

Nepal Rastra Bank

Key Financial Indicators of Finance Companies (Unaudited)

As on Ashoj end, 2079 (Mid October 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	775,937	794,884	42.15%	43.18%	1,737,349	1,431,596	91.36%	72.89%	64.07%	13.66%	14.08%	22.37%
2	Gorkhas Finance Limited	867,994	1,316,015	1,400,175	14.96%	15.91%	7,804,408	6,627,239	88.75%	31.09%	13.19%	7.42%	9.47%	16.80%
3	Goodwill Finance Limited	946,115	1,268,274	1,711,609	10.48%	14.14%	11,344,475	9,432,555	82.48%	25.59%	33.31%	2.15%	7.33%	30.79%
4	Shree Investment & Finance Co. Limited	958,675	1,156,211	1,217,845	19.69%	20.74%	6,440,996	5,489,232	87.28%	32.21%	33.18%	1.42%	8.41%	14.88%
5	Best Finance Company Limited	828,914	867,880	923,810	22.08%	23.51%	4,039,131	3,422,195	85.97%	31.06%	22.49%	4.40%	6.96%	12.04%
6	Progressive Finance Limited	848,106	885,565	994,323	24.41%	27.40%	4,457,869	3,972,175	87.32%	30.01%	27.72%	4.22%	7.72%	13.14%
7	Janaki Finance Co. Limited	690,473	918,000	987,425	22.33%	24.01%	3,524,861	3,061,117	90.34%	42.13%	39.65%	10.02%	5.03%	25.99%
8	Pokhara Finance Limited	1,040,920	1,347,744	1,512,421	13.21%	14.82%	11,812,472	10,140,087	85.57%	26.33%	13.00%	2.65%	11.31%	18.41%
9	Central Finance Limited	948,875	1,140,164	1,155,514	20.78%	21.06%	6,212,584	5,231,980	86.24%	27.80%	21.19%	2.56%	5.02%	12.04%
10	Multipurpose Finance Limited	452,000	487,134	498,844	49.91%	51.11%	1,032,645	801,219	82.93%	45.22%	43.91%	0.22%	11.89%	56.44%
11	Samriddhi Finance Company Limited	742,175	498,942	532,048	24.63%	26.27%	1,879,006	1,666,559	88.78%	33.01%	13.31%	6.01%	12.99%	27.94%
12	Guheshwori Merchant Banking & Finance Limited	950,400	1,190,673	1,271,770	16.02%	17.11%	7,058,312	5,976,224	86.55%	25.23%	19.52%	2.81%	7.64%	13.54%
13	ICFC Finance Limited	1,127,115	1,619,679	2,028,236	9.21%	11.54%	18,416,192	14,308,708	78.98%	29.15%	25.62%	1.31%	5.58%	26.18%
14	Manjushree Finance Limited	1,351,553	1,709,731	2,394,161	14.05%	19.67%	11,823,511	10,984,040	88.31%	28.77%	27.73%	2.44%	5.07%	24.98%
15	Reliance Finance Limited	1,053,006	1,256,246	1,353,354	17.35%	18.69%	6,708,434	5,710,135	85.40%	42.24%	24.84%	3.67%	9.19%	20.82%
	Total	13,531,793	16,438,197	18,776,418	15.90%	18.16%	104,292,245	88,255,062	85.05%	30.74%	25.01%	3.32%	7.59%	21.22%

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	(1,544,682)	(1,544,682)	-106.83%	478,632	2,247,181	60.82%	98.52%
2	Capital Merchant Banking and Finance Ltd.	935,070	(342,404)	(342,404)	-21.43%	658,906	1,268,471	88.11%	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.