.92	92.26
Mining Related	-	-	-	18.84	1.69	-	-
Manufacturing (Producing) Related	1,797.15	-	369.85	1,410.91	905.80	333.48	1,317.72
Construction	3,898.63	-	93.53	4,187.88	1,299.11	1,066.75	1,000.39
Electricity, Gas and Water	678.52	-	-	392.31	35.15	-	-
Metal Products, Mach. & Ele. Eqp.	143.76	-	-	139.97	112.69	36.14	122.61
Tras., Com. and Public Utilities	1,896.19	4.04	128.83	1,377.82	148.21	166.45	1,054.06
Wholesaler & Retailer	5,080.20	-	773.68	3,426.62	1,854.14	491.01	2,677.82
Finance, Insurance and Real Estate	3,238.59	-	25.50	3,555.07	1,097.49	230.97	1,407.66
Hotel or Restaurant	1,317.46	-	-	1,271.88	204.19	68.42	803.77
Other Services	890.31	-	771.52	1,245.77	425.77	60.15	1,040.20
Consumption Loans	2,613.47	-	39.64	1,212.38	226.44	82.24	285.56
Local Government	-	2.72	-	3.34	-	1.50	-
Others	6,737.55	2.72	-	7,444.18	1,405.85	1,234.76	1,988.78
<b>TOTAL sectorwise</b>	<b>30,020.45</b>	<b>10.68</b>	<b>2,606.73</b>	<b>26,389.13</b>	<b>8,150.95</b>	<b>4,137.73</b>	<b>13,458.78</b>

**Product Wise**

Term Loan	7,995.48	-	520.44	8,754.40	2,092.58	189.59	3,833.72
Overdraft	7,878.13	2.72	1,048.98	5,704.54	1,308.25	438.53	4,341.59
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	2,511.40	1,283.54	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,077.48	-	93.53	3,592.36	1,197.42	753.04	802.73
Real Estate Loan	2,632.42	-	25.50	1,197.98	753.72	101.05	526.03
Margin Nature Loan	1,465.73	-	-	585.96	399.87	-	3.90
Hire Purchase Loan	1,892.97	4.04	128.83	2,258.98	186.18	266.51	778.66
Deprived Sector Loan	2,655.24	1.20	130.48	1,250.11	421.13	334.47	1,859.10
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,422.99	2.72	658.97	533.39	508.27	2,054.55	1,313.06
<b>Total Product wise Loan</b>	<b>30,020.45</b>	<b>10.68</b>	<b>2,606.73</b>	<b>26,389.13</b>	<b>8,150.95</b>	<b>4,137.73</b>	<b>13,458.78</b>

**Collateral Wise**

Gold and Silver	574.25	-	-	27.33	59.64	-	135.33
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,465.73	-	-	590.85	393.64	-	3.90
Fixed Deposit Receipts	365.53	-	39.64	143.24	19.33	18.04	73.28
Own	365.53	-	39.64	143.24	19.33	18.04	73.28
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	26,366.61	7.96	2,567.10	22,963.26	7,566.26	4,118.18	11,493.51
Fixed Assets	26,366.44	7.96	2,567.10	22,963.26	7,566.26	4,118.18	11,493.51
Current Assets	0.17	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,239.42	2.72	-	2,664.44	87.07	-	1,752.76
Government Guarantee	-	2.72	-	3.34	-	-	-
Institutional Guarantee	1,235.75	-	-	2,387.91	63.99	-	851.46
Personal Guarantee	0.40	-	-	182.62	23.08	-	2.80
Collective Guarantee	3.28	-	-	90.57	-	-	898.49
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	8.89	-	-	-	25.01	1.50	-
<b>Total</b>	<b>30,020.45</b>	<b>10.68</b>	<b>2,606.73</b>	<b>26,389.13</b>	<b>8,150.95</b>	<b>4,137.73</b>	<b>13,458.78</b>

