

Nepal Rastra Bank
Key Financial Indicators of Finance Companies (Provisional)
As on Asoj end, 2082 (Mid October 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 Thousands)	Core Capital (Rs. In Thousands)	Total Capital Fund (Rs. In Thousands)	Total RWE (Rs. In Thousand)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousands)	Total Loan (Rs. In Thousand)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)						
1	Nepal Finance Limited	759,447	769,505	880,967	3,115,772	24.70%	28.27%	4,061,711	2,704,854	67.02%	52.74%	39.34%	8.90%	4.57%	13.10%	5.14%	14.20%	
2	Gorkhas Finance Limited	867,994	515,548	663,968	6,159,304	8.37%	10.78%	9,201,860	6,560,802	71.28%	40.54%	35.16%	8.15%	4.55%	20.94%	6.51%	18.19%	
3	Goodwill Finance Limited	946,115	953,868	1,510,077	10,827,973	8.81%	13.95%	12,421,487	9,140,490	74.08%	33.25%	27.74%	8.19%	4.47%	6.33%	5.12%	23.58%	
4	Shree Investment & Finance Co. Limited	1,000,000	1,281,926	1,349,703	7,295,090	17.57%	18.50%	8,289,296	6,598,513	78.88%	34.61%	34.56%	8.19%	4.47%	3.34%	5.14%	14.69%	
5	Best Finance Company Limited	890,424	796,418	910,601	5,757,814	13.83%	15.82%	6,156,217	4,251,869	70.45%	41.03%	28.93%	9.58%	4.39%	10.19%	7.22%	11.95%	
6	Progressive Finance Limited	848,106	447,169	659,357	5,822,558	7.68%	11.32%	7,375,653	5,214,623	70.84%	31.45%	22.35%	8.16%	4.59%	6.67%	5.22%	39.12%	
7	Janaki Finance Company Limited	690,473	(260,220)	(260,220)	4,532,893	-5.74%	-5.74%	2,709,259	2,546,878	94.43%	31.55%	31.69%	10.26%	4.60%	53.80%	4.86%	30.28%	
8	Pokhara Finance Limited	1,082,557	(271,584)	(271,584)	5,631,402	-4.82%	-4.82%	7,621,104	5,695,762	77.31%	34.56%	12.57%	8.86%	3.37%	38.11%	4.76%	15.48%	
9	Central Finance Limited	948,875	753,367	893,913	6,144,121	12.26%	14.55%	7,916,697	5,146,709	64.40%	45.60%	38.27%	8.06%	4.43%	12.09%	5.40%	14.71%	
10	Multipurpose Finance Limited	610,200	529,474	562,311	3,035,919	17.44%	18.52%	3,197,234	2,035,540	63.77%	45.09%	45.63%	9.09%	4.47%	6.93%	5.91%	11.83%	
11	Samriddhi Finance Company Limited	818,911	286,123	355,575	2,310,893	12.38%	15.39%	2,974,075	2,051,091	71.39%	39.88%	24.18%	9.90%	4.57%	9.67%	10.62%	35.14%	
12	Guheshwori Merchant Banking & Finance Limited	1,012,176	1,041,590	1,131,079	6,710,585	15.52%	16.86%	8,201,145	5,645,148	66.25%	40.58%	30.62%	7.72%	4.59%	8.09%	6.37%	12.08%	
13	ICFC Finance Limited	1,183,471	1,979,091	2,623,736	20,034,282	9.88%	13.10%	21,448,006	17,726,986	82.23%	26.33%	18.53%	6.76%	4.34%	2.77%	5.26%	23.94%	
14	Manjushree Finance Limited	1,351,553	1,970,084	2,316,615	18,826,807	10.46%	12.30%	23,365,748	19,801,190	83.84%	21.98%	18.82%	7.11%	4.59%	4.13%	5.03%	18.48%	
15	Reliance Finance Limited	1,121,452	929,583	1,120,323	8,398,386	11.07%	13.34%	8,983,876	7,396,623	82.80%	26.32%	23.39%	8.48%	4.59%	10.88%	5.20%	25.41%	
		Total	14,131,754	11,721,945	14,446,420	114,603,798	10.23%	12.61%	133,923,369	102,517,080	76.44%	32.79%	25.44%	7.67%	4.41%	10.13%	5.50%	20.39%

Problematic Finance Companies

S.N.	Finance Companies	Solvency						Liquidity					NPL (In %)
		Paid up Capital (Rs. In Thousand)	Core Capital Rs. In Thousands)	Total Capital Fund (Rs. In Thousands)	Total RWE (Rs. In Thousand)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousands)	Total Loan (Rs. In Thousand)	Net Liquidity (In %)			
1	Nepal Share Markets and Finance Ltd.	233,332	352,891	352,943	1,271,448	27.76	27.76	252,435	2,192,253	44.88%	98.48%		
2	Capital Merchant Banking & Finance Ltd.	935,069	94,081	94,081	200,027	47.03	47.03	27,093	663,530	612.10%	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.