

**Nepal Rastra Bank**  
**Key Financial Indicators of Development Banks (Provisional)**

As on Chaitra end, 2081 ( Mid April 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	9,546,806	11,582,790	93,822,722	10.18%	12.35%	113,815,514	99,635,602	87.79%	23.14%	21.37%	7.31%	4.59%	4.41%	5.58%	30.03%
2	Jyoti Bikas Bank Limited	4,395,786	4,788,897	7,145,549	56,167,118	8.53%	12.72%	59,950,284	49,611,777	83.82%	26.71%	23.95%	7.48%	4.01%	4.98%	5.73%	17.82%
3	Garima Bikas Bank Limited	5,680,517	7,590,581	9,049,787	69,150,995	10.98%	13.09%	87,110,888	76,618,000	87.56%	23.98%	21.49%	6.92%	4.56%	4.78%	6.17%	21.66%
4	Mahalaxmi Bikas Bank Limited	4,296,458	6,093,199	7,760,878	50,022,393	12.18%	15.51%	53,865,645	47,083,595	86.89%	24.18%	18.94%	7.14%	4.29%	4.99%	9.44%	17.73%
5	Shine Resunga Development Bank Limited	4,875,702	6,465,006	7,238,867	57,494,179	11.24%	12.59%	69,438,145	57,219,191	82.54%	27.08%	24.89%	6.99%	4.34%	4.76%	5.43%	26.29%
6	Lumbini Bikas Bank Limited	3,623,678	4,910,612	6,713,984	51,891,313	9.46%	12.94%	57,870,885	50,015,183	87.16%	25.66%	20.90%	7.36%	4.34%	7.18%	8.02%	41.23%
7	Shangrila Development Bank Limited	3,556,256	4,842,876	6,195,555	45,837,860	10.57%	13.52%	56,612,596	47,412,569	84.44%	24.81%	21.09%	7.45%	4.04%	4.97%	10.08%	22.72%
8	Kamana Sewa Bikas Bank Limited	3,510,846	5,183,609	6,576,708	51,126,540	10.14%	12.86%	62,550,098	53,836,535	86.30%	23.54%	21.83%	7.42%	4.30%	4.27%	7.90%	23.39%
9	Saptakoshi Development Bank Limited	834,338	393,482	478,846	5,449,452	7.22%	8.79%	7,213,880	6,043,478	83.95%	26.41%	26.73%	6.93%	4.16%	12.91%	10.90%	32.24%
10	Excel Development Bank Limited	1,249,694	1,448,079	1,636,545	12,544,206	11.54%	13.05%	15,277,105	12,370,135	81.86%	28.83%	27.73%	7.00%	4.60%	8.46%	5.05%	21.15%
11	Miteri Development Bank Limited	1,217,100	1,632,535	1,704,391	4,984,430	32.75%	34.19%	6,203,051	5,172,313	77.28%	42.36%	39.30%	7.85%	4.60%	0.78%	12.89%	50.01%
12	Sindhu Bikas Bank Limited	557,456	379,012	434,904	3,843,829	9.86%	11.31%	5,312,709	3,753,915	69.17%	36.36%	38.16%	8.39%	4.58%	8.64%	12.55%	18.28%
13	Green Development Bank Limited	538,722	621,913	690,092	4,879,038	12.75%	14.14%	6,024,665	4,537,136	73.43%	34.54%	35.26%	8.17%	4.51%	4.87%	7.66%	18.76%
14	Corporate Development bank Limited	525,000	621,749	631,444	1,949,213	31.90%	32.39%	1,945,898	1,348,217	72.99%	57.59%	56.74%	9.45%	4.58%	13.09%	5.06%	16.77%
15	Narayani Development Bank Limited*	262,468	-5,290	-5,290	462,666	-1.14%	-1.14%	435,063	352,690	79.15%	28.31%	29.98%	15.51%	4.49%	48.11%	6.28%	11.77%
16	Salpa Bikas Bank Limited	350,000	346,782	361,856	1,335,801	25.96%	27.09%	1,269,929	946,714	79.95%	40.53%	34.15%	11.17%	4.55%	6.92%	19.79%	53.57%
	<b>Total</b>	<b>42,520,960</b>	<b>54,859,848</b>	<b>68,196,905</b>	<b>510,961,755</b>	<b>10.74%</b>	<b>13.35%</b>	<b>604,896,356</b>	<b>515,957,049</b>	<b>85.48%</b>	<b>25.36%</b>	<b>22.48%</b>	<b>7.90%</b>	<b>4.36%</b>	<b>5.17%</b>	<b>7.11%</b>	<b>25.55%</b>

**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	(2,078,221)	(2,078,221)	4,811,919	-43.19%	-43.19%	4,432,950	2,582,067	0.91%	84.26%

*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.  
\* After supervisory adjustments based on onsite/offsite findings. Continuous supervisory examination and adjustments ongoing.  
\*\*Before adjusting findings of DDA Report