

Nepal Rastra Bank

Key Financial Indicators of Development Banks (Provisional)

As on Asar end, 2082 (Mid July 2025)

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 | 10,619,199 | 12,597,294 | 96,956,455 | 10.95% | 12.99% | 117,913,583 | 100,393,198 | 86.02% | 21.83% | 23.41% | 6.91% | 3.87% | 2.75% | 5.37% | 28.25% |
| 2 | Jyoti Bikas Bank Limited | 4,395,786 | 4,715,098 | 7,507,472 | 55,153,588 | 8.55% | 13.61% | 61,838,362 | 51,132,815 | 83.22% | 26.55% | 23.76% | 7.05% | 3.96% | 7.98% | 6.17% | 17.81% |
| 3 | Garima Bikas Bank Limited | 5,680,517 | 8,098,819 | 9,530,653 | 70,746,334 | 11.45% | 13.47% | 91,981,617 | 76,711,163 | 85.13% | 27.18% | 24.08% | 7.24% | 4.37% | 4.72% | 5.95% | 20.49% |
| 4 | Mahalaxmi Bikas Bank Limited | 4,296,458 | 6,250,317 | 7,866,825 | 44,981,538 | 13.90% | 17.49% | 56,217,089 | 47,213,549 | 84.00% | 29.38% | 22.49% | 6.77% | 4.36% | 4.85% | 8.52% | 18.91% |
| 5 | Shine Resunga Development Bank Limited | 4,875,702 | 6,774,836 | 7,520,807 | 59,782,777 | 11.33% | 12.58% | 72,493,108 | 59,880,608 | 82.51% | 27.33% | 25.97% | 6.41% | 4.18% | 4.24% | 5.38% | 28.05% |
| 6 | Lumbini Bikas Bank Limited | 3,623,678 | 5,237,868 | 6,994,712 | 51,798,259 | 10.11% | 13.50% | 58,808,511 | 49,646,479 | 85.46% | 28.33% | 24.11% | 6.82% | 3.09% | 4.55% | 7.64% | 40.52% |
| 7 | Shangrila Development Bank Limited | 3,556,256 | 5,067,259 | 6,616,320 | 45,700,974 | 11.09% | 14.48% | 56,199,377 | 46,682,045 | 82.64% | 26.15% | 23.67% | 7.08% | 4.14% | 5.64% | 7.98% | 22.54% |
| 8 | Kamana Sewa Bikas Bank Limited | 3,510,846 | 5,354,698 | 6,703,916 | 50,770,841 | 10.55% | 13.20% | 63,501,740 | 54,215,269 | 85.52% | 24.50% | 22.79% | 7.07% | 4.27% | 3.38% | 6.72% | 24.76% |
| 9 | Saptakoshi Development Bank Limited | 834,338 | 293,219 | 480,096 | 5,299,483 | 5.53% | 9.06% | 7,588,817 | 5,995,741 | 80.68% | 31.14% | 29.71% | 6.47% | 4.03% | 9.10% | 9.76% | 29.12% |
| 10 | Excel Development Bank Limited | 1,249,694 | 1,476,921 | 1,639,976 | 12,775,164 | 11.56% | 12.84% | 16,751,703 | 12,841,647 | 79.69% | 32.23% | 30.46% | 6.02% | 4.58% | 6.71% | 5.32% | 20.90% |
| 11 | Miteri Development Bank Limited | 1,217,100 | 1,688,028 | 1,758,604 | 5,576,213 | 30.27% | 31.54% | 6,536,732 | 5,858,822 | 90.53% | 35.86% | 36.03% | 7.32% | 4.59% | 0.28% | 12.22% | 52.76% |
| 12 | Sindhu Bikas Bank Limited | 557,456 | 424,203 | 475,091 | 3,711,041 | 11.43% | 12.80% | 5,680,896 | 3,571,419 | 64.28% | 43.48% | 44.27% | 8.54% | 4.59% | 6.03% | 11.16% | 40.60% |
| 13 | Green Development Bank Limited | 569,698 | 670,209 | 733,979 | 4,971,677 | 13.48% | 14.76% | 6,401,070 | 4,885,412 | 76.77% | 33.32% | 34.09% | 7.99% | 4.35% | 3.33% | 7.67% | 16.32% |
| 14 | Corporate Development bank Limited | 525,000 | 583,179 | 599,650 | 2,096,828 | 27.81% | 28.60% | 2,133,769 | 1,345,139 | 68.12% | 62.19% | 61.70% | 9.00% | 4.57% | 12.56% | 5.07% | 16.53% |
| 15 | Narayani Development Bank Limited | 262,468 | -30,030 | -30,030 | 387,326 | -7.75% | -7.75% | 449,675 | 333,087 | 78.02% | 34.74% | 30.66% | 15.66% | 4.50% | 50.97% | 7.06% | 29.55% |
| 16 | Salpa Bikas Bank Limited | 350,000 | 356,787 | 369,652 | 1,294,057 | 27.57% | 28.57% | 1,381,673 | 945,459 | 74.91% | 46.14% | 37.20% | 10.92% | 4.55% | 2.62% | 17.92% | 66.28% |
| | Total | 42,551,936 | 57,580,610 | 71,365,018 | 512,002,557 | 11.25% | 13.94% | 625,877,723 | 521,651,853 | 84.06% | 26.72% | 24.60% | 7.57% | 4.06% | 4.63% | 6.62% | 25.59% |

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 | (2,246,081) | (2,246,081) | 4,698,285 | -47.81% | -47.81% | 4,334,612 | 2,570,603 | 1.26% | 68.82% |

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.