## Statement of Credit as on Asoj end, 2077(Mid-Oct, 2020)

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB
<b>Sector Wise</b>							
Agricultural and Forest Related	4,972.32	1,890.62	1,110.88	5.69	2,108.35	2,061.62	1,006.50
Fishery Related	73.69	88.85	65.05	7.69	40.84	136.72	61.65
Mining Related	-	43.89	25.00	-	35.56	41.19	14.10
Manufacturing (Producing) Related	1,737.68	1,810.72	1,689.71	34.22	2,670.98	4,228.94	1,613.41
Construction	11,763.81	6,199.59	2,261.64	104.84	4,797.12	2,236.07	3,835.23
Electricity, Gas and Water	233.16	152.90	90.00	-	832.67	5.74	2,850.29
Metal Products, Mach. & Ele. Eqp.	296.60	290.64	513.35	5.11	515.61	12.54	93.31
Tras., Com. and Public Utilities	3,756.30	3,088.44	1,796.09	28.96	530.63	1,277.58	889.02
Wholesaler & Retailer	9,154.34	3,967.69	5,281.50	29.14	3,603.90	6,094.03	3,050.30
Finance, Insurance and Real Estate	5,212.01	1,503.78	2,560.19	-	5,221.77	991.74	4,880.85
Hotel or Restaurant	1,612.85	1,441.00	1,007.02	1.45	969.37	2,821.78	812.69
Other Services	717.21	584.79	646.09	2.13	827.96	1,660.90	1,842.61
Consumption Loans	2,716.40	2,282.62	2,396.49	18.00	2,682.16	616.73	1,255.28
Local Government	-	0.03	-	-	3.40	-	-
Others	12,400.70	16,391.61	11,206.21	48.32	9,562.23	4,929.75	5,740.58
<b>TOTAL sectorwise</b>	<b>54,647.07</b>	<b>39,737.18</b>	<b>30,649.22</b>	<b>285.56</b>	<b>34,402.55</b>	<b>27,115.32</b>	<b>27,945.82</b>

**Product Wise**

Term Loan	14,129.80	13,447.24	13,605.65	33.51	9,448.85	5,824.41	5,292.51
Overdraft	8,200.36	8,517.24	6,191.06	102.99	9,155.18	1,278.58	5,723.87
Trust Receipt Loan / Import Loan	-	-	7.57	-	-	-	-
Demand & Other Working Capital Loan	317.69	239.44	1,242.95	3.19	21.93	7,219.89	1,959.11
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,713.48	4,802.40	2,062.18	73.24	3,813.85	1,934.21	2,800.03
Real Estate Loan	2,097.92	1,421.32	525.09	7.71	1,978.98	1,293.60	2,632.23
Margin Nature Loan	1,610.82	822.48	1,062.11	-	1,056.53	33.06	1,296.88
Hire Purchase Loan	4,396.74	4,389.29	2,377.93	42.60	1,913.61	1,719.21	1,472.44
Deprived Sector Loan	11,777.93	3,276.94	2,787.27	19.17	4,282.98	2,584.42	1,710.00
Bills Purchased	0.09	-	-	-	-	-	-
Other Product	1,402.23	2,820.84	787.40	3.17	2,730.64	5,227.95	5,058.74
<b>Total Product wise Loan</b>	<b>54,647.07</b>	<b>39,737.18</b>	<b>30,649.22</b>	<b>285.56</b>	<b>34,402.55</b>	<b>27,115.32</b>	<b>27,945.82</b>

**Collateral Wise**

Gold and Silver	307.37	1,007.38	601.39	-	281.15	2.81	94.39
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,610.82	407.78	1,062.11	-	1,055.81	-	1,288.26
Fixed Deposit Receipts	313.15	178.24	172.61	1.87	281.12	139.22	414.29
Own	313.15	178.24	172.61	1.87	281.12	139.22	414.29
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	43,321.55	35,776.52	26,838.69	283.62	28,575.03	26,818.53	24,009.18
Fixed Assets	43,321.55	35,776.52	26,838.69	283.62	28,575.03	26,818.53	24,009.18
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	8,909.45	2,078.90	1,962.18	-	3,073.02	154.77	2,135.54
Government Guarantee	-	11.75	0.60	-	3.40	-	17.19
Institutional Guarantee	2,831.27	660.28	1,216.17	-	2,146.07	-	2,011.28
Personal Guarantee	1,860.52	746.04	678.44	-	200.74	-	1.11
Collective Guarantee	4,217.66	645.74	66.97	-	722.81	154.77	105.95
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	15.10	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	184.73	288.37	12.23	0.08	1,136.43	-	4.16
<b>Total</b>	<b>54,647.07</b>	<b>39,737.18</b>	<b>30,649.22</b>	<b>285.56</b>	<b>34,402.55</b>	<b>27,115.32</b>	<b>27,945.82</b>

## Statement of Credit as on Asoj end, 2077(Mid-Oct, 2020)

BFI Name	Sindh	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML
<b>Sector Wise</b>							
Agricultural and Forest Related	29.34	155.16	247.42	743.51	184.46	11.30	0.52
Fishery Related	-	22.75	4.23	7.70	4.62	-	-
Mining Related	-	-	-	-	4.63	-	-
Manufacturing (Producing) Related	79.83	69.59	32.70	111.25	124.02	-	61.10
Construction	556.10	9.52	13.98	257.75	86.95	45.56	20.02
Electricity, Gas and Water	-	-	-	1.55	9.08	-	-
Metal Products, Mach. & Ele. Eqp.	2.42	9.63	2.01	-	11.46	-	3.45
Tras., Com. and Public Utilities	201.89	0.90	-	61.38	115.77	5.09	-
Wholesaler & Retailer	461.39	123.95	71.38	721.15	101.94	23.67	33.33
Finance, Insurance and Real Estate	306.76	4.33	0.87	87.73	65.12	5.00	40.31
Hotel or Restaurant	97.17	7.05	47.41	62.00	25.41	-	27.50
Other Services	12.53	47.41	2.08	34.37	-	-	-
Consumption Loans	139.44	1.10	14.62	97.38	82.35	3.20	144.91
Local Government	-	-	-	-	-	-	33.18
Others	738.49	260.09	107.32	601.05	512.23	48.90	1,886.00
<b>TOTAL sectorwise</b>	<b>2,625.37</b>	<b>711.47</b>	<b>544.02</b>	<b>2,786.82</b>	<b>1,328.04</b>	<b>142.71</b>	<b>2,250.32</b>

