

**List of Banks and Financial Institutions (Licensed by NRB)**  
(As of Mid July 2023)

**Class: "A" (Commercial Banks)** (Rs. in Crore)

| S.No. | Name                               | Operation Date (A.D.) | Head Office                  | Paid up Capital | Working Area   |
|-------|------------------------------------|-----------------------|------------------------------|-----------------|----------------|
| 1     | Nepal Bank Ltd.                    | 1937-11-15            | Dharmapath, Kathmandu        | 1,469.40        | National Level |
| 2     | Agriculture Development Bank Ltd.  | 1968-01-21            | Ramshahpath, Kathmandu       | 1,888.44        | National Level |
| 3     | Nabil Bank Ltd.                    | 2022-07-11*           | Beena Marg, Kathmandu        | 2,705.70        | National Level |
| 4     | Nepal Investment Mega Bank Ltd.    | 2023-01-11*           | Durbarmarg, Kathmandu        | 3,412.86        | National Level |
| 5     | Standard Chartered Bank Nepal Ltd. | 1987-02-28            | Nayabanshwar, Kathmandu      | 942.95          | National Level |
| 6     | Himalayan Bank Ltd.                | 2023-02-24*           | Kamaladi, Kathmandu          | 2,165.66        | National Level |
| 7     | Nepal SBI Bank Ltd.                | 1993-07-07            | Kesharmahal, Kathmandu       | 1,012.06        | National Level |
| 8     | Everest Bank Ltd.                  | 1994-10-18            | Lazimpat, Kathmandu          | 1,069.81        | National Level |
| 9     | Kumari Bank Ltd.                   | 2023-01-01*           | Tangal, Kathmandu            | 2,622.59        | National Level |
| 10    | Laxmi Sunrise Bank Ltd.            | 2002-04-03            | Hattisar, Kathmandu          | 2,167.02        | National Level |
| 11    | Citizens Bank International Ltd.   | 2007-04-20            | Narayanhitpath, Kathmandu    | 1,420.10        | National Level |
| 12    | Prime Commercial Bank Ltd.         | 2007-09-24            | Kamalpokhari, Kathmandu      | 1,940.26        | National Level |
| 13    | Sarima Bank Ltd.                   | 2012-02-15            | Alkapuri, Naxal, Kathmandu   | 1,246.01        | National Level |
| 14    | Machhapuchhre Bank Ltd.            | 2012-07-09*           | Lazimpat, Kathmandu          | 1,025.72        | National Level |
| 15    | NIC Asia Bank Ltd.                 | 2013-06-30*           | Thapathali, Kathmandu        | 1,156.40        | National Level |
| 16    | Global IME Bank Ltd.               | 2023-01-09*           | Kamaladi, Kathmandu          | 3,577.11        | National Level |
| 17    | NMB Bank Ltd.                      | 2019-09-28*           | Babarmahal, Kathmandu        | 1,836.67        | National Level |
| 18    | Prabhu Bank Ltd.                   | 2023-01-10*           | Babarmahal, Kathmandu        | 2,354.25        | National Level |
| 19    | Siddhartha Bank Ltd.               | 2016-07-21*           | Hattisar, Kathmandu          | 1,409.00        | National Level |
| 20    | Rastriya Banijya Bank Ltd.         | 2018-05-02*           | Singhadurbarplaza, Kathmandu | 1,563.74        | National Level |

\*Joint operation date after Merger / Acquisition  
Paid-up capital based on the financial statement of Mid July, 2023

