

Nepal Rastra Bank

Key Financial Indicators of Development Banks (Provisional)

As on Poush end, 2081 (Mid January 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	9,366,683	11,358,848	95,668,620	9.79%	11.87%	113,295,161	99,007,501	87.33%	22.88%	20.48%	7.59%	4.59%	3.98%	5.96%	31.76%
2	Jyoti Bikas Bank Limited	4,395,786	4,903,051	7,313,101	57,422,484	8.54%	12.74%	62,937,960	50,659,060	80.49%	28.05%	22.45%	7.69%	4.26%	4.98%	6.37%	16.69%
3	Garima Bikas Bank Limited	5,680,517	7,359,835	8,855,695	68,517,368	10.74%	12.92%	88,809,654	74,510,319	85.30%	27.16%	23.84%	7.36%	4.59%	4.72%	5.83%	23.19%
4	Mahalaxmi Bikas Bank Limited	4,171,319	5,969,491	7,898,456	52,935,871	11.28%	14.92%	54,090,848	46,748,562	85.33%	24.78%	19.79%	7.25%	4.57%	4.93%	9.54%	18.45%
5	Shine Resunga Development Bank Limited	4,875,702	6,269,399	7,065,145	59,515,632	10.53%	11.87%	69,724,569	57,496,778	82.61%	26.44%	24.74%	7.56%	4.59%	4.40%	5.88%	27.59%
6	Lumbini Bikas Bank Limited	3,623,678	4,912,388	6,694,573	51,307,483	9.57%	13.05%	57,314,967	50,567,232	88.62%	23.67%	20.52%	7.90%	4.57%	4.68%	8.15%	41.39%
7	Shangrila Development Bank Limited	3,430,971	4,655,505	6,146,530	46,130,959	10.09%	13.32%	56,822,324	47,556,057	83.95%	24.28%	21.74%	7.87%	4.49%	4.99%	10.86%	24.62%
8	Kamana Sewa Bikas Bank Limited	3,510,846	4,989,646	6,418,856	50,985,662	9.79%	12.59%	61,856,449	53,193,532	85.71%	22.94%	21.84%	7.72%	4.59%	4.35%	8.92%	22.14%
9	Saptakoshi Development Bank Limited	834,338	476,214	587,645	5,529,587	8.61%	10.63%	7,585,794	5,908,929	78.81%	31.85%	31.76%	7.29%	4.44%	11.42%	13.90%	41.18%
10	Excel Development Bank Limited	1,249,694	1,209,659	1,418,282	12,530,282	9.65%	11.32%	14,979,044	12,092,652	81.51%	28.97%	27.68%	7.21%	4.46%	8.56%	5.38%	20.32%
11	Miteri Development Bank Limited	1,217,100	1,563,346	1,625,694	4,617,273	33.86%	35.21%	6,288,332	3,941,471	63.75%	61.37%	45.35%	7.77%	4.60%	1.74%	13.26%	28.57%
12	Sindhu Bikas Bank Limited	557,456	279,995	336,912	4,099,203	6.83%	8.22%	5,625,058	3,847,690	68.67%	36.47%	36.04%	8.64%	4.58%	9.46%	9.57%	16.87%
13	Green Development Bank Limited	538,722	611,201	677,747	4,467,092	13.68%	15.17%	5,837,785	4,307,882	75.79%	36.01%	34.91%	8.91%	4.58%	4.88%	9.20%	17.50%
14	Corporate Development bank Limited	525,000	612,674	624,097	1,838,658	33.32%	33.94%	1,856,951	1,366,699	67.37%	54.25%	55.49%	9.56%	4.59%	7.53%	5.38%	18.59%
15	Narayani Development Bank Limited*	262,468	1,529	3,058	478,652	0.32%	0.64%	503,312	365,129	73.38%	37.35%	36.04%	15.91%	3.65%	47.55%	6.55%	15.26%
16	Salpa Bikas Bank Limited	350,000	346,960	360,162	1,247,512	27.81%	28.87%	1,229,298	935,802	77.79%	38.85%	36.22%	10.90%	4.56%	5.71%	21.65%	59.44%
	Total	42,270,536	53,527,577	67,384,798	517,292,337	10.35%	13.03%	608,757,505	512,505,294	84.38%	25.86%	22.85%	8.26%	4.55%	4.79%	7.48%	26.10%

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	(1,940,911)	(1,940,911)	4,857,586	-39.96%	-39.96%	4,610,468	2,936,668	60.75%

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