**Product Wise**

Term Loan	876.76	35.07	209.76	1,418.31	493.79	-	125.37
Overdraft	425.20	23.03	127.67	558.99	308.51	29.04	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	156.56	573.18	-	98.90	-	23.67	147.82
Res. Per. H. Loan (Up to Rs. 15 mil.)	497.70	-	-	132.42	147.86	28.94	20.02
Real Estate Loan	59.19	-	-	108.53	13.31	33.72	1,765.88
Margin Nature Loan	4.29	-	-	2.28	19.27	3.20	26.19
Hire Purchase Loan	222.45	-	12.10	48.93	164.71	5.09	122.28
Deprived Sector Loan	261.91	34.84	106.01	226.25	133.99	16.30	33.18
Bills Purchased	-	-	-	-	-	-	-
Other Product	121.31	45.36	88.47	192.21	46.60	2.77	9.57
<b>Total Product wise Loan</b>	<b>2,625.37</b>	<b>711.47</b>	<b>544.02</b>	<b>2,786.82</b>	<b>1,328.04</b>	<b>142.71</b>	<b>2,250.32</b>

**Collateral Wise**

Gold and Silver	86.97	-	-	55.68	34.44	-	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	4.29	-	-	2.28	19.27	-	26.19
Fixed Deposit Receipts	33.34	7.47	1.06	18.21	7.82	-	0.05
Own	33.34	7.47	-	18.21	7.82	-	0.05
Other Licences Institutions	-	-	1.06	-	-	-	-
Collateral of Properties	2,258.96	704.01	542.96	2,678.36	1,204.92	131.45	402.63
Fixed Assets	2,258.96	704.01	542.96	2,678.36	1,204.92	131.45	402.63
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	241.81	-	-	32.29	-	5.30	83.27
Government Guarantee	-	-	-	-	-	-	33.18
Institutional Guarantee	241.81	-	-	-	-	5.00	-
Personal Guarantee	-	-	-	32.29	-	0.30	50.09
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	-	-	-	-	61.59	5.96	1,738.17
<b>Total</b>	<b>2,625.37</b>	<b>711.47</b>	<b>544.02</b>	<b>2,786.82</b>	<b>1,328.04</b>	<b>142.71</b>	<b>2,250.32</b>

## Statement of Credit as on Asoj end, 2077(Mid-Oct, 2020)

BFI Name	GURKHAFC	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
<b>Sector Wise</b>								
Agricultural and Forest Related	183.30	307.11	491.70	-	247.31	307.77	107.50	184.90
Fishery Related	1.97	-	14.09	-	-	4.25	3.20	-
Mining Related	-	-	0.00	2.12	-	7.09	-	-
Manufacturing (Producing) Related	346.68	72.00	137.70	-	767.09	186.90	202.93	112.85
Construction	542.04	1,631.54	1,039.63	12.26	-	180.59	121.70	63.78
Electricity, Gas and Water	-	-	-	-	-	7.44	1.38	-
Metal Products, Mach. & Ele. Eqp.	-	11.36	37.53	-	-	96.11	2.02	-
Tras., Com. and Public Utilities	219.06	706.86	114.72	-	1,081.38	117.29	84.22	-
Wholesaler & Retailer	713.21	2,833.99	725.17	61.98	320.99	153.24	126.94	793.53
Finance, Insurance and Real Estate	631.58	-	401.56	69.34	2,532.72	224.00	370.32	222.24
Hotel or Restaurant	231.86	379.21	118.98	-	106.70	75.21	112.04	119.41
Other Services	166.69	58.94	611.56	137.59	-	26.19	22.75	23.63
Consumption Loans	906.89	314.12	281.36	14.19	296.63	167.20	61.91	49.92
Local Government	-	-	-	-	-	-	-	-
Others	1,876.67	342.93	481.09	45.59	109.32	747.40	558.08	721.06
<b>TOTAL sectorwise</b>	<b>5,819.96</b>	<b>6,658.06</b>	<b>4,455.09</b>	<b>343.07</b>	<b>5,462.14</b>	<b>2,300.67</b>	<b>1,774.99</b>	<b>2,291.31</b>

