

Nepal Rastra Bank

Key Financial Indicators of Finance Companies (Unaudited)

As on Chait end, 2078 (Mid April 2022)

S.N.	Finance Companies	Solvency					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)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)			
1	Nepal Finance Limited	493,496	516,216	529,189	30.35%	31.11%	1,378,627	1,306,723	94.78%	55.37%	49.78%	16.79%	20.47%	10.51%
2	Gorkhas Finance Limited	867,994	1,316,500	1,404,969	16.80%	17.93%	7,645,618	6,489,260	84.88%	32.53%	10.40%	8.45%	10.78%	15.99%
3	Goodwill Finance Limited	946,115	1,246,894	1,610,377	10.63%	13.73%	10,503,331	9,150,553	85.12%	23.00%	31.02%	3.56%	10.02%	21.49%
4	Shree Investment & Finance Co. Limited	958,675	1,179,175	1,250,722	19.57%	20.76%	6,528,071	5,635,706	86.33%	30.52%	37.64%	0.94%	10.86%	19.38%
5	Best Finance Company Limited	828,914	869,962	920,209	22.87%	24.19%	3,496,437	2,995,708	84.05%	30.35%	19.56%	2.24%	9.03%	21.76%
6	Progressive Finance Limited	800,100	863,809	900,667	23.84%	24.85%	4,100,521	3,867,681	89.51%	27.34%	18.56%	4.68%	6.26%	12.24%
7	Janaki Finance Co. Limited	690,473	926,667	953,370	23.71%	24.40%	3,076,000	3,008,244	97.80%	36.11%	35.17%	4.80%	5.47%	21.66%
8	Pokhara Finance Limited	1,040,920	1,298,513	1,432,414	13.22%	14.58%	11,016,632	9,742,876	86.74%	24.27%	13.59%	1.55%	15.91%	21.61%
9	Central Finance Limited	948,875	1,140,084	1,205,826	21.68%	22.93%	5,916,526	5,169,607	87.38%	32.76%	19.30%	2.96%	5.05%	11.30%
10	Multipurpose Finance Limited	452,000	498,257	507,111	64.90%	66.05%	590,561	576,362	97.60%	51.15%	59.23%	1.76%	12.42%	38.53%
11	Samriddhi Finance Company Limited	724,865	524,823	553,355	29.83%	31.45%	1,655,958	1,572,084	94.94%	32.92%	9.04%	3.58%	15.46%	35.47%
12	Guheshwori Merchant Banking & Finance Limited	950,400	1,148,595	1,239,478	16.52%	17.83%	7,021,291	6,116,075	87.11%	22.16%	20.95%	1.15%	8.53%	14.33%
13	ICFC Finance Limited	1,127,115	1,527,160	1,936,567	9.85%	12.50%	16,994,430	14,145,131	81.42%	24.09%	20.40%	1.24%	7.37%	29.25%
14	Manjushree Finance Limited	1,351,553	1,719,878	2,404,445	15.38%	21.50%	11,603,472	11,355,953	91.43%	24.64%	16.84%	1.54%	6.01%	29.72%
15	Reliance Finance Limited	1,053,006	1,242,901	1,307,114	19.61%	20.62%	6,422,280	5,431,467	84.57%	41.70%	28.20%	3.69%	7.43%	23.27%
	Total	13,234,501	16,019,435	18,155,811	16.65%	18.87%	97,949,755	86,563,430	86.65%	28.18%	22.15%	2.92%	9.16%	21.92%

Problematic Finance Companies

S.N.	Finance Companies	Capital			Liquidity				NPL (In %)
		Paid up Capital (Rs. In Thousand)	Core Capital Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)	Net Liquidity (In %)	
1	Nepal Share Markets and Finance Ltd.	233,333	(1,544,051)	(1,544,051)	-104.84%	477,714	2,247,573	58.86%	98.52%
2	Capital Merchant Banking and Finance Ltd.	935,070	(663,190)	(663,190)	-14.66%	748,211	1,585,876	71.68%	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. (Monthly Average; Should Not Exceed 90%).

NPL% - Non Performing Loans to Total Loans.

SLR% - Statutory Liquidity Ratio. Minimum Required 7%.

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