# Nepal Rastra Bank

## Key Financial Indicators of Finance Companies (Provisional)

**As on Poush end, 2080 ( Mid January 2024)**

| 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 | 729,497 | 859,757 | 883,281 | 2,388,992 | 35.99% | 36.97% | 2,139,723 | 1,859,732 | 84.63% | 57.85% | 59.52% | 13.32% | 4.55% | 10.52% | 11.85% | 17.87% |
| 2 | Gorkhas Finance Limited | 867,994 | 702,254 | 806,749 | 6,693,154 | 10.49% | 12.05% | 8,753,298 | 7,052,686 | 80.85% | 30.59% | 13.71% | 11.58% | 4.56% | 13.73% | 10.35% | 21.53% |
| 3 | Goodwill Finance Limited | 946,115 | 1,029,960 | 1,415,193 | 11,875,527 | 8.67% | 11.92% | 12,124,609 | 9,192,445 | 75.21% | 31.37% | 26.49% | 12.13% | 4.57% | 5.23% | 5.01% | 22.85% |
| 4 | Shree Investment & Finance Co. Limited | 981,683 | 1,197,883 | 1,261,185 | 6,389,859 | 18.75% | 19.74% | 7,139,296 | 5,532,118 | 77.35% | 38.20% | 37.71% | 12.37% | 4.54% | 1.94% | 5.59% | 15.33% |
| 5 | Best Finance Company Limited | 854,817 | 873,912 | 934,694 | 5,363,751 | 16.29% | 17.43% | 4,829,364 | 3,617,644 | 76.42% | 32.91% | 23.37% | 14.02% | 4.51% | 3.32% | 5.38% | 11.87% |
| 6 | Progessive Finance Limited | 848,106 | 436,245 | 606,063 | 4,609,148 | 9.46% | 13.15% | 5,548,905 | 4,215,720 | 75.60% | 30.59% | 17.98% | 13.13% | 4.58% | 11.45% | 11.81% | 32.85% |
| 7 | Janaki Finance Company Limited | 690,473 | 641,898 | 652,965 | 4,220,175 | 15.21% | 15.47% | 3,800,775 | 3,075,476 | 81.81% | 43.82% | 44.51% | 12.57% | 4.58% | 19.99% | 5.15% | 29.49% |
| 8 | Pokhara Finance Limited | 1,082,557 | 1,229,931 | 1,402,331 | 10,294,075 | 11.95% | 13.62% | 12,406,409 | 9,460,237 | 76.34% | 32.85% | 20.38% | 11.70% | 4.38% | 4.76% | 11.08% | 17.03% |
| 9 | Central Finance Limited | 948,875 | 958,977 | 1,047,967 | 5,359,815 | 17.89% | 19.55% | 6,966,098 | 4,962,453 | 70.46% | 37.88% | 25.63% | 12.16% | 4.56% | 9.44% | 5.96% | 11.29% |
| 10 | Multipurpose Finance Limited | 610,200 | 674,461 | 718,005 | 1,747,485 | 38.60% | 41.09% | 1,602,506 | 1,344,622 | 82.58% | 37.28% | 38.51% | 13.57% | 4.57% | 1.48% | 6.67% | 50.89% |
| 11 | Samriddhi Finance Company Limited | 818,911 | 435,159 | 474,116 | 2,455,508 | 17.72% | 19.31% | 1,665,146 | 1,424,857 | 85.78% | 32.10% | 24.86% | 16.66% | 4.58% | 4.68% | 9.63% | 19.39% |
| 12 | Guheshwori Merchant Banking & Finance Limited | 1,012,176 | 1,145,393 | 1,254,979 | 7,221,138 | 15.86% | 17.38% | 8,247,065 | 5,963,178 | 73.44% | 36.58% | 26.78% | 12.00% | 4.49% | 6.45% | 5.73% | 14.99% |
| 13 | ICFC Finance Limited | 1,183,471 | 1,629,988 | 2,044,974 | 16,658,711 | 9.78% | 12.28% | 18,443,768 | 14,290,212 | 76.57% | 29.93% | 27.19% | 12.28% | 4.55% | 2.21% | 5.38% | 25.03% |
| 14 | Manjushree Finance Limited | 1,351,553 | 1,844,615 | 2,366,244 | 14,565,379 | 12.66% | 16.25% | 15,599,358 | 13,420,960 | 82.49% | 28.43% | 28.75% | 12.06% | 4.58% | 3.50% | 7.36% | 29.82% |
| 15 | Reliance Finance Limited | 1,121,452 | 965,242 | 1,066,871 | 8,292,198 | 11.64% | 12.87% | 7,375,827 | 5,860,131 | 78.17% | 31.76% | 29.10% | 12.49% | 4.59% | 9.67% | 8.37% | 21.98% |
| | **Total** | **14,047,879** | **14,625,676** | **16,935,618** | **108,134,915** | **13.53%** | **15.66%** | **116,642,146** | **91,272,470** | **79.15%** | **33.08%** | **26.91%** | **12.31%** | **4.53%** | **6.26%** | **7.31%** | **22.11%** |

**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 | (1,494,371) | (1,493,988) | -103.26% | 481,082 | 2,244,978 | 69.83% | 98.52% |
| 2 | Capital Merchant Banking & Finance Co. Ltd. | 935,070 | 114,706 | 114,706 | 8.42% | 214,790 | 725,798 | 138.25% | 100.00% |

***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.