**Product Wise**

Term Loan	388.10	3,182.49	723.70	61.98	350.22	132.88	144.14	852.78
Overdraft	366.21	-	54.29	-	-	286.60	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	938.40	72.00	704.74	-	191.83	75.57	49.44	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	542.04	1,136.38	774.27	12.26	586.16	92.52	62.84	63.78
Real Estate Loan	225.70	536.11	643.52	69.34	304.26	147.18	78.35	222.24
Margin Nature Loan	170.12	342.93	247.13	4.03	121.33	20.47	98.89	-
Hire Purchase Loan	268.86	712.11	105.81	8.55	1,733.27	238.77	84.12	7.66
Deprived Sector Loan	432.51	306.63	234.57	1.54	300.44	158.86	520.23	116.84
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,488.02	369.42	967.05	185.37	1,874.63	1,147.83	737.00	1,028.01
<b>Total Product wise Loan</b>	<b>5,819.96</b>	<b>6,658.06</b>	<b>4,455.09</b>	<b>343.07</b>	<b>5,462.14</b>	<b>2,300.67</b>	<b>1,774.99</b>	<b>2,291.31</b>

**Collateral Wise**

Gold and Silver	620.80	203.91	-	-	119.90	2.51	-	-
Government Securities	-	1.71	-	-	-	-	-	-
Non Governmental Securities	170.12	-	247.13	4.03	-	27.56	89.81	-
Fixed Deposit Receipts	62.39	108.51	22.14	1.61	50.64	11.18	1.90	42.26
Own	62.39	108.51	22.14	1.61	50.64	11.18	1.90	42.26
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,464.34	5,989.65	3,990.32	155.80	5,040.80	2,071.15	1,131.66	2,249.06
Fixed Assets	4,464.34	5,989.65	3,990.32	92.27	4,794.34	2,071.15	1,131.66	2,249.06
Current Assets	-	-	-	63.52	246.46	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	502.32	11.36	195.50	-	90.28	175.84	550.56	-
Government Guarantee	-	-	-	-	-	4.02	-	-
Institutional Guarantee	413.63	-	195.50	-	90.28	125.09	475.33	-
Personal Guarantee	88.69	-	-	-	-	46.74	25.23	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	11.36	-	-	-	-	50.00	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	342.93	-	181.64	160.52	12.44	1.06	-
<b>Total</b>	<b>5,819.96</b>	<b>6,658.06</b>	<b>4,455.09</b>	<b>343.07</b>	<b>5,462.14</b>	<b>2,300.67</b>	<b>1,774.99</b>	<b>2,291.31</b>

## Statement of Credit as on Asoj end, 2077(Mid-Oct, 2020)

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC
<b>Sector Wise</b>								
Agricultural and Forest Related	444.65	322.47	227.76	1,269.70	3.12	287.76	89.46	111.55
Fishery Related	4.71	2.50	-	-	-	-	0.99	13.46
Mining Related	-	52.09	-	-	-	-	-	2.01
Manufacturing (Producing) Related	382.29	78.55	4.02	-	2.00	584.16	146.71	376.18
Construction	497.41	622.67	39.40	134.78	74.43	-	887.05	182.53
Electricity, Gas and Water	-	-	-	-	-	-	-	4.03
Metal Products, Mach. & Ele. Eqp.	-	108.62	-	-	1.48	-	3.35	16.69
Tras., Com. and Public Utilities	595.92	251.25	-	-	4.47	2.94	112.14	437.94
Wholesaler & Retailer	1,527.48	245.55	17.32	355.19	19.44	84.26	404.40	1,396.47
Finance, Insurance and Real Estate	1,572.89	249.39	-	113.27	-	-	485.23	2,694.56
Hotel or Restaurant	524.56	46.45	-	-	-	74.77	323.11	705.28
Other Services	11.14	117.73	2.09	1.18	-	-	57.56	412.77
Consumption Loans	19.24	166.74	31.15	148.35	23.84	1.76	450.03	599.76
Local Government	-	-	-	-	-	-	-	-
Others	1,450.79	1,279.75	22.13	4,089.72	53.49	550.93	1,002.48	2,686.18
<b>TOTAL sectorwise</b>	<b>7,031.08</b>	<b>3,543.78</b>	<b>343.87</b>	<b>6,112.19</b>	<b>182.27</b>	<b>1,586.58</b>	<b>3,962.50</b>	<b>9,639.43</b>

