

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

As on Poush end, 2082 (Mid January 2026)

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	8,000,389	10,518,329	12,266,188	97,447,496	10.79%	12.59%	116,247,601	101,079,779	86.91%	24.17%	22.20%	6.06%	4.59%	3.75%	5.30%	24.87%
2	Jyoti Bikas Bank Limited	4,395,786	4,777,113	7,527,841	55,977,329	8.53%	13.45%	64,659,849	53,045,359	82.98%	28.01%	25.23%	6.31%	3.84%	7.82%	5.42%	17.12%
3	Garima Bikas Bank Limited	6,021,348	8,215,454	10,014,785	75,294,514	10.91%	13.30%	92,827,909	79,772,573	85.19%	25.06%	23.95%	5.50%	4.59%	4.78%	6.00%	19.63%
4	Mahalaxmi Bikas Bank Limited	4,296,458	6,107,194	7,691,126	44,413,423	13.75%	17.32%	54,210,526	46,240,842	84.73%	26.67%	26.87%	5.97%	4.30%	6.10%	6.72%	20.08%
5	Shine Resunga Development Bank Limited	5,021,973	6,473,535	8,390,039	64,156,107	10.09%	13.08%	73,738,110	62,507,332	84.95%	25.93%	23.80%	6.13%	4.19%	4.75%	5.38%	27.86%
6	Lumbini Bikas Bank Limited	3,623,678	5,351,933	7,194,915	51,847,716	10.32%	13.88%	56,835,008	48,868,997	86.78%	27.77%	24.77%	6.15%	3.61%	6.78%	7.38%	39.57%
7	Shangrila Development Bank Limited	3,734,069	5,038,274	6,548,869	47,084,526	10.70%	13.91%	56,017,513	46,800,209	83.13%	25.50%	24.03%	6.17%	4.57%	6.87%	6.83%	24.11%
8	Kamana Sewa Bikas Bank Limited	3,861,931	5,199,092	6,520,292	51,887,491	10.02%	12.57%	63,984,888	55,521,992	87.05%	23.87%	22.46%	6.17%	4.17%	4.10%	6.11%	26.46%
9	Saptakoshi Development Bank Limited	834,338	270,341	496,702	5,516,055	4.90%	9.00%	7,868,981	6,058,901	78.62%	30.83%	29.93%	6.39%	3.84%	8.29%	7.97%	27.96%
10	Excel Development Bank Limited	1,249,694	1,558,096	1,780,684	13,013,711	11.97%	13.68%	17,265,688	13,099,377	76.50%	33.34%	32.78%	5.98%	4.57%	7.07%	5.10%	20.40%
11	Miteri Development Bank Limited	1,217,100	1,610,966	1,696,606	7,158,991	22.50%	23.70%	8,451,075	7,129,983	87.21%	35.51%	33.63%	6.43%	4.20%	0.45%	7.61%	36.82%
12	Sindhu Bikas Bank Limited	557,456	415,310	471,704	3,771,493	11.01%	12.51%	5,660,723	3,642,563	61.73%	41.24%	42.59%	7.67%	4.59%	6.39%	10.16%	41.76%
13	Green Development Bank Limited	569,698	663,892	727,338	5,075,684	13.08%	14.33%	6,102,204	5,074,094	81.95%	27.26%	28.23%	7.44%	3.92%	4.20%	6.02%	16.32%
14	Corporate Development bank Limited	525,000	577,388	678,339	1,799,180	32.09%	37.70%	2,081,904	1,458,855	69.23%	55.31%	58.20%	9.01%	4.56%	9.79%	5.17%	16.07%
15	Narayani Development Bank Limited	422,707	136,630	172,762	488,561	27.97%	35.36%	446,480	294,161	69.25%	73.05%	67.93%	18.52%	4.50%	57.48%	6.99%	33.25%
16	Salpa Bikas Bank Limited	522,388	523,688	537,784	1,450,667	36.10%	37.07%	1,532,028	1,018,043	69.31%	41.46%	40.20%	9.99%	4.59%	4.92%	21.02%	58.63%
	Total	44,854,013	57,437,234	72,715,975	526,382,944	10.91%	13.81%	627,930,487	531,613,063	84.73%	26.38%	24.75%	6.65%	4.28%	5.38%	6.09%	24.88%

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%	4,308,391	2,478,952	0.99%	85.69%

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.