

**Key Financial Indicators of Finance Co. (Provisional)
As on Ashad end, 2078 (Mid- July 2021)**

S. No.	Name of Finance Company						Liquidity					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)	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	493,496	468,444	473,261	64.31%	64.97%	711,297	563,052	63.72%	118.29%	67.72%	46.36%	17.73%	16.36%
2	Gorkhas Finance Limited	867,994	1,319,995	1,409,970	18.16%	19.39%	8,215,595	6,118,481	65.96%	42.26%	21.12%	3.65%	7.64%	13.60%
3	Goodwill Finance Limited	867,200	1,261,367	1,620,698	14.09%	18.11%	10,093,985	7,913,390	68.59%	41.23%	33.20%	3.21%	6.27%	13.33%
4	Shree Investment & Finance Co. Limited	890,135	1,138,052	1,196,741	20.13%	21.16%	6,247,541	4,587,826	62.47%	42.64%	42.06%	0.62%	6.51%	15.61%
5	Best Finance Company Limited	828,914	789,131	821,337	24.57%	25.58%	3,144,186	2,330,178	59.58%	51.42%	21.78%	12.93%	16.90%	19.51%
6	Progressive Finance Limited	800,100	860,733	895,930	29.15%	30.34%	2,978,559	2,730,095	70.71%	37.94%	22.01%	3.46%	22.56%	15.83%
7	Janaki Finance Co. Limited	600,411	910,155	940,067	26.85%	27.73%	3,155,215	2,471,765	61.79%	53.06%	52.03%	2.77%	6.33%	21.52%
8	Pokhara Finance Limited	963,146	1,280,835	1,372,699	17.43%	18.68%	9,083,647	7,071,490	71.02%	37.01%	27.02%	1.04%	17.48%	20.26%
9	Central Finance Limited	881,036	1,131,752	1,188,625	24.87%	26.12%	5,518,523	4,285,443	64.90%	37.90%	31.93%	1.72%	5.38%	12.29%
10	Multipurpose Finance Co. Limited	400,000	479,609	485,113	91.58%	92.63%	369,731	426,884	50.75%	100.79%	88.90%	0.98%	6.63%	81.04%
11	*Samridhi Finance Company Limited	428,385	240,027	252,409	24.23%	25.48%	951,053	881,809	75.52%	31.40%	23.69%	5.11%	23.08%	64.45%
12	Guheshwori Merchant Banking & Finance Limited	864,000	1,109,754	1,181,155	20.24%	21.54%	6,785,867	4,743,466	60.26%	38.78%	28.71%	0.32%	7.28%	12.61%
13	ICFC Finance Limited	1,024,266	1,456,317	1,817,810	10.76%	13.43%	15,215,282	11,610,057	68.99%	31.77%	25.67%	2.89%	14.25%	22.65%
14	Manjushree Finance Limited	965,395	1,677,966	2,276,112	21.37%	28.99%	9,791,182	8,041,099	68.51%	39.10%	35.57%	2.34%	8.85%	13.39%
15	Reliance Finance Limited	915,658	1,165,858	1,218,474	22.52%	23.53%	5,839,924	4,764,874	68.46%	35.21%	32.23%	4.16%	7.88%	18.53%
	Total	11,790,135	15,289,996	17,150,402	19.70%	22.09%	88,101,586	68,539,908	66.69%	39.76%	31.03%	3.16%	10.49%	17.33%

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)	Net Liquidity (In %)	NPL (In %)
1	Nepal Share Markets and Finance Ltd.	233,333	(1,572,197)	(1,572,197)	-197.94%	-197.94%	476,485	2,247,573	63.57%	98.52%
2	Capital Merchant Banking and Finance Ltd.	935,070	(659,934)	(659,934)	-18.52%	-18.52%	747,557	1,586,582	0.45%	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 85% .

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.