**Product Wise**

Term Loan	2,387.45	147.63	-	173.86	99.59	910.11	328.82	2,083.89
Overdraft	836.41	-	-	1,493.33	7.87	-	291.92	3,436.65
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	940.37	637.43	280.24	181.33	-	149.60	243.89	410.08
Res. Per. H. Loan (Up to Rs. 15 mil.)	497.41	622.67	39.40	134.78	20.46	-	698.57	950.99
Real Estate Loan	485.17	124.89	-	229.22	-	419.96	387.35	450.00
Margin Nature Loan	62.01	4.87	-	0.37	19.30	-	341.42	352.65
Hire Purchase Loan	595.92	333.03	-	61.86	9.01	2.47	86.22	446.38
Deprived Sector Loan	1,098.32	169.89	22.13	361.78	3.12	-	322.57	1,380.82
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	128.02	1,503.37	2.09	3,475.68	22.91	104.44	1,261.73	127.95
<b>Total Product wise Loan</b>	<b>7,031.08</b>	<b>3,543.78</b>	<b>343.87</b>	<b>6,112.19</b>	<b>182.27</b>	<b>1,586.58</b>	<b>3,962.50</b>	<b>9,639.43</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	4.87	-	-	19.30	-	-	352.65
Fixed Deposit Receipts	19.24	14.82	31.15	86.49	-	-	80.07	134.55
Own	19.24	14.82	31.15	86.49	-	-	80.07	134.55
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,760.17	3,432.00	312.72	175.13	159.47	1,586.58	3,299.01	7,828.08
Fixed Assets	5,760.17	3,432.00	312.72	175.13	159.47	1,586.58	3,299.01	7,828.08
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,189.66	92.10	-	-	3.50	-	260.00	1,317.01
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	1,087.72	92.10	-	-	-	-	260.00	1,287.21
Personal Guarantee	101.94	-	-	-	3.50	-	-	29.80
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	62.01	-	-	5,850.57	-	-	323.42	7.14
<b>Total</b>	<b>7,031.08</b>	<b>3,543.78</b>	<b>343.87</b>	<b>6,112.19</b>	<b>182.27</b>	<b>1,586.58</b>	<b>3,962.50</b>	<b>9,639.43</b>



BFI Name	CityExpress	Manju	Reliance
<b>Sector Wise</b>			
Agricultural and Forest Related	1.00	220.44	41.25
Fishery Related	1.50	19.36	-
Mining Related	-	-	0.55
Manufacturing (Producing) Related	-	155.69	205.65
Construction	5.89	1,811.06	720.48
Electricity,Gas and Water	-	153.49	35.01
Metal Products, Mach. & Ele. Eqp.	-	145.86	57.22
Tras., Com. and Public Utilities	1.15	338.80	559.33
Wholesaler & Retailer	14.62	658.83	235.67
Finance, Insurance and Real Estate	64.60	1,360.29	509.98
Hotel or Restaurant	1.50	198.78	289.20
Other Services	1.50	124.70	101.97
Consumption Loans	16.08	705.69	301.85
Local Government	-	-	-
Others	-	911.30	1,071.85
<b>TOTAL sectorwise</b>	<b>107.84</b>	<b>6,804.28</b>	<b>4,130.01</b>

**Product Wise**

Term Loan	8.72	1,948.97	41.86
Overdraft	1.41	-	-
Trust Receipt Loan / Import Loan	-	-	-
Demand & Other Working Capital Loan	-	536.73	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	66.32	1,697.86	611.19
Real Estate Loan	0.98	261.86	386.94
Margin Nature Loan	0.35	389.73	270.27
Hire Purchase Loan	1.15	324.09	551.85
Deprived Sector Loan	0.00	1,128.87	374.52
Bills Purchased	-	-	-
Other Product	28.90	516.18	1,885.88
<b>Total Product wise Loan</b>	<b>107.84</b>	<b>6,804.28</b>	<b>4,130.01</b>

