

**Key Financial Indicators of Finance Co. (Provisional)
As on Chaitra end, 2077 (Mid- April 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	172,327	174,853	32.70%	33.18%	413,442	294,196	46.51%	92.85%	105.63%	20.52%	48.79%	54.33%
2	Gorkhas Finance Limited	867,994	1,060,089	1,137,086	14.17%	15.20%	7,635,606	6,273,580	72.96%	33.04%	13.81%	3.74%	8.83%	16.00%
3	Goodwill Finance Limited	867,200	1,195,641	1,531,450	13.06%	16.72%	9,648,556	7,996,205	72.89%	29.29%	33.30%	3.44%	6.87%	21.73%
4	Shree Investment & Finance Co. Limited	890,135	1,095,967	1,137,881	20.24%	21.01%	6,285,924	4,392,363	59.67%	46.16%	40.04%	0.86%	6.59%	11.41%
5	Lalitpur Finance Limited	187,945	243,465	243,465	70.14%	70.14%	224,780	236,602	61.95%	192.54%	19.37%	96.52%	0.35%	0.00%
6	United Finance Limited	1,040,835	1,607,181	1,695,351	22.53%	23.77%	8,386,126	6,248,209	63.01%	40.95%	19.95%	3.01%	15.72%	14.47%
7	Best Finance Company Limited	828,914	767,142	795,067	24.50%	25.39%	3,179,511	2,272,460	61.17%	57.45%	12.27%	14.73%	14.16%	18.31%
8	Progressive Finance Limited	800,100	882,668	909,032	33.80%	34.81%	2,785,648	2,438,473	66.65%	44.66%	21.47%	3.47%	28.73%	39.59%
9	Janaki Finance Co. Limited	600,411	844,809	866,436	24.41%	25.04%	3,015,278	2,480,950	64.31%	49.14%	52.24%	5.63%	5.57%	18.82%
10	Pokhara Finance Limited	963,146	1,274,598	1,367,543	16.87%	18.10%	9,081,086	7,230,466	69.93%	35.03%	16.74%	1.48%	17.86%	20.28%
11	Central Finance Limited	881,036	1,084,841	1,121,507	23.95%	24.76%	5,266,625	3,879,140	61.03%	44.18%	28.61%	3.32%	5.01%	11.28%
12	Multipurpose Finance Co. Limited	400,000	471,484	475,449	105.23%	106.11%	394,991	418,908	62.12%	113.16%	68.48%	1.23%	7.28%	85.98%
13	Srijana Finance Limited	847,839	1,300,939	1,379,192	18.67%	19.80%	8,438,553	6,938,214	72.34%	30.56%	32.48%	2.15%	5.46%	23.58%
14	*Samridhi Finance Company Limited	403,869	216,669	222,452	31.86%	32.71%	705,167	692,543	74.21%	40.41%	20.93%	16.49%	11.91%	91.81%
15	Guheshwori Merchant Banking & Finance Limited	864,000	1,085,255	1,139,231	22.01%	23.10%	6,287,890	4,568,662	62.30%	36.78%	23.77%	0.25%	8.41%	15.93%
16	ICFC Finance Limited	1,024,266	1,415,234	1,761,793	10.66%	13.28%	14,366,790	11,375,996	71.34%	28.29%	26.85%	0.51%	15.09%	30.52%
17	Manjushree Finance Limited	965,395	1,446,403	2,022,223	14.90%	20.84%	9,492,955	8,573,792	76.15%	24.32%	12.10%	2.57%	34.90%	15.89%
18	Reliance Finance Limited	832,416	1,120,639	1,163,103	22.88%	23.75%	5,777,615	4,517,595	65.72%	36.83%	26.31%	1.88%	8.43%	18.64%
	Total	13,571,051	17,285,351	19,143,114	18.36%	19.88%	101,386,544	80,828,357	68.27%	36.18%	25.27%	3.05%	13.36%	20.48%

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	(1,572,197)	(1,572,197)	-201.91%	-201.91%	475,813	2,248,231	316.76%	65.71%	9852.40%
2	Capital Merchant Banking and Finance Ltd.	935,070	(660,119)	(660,119)	-36.17%	-36.17%	747,211	1,586,582	1798.25%	3.75%	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.