**Class: "B" (Development Banks)** (Rs. in Crore)

| S.No. | Name                                | Operation Date (A.D.) | Head Office               | Paid up Capital | Working Area  |
|-------|-------------------------------------|-----------------------|---------------------------|-----------------|---|
| 1     | Narayani Development Bank Ltd.      | 2001-10-17            | Ratna Nagar, Chitawan     | 26.25           | 1-3 District Level (Nawalparasi, Chitwan, Makawanpur)                             |
| 2     | Karnali Development Bank Ltd.       | 2004-02-18            | Nepalgunj, Banke          | 50.28           | 1-5 District Level (Banke, Bardiya, Dang, Pyuthan, Rolpa)                         |
| 3     | Excel Development Bank Ltd.         | 2005-07-21            | Birtamod, Jhapa           | 124.97          | 1-5 District Level (Ilam, Jhapa, Morang, Sunsari, Panchthar)                      |
| 4     | Miteri Development Bank Ltd.        | 2006-10-13            | Dharan, Sunsari           | 101.50          | 1-5 District Level (Jhapa, Morang, Sunsari, Dhankuta, Udaypur)                    |
| 5     | Muktinath Bikas Bank Ltd.           | 2007-01-03            | Kamaladi, Kathmandu       | 642.09          | National Level  |
| 6     | Corporate Development Bank Ltd.     | 2007-11-07            | Birgunj, Parsa            | 52.50           | 1-3 District Level (Parsa, Makawanpur, Kavrepalanchowk)                           |
| 7     | Sindhu Bikas Bank Ltd.              | 2010-09-09            | Barhabise, Sindhupalchowk | 55.75           | 1-5 District Level (Sindhupalchowk, Kavre, Dolkha, Makawanpur, Chitwan)           |
| 8     | Salapa Bikash Bank Ltd.             | 2012-07-16            | Diktel, Khotang           | 35.00           | 1 District Level (Khotang)  |
| 9     | Green Development Bank Ltd.         | 2013-08-25            | Pokhara, Kaski            | 51.90           | 1-5 District Level (Baglung, Myagdi, Kaski, Tanahu, Nawalparasi East)             |
| 10    | Sangrila Development Bank Ltd.      | 2014-07-13*           | Baluwatar, Kathmandu      | 326.76          | National Level  |
| 11    | Shine Resunga Development Bank Ltd. | 2013-03-17*           | Butawal, Rupandehi        | 428.39          | National Level  |
| 12    | Jyoti Bikas Bank Ltd.               | 2016-08-12*           | Kamaladi, Kathmandu       | 439.58          | National Level  |
| 13    | Garima Bikas Bank Ltd.              | 2021-11-14*           | Lazimpat, Kathmandu       | 518.77          | National Level  |
| 14    | Mahalaxmi Bikas Bank Ltd.           | 2017-07-02*           | Durbar Marg, Kathmandu    | 417.13          | National Level  |
| 15    | Lumbini Bikas Bank Ltd.             | 2017-07-09*           | Dillibazar, Kathmandu     | 338.28          | National Level  |
| 16    | Kamana Sewa Bikas Bank Ltd.         | 2017-08-04*           | Gyaneshwor, Kathmandu     | 328.12          | National Level  |
| 17    | Saptakoshi Development Bank Ltd.    | 2019-07-07*           | Dhankutabazaar, Dhankuta  | 83.43           | 1-7 District Level (Morang, Ilam, Panchthar, Jhapa, Sunsari, Dhankuta, Terhathum) |

\*Joint operation date after Merger / Acquisition  
Paid-up capital based on the financial statement of Mid July, 2023