**Collateral Wise**

Gold and Silver	-	-	-
Government Securities	-	-	-
Non Governmental Securities	-	389.73	-
Fixed Deposit Receipts	0.16	29.66	27.57
Own	0.16	29.66	27.57
Other Licences Institutions	-	-	-
Collateral of Properties	107.33	5,003.69	3,183.13
Fixed Assets	107.33	5,003.69	3,183.13
Current Assets	-	-	-
Against security of Bill	-	-	-
Domestic Bills	-	-	-
Foreign Bills	-	-	-
Against Guarantee	-	1,371.05	591.69
Government Guarantee	-	-	-
Institutional Guarantee	-	1,085.00	369.85
Personal Guarantee	-	286.05	1.58
Collective Guarantee	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-
Other Guarantee	-	-	220.26
Credit Card	-	-	-
Others	0.35	10.15	327.63
<b>Total</b>	<b>107.84</b>	<b>6,804.28</b>	<b>4,130.01</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	17,420	25,503	33,424	39,442	39,367	46.40	31.06	-0.19
a. Paid-up Capital	11,159	17,078	21,495	21,874	21,977	53.04	25.87	0.47
b. Statutory Reserves	2,451	3,531	4,814	5,444	5,454	44.08	36.32	0.19
c. Retained Earning	1,379	1,750	2,790	7,403	7,051	26.91	59.44	-4.76
d. Others Reserves	2,431	3,144	4,324	4,721	4,885	29.33	37.53	3.46
<b>2 BORROWINGS</b>	87,707	126,378	142,095	130,300	159,542	44.09	12.44	22.44
a. NRB	2,070	1,701	8	3,267	3,590	-17.80	-99.52	9.90
f. Others	85,637	124,677	142,086	127,033	155,951	45.59	13.96	22.76
<b>3 DEPOSITS</b>	49,549	85,606	106,150	110,208	114,545	72.77	24.00	3.94
<b>4 BILLS PAYABLE</b>	1	75	41	24	21	5591.09	-45.48	-10.63
<b>5 OTHER LIABILITIES</b>	13,552	23,664	29,558	30,263	29,875	74.63	24.90	-1.28
a. Loan Loss Provision	2,391	4,013	7,631	7,952	8,864	67.86	90.16	11.47
b. Interest Suspense a/c	1,121	1,800	4,003	4,663	3,956	60.53	122.36	-15.16
c. Others	10,039	17,851	17,924	17,647	17,055	77.81	0.41	-3.36
<b>6 RECONCILIATION A/c</b>	3,480	5,192	8,482	10,678	11,849	49.19	63.36	10.97
<b>7 PROFIT &amp; LOSS A/c</b>	4,039	6,608	5,419	903	1,740	63.62	-17.99	92.71
<b>Total</b>	<b>175,748</b>	<b>273,028</b>	<b>325,169</b>	<b>321,818</b>	<b>356,940</b>	<b>55.35</b>	<b>19.10</b>	<b>10.91</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,314	19,246	30,382	19,880	33,609	17.97	57.86	69.06
a. Cash Balance	147	214	379	299	414	45.57	76.94	38.72
b. Bank Balance	9,190	13,398	16,872	12,050	19,841	45.79	25.93	64.66
c. Money at Call	6,977	5,634	13,130	7,531	13,354	-19.25	133.06	77.31
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARE</b>	43	312	468	568	468	629.98	49.91	-17.61
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,565	2,262	9,732	14,476	13,563	-11.81	330.28	-6.31
<b>4 LOANS &amp; ADVANCES</b>	145,944	235,101	262,732	262,593	283,677	61.09	11.75	8.03
Institutional	30,597	38,955	39,721	35,861	33,705	27.32	1.97	-6.01
Individual	115,347	196,147	223,012	226,733	249,972	70.05	13.70	10.25
<b>5 FIXED ASSETS</b>	1,472	2,107	2,223	2,271	2,285	43.14	5.50	0.61
<b>6 OTHER ASSETS</b>	5,735	8,552	11,063	11,990	10,998	49.11	29.36	-8.27
<b>7 EXPENSES NOT WRITTEN OFF</b>	7	11	11	11	10	53.11	1.87	-2.48
<b>8 NON BANKING ASSETS</b>	-	1	1	1	1	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	3,609	5,391	8,469	9,650	11,991	49.37	57.11	24.25
<b>10 PROFIT &amp; LOSS A/c</b>	57	45	88	378	338	-20.95	96.81	-10.65
<b>Total</b>	<b>175,745</b>	<b>273,028</b>	<b>325,169</b>	<b>321,818</b>	<b>356,940</b>	<b>55.35</b>	<b>19.10</b>	<b>10.91</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	11,759	17,022	21,965	3,254	4,517	44.75	29.04	38.82
<b>2 COMMISSION/FEE EXPENSES</b>	3	7	38	2	3	114.61	472.63	97.79
<b>3 EMPLOYEE EXPENSES</b>	4,735	6,299	8,757	1,337	2,398	33.03	39.02	79.38
<b>4 OFFICE OPERATING EXPENSES</b>	1,594	2,358	2,907	427	704	47.90	23.29	64.91
<b>5 NON OPERATING EXPENSES</b>	9	63	140	10	14	578.43	122.70	45.68
<b>6 PROVISION FOR RISK</b>	1,048	1,921	6,648	5,226	10,944	83.21	246.15	109.40
<b>7 LOAN WRITTEN OFF</b>	1	5	5	-	7	464.16	14.51	0.00
<b>8 EXTRAORDINARY EXPENSES</b>	-	1	18	1	2	0.00	1279.00	56.10
<b>9 PROVISION FOR STAFF BONUS</b>	547	861	836	127	259	57.54	-2.95	104.40
<b>10 PROVISION FOR INCOME TAX</b>	1,663	2,545	2,353	347	716	52.98	-7.52	106.17
<b>11 NET PROFIT</b>	4,013	6,249	5,394	783	1,712	55.70	-13.68	118.59
<b>TOTAL EXPENSES</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>11,514</b>	<b>21,277</b>	<b>47.12</b>	<b>31.43</b>	<b>84.79</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	22,236	31,647	41,259	5,766	9,853	42.32	30.37	70.90
<b>2. COMMISSION &amp; DISCOUNT</b>	546	805	718	133	323	47.34	-10.80	143.42
<b>3 OTHER OPERATING INCOME</b>	2,049	3,739	3,726	435	973	82.48	-0.33	123.83
<b>4 NON OPERATING INCOME</b>	142	176	153	8	69	23.91	-13.28	740.77
<b>5 PROVISION FOR WRITTEN BACK</b>	364	936	3,134	4,879	9,749	156.84	234.88	99.80
<b>6 RECOVERY FOR WRITE BACK</b>	5	2	2	0	0	-59.94	6.73	-20.23
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	0	18	8	13	712.18	53203.70	68.45
<b>8 NET LOSS</b>	31	26	52	285	296	-17.32	102.16	3.67
<b>TOTAL INCOME</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>11,514</b>	<b>21,277</b>	<b>47.12</b>	<b>31.43</b>	<b>84.79</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	11,552	17,361	19,017	19,028	19,058	50.29	9.54	0.16
<b>No. of Total Branches</b>	2,448	3,629	4,057	4,079	4,117	48.24	11.79	0.93
<b>No. of Total Centers</b>	172,788	274,186	310,895	318,685	319,201	58.68	13.39	0.16
<b>No. of Total Groups</b>	562,425	926,625	1,039,696	1,061,639	1,078,820	64.76	12.20	1.62
<b>No. of Total Passive Groups</b>	5,762	9,565	9,398	9,493	11,510	66.00	-1.75	21.25
<b>No. of Total Members</b>	2,856,380	4,327,991	4,686,659	4,754,218	4,886,881	51.52	8.29	2.79
<b>No. of Total Passive Members</b>	51,516	118,044	195,311	208,450	267,717	129.14	65.46	28.43
<b>No. of Total Borrowers</b>	1,853,417	2,679,016	2,783,222	2,768,377	2,888,603	44.54	3.89	4.34
<b>No. of Total Overdue Borrowers</b>	56,824	165,984	1,001,407	1,307,429	1,192,326	192.10	503.32	-8.80
<b>No. of Total Saving Members</b>	3,010,166	4,323,957	4,679,987	4,705,183	4,878,552	43.65	8.23	3.68
<b>Total Saving Amount (Rs million)</b>	49,549	101,910	106,150	108,614	114,548	105.68	4.16	5.46

