

**Key Financial Indicators of Finance Co. (Provisional)
As on Poush end, 2077 (Mid- Jan. 2021)**

S. No.	Name of Finance Company						Liquidity					NPL (In %)	Deprived Sector (In %)	Priority Sector (In %)
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)	CCD Ratio (In %)	Net Liquidity (In %)	SLR (In %)			
1	*Nepal Finance Limited	305,551	219,146	220,234	74.28%	74.64%	205,939	152,721	48.67%	117.70%	100.28%	41.07%	13.64%	9.46%
2	Gorkhas Finance Limited	867,994	963,282	1,046,206	14.38%	15.61%	7,724,796	6,024,147	70.49%	35.28%	14.60%	4.42%	8.84%	12.74%
3	Goodwill Finance Limited	867,200	1,074,216	1,412,837	12.40%	16.31%	9,232,213	7,445,592	71.59%	30.58%	31.03%	1.38%	5.93%	20.80%
4	Shree Investment & Finance Co. Limited	890,135	1,075,549	1,119,055	18.65%	19.40%	6,084,240	4,512,785	63.38%	43.14%	24.75%	0.79%	5.80%	16.15%
5	Lalitpur Finance Limited	187,945	157,141	157,141	44.67%	44.67%	216,839	306,167	89.52%	155.77%	18.85%	97.82%	0.45%	0.00%
6	United Finance Limited	1,040,835	1,529,539	1,589,582	21.57%	22.42%	7,725,776	5,744,782	62.02%	39.73%	17.65%	3.91%	11.41%	22.60%
7	Best Finance Company Limited	828,914	535,202	565,851	20.12%	21.27%	2,743,766	2,248,135	66.30%	50.15%	13.89%	27.22%	9.25%	18.39%
8	Progressive Finance Limited	800,100	880,243	906,513	38.46%	39.61%	2,368,456	2,076,777	65.91%	41.35%	17.55%	4.04%	30.88%	19.46%
9	Janaki Finance Co. Limited	600,411	842,223	860,126	25.10%	25.64%	2,877,184	2,310,168	61.11%	52.50%	51.88%	7.93%	1.81%	18.38%
10	Pokhara Finance Limited	917,282	1,258,026	1,341,967	18.10%	19.30%	8,785,561	7,057,695	70.95%	31.72%	15.70%	1.32%	19.17%	22.09%
11	Central Finance Limited	823,398	1,089,854	1,135,043	25.04%	26.08%	5,257,676	3,621,120	57.98%	49.29%	20.40%	3.22%	5.38%	12.86%
12	Multipurpose Finance Co. Limited	224,058	279,394	282,721	74.28%	75.16%	364,515	365,990	57.09%	76.99%	75.59%	2.09%	6.84%	76.44%
13	Srijana Finance Limited	847,839	1,152,021	1,233,646	16.71%	17.90%	8,913,350	6,347,619	63.73%	39.82%	39.17%	3.94%	5.59%	21.93%
14	*Samridhi Finance Company Limited	403,869	228,045	230,510	35.81%	36.20%	322,515	361,716	58.87%	89.36%	31.49%	31.87%	17.10%	23.07%
15	Guheshwori Merchant Banking & Finance Limited	864,000	1,045,675	1,098,542	20.49%	21.53%	6,065,581	4,467,059	63.00%	35.98%	22.96%	1.74%	9.25%	21.99%
16	ICFC Finance Limited	1,024,266	1,379,325	1,734,724	11.03%	13.88%	14,178,651	10,084,072	64.09%	36.54%	22.20%	0.76%	14.89%	28.51%
17	City express Finance Company Limited	400,000	222,569	223,457	138.00%	138.55%	142,839	88,779	23.83%	177.30%	8.19%	0.00%	0.00%	6.89%
18	Manjushree Finance Limited	965,395	1,266,732	1,338,385	12.94%	13.68%	9,099,593	7,968,414	77.12%	21.84%	7.96%	3.01%	31.01%	15.98%
19	Reliance Finance Limited	832,416	1,096,316	1,152,510	22.71%	23.87%	5,581,693	4,279,091	64.46%	39.96%	16.18%	4.79%	8.58%	18.86%
	Total	13,691,607	16,294,497	17,649,048	18.36%	19.88%	97,891,181	75,462,828	66.39%	37.82%	22.40%	4.04%	12.27%	20.32%

Problematic Finance Companies

S. No.	Name of Finance Company						Liquidity				
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)	CCD Ratio (In %)	Net Liquidity (In %)	NPL (In %)
1	Nepal Share Markets and Finance Ltd.	233,333	233,946	234,330	6.44%	6.45%	475,238	2,248,231	320.21%	63.59%	98.53%
2	Capital Merchant Banking and Finance Ltd.	935,070	(658,982)	(658,982)	-23.26%	-23.26%	746,551	1,586,582	1750.07%	0.43%	100.00%

Core Capital = Tier I capital

Total Capital Fund = Tier I and Tier II capital

CCAR %= Core capital to total risk weighted exposures(Assets).

CAR %= Total Capital Fund to Total Risk Weighted Exposures(Assets).

Total Loan as per NRB Reporting Form No. 2.1

Net Liquidity % = Net Liquid Assets to Total Deposits.

CCD Ratio %= LCY Credit to Core Capital and LCY Deposit including other adjustments. Should Not Exceed 80% .

NPL% = Non Performing Loan to Total Loan

SLR%= Statutory Liquidity Ratio and minimum requirement 7%,

* Released from problematic in previous fiscal year.

Note: This financial indicator is based on regulatory requirement format, and so, the NFRs based indicator may differ.