

**Nepal Rastra Bank**  
**Key Financial Indicators of Finance Companies (Provisional)**  
As on Ashar end, 2080 ( Mid July 2023)

S.N.	Finance Companies	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	Nepal Finance Limited	727,548	841,221	861,511	2,009,210	41.87%	42.88%	1,951,434	1,546,708	84.79%	70.01%	69.65%	14.37%	4.57%	12.16%	5.54%	22.72%
2	Gorkhas Finance Limited	867,994	848,162	931,812	7,806,232	10.87%	11.94%	8,306,072	6,665,288	83.73%	31.59%	13.96%	12.13%	4.57%	10.47%	10.74%	18.98%
3	Goodwill Finance Limited	946,115	1,272,012	1,689,110	13,128,615	9.69%	12.87%	11,579,372	9,655,152	84.43%	25.46%	28.27%	12.61%	4.59%	4.08%	5.05%	29.06%
4	Shree Investment & Finance Co. Limited	981,683	1,223,303	1,296,785	6,240,914	19.60%	20.78%	7,166,903	5,705,283	81.60%	36.46%	34.28%	12.94%	4.54%	1.05%	6.90%	16.01%
5	Best Finance Company Limited	854,817	908,422	965,608	4,486,372	20.25%	21.52%	4,390,504	3,619,630	83.10%	29.61%	26.10%	14.99%	4.57%	4.50%	5.78%	13.98%
6	Progressive Finance Limited	848,106	519,849	681,302	4,231,917	12.28%	16.10%	5,089,633	3,653,431	79.42%	37.37%	21.10%	14.10%	4.58%	9.98%	5.80%	28.07%
7	Janaki Finance Company Limited	690,473	779,840	855,819	4,604,744	16.94%	18.59%	3,581,211	3,048,213	86.40%	44.15%	43.04%	13.48%	4.54%	18.65%	5.10%	30.13%
8	Pokhara Finance Limited	1,082,557	1,413,034	1,581,334	10,251,049	13.78%	15.43%	12,164,373	9,732,029	83.33%	29.63%	16.87%	13.04%	4.59%	2.53%	4.16%	16.94%
9	Central Finance Limited	948,875	1,113,906	1,202,964	5,592,878	19.92%	21.51%	6,953,604	5,176,046	80.82%	35.50%	24.21%	13.01%	4.59%	4.90%	5.06%	12.06%
10	Multipurpose Finance Limited	452,000	495,003	511,394	1,451,234	34.11%	35.24%	1,530,876	1,198,271	82.97%	35.28%	33.68%	13.94%	4.56%	0.79%	8.00%	58.10%
11	Samridhhi Finance Company Limited	818,911	494,791	531,483	2,312,700	21.39%	22.98%	1,965,399	1,558,861	84.73%	38.09%	18.65%	15.16%	4.41%	4.59%	10.43%	20.86%
12	Guheshwori Merchant Banking & Finance Limited	1,012,176	1,274,818	1,370,490	6,959,304	18.32%	19.69%	7,661,627	6,103,937	82.22%	31.12%	24.68%	12.96%	4.59%	2.09%	7.65%	14.61%
13	ICFC Finance Limited	1,183,471	1,733,272	2,131,104	16,442,292	10.54%	12.96%	19,127,240	14,248,345	73.58%	33.21%	30.53%	13.05%	4.59%	1.99%	6.14%	24.77%
14	Manjushree Finance Limited	1,351,553	1,910,699	2,439,758	13,475,358	14.18%	18.11%	14,061,145	12,308,092	87.62%	29.50%	23.84%	12.49%	4.58%	2.82%	6.96%	28.89%
15	Reliance Finance Limited	1,053,006	1,127,158	1,210,212	8,066,615	13.97%	15.00%	6,976,587	5,829,936	83.32%	35.03%	25.09%	13.02%	4.58%	4.93%	9.67%	21.80%
	<b>Total</b>	<b>13,819,285</b>	<b>15,955,491</b>	<b>18,260,684</b>	<b>107,059,434</b>	<b>14.90%</b>	<b>17.06%</b>	<b>112,505,979</b>	<b>90,049,221</b>	<b>83.52%</b>	<b>33.71%</b>	<b>26.17%</b>	<b>13.00%</b>	<b>4.57%</b>	<b>4.51%</b>	<b>6.59%</b>	<b>22.50%</b>

**Problematic Finance Companies**

S.N.	Finance Companies	Capital			Liquidity			NPL (In %)	
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)		Net Liquidity (In %)
1	Nepal Share Markets and Finance Ltd.	233,332	(1,507,533)	(1,507,533)	-103%	480,017	2,244,978	65%	99%
2	Capital Merchant Banking and Finance Ltd.	935,070	101,219	101,219	9%	435,924	797,262	115%	100%

**Note :**

CCAR % - Core Capital to Total Risk Weighted Exposures.

CAR % - Total Capital Fund to Total Risk Weighted Exposures.

Total Loan as per NRB Reporting Form No. 2.1

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.