**Districtwise List of Bank and Financial Institutions Branches ( Asoj, 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	152	49	13	214	1,094,764	5,116
10	1	Sunsari	124	36	12	172	914,307	5,316
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
	<b>Total</b>		<b>693</b>	<b>166</b>	<b>45</b>	<b>904</b>	<b>4,944,070</b>	<b>5,469</b>
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	80	8	5	93	842,870	9,063
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	66	10	4	80	716,206	8,953
	<b>Total</b>		<b>522</b>	<b>73</b>	<b>32</b>	<b>627</b>	<b>6,256,166</b>	<b>9,978</b>
23	3	Dolakha	26	3	-	29	187,160	6,454
24	3	Ramechhap	24	1	-	25	208,890	8,356
25	3	Sindhuli	30	2	2	34	311,222	9,154
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	776	120	48	944	2,241,726	2,375
32	3	Lalitpur	182	24	14	220	573,740	2,608
33	3	Bhaktapur	99	13	7	119	370,113	3,110
34	3	Makwanpur	58	15	5	78	462,357	5,928
35	3	Chitawan	156	49	13	218	698,153	3,203
	<b>Total</b>		<b>1,577</b>	<b>281</b>	<b>96</b>	<b>1,954</b>	<b>6,437,788</b>	<b>3,295</b>
36	4	Gorkha	40	5	3	48	246,590	5,137
37	4	Manang	10	-	-	10	6,321	632
38	4	Lamjung	40	5	2	47	171,974	3,659
39	4	Kaski	183	73	17	273	587,189	2,151
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	45	10	-	55	283,818	5,160
44	4	Parbat	28	10	-	38	148,501	3,908
45	4	Myagdi	22	9	-	31	110,947	3,579
46	4	Nawalparasi East	58	23	5	86	354,602	4,123
	<b>Total</b>		<b>558</b>	<b>181</b>	<b>30</b>	<b>769</b>	<b>2,519,139</b>	<b>3,276</b>

47	5	Gulmi	35	14	-	49	256,029	5,225
48	5	Palpa	47	12	-	59	248,210	4,207
49	5	Rupandehi	193	96	18	307	1,069,324	3,483
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	19	2	-	21	237,971	11,332
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	27	6	113	608,317	5,383
57	5	Bardiya	39	19	-	58	480,603	8,286
58	5	Nawalparasi West	49	25	3	77	374,240	4,860
<b>Total</b>			<b>666</b>	<b>264</b>	<b>36</b>	<b>966</b>	<b>5,098,262</b>	<b>5,278</b>
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	50	8	2	60	418,940	6,982
62	6	Dailekh	21	1	-	22	298,140	13,552
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
<b>Total</b>			<b>184</b>	<b>17</b>	<b>4</b>	<b>205</b>	<b>1,809,783</b>	<b>8,828</b>
69	7	Doti	20	1	-	21	213,664	10,174
70	7	Bajhang	17	1	-	18	222,357	12,353
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
<b>Total</b>			<b>314</b>	<b>41</b>	<b>6</b>	<b>361</b>	<b>2,931,269</b>	<b>8,120</b>
<b>Grand Total</b>			<b>4,514</b>	<b>1,023</b>	<b>249</b>	<b>5,786</b>	<b>29,996,478</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	27	19	21	78	1	146
No. of Branches <sup>@</sup>	4,514	1,023	249	4,117		9,903
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						5,184
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						3,029

