

# Nepal Rastra Bank

## Key Financial Indicators of Development Banks (Provisional)

As on Chaitra end, 2080 ( Mid April 2024)

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	8,439,602	11,040,756	90,906,599	9.28%	12.15%	110,614,878	95,393,331	86.22	23.08%	20.60%	9.66%	4.59%	2.02%	7.03%	18.33%
2	Jyoti Bikas Bank Limited	4,395,786	4,789,536	6,923,323	55,833,417	8.58%	12.40%	65,494,497	54,852,729	83.29	25.27%	20.81%	9.69%	4.58%	4.97%	6.82%	18.29%
3	Garima Bikas Bank Limited	5,680,517	7,214,359	9,438,739	65,687,643	10.98%	14.37%	84,449,882	70,002,191	82.70	27.28%	24.54%	9.49%	4.59%	2.97%	9.78%	35.77%
4	Mahalaxmi Bikas Bank Limited	4,171,319	5,771,760	7,646,746	59,993,811	9.62%	12.75%	54,587,171	46,081,430	82.76	28.27%	23.43%	9.68%	4.59%	4.16%	9.38%	21.65%
5	Shine Resunga Development Bank Limite	4,733,691	5,962,152	6,746,774	52,630,677	11.33%	12.82%	63,135,992	53,743,392	84.41	23.79%	21.17%	9.04%	4.60%	3.41%	6.69%	25.54%
6	Lumbini Bikas Bank Limited	3,518,134	4,627,243	6,226,912	48,067,839	9.63%	12.95%	59,562,032	47,552,117	80.66	30.31%	23.45%	10.38%	4.59%	3.69%	9.12%	42.53%
7	Shangrila Development Bank Limited	3,430,971	4,169,740	5,423,788	44,894,881	9.29%	12.08%	54,032,644	45,037,799	82.39	24.35%	21.49%	10.07%	4.58%	3.84%	9.67%	25.87%
8	Kamana Sewa Bikas Bank Limited	3,281,165	4,343,654	5,884,238	48,106,457	9.03%	12.23%	58,602,398	49,548,618	82.44	23.99%	22.47%	10.09%	4.59%	3.55%	10.83%	20.20%
9	Saptakoshi Development Bank Limited	834,338	561,955	641,704	5,115,076	10.99%	12.55%	6,267,491	4,342,822	69.72	43.56%	43.39%	10.46%	4.48%	12.40%	8.25%	23.60%
10	Excel Development Bank Limited	1,249,694	1,307,015	1,500,090	12,188,928	10.72%	12.31%	14,209,500	11,412,988	80.58	28.92%	27.81%	9.20%	4.59%	7.30%	7.80%	21.58%
11	Miteri Development Bank Limited	1,111,427	1,438,736	1,497,968	4,491,049	32.04%	33.35%	6,510,267	4,133,351	64.50	57.39%	57.00%	10.00%	4.60%	2.63%	16.66%	28.14%
12	Sindhu Bikas Bank Limited	557,456	529,078	602,434	5,430,017	9.74%	11.09%	5,705,017	4,506,816	79.45	26.52%	27.25%	10.55%	4.57%	3.65%	14.79%	17.92%
13	Karnali Development Bank Limited	502,830	355,768	429,554	4,221,411	8.43%	10.18%	4,687,385	2,827,102	61.85	35.24%	34.71%	11.47%	4.57%	4.96%	5.01%	42.31%
14	Green Development Bank Limited	519,000	567,386	631,221	3,991,653	14.21%	15.81%	4,801,982	3,766,765	80.04	33.88%	33.76%	10.82%	4.58%	5.86%	11.44%	24.54%
15	Corporate Development bank Limited	525,000	650,638	669,777	1,595,043	40.79%	41.99%	1,619,747	1,149,813	73.51	62.00%	60.97%	9.98%	4.57%	4.95%	5.79%	13.85%
16	Narayani Development Bank Limited*	262,468	29,006	37,142	493,117	5.88%	7.53%	623,718	459,209	76.74	41.04%	40.60%	15.09%	4.48%	33.59%	6.31%	29.56%
17	Salpa Bikas Bank Limited	350,000	350,861	364,095	1,241,629	28.26%	29.32%	886,558	772,522	89.04	66.81%	34.13%	11.28%	4.99%	8.31%	22.11%	63.26%
	<b>Total</b>	<b>42,170,734</b>	<b>51,108,488</b>	<b>65,705,262</b>	<b>504,889,245</b>	<b>10.12%</b>	<b>13.01%</b>	<b>595,791,159</b>	<b>495,582,994</b>	<b>82.74</b>	<b>26.53%</b>	<b>23.25%</b>	<b>9.76%</b>	<b>4.58%</b>	<b>3.63%</b>	<b>8.60%</b>	<b>25.45%</b>

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.

\* Released from the List of Problematic Institutions on 2077/04/22.