अनुसूची १

Nepal Rastra Bank

Key Financial Indicators of Development Banks (Provisional)

As on Chaitra end, 2082 (Mid April 2026)

Based on Unaudited Reports Submitted by Financial Institutions

S.N.	Development Banks	Code	Short Name	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	12036000	Muktinath	8,000,389	10,878,351	12,761,850	97,454,071	11.16%	13.10%	118,844,815	101,623,442	86.26%	25.51%	22.50%	5.73%	4.48%	4.88%	5.08%	20.36%
2	Jyoti Bikas Bank Limited	12060000	Jyoti	4,395,786	5,183,392	8,005,047	58,494,644	8.86%	13.69%	65,221,416	53,346,341	81.48%	27.95%	23.07%	5.97%	4.17%	7.83%	5.47%	17.07%
3	Garima Bikas Bank Limited	12051000	Garima	6,021,348	8,659,389	10,303,479	79,252,975	10.93%	13.00%	95,463,805	82,888,385	87.15%	23.85%	22.10%	5.30%	4.13%	4.77%	5.97%	20.13%
4	Mahalaxmi Bikas Bank Limited	12009000	Mahalaxmi	4,511,281	6,255,426	7,904,525	45,845,530	13.64%	17.24%	53,798,916	47,287,792	87.25%	24.10%	25.05%	5.75%	4.24%	6.59%	6.39%	23.67%
5	Shine Resunga Development Bank Limited	12064000	Shine	5,021,973	6,862,516	8,803,885	67,116,067	10.22%	13.12%	75,468,572	64,714,842	85.70%	25.34%	23.22%	5.81%	4.09%	4.92%	5.30%	27.68%
6	Lumbini Bikas Bank Limited	12075000	Lumbini	3,623,678	5,726,498	7,540,298	51,596,451	11.10%	14.61%	56,582,482	49,286,972	87.23%	27.04%	25.07%	5.74%	3.77%	6.49%	7.06%	32.25%
7	Shangrila Development Bank Limited	12019000	Shangrila	3,734,069	5,204,923	6,760,927	47,556,226	10.94%	14.22%	56,558,186	47,415,569	84.10%	25.76%	23.04%	5.76%	4.32%	7.87%	6.88%	24.27%
8	Kamana Sewa Bikas Bank Limited	12056000	Kamana	4,211,931	5,743,694	7,051,552	52,353,741	10.97%	13.47%	65,316,504	57,042,156	87.41%	24.08%	22.68%	5.76%	4.11%	4.40%	5.63%	23.39%
9	Saptakoshi Development Bank Limited	12095000	Saptakoshi	834,338	265,585	497,743	5,636,713	4.71%	8.83%	8,515,903	6,120,011	73.64%	35.36%	34.68%	6.27%	3.99%	7.60%	7.43%	13.97%
10	Excel Development Bank Limited	12027000	Excel	1,249,694	1,629,101	1,853,698	13,239,672	12.30%	14.00%	17,512,679	13,460,935	76.69%	32.63%	32.71%	5.67%	4.57%	6.59%	5.30%	20.17%
11	Miteri Development Bank Limited	12033000	Miteri	1,217,100	1,651,613	1,758,168	7,115,931	23.21%	24.71%	8,626,641	7,398,317	86.66%	33.05%	33.01%	5.90%	4.31%	0.48%	6.30%	32.11%
12	Sindhu Bikas Bank Limited	12084000	Sindhu	557,456	377,353	453,066	3,959,477	9.53%	11.44%	5,518,052	3,644,339	65.35%	38.43%	39.98%	7.49%	4.58%	7.79%	10.56%	39.88%
13	Green Development Bank Limited	12099000	Green	569,698	686,994	750,210	5,057,302	13.58%	14.83%	5,999,004	5,125,698	85.29%	25.32%	25.24%	7.35%	4.17%	4.32%	6.16%	16.69%
14	Corporate Development bank Limited	12057000	Corporate	525,000	577,077	668,186	1,785,350	32.32%	37.43%	2,389,544	1,405,578	63.09%	60.19%	61.23%	8.39%	4.57%	6.36%	5.40%	13.70%
15	Narayani Development Bank Limited	12010000	Narayani	453,366	166,880	203,012	493,813	33.79%	41.11%	478,762	271,786	58.05%	81.77%	85.30%	18.98%	4.50%	59.37%	21.68%	28.44%
16	Salpa Bikas Bank Limited	12094000	Salpa	522,388	536,415	552,680	1,388,549	38.63%	39.80%	1,494,338	1,064,188	73.99%	47.84%	45.91%	9.91%	4.58%	3.35%	21.60%	58.25%
	Total		**Total**	**45,449,495**	**60,405,205**	**75,868,326**	**538,346,513**	**11.22%**	**14.09%**	**637,789,621**	**542,096,351**	**85.18%**	**26.15%**	**24.09%**	**6.27%**	**4.20%**	**5.72%**	**5.93%**	**22.99%**

Problematic Development Bank

SN	Development Bank			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)	Net Liquidity (In %)	NPL *(In %)*
1	**Karnali Development Bank**			**502,830**	**(3,728,478)**	**(3,728,478)**	**5,022,052**	**-74.24%**	**-74.24%**	**4,300,834**	**2,455,891**	**0.77%**	**97.29%**

Note :

CCAR % - Core Capital to Total Risk Weighted Exposures.
CAR % - Total Capital Fund to Total Risk Weighted Exposures.
Net Liquidity % - Net Liquid Assets to Total Deposits. Minimum Required 20%.
CD Ratio % - Credit to Deposit with adjustments as per NRB Directives. (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.
*Data as of Poush 2082.