

# Nepal Rastra Bank

## Key Financial Indicators of Development Banks (Provisional)

As on Ashad end, 2081 ( Mid July 2024)

Based on Unaudited Reports submitted by Financial Institutions

S.N.	Development Banks	Solvency						Liquidity					Base rate	Spread rate	NPL (In %)	Deprived Sector (In %)	Specified Sector (In %)
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	Total RWE (Rs. In Thousand)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)					
1	Muktinath Bikas Bank Limited	7,046,938	8,954,007	11,221,238	90,301,639	9.92%	12.43%	110,125,170	94,680,302	86.16%	24.01%	21.88%	8.78%	4.59%	2.26%	6.27%	30.95%
2	Jyoti Bikas Bank Limited	4,395,786	4,697,030	6,820,382	55,062,097	8.53%	12.39%	67,556,821	53,751,134	81.94%	24.26%	21.54%	9.63%	4.55%	4.95%	7.69%	18.05%
3	Garima Bikas Bank Limited	5,680,517	7,731,263	9,475,846	66,327,644	11.66%	14.29%	86,036,047	71,169,599	83.76%	28.13%	24.84%	8.67%	4.59%	2.89%	5.44%	24.74%
4	Mahalaxmi Bikas Bank Limited	4,171,319	5,911,066	7,472,217	49,782,856	11.87%	15.01%	56,124,429	45,367,289	81.51%	30.47%	21.98%	9.25%	4.59%	4.58%	8.62%	16.91%
5	Shine Resunga Development Bank Limited	4,733,691	6,215,581	6,843,351	54,158,630	11.48%	12.64%	66,325,250	54,422,963	83.39%	27.02%	23.73%	8.32%	4.36%	3.43%	6.07%	23.43%
6	Lumbini Bikas Bank Limited	3,518,134	4,973,233	6,590,995	49,543,374	10.04%	13.30%	60,233,791	49,608,648	81.64%	26.74%	25.96%	9.40%	4.58%	3.29%	8.81%	43.18%
7	Shangrila Development Bank Limited	3,430,971	4,484,733	5,742,324	44,545,582	10.07%	12.89%	55,589,174	45,675,015	82.55%	25.95%	22.24%	9.20%	4.58%	4.08%	10.28%	24.81%
8	Kamana Sewa Bikas Bank Limited	3,281,165	4,633,305	6,180,347	48,547,652	9.54%	12.73%	59,693,402	50,159,806	83.34%	24.75%	22.44%	9.20%	4.59%	3.21%	9.93%	19.08%
9	Saptakoshi Development Bank Limited	834,338	662,094	750,697	5,718,593	11.58%	13.13%	7,097,954	4,686,262	67.85%	44.66%	46.12%	9.13%	4.55%	9.68%	10.07%	22.37%
10	Excel Development Bank Limited	1,249,694	1,177,497	1,361,121	12,608,154	9.34%	10.80%	15,023,825	11,498,302	79.83%	32.68%	29.67%	8.00%	4.57%	6.18%	7.11%	21.22%
11	Miteri Development Bank Limited	1,111,427	1,569,722	1,615,555	4,266,257	36.79%	37.87%	6,456,493	3,909,797	63.07%	63.13%	60.61%	9.49%	4.60%	0.97%	15.69%	26.69%
12	Sindhu Bikas Bank Limited	557,456	237,693	302,533	4,599,232	5.17%	6.58%	5,877,347	4,184,865	74.98%	33.09%	30.99%	9.97%	4.59%	10.13%	10.04%	17.86%
13	Karnali Development Bank Limited*	502,830	218,601	287,814	4,194,744	5.21%	6.86%	5,070,656	2,790,021	56.73%	39.10%	38.53%	10.26%	4.58%	4.81%	5.02%	42.99%
14	Green Development Bank Limited	519,000	609,547	673,009	4,276,015	14.26%	15.74%	5,061,157	4,197,856	82.87%	29.12%	29.22%	9.83%	4.52%	3.18%	13.81%	22.74%
15	Corporate Development bank Limited	525,000	648,583	662,282	1,713,682	37.85%	38.65%	1,822,540	1,311,897	68.77%	56.32%	58.44%	10.04%	4.58%	4.71%	5.91%	17.61%
16	Narayani Development Bank Limited	262,468	35,933	40,480	466,328	7.71%	8.68%	631,522	405,052	67.76%	50.05%	47.00%	15.59%	3.83%	35.21%	6.06%	14.16%
17	Salpa Bikas Bank Limited	350,000	349,341	360,725	1,229,542	28.41%	29.34%	1,042,319	796,281	79.74%	72.18%	41.86%	10.38%	4.58%	3.42%	21.96%	58.46%
	<b>Total</b>	<b>42,170,734</b>	<b>53,109,229</b>	<b>66,400,918</b>	<b>497,342,021</b>	<b>10.68%</b>	<b>13.35%</b>	<b>609,767,898</b>	<b>498,615,090</b>	<b>82.52%</b>	<b>27.39%</b>	<b>24.28%</b>	<b>9.03%</b>	<b>4.55%</b>	<b>3.62%</b>	<b>7.71%</b>	<b>25.60%</b>

Note :

CCAR % - Core Capital to Total Risk Weighted Exposures.

CAR % - Total Capital Fund to Total Risk Weighted Exposures.

\* Total Capital Fund includes the amount reported in Capital Adjustment Reserve collected from existing shareholders and others.

Net Liquidity % - Net Liquid Assets to Total Deposits. Minimum Required 20%.

CD Ratio % - Credit to Deposit. (Monthly Average; Should Not Exceed 90%).

NPL% - Non Performing Loans to Total Loans.

SLR% - Statutory Liquidity Ratio. Minimum Required 10%.

Specified Sector - Lending in Agriculture, Micro, Cottage and small industry/enterprise, Energy and Tourism.

\* Revised as per latest update provided by the institution. However, actual standings might be further adjusted for loan loss provision on the basis of the latest onsite inspection report. Indepth examination is undergoing.