**Class: "C" (Finance Companies)** (Rs. in Crore)

| S.No. | Name                                       | Operation Date (A.D.) | Head Office                | Paid up Capital | Working Area   |
|-------|--|-----------------------|----------------------------|-----------------|--|
| 1     | Nepal Finance Ltd.                         | 2021-07-11*           | Kamaladi, Kathmandu        | 72.75           | National Level   |
| 2     | Nepal Share Markets and Finance Ltd.       | 1993-10-19            | Ramshahpath, Kathmandu     | 23.33           | National Level   |
| 3     | Goodwill Finance Ltd.                      | 1995-05-15            | Hattisar, Kathmandu        | 94.61           | National Level   |
| 4     | Progressive Finance Ltd.                   | 1996-02-26            | Tinkune, Kathmandu         | 84.81           | National Level   |
| 5     | Janaki Finance Co. Ltd.                    | 1997-03-07            | Janakpurdham, Dhanusha     | 69.05           | Province Level (Madhesh Province)                                  |
| 6     | Pokhara Finance Ltd.                       | 1997-03-16            | Pokhara, Kaski             | 108.26          | National Level   |
| 7     | Multipurpose Finance Ltd.                  | 1998-04-15            | Rajbiraj, Saptari          | 45.20           | 1-5 District Level (Saptari, Siraha, Dhanusha, Mahottari, Sarlahi) |
| 8     | Samridhi Finance Company Limited           | 2001-08-10            | Hetauda, Makawanpur        | 81.89           | National Level   |
| 9     | Capital Merchant Banking & Finance Ltd.    | 2002-02-01            | Battisputali, Kathmandu    | 93.51           | National Level   |
| 10    | Guheshwori Merchant Banking & Finance Ltd. | 2002-06-13            | Pulchowk, Lalitpur         | 101.22          | National Level   |
| 11    | ICFC Finance Ltd.                          | 2004-07-15            | Tangal, Kathmandu          | 118.35          | National Level   |
| 12    | Manjushree Finance Ltd.                    | 2007-10-17            | Nayabanshwar, Kathmandu    | 135.16          | National Level   |
| 13    | Reliance Finance Ltd.                      | 2014-05-08*           | Pradarsani Marg, Kathmandu | 105.30          | National Level   |
| 14    | Gorkhas Finance Ltd.                       | 2016-04-10*           | Dillibazar, Kathmandu      | 86.80           | National Level   |
| 15    | Shree Investment & Finance Co. Ltd.        | 2017-02-01*           | Dillibazar, Kathmandu      | 98.17           | National Level   |
| 16    | Central Finance Ltd.                       | 2017-03-23*           | Kupondole, Lalitpur        | 94.89           | National Level   |
| 17    | Best Finance Ltd.                          | 2018-08-02*           | Chabahil, Kathmandu        | 85.48           | National Level   |

\*Joint operation date after Merger / Acquisition  
Paid-up capital based on the financial statement of Mid July, 2023

## Class: "D" (Micro Finance Financial Institutions)

(Rs. in Crore)

