

# Nepal Rastra Bank

## Key Financial Indicators of Development Banks (Provisional)

As on Ashoj end, 2081 ( Mid October 2024)

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	9,376,173	11,508,124	92,978,586	10.08	12.38	110,868,875	97,618,658	88.54	21.88	19.59	7.99	4.59	3.16	6.24	31.68
2	Jyoti Bikas Bank Limited	4,395,786	4,616,696	6,936,756	54,327,951	8.50	12.77	61,080,796	51,053,577	83.82	23.69	23.08	8.57	4.58	5.59	6.85	17.19
3	Garima Bikas Bank Limited	5,680,517	7,909,468	9,852,521	68,634,973	11.52	14.35	85,189,728	73,764,639	86.76	24.76	22.14	7.89	4.59	3.82	5.81	24.24
4	Mahalaxmi Bikas Bank Limited	4,171,319	5,966,977	7,843,995	50,674,191	11.78	15.48	53,665,812	45,804,992	85.59	26.47	25.95	7.96	4.59	4.90	8.53	17.26
5	Shine Resunga Development Bank Limited	4,733,691	6,273,226	7,088,934	56,447,664	11.11	12.56	67,179,555	55,921,093	83.87	25.74	22.85	8.18	4.59	3.50	6.30	23.58
6	Lumbini Bikas Bank Limited	3,518,134	5,062,469	6,972,474	49,916,451	10.14	13.97	59,373,582	49,551,885	81.26	27.55	26.42	8.79	4.59	3.69	8.62	41.60
7	Shangrila Development Bank Limited	3,430,971	4,536,077	6,082,160	46,040,028	9.85	13.21	55,932,553	47,414,700	84.80	23.20	20.86	8.36	4.51	4.65	11.17	25.16
8	Kamana Sewa Bikas Bank Limited	3,510,846	4,757,557	6,250,803	50,472,612	9.43	12.38	61,646,697	51,642,262	84.25	24.87	22.73	8.23	4.59	3.96	9.51	18.70
9	Saptakoshi Development Bank Limited	834,338	418,347	557,429	5,374,065	7.78	10.37	7,121,054	5,638,398	75.20	30.69	34.98	8.17	4.41	14.77	15.89	45.18
10	Excel Development Bank Limited	1,249,694	1,213,774	1,422,608	12,146,332	9.99	11.71	14,333,302	11,571,799	82.07	29.01	26.14	7.59	4.56	11.73	6.32	20.10
11	Miteri Development Bank Limited	1,111,427	1,557,023	1,613,368	4,795,055	32.47	33.65	6,203,524	3,867,036	62.48	62.09	55.72	8.57	4.60	1.80	15.73	26.55
12	Sindhu Bikas Bank Limited	557,456	248,686	313,231	4,497,652	5.53	6.96	5,651,570	4,048,773	70.76	32.81	34.72	9.09	4.57	11.29	9.68	16.24
13	Green Development Bank Limited	538,722	634,448	705,586	4,412,407	14.38	15.99	5,379,068	4,326,556	81.18	30.73	30.24	9.75	4.46	4.73	12.10	21.38
14	Corporate Development bank Limited	525,000	641,822	654,890	1,873,718	34.25	34.95	1,881,420	1,393,311	74.64	53.16	52.45	9.98	4.57	4.96	5.55	21.83
15	Narayani Development Bank Limited*	262,468	6,956	13,935	515,823	1.35	2.70	599,275	409,156	68.13	44.75	44.46	16.32	3.22	42.53	6.19	14.60
16	Salpa Bikas Bank Limited	350,000	337,613	350,723	1,147,184	29.43	30.57	1,113,699	878,603	75.96	37.04	38.81	10.24	4.57	9.43	22.25	60.04
	<b>Total</b>	<b>41,917,308</b>	<b>53,557,311</b>	<b>68,167,536</b>	<b>504,254,692</b>	<b>10.62</b>	<b>13.52</b>	<b>597,220,509</b>	<b>504,905,437</b>	<b>84.59</b>	<b>25.34</b>	<b>23.50</b>	<b>8.95</b>	<b>4.57</b>	<b>4.41</b>	<b>7.74</b>	<b>25.43</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)	NPL (In %)
1	Karnali Development Bank**	502,830	(784,752)	(784,752)	3,033,930	(25.87)	(25.87)	5,211,802	3,117,095	40.85%

#### 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.

\*\* As per last special onsite report. Supervisory verification ongoing and subsequent adjustments shall be made as observed and required.