

Nepal Rastra Bank

Key Financial Indicators of Finance Companies (Provisional)

As on Asar end, 2082 (Mid July 2025)

Based on Unaudited Reports submitted by Financial Institutions

S.N.	Finance Companies	Solvency						Liquidity					Base rate (In %)	Spread rate (In %)	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	759,447	789,879	826,368	3,203,494	24.66%	25.80%	4,018,095	2,766,014	71.42%	50.92%	42.07%	9.05%	4.58%	9.74%	5.43%	11.55%
2	Gorkhas Finance Limited	867,994	593,855	722,086	6,309,594	9.41%	11.44%	9,474,492	6,942,442	73.67%	38.88%	31.24%	8.26%	4.56%	16.12%	9.42%	25.91%
3	Goodwill Finance Limited	946,115	930,163	1,427,492	9,927,470	9.37%	14.38%	12,135,959	8,771,143	68.76%	33.46%	18.96%	8.23%	4.20%	5.76%	5.05%	21.85%
4	Shree Investment & Finance Co. Limited	1,000,000	1,276,058	1,341,750	7,425,037	17.19%	18.07%	8,341,351	6,531,762	79.36%	35.50%	32.24%	8.23%	4.20%	2.61%	5.35%	14.09%
5	Best Finance Company Limited	890,424	820,555	887,064	5,846,966	14.03%	15.17%	5,754,222	4,256,796	75.35%	36.12%	31.09%	10.57%	4.26%	8.84%	7.71%	12.68%
6	Progressive Finance Limited	848,106	499,927	693,520	5,367,987	9.31%	12.92%	7,080,276	5,149,227	73.98%	29.85%	22.45%	8.64%	4.55%	4.44%	6.53%	35.31%
7	Janaki Finance Company Limited	690,473	(247,810)	(247,810)	4,047,142	-6.12%	-6.12%	3,131,747	2,685,069	85.76%	37.01%	36.59%	10.02%	4.59%	48.61%	4.54%	27.97%
8	Pokhara Finance Limited	1,082,557	(47,076)	(47,076)	5,392,091	-0.87%	-0.87%	7,154,483	6,102,900	90.47%	25.08%	11.80%	9.48%	3.87%	28.95%	4.74%	14.87%
9	Central Finance Limited	948,875	725,826	811,730	6,039,510	12.02%	13.44%	7,597,047	5,077,979	66.50%	43.72%	39.10%	8.22%	4.46%	14.26%	5.30%	12.11%
10	Multipurpose Finance Limited	610,200	503,795	521,432	2,966,788	16.98%	17.58%	3,172,740	1,990,114	63.90%	44.76%	45.18%	9.50%	4.58%	5.54%	5.81%	12.62%
11	Samriddhi Finance Company Limited	818,911	282,435	313,909	2,364,168	11.95%	13.28%	2,910,108	2,070,838	77.16%	37.99%	20.90%	10.44%	4.57%	9.66%	10.95%	33.43%
12	Guheshwori Merchant Banking & Finance Limited	1,012,176	1,075,145	1,161,055	6,912,854	15.55%	16.80%	8,155,649	5,827,967	71.35%	37.46%	29.24%	8.62%	4.59%	6.44%	6.21%	11.50%
13	ICFC Finance Limited	1,183,471	2,036,483	2,647,538	18,780,255	10.84%	14.10%	20,661,197	17,550,738	85.02%	24.65%	18.75%	7.96%	4.43%	1.83%	5.27%	24.38%
14	Manjushree Finance Limited	1,351,553	2,221,283	2,484,665	17,731,830	12.53%	14.01%	22,939,390	18,586,183	80.42%	26.83%	27.99%	7.23%	4.59%	3.21%	5.05%	18.79%
15	Reliance Finance Limited	1,121,452	1,089,886	1,295,129	8,500,938	12.82%	15.24%	8,638,512	7,094,211	81.35%	27.00%	26.36%	8.53%	4.10%	9.00%	5.50%	23.72%
	Total	14,131,753	12,550,403	14,838,852	110,816,125	11.33%	13.39%	131,165,267	101,403,382	79.53%	32.31%	26.28%	8.37%	4.39%	8.59%	5.83%	20.26%

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	363,657	363,709	986,851	36.85	36.86	251,945	2,192,274	46.29%	98.49%
2	Capital Merchant Banking & Finance Ltd.	935,069	95,368	95,368	198,453	48.06	48.06	27,040	663,530	622.78%	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 with adjustments as per NRB Directives. (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.