| S.No | Name  | Operation Date (A.D.) | Head Office                        | Paid up Capital | Working Area   |
|------|---|-----------------------|------------------------------------|-----------------|--|
| 1    | Nirdhan Uthan Laghubitta Bittiya Sanstha Ltd.         | 1999-07-17            | Naxal, Kathmandu                   | 261.21          | National Level   |
| 2    | Deprosc Laghubitta Bittiya Sanstha Ltd.               | 2001-07-03            | Bharatpur, Chitwan                 | 155.11          | National Level   |
| 3    | Chhimek Laghubitta Bittiya Sanstha Ltd.               | 2001-12-10            | Old Baneshwor, Kathmandu           | 283.54          | National Level   |
| 4    | Swabalamban Laghubitta Bittiya Sanstha Ltd.           | 2002-02-22            | Kamal Pokhari, Kathmandu           | 129.05          | National Level   |
| 5    | Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.      | 2002-03-11            | Babarmahal, Kathmandu              | 333.16          | National Level   |
| 6    | Nerude Laghubitta Bittiya Sanstha Ltd.                | 2007-06-15            | Biratnagar, Morang                 | 73.20           | National Level   |
| 7    | Mithila Laghubitta Bittiya Sanstha Ltd.               | 2009-04-29            | Dhalkebar, Dhanusha                | 19.60           | Province Level (Madhesh Province)  |
| 8    | Sworajagar Laghubitta Bittiya Sanstha Ltd.            | 2009-12-16            | Banepa, Kavrepalanchowk            | 62.72           | National Level   |
| 9    | First Microfinance Laghubitta Bittiya Sanstha Ltd.    | 2009-12-28            | Gyaneshwor, Kathmandu              | 114.77          | National Level   |
| 10   | Kalka Laghubitta Bittiya Sanstha Ltd.                 | 2020-01-08*           | Pokhara, Kaski                     | 37.23           | National Level   |
| 11   | Mirmire Laghubitta Bittiya Sanstha Ltd.               | 2022-08-31*           | Banepa, Kavrepalanchowk            | 65.34           | National Level   |
| 12   | Janauthan Samudayik Laghubitta Bittiya Sanstha Ltd.   | 2010-11-09            | Butwal, Rupandehi                  | 17.01           | 19 District Level (Kailali, Kanchanpur, Barke, Bardiya, Dang, Kapilvastu, Rupandehi, Nawalparasi East, Nawalparasi West, Chitwan, Parsa, Surkhet, Dadelhura, Gulmi, Palpa, Tanahu, Arghakhachi, Pyuthan, Salyan) |
| 13   | Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.        | 2022-04-02*           | Banepa, Kavrepalanchowk            | 79.19           | National Level   |
| 14   | Laxmi Laghubitta Bittiya Sanstha Ltd.                 | 2012-06-04            | Maharajgunj, Kathmandu             | 44.17           | National Level   |
| 15   | Himalayan Laghubitta Bittiya Sanstha Ltd.             | 2012-07-05            | Chuchepati, Kathmandu              | 28.81           | National Level   |
| 16   | Vijaya Laghubitta Bittiya Sanstha Ltd.                | 2013-03-28            | Gaidakot, Nawalparasi              | 74.50           | National Level   |
| 17   | NMB Laghubitta Bittiya Sanstha Ltd.                   | 2013-03-31            | Pokhara-Hernja, Kaski              | 72.14           | National Level   |
| 18   | Forward Microfinance Laghubitta Bittiya Sanstha Ltd.  | 2013-05-17            | Duhabi Bhaluwa, Sunsari            | 105.56          | National Level   |
| 19   | Global IME Laghubitta Bittiya Sanstha Ltd.            | 2013-05-19            | Pokhara, Kaski                     | 61.89           | National Level   |
| 20   | Mahuli Laghubitta Bittiya Sanstha Ltd.                | 2020-11-23*           | Bakdhuwa, Saptari                  | 32.24           | National Level   |
| 21   | Meromicrofinance Laghubitta Bittiya Sanstha Ltd.      | 2013-07-18            | Battar, Nuwakot                    | 132.00          | National Level   |
| 22   | Samata Gharelu Laghubitta Bittiya Sanstha Ltd.        | 2021-04-15*           | Banepa, Kavrepalanchowk/palanchowk | 39.42           | National Level   |
| 23   | RSDC Laghubitta Bittiya Sanstha Ltd.                  | 2013-09-11            | Butwal, Rupandehi                  | 86.96           | National Level   |
| 24   | Samudayik Laghubitta Bittiya Sanstha Ltd.             | 2014-04-13            | Banepa, Kavrepalanchowk            | 14.52           | 4-10 District Level (Sindhupalchowk, Kavrepalanchowk, Dolakha, Ramechhap, Solukhumbu, Okhaldhunga, Nuwakot, Khotang, Bhojpur, Sankhuasabha)  |
| 25   | National Microfinance Laghubitta Bittiya Sanstha Ltd. | 2021-07-14*           | Nikantha, Dhading                  | 108.42          | National Level   |
