

**Nepal Rastra Bank**  
**Key Financial Indicators of Finance Companies (Provisional)**  
As on Chaitra end, 2080 ( Mid April 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	765,542	798,640	2,566,983	29.82%	31.11%	2,463,689	2,081,722	81.09%	53.48%	54.82%	12.35%	4.58%	9.24%	10.37%	16.24%
2	Gorkhas Finance Limited	867,994	633,739	735,516	6,373,098	9.94%	11.54%	9,201,626	7,463,012	81.45%	29.53%	16.15%	10.81%	4.54%	14.50%	11.17%	21.12%
3	Goodwill Finance Limited	946,115	934,138	1,319,372	11,711,452	7.98%	11.27%	12,433,599	9,138,523	72.30%	33.66%	25.79%	11.57%	4.59%	6.48%	4.79%	24.01%
4	Shree Investment & Finance Co. Limited	981,683	1,203,455	1,269,522	6,640,830	18.12%	19.12%	7,577,640	5,775,580	75.25%	38.09%	37.97%	11.57%	4.52%	2.55%	5.37%	15.22%
5	Best Finance Company Limited	854,817	866,243	933,192	5,598,679	15.47%	16.67%	5,002,952	3,730,800	72.26%	31.55%	21.99%	13.09%	4.53%	4.35%	5.78%	12.47%
6	Progressive Finance Limited	848,106	482,013	565,552	4,971,922	9.69%	11.37%	5,886,698	4,424,651	75.94%	31.54%	16.97%	11.91%	4.57%	9.34%	10.46%	32.66%
7	Janaki Finance Company Limited	690,473	437,073	447,704	4,155,281	10.52%	10.77%	3,945,843	3,037,546	74.10%	46.81%	47.60%	11.69%	4.59%	28.91%	5.09%	28.24%
8	Pokhara Finance Limited	1,082,557	953,824	1,109,660	9,290,190	10.27%	11.94%	13,217,145	9,321,253	71.40%	37.47%	24.51%	10.85%	4.31%	7.91%	10.32%	16.51%
9	Central Finance Limited	948,875	886,839	966,062	5,702,872	15.55%	16.94%	7,341,351	4,812,233	66.46%	42.94%	27.90%	11.26%	4.53%	9.57%	5.39%	11.52%
10	Multipurpose Finance Limited	610,200	668,208	712,928	1,778,550	37.57%	40.08%	1,786,108	1,416,733	78.74%	40.08%	41.44%	13.49%	4.46%	3.44%	6.88%	53.58%
11	Samridhhi Finance Company Limited	818,911	381,070	414,187	2,420,290	15.74%	17.11%	2,085,623	1,515,420	76.68%	42.19%	24.60%	14.86%	4.58%	26.78%	12.19%	23.01%
12	Guheshwori Merchant Banking & Finance Limited	1,012,176	1,150,291	1,256,962	7,210,522	15.95%	17.43%	8,078,351	5,917,603	72.99%	35.10%	28.10%	11.45%	4.57%	5.73%	5.66%	15.35%
13	ICFC Finance Limited	1,183,471	1,588,211	2,026,389	16,680,152	9.52%	12.15%	18,892,501	14,691,963	75.54%	29.60%	26.42%	11.10%	4.59%	3.91%	5.29%	26.51%
14	Manjushree Finance Limited	1,351,553	1,946,319	2,471,937	15,153,494	12.84%	16.31%	16,586,255	14,266,726	82.06%	27.62%	24.38%	11.55%	4.59%	3.95%	7.80%	21.81%
15	Reliance Finance Limited	1,121,452	968,275	1,086,145	8,743,455	11.07%	12.42%	8,125,885	6,292,994	76.09%	31.95%	28.12%	11.36%	4.59%	8.48%	8.97%	27.39%
	<b>Total</b>	<b>14,047,879</b>	<b>13,865,240</b>	<b>16,113,767</b>	<b>108,997,771</b>	<b>12.72%</b>	<b>14.78%</b>	<b>122,625,266</b>	<b>93,886,759</b>	<b>80.12%</b>	<b>34.00%</b>	<b>26.98%</b>	<b>11.48%</b>	<b>4.54%</b>	<b>7.60%</b>	<b>7.31%</b>	<b>21.74%</b>

**Problematic Finance Companies**

S.N.	Finance Companies	Solvency						Liquidity			
		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)	Net Liquidity (In %)	NPL (In %)
1	Nepal Share Markets and Finance Ltd.	233,332	314,540	314,924	1,820,951	17.27	17.29	481,555	2,244,978	71.27%	98.52%
2	Capital Merchant Banking & Finance Co. Ltd.	935,070	116,829	116,829	273,638	42.69	42.69	198,570	725,798	148.96%	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.