

## Nepal Rastra Bank Key Financial Indicators of Finance Companies (Provisional)

As on Ashad end, 2081 ( Mid July 2024)

Based on Unaudited Reports submitted by Financial Institutions

S.N.	Finance Companies	Solvency						Liquidity					Base rate	Spread rate	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)	Total RWE (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	729,907	870,323	898,886	2,868,469	30.34%	31.34%	2,786,936	2,342,219	83.39%	48.66%	51.80%	12.45%	4.58%	9.11%	9.06%	14.86%
2	Gorkhas Finance Limited	867,994	680,769	777,429	6,871,158	9.91%	11.31%	9,710,171	7,694,319	80.14%	31.47%	16.59%	10.29%	4.55%	12.61%	9.86%	20.41%
3	Goodwill Finance Limited	946,115	1,181,169	1,608,386	12,145,381	9.73%	13.24%	12,661,663	8,835,775	72.36%	34.66%	25.29%	10.35%	4.59%	4.89%	5.68%	25.23%
4	Shree Investment & Finance Co. Limited	981,683	1,239,081	1,314,362	6,566,193	18.87%	20.02%	7,588,931	5,664,031	76.88%	40.21%	37.77%	10.99%	4.49%	2.86%	5.82%	16.70%
5	Best Finance Company Limited	854,817	812,921	871,516	5,942,808	13.68%	14.67%	5,459,835	4,029,719	72.78%	32.92%	27.10%	12.57%	4.58%	3.89%	5.17%	11.54%
6	Progressive Finance Limited	848,106	260,949	466,139	4,325,465	6.03%	10.78%	6,478,693	4,680,798	72.67%	32.90%	16.50%	10.69%	4.58%	6.67%	13.60%	31.31%
7	Janaki Finance Company Limited	690,473	44,023	57,664	4,155,763	1.06%	1.39%	4,097,076	3,039,635	75.97%	47.01%	48.48%	10.99%	4.59%	37.13%	5.08%	29.44%
8	Pokhara Finance Limited	1,082,557	855,899	991,035	8,431,723	10.15%	11.75%	13,211,964	8,978,457	67.74%	39.57%	27.71%	9.87%	4.58%	9.75%	9.84%	15.99%
9	Central Finance Limited	948,875	891,460	973,395	5,732,243	15.55%	16.98%	7,701,508	5,011,772	64.97%	43.77%	35.12%	10.38%	4.53%	8.77%	6.55%	11.07%
10	Multipurpose Finance Limited	610,200	650,755	671,669	1,850,227	35.17%	36.30%	1,870,250	1,487,350	83.65%	38.23%	36.95%	11.87%	4.51%	4.60%	6.05%	11.78%
11	Samriddhi Finance Company Limited	818,911	346,743	383,910	2,434,229	14.24%	15.77%	2,459,516	1,746,266	67.50%	40.89%	24.72%	13.19%	4.58%	20.18%	18.66%	21.04%
12	Gubeshwori Merchant Banking & Finance Limited	1,012,176	1,244,896	1,344,978	7,415,590	16.79%	18.14%	8,329,472	6,081,991	74.13%	36.10%	26.07%	10.85%	4.09%	6.53%	5.34%	15.73%
13	ICFC Finance Limited	1,183,471	1,742,674	2,144,454	16,861,845	10.34%	12.72%	18,796,308	14,858,234	78.81%	28.56%	26.12%	10.16%	4.57%	4.15%	5.30%	26.30%
14	Manjushree Finance Limited	1,351,553	2,075,532	2,579,096	16,082,534	12.91%	16.04%	18,219,678	15,534,164	83.89%	28.11%	26.53%	10.90%	4.59%	2.97%	8.00%	20.66%
15	Reliance Finance Limited	1,121,452	982,860	1,080,450	8,412,641	11.68%	12.84%	8,550,575	6,526,416	76.48%	32.43%	28.71%	11.04%	4.60%	6.37%	7.61%	9.01%
	<b>Total</b>	<b>14,048,289</b>	<b>13,880,053</b>	<b>16,163,369</b>	<b>110,096,269</b>	<b>12.61%</b>	<b>14.68%</b>	<b>127,922,576</b>	<b>96,511,147</b>	<b>77.63%</b>	<b>34.63%</b>	<b>27.85%</b>	<b>10.71%</b>	<b>4.54%</b>	<b>7.25%</b>	<b>7.47%</b>	<b>19.85%</b>

  

Problematic Finance Companies		Solvency						Liquidity			
S.N.	Finance Companies	Paid up Capital (Rs. In Thousand)	Core Capital Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	Total RWE (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.	233,332	314,540	314,924	1,820,951	17.27	17.29	481,578	2,244,877	71.08%	98.52%
2	Capital Merchant Banking & Finance Ltd.	935,070	117,993	117,993	275,045	42.9	42.9	198,610	725,798	154.11%	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 10%.

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