

Nepal Rastra Bank

Key Financial Indicators of Finance Companies (Provisional)

As on Poush end, 2081 (Mid January 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	7,29,907	8,47,989	8,96,957	27,64,363	30.68%	32.45%	36,55,549	24,41,238	64.77%	56.55%	19.82%	9.24%	4.58%	10.46%	6.33%	11.80%
2	Gorkhas Finance Limited	8,67,994	7,07,017	8,10,407	70,50,684	10.03%	11.49%	99,40,916	76,18,064	76.18%	34.28%	26.12%	9.00%	4.58%	14.42%	8.05%	18.59%
3	Goodwill Finance Limited	9,46,115	7,46,351	14,96,681	1,15,44,785	6.46%	12.96%	1,28,31,093	89,20,114	69.63%	34.75%	24.96%	8.87%	4.36%	6.77%	5.36%	25.36%
4	Shree Investment & Finance Co. Limited	10,00,000	12,25,822	13,22,868	74,21,913	16.52%	17.82%	83,59,595	63,25,298	76.61%	37.59%	35.90%	8.89%	4.36%	3.71%	5.11%	17.56%
5	Best Finance Company Limited	8,90,424	8,03,783	9,22,375	64,11,738	12.54%	14.39%	55,83,363	43,39,595	76.84%	27.02%	26.77%	11.03%	4.57%	3.86%	9.00%	13.94%
6	Progressive Finance Limited	8,48,106	4,77,150	5,59,811	52,24,492	9.13%	10.72%	70,17,210	48,10,041	66.67%	34.30%	14.64%	9.35%	4.59%	7.57%	10.03%	30.68%
7	Janaki Finance Company Limited*	6,90,473	(7,306)	(7,306)	45,21,471	-0.16%	-0.16%	45,57,719	32,08,274	67.58%	48.34%	49.90%	9.70%	4.59%	40.89%	5.48%	29.54%
8	Pokhara Finance Limited*	10,82,557	(2,26,824)	(2,26,824)	73,54,679	-3.08%	-3.08%	1,06,07,014	79,80,135	69.87%	33.54%	29.97%	7.85%	4.22%	33.44%	7.04%	16.44%
9	Central Finance Limited	9,48,875	9,04,902	9,97,506	57,16,649	15.83%	17.45%	77,25,394	48,98,924	63.01%	45.92%	40.54%	8.64%	4.50%	11.94%	5.10%	11.34%
10	Multipurpose Finance Limited	6,10,200	5,24,897	5,42,641	27,67,338	18.97%	19.61%	28,15,670	17,80,852	65.87%	45.73%	46.56%	10.80%	4.59%	5.45%	7.16%	16.70%
11	Samriddhi Finance Company Limited	8,18,911	2,25,142	2,64,659	22,72,918	9.91%	11.64%	26,40,612	19,25,713	71.31%	39.00%	31.75%	10.94%	4.56%	19.30%	15.48%	35.55%
12	Guheshwori Merchant Banking & Finance Limited	10,12,176	9,94,229	11,05,993	65,41,122	15.20%	16.91%	83,96,179	59,84,595	69.29%	38.02%	32.74%	9.31%	4.41%	7.99%	7.42%	11.91%
13	ICFC Finance Limited	11,83,471	18,39,973	23,09,539	1,77,78,395	10.35%	12.99%	1,92,74,460	1,56,68,589	80.79%	27.07%	13.30%	8.78%	4.56%	3.07%	5.24%	23.98%
14	Manjushree Finance Limited	13,51,553	20,61,982	23,86,593	1,59,99,645	12.89%	14.92%	2,05,27,081	1,74,16,064	83.96%	23.33%	26.59%	9.36%	4.59%	3.86%	5.56%	22.44%
15	Reliance Finance Limited	11,21,452	8,48,372	9,67,970	91,94,093	9.23%	10.53%	83,82,874	67,40,553	80.41%	28.59%	25.80%	9.45%	4.56%	14.31%	5.73%	23.55%
	Total	1,41,02,214	1,19,73,480	1,43,49,871	11,25,64,282	10.64	12.75	13,23,14,728	10,00,58,048	76.31%	33.41%	27.01%	9.13%	4.51%	10.35%	6.49%	20.79%

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 Liquidit y (In)	NPL (In %)
1	Nepal Share Markets and Finance Ltd.	2,33,332	3,18,009	3,18,061	15,80,801	20.12	20.12	4,85,010	21,93,616	74.05%	98.52%
2	Capital Merchant Banking & Finance Ltd.	9,35,070	42,575	42,575	1,93,838	21.96	21.96	26,928	7,18,616	78.50%	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.