Nepal Rastra Bank

Key Financial Indicators of Development Banks (Provisional)

As on Asar end, 2083 (Mid July 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	11,296,216	13,345,021	99,092,604	11.40%	13.47%	124,458,971	102,991,836	84.15%	27.95%	26.48%	5.54%	4.55%	4.77%	5.06%	20.37%
2	Jyoti Bikas Bank Limited	12060000	Jyoti	4,395,786	5,835,023	8,570,316	60,983,970	9.57%	14.05%	67,796,218	54,595,364	81.08%	29.61%	24.72%	6.21%	4.15%	6.55%	5.19%	17.29%
3	Garima Bikas Bank Limited	12051000	Garima	6,021,348	9,420,828	11,043,422	81,048,972	11.62%	13.63%	99,864,003	84,553,889	86.14%	26.24%	23.31%	5.31%	4.04%	4.76%	5.81%	19.30%
4	Mahalaxmi Bikas Bank Limited	12009000	Mahalaxmi	4,511,281	6,566,497	8,215,759	46,763,851	14.04%	17.57%	55,651,334	48,322,977	86.50%	27.35%	26.36%	5.68%	4.19%	6.32%	6.90%	21.65%
5	Shine Resunga Development Bank Limited	12064000	Shine	5,021,973	7,321,954	9,247,790	67,510,168	10.85%	13.70%	78,119,634	65,757,779	84.60%	27.32%	25.31%	5.38%	4.01%	4.93%	5.13%	26.71%
6	Lumbini Bikas Bank Limited	12075000	Lumbini	3,623,678	5,891,232	7,791,603	52,094,769	11.31%	14.96%	58,010,120	50,255,197	86.63%	27.89%	26.61%	5.48%	3.63%	6.94%	6.73%	32.77%
7	Shangrila Development Bank Limited	12019000	Shangrila	3,734,069	5,608,596	7,077,639	48,383,804	11.59%	14.63%	58,034,319	48,381,465	83.21%	26.21%	24.12%	5.57%	4.14%	6.87%	10.20%	23.94%
8	Kamana Sewa Bikas Bank Limited	12056000	Kamana	4,211,931	6,176,496	7,496,563	52,956,479	11.66%	14.16%	66,743,631	57,623,162	87.30%	25.12%	23.22%	5.53%	3.98%	3.77%	5.90%	23.35%
9	Saptakoshi Development Bank Limited	12095000	Saptakoshi	834,338	364,700	567,042	5,022,263	7.26%	11.29%	9,017,874	6,098,724	68.95%	39.40%	38.78%	5.85%	4.20%	7.68%	7.32%	13.73%
10	Excel Development Bank Limited	12027000	Excel	1,249,694	1,680,847	1,989,974	13,598,329	12.36%	14.63%	18,759,303	13,788,154	76.51%	34.84%	32.70%	4.87%	4.55%	4.57%	5.53%	20.51%
11	Miteri Development Bank Limited	12033000	Miteri	1,217,100	1,714,789	1,799,636	6,988,492	24.54%	25.75%	8,904,004	7,246,602	83.04%	37.54%	36.42%	5.80%	4.51%	0.26%	5.24%	28.14%
12	Sindhu Bikas Bank Limited	12084000	Sindhu	557,456	406,056	488,706	3,952,437	10.27%	12.36%	5,414,183	3,623,163	67.11%	37.24%	36.99%	7.27%	4.59%	7.66%	6.22%	39.33%
13	Green Development Bank Limited	12099000	Green	615,500	725,178	791,005	5,318,526	13.63%	14.87%	6,387,702	5,426,662	85.27%	25.45%	26.05%	6.80%	4.57%	3.22%	6.05%	17.08%
14	Corporate Development bank Limited	12057000	Corporate	525,000	615,373	705,209	1,774,953	34.67%	39.73%	2,548,861	1,481,942	57.39%	61.57%	64.15%	7.75%	4.57%	6.24%	5.13%	16.07%
15	Narayani Development Bank Limited	12010000	Narayani	453,366	130,323	159,125	540,971	24.09%	29.41%	580,394	286,249	50.67%	79.85%	86.60%	18.87%	3.76%	48.51%	21.74%	28.71%
16	Salpa Bikas Bank Limited	12094000	Salpa	522,388	508,824	523,369	1,601,142	31.78%	32.69%	1,621,085	1,026,460	64.93%	51.33%	51.63%	9.90%	4.58%	0.79%	23.14%	57.55%
	Total		**Total**	**45,495,297**	**64,262,931**	**79,812,180**	**547,631,729**	**11.73%**	**14.57%**	**661,911,635**	**551,459,624**	**84.10%**	**28.06%**	**25.95%**	**6.12%**	**4.15%**	**5.37%**	**6.15%**	**22.69%**

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**	**(3,856,086)**	**(3,856,086)**	**2,703,487**	**-142.63%**	**-142.63%**	**4,294,456**	**2,441,058**	**0.82%**	**97.45%**

Note :

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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.