

Nepal Rastra Bank

Key Financial Indicators of Development Banks (Provisional)

As on Poush end, 2080 (Mid January 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	Muktinath Bikas Bank Limited	7,046,938	7,962,008	10,843,692	96,372,554	8.26%	11.25%	112,696,573	99,005,614	86.69	21.25%	19.60%	10.73%	4.59%	2.51%	8.04%	19.00%
2	Jvoti Bikas Bank Limited	4,395,786	4,818,016	7,157,132	56,079,375	8.59%	12.76%	61,959,678	54,688,153	85.10	21.07%	20.62%	10.90%	4.59%	4.88%	6.99%	18.14%
3	Garima Bikas Bank Limited	5,187,687	7,056,233	9,293,771	65,560,934	10.76%	14.18%	80,343,806	68,875,447	85.66	24.74%	22.96%	10.47%	4.59%	2.95%	10.55%	30.36%
4	Mahalaxmi Bikas Bank Limited	4,171,319	5,788,311	7,615,754	59,643,465	9.70%	12.77%	54,738,588	45,614,218	81.05	29.05%	28.39%	10.40%	4.59%	4.21%	10.35%	21.67%
5	Shine Resunga Development Bank Limited	4,733,691	5,833,504	6,552,163	52,475,548	11.12%	12.49%	61,181,854	52,423,566	84.79	22.95%	21.73%	10.30%	4.60%	2.62%	7.25%	25.67%
6	Lumbini Bikas Bank Limited	3,518,134	4,524,687	6,151,339	50,271,577	9.00%	12.24%	57,698,036	47,682,515	82.28	26.35%	21.22%	11.23%	4.59%	3.55%	9.30%	37.67%
7	Shangrila Development Bank Limited	3,430,971	3,955,660	5,214,053	45,255,674	8.74%	11.52%	53,258,223	45,045,160	82.53	22.79%	20.66%	10.81%	4.58%	4.89%	11.65%	27.46%
8	Kamana Sewa Bikas Bank Limited	3,281,165	4,215,539	5,742,101	46,948,871	8.98%	12.23%	58,551,777	47,912,190	80.58	27.01%	23.71%	11.00%	4.59%	3.42%	10.78%	20.14%
9	Saptakoshi Development Bank Limited	834,338	515,883	626,456	5,127,049	10.06%	12.22%	5,441,302	4,350,148	84.11	35.65%	32.60%	11.73%	4.59%	14.16%	10.39%	25.14%
10	Excel Development Bank Limited	1,249,694	1,290,812	1,486,383	12,344,776	10.46%	12.04%	14,053,096	10,962,698	78.97	30.91%	29.43%	10.22%	4.59%	4.70%	5.34%	21.46%
11	Miteri Development Bank Limited	1,111,427	1,429,555	1,485,610	4,577,828	31.23%	32.45%	6,421,053	4,228,735	66.92	55.78%	54.28%	10.74%	4.60%	2.74%	16.18%	27.50%
12	Sindhu Bikas Bank Limited	557,456	570,534	645,214	4,955,246	11.51%	13.02%	5,253,641	4,115,273	82.02	26.88%	25.84%	11.62%	4.56%	1.05%	12.31%	16.56%
13	Karnali Development Bank Limited	502,830	357,405	417,199	4,104,790	8.71%	10.16%	4,663,228	2,913,447	64.14	36.00%	34.85%	12.00%	4.78%	4.47%	5.02%	41.88%
14	Green Development Bank Limited	519,000	573,332	633,360	3,785,204	15.15%	16.73%	4,325,229	3,612,665	84.09	29.40%	29.52%	11.98%	4.43%	4.70%	11.54%	26.77%
15	Corporate Development bank Limited	525,000	650,103	661,970	1,478,765	43.96%	44.77%	1,418,024	1,103,843	81.47	59.36%	58.41%	11.50%	4.58%	4.66%	5.65%	18.22%
16	Narayani Development Bank Limited*	262,468	38,229	46,207	488,636	7.82%	9.46%	525,254	479,052	94.50	28.65%	24.67%	17.64%	5.96%	27.75%	5.08%	27.85%
17	Salpa Bikas Bank Limited	350,000	355,714	367,015	1,136,909	31.29%	32.28%	901,159	758,009	86.85	40.04%	40.43%	12.00%	4.54%	6.45%	22.81%	64.22%
	Total	41,677,904	49,935,526	64,939,420	510,607,202	9.78%	12.72%	583,430,522	493,770,734	83.55	24.88%	22.98%	10.74%	4.59%	3.61%	9.20%	24.45%

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.