| 26   | Grameen Bikas Laghubitta Bittiya Sanstha Ltd.         | 2014-08-15*           | Butwal, Rupandehi                  | 98.25           | National Level   |
| 27   | Wean Nepal Laghubitta Bittiya Sanstha Ltd.            | 2021-11-01*           | Banepa, Kavrepalanchowk/palanchowk | 7.92            | Province Level (Bagmati Province)  |
| 28   | Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.      | 2020-07-10*           | Siddharthanagar, Rupandehi         | 22.90           | National Level   |
| 29   | NADEP Laghubitta Bittiya Sanstha Ltd.                 | 2015-05-15            | Gajuri, Dhading                    | 48.58           | National Level   |
| 30   | Support Laghubitta Bittiya Sanstha Ltd.               | 2015-07-12            | Hasposi, Itahari                   | 9.52            | Province Level (Koshi Province)  |
| 31   | Aarambha Chautari Laghubitta Bittiya Sanstha Ltd.     | 2021-11-16*           | Banepa, Kavrepalanchowk            | 36.71           | National Level   |
| 32   | Asha Laghubitta Bittiya Sanstha Ltd.                  | 2016-08-29            | Madanpur Nuwakot                   | 64.16           | National Level   |
| 33   | Gurans Laghubitta Bittiya Sanstha Ltd.                | 2016-11-16            | Dhankotbazaar, Dhankuta            | 10.14           | Province Level (Koshi Province)  |
| 34   | Ganapati Laghubitta Bittiya Sanstha Ltd.              | 2016-12-09            | Shuklagandaki, Tanahu              | 15.16           | National Level   |
| 35   | Infinity Laghubitta Bittiya Sanstha Ltd.              | 1900-01-09            | Gaidakot, Nawalparasi              | 49.74           | National Level   |
| 36   | Swabhiman Laghubitta Bittiya Sanstha Ltd.             | 2017-05-22            | Tilottama, Rupandehi               | 14.61           | Province Level (Lumbini Province)  |
| 37   | Sabaiko Laghubitta Bittiya Sanstha Ltd.               | 2017-07-14            | Bandipur, Tanahu                   | 31.86           | National Level   |
| 38   | Sadhana Laghubitta Bittiya Sanstha Ltd.               | 2017-10-30            | Gorkha, Gorkha                     | 38.23           | National Level   |
| 39   | NIC Asia Laghubitta Bittiya Sanstha Ltd.              | 2021-03-21*           | Banepa, Kavrepalanchowk            | 173.94          | National Level   |
| 40   | Manakamana Smart Laghubitta Bittiya Sanstha Ltd.      | 2020-07-26*           | Siddharthanagar, Rupandehi         | 14.85           | Province Level (Lumbini Province)  |
| 41   | Samaj Laghubitta Bittiya Sanstha Ltd.                 | 2018-05-15            | Malangawa, Sarlahi                 | 2.00            | 1-3 District Level (Sarlahi, Mahottari, Dhanusha)  |
| 42   | Mahila Laghubitta Bittiya Sanstha Ltd.                | 2018-10-18            | Banepa, Sanga, Kavrepalanchok      | 21.76           | National Level   |
| 43   | Manushi Laghubitta Bittiya Sanstha Ltd.               | 2018-11-17            | Banepa, Bhaisepati, Kavrepalanchok | 10.94           | National Level   |
| 44   | Unique Nepal Laghubitta Bittiya Sanstha Ltd.          | 2022-01-14*           | Kohalpur, Banke                    | 14.86           | 4 - 10 District (Bardiya, Banke, Kailali, Kanchanpur, Dang, Kapilvastu, Rupandehi, Nawalparasi, Surkhet, Dadelhura)  |
| 45   | Jalpa Samudayik Laghubitta Bittiya Sanstha Limited    | 2020-12-01*           | Butwal, Rupandehi                  | 16.00           | National Level   |
| 46   | Upakar Laghubitta Bittiya Sanstha Limited             | 2019-03-27            | Kohalpur, Banke                    | 10.61           | Province Level (Lumbini Province)  |
| 47   | Dhaulagiri Laghubitta Bittiya Sanstha Limited         | 2019-02-19            | Baglung - 2, Baglung               | 13.31           | National Level   |
| 48   | CYC Nepal Laghubitta Bittiya Sanstha Limited          | 2023-03-14*           | Pokhara, Kaski                     | 26.64           | National Level   |
| 49   | NESDO Samridha Laghubitta Bittiya Sanstha Limited     | 2019-03-05            | Kushma, Parbat                     | 25.50           | National Level   |
| 50   | Swastik Laghubitta Bittiya Sanstha Limited            | 2019-03-26            | Lahan, Siraha                      | 1.20            | Province Level (Madhesh Province)  |
| 51   | Shrijanshil Laghubitta Bittiya Sanstha Limited        | 2019-03-15            | Golbazar, Siraha                   | 10.94           | National Level   |