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	693	166	45	681	904	1,585
2	522	73	32	806	627	1,433
Bagmati	1,577	281	96	618	1,954	2,572
Gandaki	558	181	30	527	769	1,296
Lumbini	666	264	36	938	966	1,904
Karnali	184	17	4	190	205	395
Sudur Paschim	314	41	6	357	361	718
<b>Total</b>	<b>4,514</b>	<b>1,023</b>	<b>249</b>	<b>4,117</b>	<b>5,786</b>	<b>9,903</b>

\* 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 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)	
S.N.	Description	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
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
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
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
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
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
3	Call	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87	1.22	308,505.24
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
6	Non interest bearing deposits	-	387,608.35	-	295,411.77	-	293,922.36	-	355,420.23
6.1	Current	-	361,765.65	-	268,205.80	-	266,561.40	-	326,763.03
6.2	Margin	-	23,727.26	-	24,725.94	-	25,064.31	-	26,320.39
6.3	Other	-	2,115.45	-	2,480.03	-	2,296.65	-	2,336.80
	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

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)	
S.N.	Description	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
2	Fishery Related	9.95	4,751.44	9.37	4,634.65	9.20	4,641.47	8.97	4,818.26
3	Mining Related	10.87	5,180.14	11.10	5,199.44	10.49	5,372.95	10.15	5,758.34
4	Agriculture, Forestry & Beverage Production Related	10.89	142,758.63	10.01	138,786.45	9.74	142,120.99	9.59	143,788.58
5	Non Food Production Related	10.25	341,968.19	10.30	337,393.74	10.02	340,206.24	9.55	345,507.96
6	Construction	10.99	294,292.47	11.02	295,341.18	10.88	291,087.98	10.60	300,437.14
7	Electricity, Gas and Water	10.46	153,061.09	10.75	158,824.37	10.56	161,153.62	9.88	165,656.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.73	40,702.62	10.49	40,250.67	10.24	40,709.53	9.97	43,876.26
9	Transport, Communication and Public Utilities	11.22	70,513.19	11.21	67,008.68	11.08	66,162.53	10.65	66,107.08
10	Wholesaler & Retailer	10.98	600,807.81	10.41	590,531.41	10.28	603,781.83	9.95	631,372.38
11	Finance, Insurance and Real Estate	10.53	222,514.55	9.87	212,288.98	8.91	206,690.88	8.22	240,921.36
12	Hotel or Restaurant	10.61	127,550.63	10.60	130,153.50	10.36	131,310.78	9.90	135,232.24
13	Other Services	10.86	137,152.30	10.82	139,542.20	10.46	144,086.99	10.10	149,912.39
14	Consumption Loans	11.43	137,942.87	11.11	135,033.52	10.89	141,855.37	10.44	146,752.56
15	Local Government	4.32	1,538.89	4.23	1,538.97	5.10	1,423.11	5.78	1,167.52
16	Others	11.45	376,867.47	11.46	380,781.61	11.39	381,240.13	11.12	389,985.73
	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

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)	
S.N.	Description	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
2	Overdraft	11.18	421,258.16	10.92	411,744.98	10.66	417,436.91	10.32	438,658.43
3	Trust Receipt Loan / Import Loan	8.52	71,861.49	8.87	60,468.16	8.49	62,021.15	8.06	61,371.84
4	Demand & Other Working Capital Loan	10.75	683,545.18	10.26	687,275.48	9.99	702,335.94	9.65	747,491.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.00	208,542.63	10.91	207,779.20	10.83	209,886.45	10.55	213,311.37
6	Real Estate Loan	11.16	140,543.75	10.91	142,081.95	10.67	138,324.10	10.41	137,972.23
7	Margin Nature Loan	10.85	41,345.03	10.42	41,355.84	10.09	43,165.98	9.47	48,564.23
8	Hire Purchase Loan	11.58	144,991.31	11.70	142,548.87	11.47	143,175.17	11.29	141,209.49
9	Deprived Sector Loan	10.28	169,089.66	9.38	161,310.25	8.35	158,920.15	7.63	172,808.59
10	Bills Purchased	7.26	3,253.77	6.98	3,290.92	6.80	3,279.53	4.82	4,024.55
11	Other Product	11.42	327,894.18	11.41	326,212.74	11.30	332,384.73	10.94	352,069.53
	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



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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
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.	ADBNI	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>B. Development Banks</b>					
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			
<b>C. Finance Companies</b>					
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	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani	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

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