

## Nepal Rastra Bank

### Key Financial Indicators of Finance Companies (Provisional)

As on Asar end, 2079 ( Mid July 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	725,472	757,753	774,275	41.16%	42.06%	1,614,267	1,410,427	91.38%	70.40%	52.72%	14.07%	24.17%	35.39%
2	Gorkhas Finance Limited	867,994	1,321,490	1,405,777	15.02%	15.98%	8,156,555	6,771,477	90.48%	32.95%	11.95%	7.52%	10.66%	15.34%
3	Goodwill Finance Limited	946,115	1,332,522	1,713,379	11.01%	14.15%	10,984,905	9,405,850	85.35%	24.66%	31.75%	2.30%	7.76%	23.48%
4	Shree Investment & Finance Co. Limited	958,675	1,203,004	1,274,835	20.49%	21.71%	6,581,131	5,529,789	87.43%	33.06%	33.06%	0.60%	9.30%	16.25%
5	Best Finance Company Limited	828,914	883,908	932,010	22.49%	23.72%	3,822,634	3,251,325	83.99%	31.45%	23.00%	2.24%	7.87%	12.43%
6	Progressive Finance Limited	848,106	901,889	972,716	24.86%	26.81%	4,758,192	3,890,088	89.27%	37.11%	20.61%	2.78%	9.63%	10.02%
7	Janaki Finance Co. Limited	690,473	928,293	954,631	22.58%	23.22%	3,334,033	3,106,325	94.75%	38.14%	38.58%	7.83%	5.02%	24.31%
8	Pokhara Finance Limited	1,040,920	1,341,777	1,488,784	13.15%	14.59%	11,509,799	10,214,911	88.11%	23.85%	12.47%	1.35%	13.09%	19.61%
9	Central Finance Limited	948,875	1,168,786	1,242,649	21.31%	22.65%	6,326,635	5,265,643	86.70%	29.76%	20.59%	2.52%	5.10%	12.07%
10	Multipurpose Finance Limited	452,000	489,367	503,694	50.14%	51.60%	840,983	723,074	95.84%	45.24%	43.86%	0.87%	14.89%	39.87%
11	Samriddhi Finance Company Limited	742,175	549,276	581,665	27.12%	28.71%	1,915,594	1,587,307	96.08%	40.70%	16.14%	4.58%	14.44%	30.24%
12	Guheshwori Merchant Banking & Finance Limited	950,400	1,220,376	1,303,347	16.42%	17.54%	7,100,620	6,049,863	86.64%	24.17%	17.94%	0.76%	7.74%	14.17%
13	ICFC Finance Limited	1,127,115	1,637,089	2,040,325	9.31%	11.61%	18,087,130	14,727,510	82.32%	25.76%	21.39%	0.54%	6.27%	26.46%
14	Manjushree Finance Limited	1,351,553	1,704,946	2,397,353	14.01%	19.70%	11,437,236	10,774,295	91.01%	28.67%	27.79%	2.19%	5.21%	23.38%
15	Reliance Finance Limited	1,053,006	1,276,765	1,356,947	17.63%	18.74%	6,890,130	5,574,114	83.52%	45.05%	27.18%	2.33%	8.31%	20.69%
	<b>Total</b>	<b>13,531,793</b>	<b>16,717,241</b>	<b>18,942,387</b>	<b>16.17%</b>	<b>18.32%</b>	<b>103,359,845</b>	<b>88,281,998</b>	<b>87.13%</b>	<b>30.47%</b>	<b>23.47%</b>	<b>2.52%</b>	<b>8.28%</b>	<b>20.33%</b>

#### 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	(1,562,016)	(1,562,016)	-106.06%	478,226	2,247,181	58.93%	98.52%
2	Capital Merchant Banking and Finance Ltd.	935,070	(545,278)	(545,278)	-33.86%	692,676	1,283,908	11.53%	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.