|    |  |             |                          |        |                                   |
|----|--|-------------|--------------------------|--------|-----------------------------------|
| 52 | Kisan Laghubitta Bittiya Sanstha Limited         | 2020-07-13* | Dhanagadhi, Kailali      | 50.44  | National Level                    |
| 53 | Jeevan Bikash Laghubitta Bittiya Sanstha Limited | 2020-09-07* | Katahari, Morang         | 118.20 | National Level                    |
| 54 | BPW Laghubitta Bittiya Sanstha Limited           | 2019-04-15  | Banepa, Kavrepalanchowk  | 3.00   | Province Level (Bagmati Province) |
| 55 | Aatmanirbhar Laghubitta Bittiya Sanstha Limited  | 2019-04-15  | Ghorahi, Dang            | 6.23   | Province Level (Lumbini Province) |
| 56 | Super Laghubitta Bittiya Sanstha Limited         | 2020-01-15  | Tulshipur, Dang          | 1.95   | Province Level (Lumbini Province) |
| 57 | Aviyan Laghubitta Bittiya Sanstha Limited        | 2019-12-17  | Panauti, Kavrepalanchowk | 25.00  | National Level                    |

\*Joint operation date after Merger / Acquisition  
Paid-up capital based on the financial statement of Mid July, 2023

#### Infrastructure Development Bank

(Rs. in Crore)

| S.No. | Name                              | Operation Date (A.D.) | Head Office              | Paid up Capital | Working Area   |
|-------|-----------------------------------|-----------------------|--------------------------|-----------------|----------------|
| 1     | Nepal Infrastructure Bank Limited | 2019-03-06            | New Baneshwor, Kathmandu | 2,000.00        | National Level |

#### Others:

##### A. Cooperative

| S.No. | Name                        | Office              | Contact Office       |
|-------|-----------------------------|---------------------|----------------------|
| 1     | Rastriya Sahakari Bank Ltd. | Kupondole, Lalitpur | Baneshwor, Kathmandu |

##### B. Hire Purchase

| S.No. | Name                               | Office                 | Contact Office         |
|-------|------------------------------------|------------------------|------------------------|
| 1     | Omni Pvt.Ltd.                      | Adarshnagar, Birgunj   | Adarshnagar, Birgunj   |
| 2     | Hulas Fin Serve Ltd.               | Teku, Kathmandu        | Teku, Kathmandu        |
| 3     | Sipradi Hire Purchase Pvt. Ltd.    | Gairidhara, Kathmandu  | Thapathali, Kathmandu  |
| 4     | MAW Investment Pvt. Ltd.           | Biratnagar, Morang     | Teku, Kathmandu        |
| 5     | Batas Investment Co. Pvt. Ltd.     | Pokhara,Kaski          | Gairidhara, Kathmandu  |
| 6     | Sykar Investment Pvt. Ltd.         | Kantipath, Kathmandu   | Kantipath, Kathmandu   |
| 7     | Jagadamba Credit & Investment Ltd. | Naxal, Kathmandu       | Naxal, Kathmandu       |
| 8     | Venture Hire Purchase Pvt. Ltd.    | Panipokhari, Kathmandu | Panipokhari, Kathmandu |
| 9     | Manokamana Hire Purchase Pvt. Ltd. | Kantipath, Kathmandu   | Kantipath, Kathmandu   |
| 10    | Agni Hire Purchase Pvt. Ltd.       | Panipokhari, Kathmandu | Panipokhari, Kathmandu |

##### C. Representative Offices

| S.No. | Name               | Office        | Contact Office        |
|-------|--------------------|---------------|-----------------------|
| 1     | Mashreq Bank PSC   | Dubai, UAE    | Thapathali, Kathmandu |
| 2     | Doha Bank          | Doha, Qatar   | Thapathali, Kathmandu |
| 3     | ICICI Bank Limited | Mumbai, India | Thapathali, Kathmandu |

##### D. Hydropower Investment and Development

| S.No. | Name   | Office                | Contact Office        |
|-------|--|-----------------------|-----------------------|
| 1     | Hydroelectricity Investment & Development Company Ltd. | Babarmahal, Kathmandu | Babarmahal, Kathmandu |