

Nepal Rastra Bank

Key Financial Indicators of Finance Companies (Provisional)

As on Chaitra end, 2081 (Mid April 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	729,907	768,210	812,069	3,066,604	25.05%	26.48%	3,833,181	2,700,569	69.69%	50.90%	20.69%	9.47%	4.59%	9.66%	5.77%	11.34%
2	Gorkhas Finance Limited	867,994	607,361	704,674	6,958,973	8.73%	10.13%	9,364,546	7,206,001	76.87%	34.79%	26.45%	8.65%	4.57%	17.45%	3.13%	18.36%
3	Goodwill Finance Limited	946,115	702,835	1,256,963	11,440,589	6.14%	10.99%	12,714,279	8,711,206	68.57%	36.48%	24.84%	8.27%	4.28%	8.07%	5.23%	21.66%
4	Shree Investment & Finance Co. Limited	1,000,000	1,252,109	1,312,233	7,424,213	16.87%	17.68%	8,334,802	6,345,088	75.97%	37.65%	35.28%	8.31%	4.06%	3.75%	5.03%	13.54%
5	Best Finance Company Limited	890,424	634,819	705,110	5,950,565	10.67%	11.85%	5,410,647	4,257,902	79.33%	28.96%	25.55%	10.74%	4.25%	11.49%	7.71%	12.37%
6	Progressive Finance Limited	848,106	477,135	558,936	5,197,313	9.18%	10.75%	6,895,381	4,950,463	72.07%	30.60%	23.93%	8.72%	4.58%	7.15%	7.20%	34.26%
7	Janaki Finance Company Limited*	690,473	(42,958)	(42,958)	4,375,465	-0.98%	-0.98%	3,654,790	2,835,750	78.00%	43.65%	44.17%	9.76%	4.60%	44.41%	5.01%	28.05%
8	Pokhara Finance Limited*	1,082,557	(309,783)	(309,783)	6,624,436	-4.68%	-4.68%	7,149,824	7,357,452	108.14%	12.31%	4.63%	8.92%	4.11%	32.56%	4.89%	16.30%
9	Central Finance Limited	948,875	695,211	772,905	5,526,208	12.58%	13.99%	7,373,837	4,987,367	65.78%	42.10%	37.80%	8.38%	4.47%	12.01%	5.37%	11.69%
10	Multipurpose Finance Limited	610,200	488,000	504,533	2,793,577	17.47%	18.06%	3,004,813	1,862,223	61.74%	45.94%	46.97%	10.24%	4.59%	5.29%	6.36%	12.56%
11	Samriddhi Finance Company Limited	818,911	231,859	263,924	2,280,425	10.17%	11.57%	2,559,082	1,889,179	72.30%	37.77%	24.83%	10.88%	4.56%	16.35%	11.91%	32.12%
12	Guheshwori Merchant Banking & Finance Limited	1,012,176	980,949	1,103,217	7,062,835	13.89%	15.62%	7,980,582	5,786,864	73.26%	36.27%	27.78%	8.92%	4.52%	6.93%	6.05%	11.78%
13	ICFC Finance Limited	1,183,471	1,849,985	2,619,155	18,210,809	10.16%	14.38%	19,254,110	16,024,635	83.20%	21.01%	23.39%	8.26%	4.44%	2.05%	5.22%	27.08%
14	Manjushree Finance Limited	1,351,553	2,064,159	2,333,967	17,507,440	11.79%	13.33%	21,415,698	17,945,444	83.37%	24.42%	20.90%	7.99%	4.59%	4.20%	5.35%	19.21%
15	Reliance Finance Limited	1,121,452	779,723	892,269	8,084,595	9.64%	11.04%	8,392,057	6,846,921	80.98%	27.36%	22.26%	8.44%	4.58%	16.08%	5.04%	20.10%
	Total	14,102,213	11,179,614	13,487,212	112,504,048	9.94%	11.99%	127,337,628	99,707,065	78.39%	30.67%	25.34%	8.63%	4.43%	10.58%	5.44%	19.88%

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	328,861	328,913	851,847	38.61	38.61	251,054	2,192,427	44.99%	98.52%
2	Capital Merchant Banking & Finance Ltd.	935,069	95,691	95,691	199,897	47.87	47.87	26,928	663,530	623.76%	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.

* After supervisory adjustments based on onsite/offsite findings. Continuous supervisory examination and adjustments ongoing.