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Nepal Rastra Bank

Key Financial Indicators of Finance Companies (Provisional)

As on Asar end, 2083 (Mid July 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	778,147	718,017	822,841	3,076,637	23.34%	26.74%	4,535,490	2,708,182	59.24%	57.94%	52.16%	7.59%	4.55%	13.83%	5.09%	14.20%
2	Gorkhas Finance Limited	867,994	920,772	1,117,758	6,807,923	13.53%	16.42%	9,519,665	6,912,775	72.72%	38.92%	34.82%	6.11%	4.57%	13.32%	7.92%	18.81%
3	Goodwill Finance Limited	946,115	1,105,851	1,381,500	9,001,539	12.29%	15.35%	13,296,032	9,213,534	69.01%	37.61%	20.81%	6.70%	4.21%	6.27%	5.14%	22.57%
4	Shree Investment & Finance Co. Limited	1,000,000	1,265,499	1,332,650	6,968,279	18.16%	19.12%	8,900,665	6,353,950	71.42%	42.12%	41.03%	6.70%	3.68%	3.74%	5.36%	13.80%
5	Best Finance Company Limited	890,424	708,402	802,673	5,159,976	13.73%	15.56%	6,326,887	4,492,563	71.42%	39.90%	37.10%	8.23%	4.10%	13.69%	8.34%	13.86%
6	Progressive Finance Limited	848,106	571,594	724,130	5,910,042	9.67%	12.25%	7,989,522	5,560,422	68.61%	32.79%	29.26%	7.20%	4.55%	3.01%	7.60%	41.88%
7	Janaki Finance Company Limited	690,473	(252,716)	(252,716)	4,116,117	-6.14%	-6.14%	2,315,337	2,162,341	98.57%	37.94%	30.60%	9.80%	4.60%	61.55%	3.78%	27.83%
8	Pokhara Finance Limited	1,901,468	481,360	861,561	6,746,031	7.14%	12.77%	10,480,566	6,962,532	64.51%	41.59%	29.74%	6.52%	4.16%	20.84%	5.69%	12.51%
9	Central Finance Limited	948,875	824,306	953,419	6,343,403	12.99%	15.03%	8,604,997	5,153,282	58.57%	50.03%	45.92%	6.43%	4.42%	10.40%	6.65%	13.37%
10	Multipurpose Finance Limited	610,200	611,433	664,527	2,931,666	20.86%	22.67%	3,759,058	2,393,907	62.05%	44.08%	47.38%	7.91%	4.54%	3.30%	5.95%	36.30%
11	Guheshwori Merchant Banking & Finance Limited	1,012,176	1,064,077	1,231,885	6,367,606	16.71%	19.35%	8,301,317	5,498,629	64.32%	42.96%	52.93%	6.33%	4.34%	5.20%	6.57%	13.62%
12	ICFC Finance Limited	1,183,471	2,070,342	3,143,840	21,855,030	9.47%	14.38%	22,735,304	19,331,360	84.29%	25.57%	24.38%	5.88%	4.09%	1.55%	5.26%	26.28%
13	Manjushree Finance Limited	1,351,553	2,359,196	2,710,147	21,196,700	11.13%	12.79%	24,973,953	21,172,448	85.22%	24.86%	22.41%	5.77%	4.39%	3.42%	5.04%	30.09%
14	Reliance Finance Limited	1,121,452	1,156,315	1,344,517	10,768,596	10.74%	12.49%	11,108,607	9,444,726	86.28%	23.26%	19.53%	6.72%	4.15%	6.55%	5.27%	27.60%
	Total	**14,150,454**	**13,604,447**	**16,838,732**	**117,249,544**	**11.60%**	**14.36%**	**142,847,400**	**107,360,650**	**75.21%**	**34.72%**	**30.84%**	**6.49%**	**4.27%**	**7.66%**	**5.78%**	**23.46%**

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	367,044	367,096	805,036	45.59	45.60	219,077	2,152,281	57.98%	100.00%
2	Capital Merchant Banking & Finance Ltd.	935,069	159,120	159,120	410,790	38.74	38.74	27,161	663,530	607.84%	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.