

**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	835,373	858,897	2,388,992	34.97%	35.95%	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	Progressive 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	566,678	577,745	4,220,175	13.43%	13.69%	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	Gubeshwori 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%
	<b>Total</b>	<b>14,047,879</b>	<b>14,526,072</b>	<b>16,836,014</b>	<b>108,134,915</b>	<b>13.43%</b>	<b>15.57%</b>	<b>116,642,146</b>	<b>91,272,470</b>	<b>79.15%</b>	<b>33.08%</b>	<b>26.91%</b>	<b>12.31%</b>	<b>4.53%</b>	<b>6.26%</b>	<b>7.31%</b>	<b>22.11%</b>

**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.