

Nepal Rastra Bank
Key Financial Indicators of Finance Companies (Provisional)

As on Poush end, 2082 (Mid January 2026)

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	775,647	713,989	828,387	3,371,766	21.18%	24.57%	4,250,844	2,769,284	64.87%	53.37%	43.24%	8.55%	4.58%	16.73%	5.07%	14.71%
2	Gorkhas Finance Limited	867,994	681,223	814,828	6,255,102	10.89%	13.03%	9,159,087	6,708,870	71.92%	39.03%	34.91%	7.53%	4.57%	17.46%	10.40%	19.33%
3	Goodwill Finance Limited	946,115	894,941	1,301,053	11,664,593	7.67%	11.15%	12,741,029	9,204,270	70.43%	35.23%	29.23%	7.50%	4.44%	7.54%	5.05%	23.38%
4	Shree Investment & Finance Co. Limited	1,000,000	1,229,775	1,307,716	7,414,116	16.59%	17.64%	8,659,159	6,516,946	75.97%	38.08%	36.86%	7.50%	4.44%	3.83%	5.31%	14.00%
5	Best Finance Company Limited	890,424	580,223	683,128	5,631,172	10.30%	12.13%	6,187,459	4,203,919	68.70%	42.87%	37.49%	8.96%	4.18%	13.81%	7.14%	12.85%
6	Progressive Finance Limited	848,106	452,385	631,718	5,656,994	8.00%	11.17%	7,649,034	5,379,543	69.79%	31.74%	23.38%	8.00%	4.09%	7.39%	8.73%	39.98%
7	Janaki Finance Company Limited	690,473	(284,450)	(284,450)	4,355,040	-6.53%	-6.53%	2,549,600	2,454,460	95.85%	30.82%	31.15%	9.98%	4.60%	55.26%	4.11%	30.83%
8	Pokhara Finance Limited	1,082,557	174,373	348,746	5,191,129	3.36%	6.72%	7,404,719	5,199,091	72.31%	39.77%	24.86%	8.00%	3.78%	25.10%	5.12%	17.32%
9	Central Finance Limited	948,875	736,886	855,134	6,208,934	11.87%	13.77%	8,337,443	5,082,246	61.25%	47.87%	44.04%	7.63%	4.40%	14.18%	5.52%	12.30%
10	Multipurpose Finance Limited	610,200	562,538	599,422	3,012,200	18.68%	19.90%	3,419,746	2,135,315	61.90%	47.56%	47.18%	8.74%	4.58%	8.30%	5.58%	13.55%
11	Samridhhi Finance Company Limited	818,911	302,379	369,202	2,350,167	12.87%	15.71%	3,011,901	2,187,304	71.62%	35.47%	32.55%	9.37%	4.57%	8.17%	8.93%	35.45%
12	Guheshwori Merchant Banking & Finance Limited	1,012,176	1,079,608	1,160,832	6,457,970	16.72%	17.98%	8,208,665	5,464,791	66.26%	42.20%	35.31%	7.25%	4.57%	6.94%	5.75%	12.27%
13	ICFC Finance Limited	1,183,471	1,813,653	2,434,020	19,933,698	9.10%	12.21%	22,479,015	17,550,194	79.14%	29.99%	25.66%	6.83%	4.48%	3.51%	5.36%	22.00%
14	Manjushree Finance Limited	1,351,553	2,166,616	2,511,755	19,610,174	11.05%	12.81%	24,034,703	20,607,629	83.72%	21.43%	22.38%	5.77%	4.59%	3.64%	6.00%	18.55%
15	Reliance Finance Limited	1,121,452	1,081,670	1,320,803	9,086,756	11.90%	14.54%	9,543,109	7,549,896	79.89%	28.81%	25.41%	8.07%	4.59%	9.09%	5.12%	25.39%
	Total	14,147,954	12,185,810	14,882,296	116,199,812	10.49%	12.81%	137,635,513	103,013,757	74.58%	34.32%	30.11%	7.39%	4.42%	9.44%	6.07%	20.37%

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	351,507	351,559	868,636	40.47	40.47	252,943	2,192,253	44.88%	98.48%
2	Capital Merchant Banking & Finance Ltd.	935,069	47,602	47,602	182,567	26.07	26.07	27,136	663,530	610.82%	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.

Specified Sector - Lending in Agriculture, Micro, Cottage and small industry/enterprise, Energy and Tourism.