

Nepal Rastra Bank

Key Financial Indicators of Development Banks (Provisional)

As on Asoj end, 2082 (Mid October 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	Mukthinath Bikas Bank Limited	7,046,938	10,552,664	12,340,174	95,522,343	11.05%	12.92%	115,841,245	99,472,838	86.06%	25.15%	22.02%	6.38%	4.59%	4.03%	5.23%	26.47%
2	Jyoti Bikas Bank Limited	4,395,786	4,732,178	7,531,037	55,283,211	8.56%	13.62%	64,180,916	52,014,061	81.61%	28.45%	23.90%	6.51%	3.97%	7.97%	5.86%	18.26%
3	Garima Bikas Bank Limited	5,680,517	8,079,182	9,713,093	71,580,884	11.29%	13.57%	92,887,703	75,910,847	82.29%	29.25%	25.67%	6.24%	4.59%	4.73%	5.64%	19.17%
4	Mahalaxmi Bikas Bank Limited	4,296,458	6,086,159	7,727,226	43,901,189	13.86%	17.60%	54,881,915	45,543,142	83.88%	30.78%	25.56%	6.29%	4.36%	10.07%	6.81%	19.16%
5	Shine Resunga Development Bank Limited	4,875,702	6,883,268	8,778,571	61,748,698	11.15%	14.22%	72,593,276	61,199,812	84.77%	27.23%	24.42%	6.44%	4.01%	4.61%	5.56%	28.78%
6	Lumbini Bikas Bank Limited	3,623,678	4,754,917	6,598,049	51,781,618	9.18%	12.74%	57,438,642	49,530,543	86.29%	26.63%	24.15%	6.61%	3.95%	7.78%	7.65%	40.15%
7	Shangrila Development Bank Limited	3,556,256	5,049,323	6,616,782	45,951,877	10.99%	14.40%	55,290,071	45,728,446	82.87%	26.82%	24.16%	6.54%	4.58%	6.86%	7.23%	22.36%
8	Kamana Sewa Bikas Bank Limited	3,861,931	4,962,306	6,327,897	51,618,610	9.61%	12.26%	63,781,721	55,073,547	86.43%	23.81%	21.94%	6.55%	4.32%	4.41%	5.53%	25.43%
9	Saptakoshi Development Bank Limited	834,338	296,836	523,938	5,573,462	5.33%	9.40%	7,464,582	6,004,558	81.75%	28.95%	27.67%	6.33%	3.78%	11.50%	9.01%	28.06%
10	Excel Development Bank Limited	1,249,694	1,381,838	1,611,203	12,839,283	10.76%	12.55%	16,432,078	12,828,969	78.57%	31.41%	29.31%	6.27%	4.55%	9.68%	5.04%	20.23%
11	Miteri Development Bank Limited	1,217,100	1,688,012	1,766,542	6,537,875	25.82%	27.02%	7,641,202	6,376,066	83.55%	38.58%	39.43%	6.63%	4.40%	0.55%	9.05%	43.29%
12	Sindhu Bikas Bank Limited	557,456	390,890	452,714	4,179,917	9.35%	10.83%	5,542,919	3,584,959	63.79%	41.22%	43.27%	8.30%	4.58%	8.84%	12.51%	38.11%
13	Green Development Bank Limited	569,698	634,797	697,754	5,036,546	12.60%	13.85%	6,403,743	5,005,000	78.31%	31.52%	31.30%	7.39%	4.53%	4.93%	6.26%	18.12%
14	Corporate Development bank Limited	525,000	581,750	681,556	1,903,081	30.57%	35.81%	1,982,253	1,329,111	67.88%	59.31%	59.91%	9.28%	4.58%	11.77%	5.01%	16.02%
15	Narayani Development Bank Limited	262,468	6,922	13,844	405,556	1.71%	3.41%	374,174	298,205	84.74%	24.14%	21.56%	19.17%	4.48%	56.52%	7.15%	30.37%
16	Salpa Bikas Bank Limited	350,000	353,483	368,441	1,196,649	29.54%	30.79%	1,437,580	1,002,321	70.26%	38.63%	38.95%	10.31%	4.59%	7.61%	19.01%	49.83%
	Total	42,903,021	56,434,526	71,748,821	515,060,800	10.96%	13.93%	624,174,019	520,902,424	83.84%	27.71%	24.61%	7.03%	4.34%	6.05%	6.15%	25.09%

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)	4,244,525	-52.92%	-52.92%	4,313,066	2,503,143	0.68%	92.09%

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.