Key Financial Indicators of Finance Co. (Provisional)

As on Poush end, 2076 (Mid- Jan. 2020)

	Name of Finance Company						Liquidity							
S. No.		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 %)	NPL* (In %)	Deprived Sector (In %)	Priority Sector (In %)
1	**Nepal Finance Limited	135801	18536	18536	11.19%	11.19%	41074	92826	104.99%	333.49%	361.35%	94.61%	4.86%	0.00%
2	Gorkhas Finance Limited	867994	1132126	1200926	17.06%	18.10%	6678465	5974229	76.83%	26.87%	7.79%	4.26%	8.30%	13.77%
3	Goodwill Finance Limited	800000	950154	1015403	12.78%	13.66%	7984388	6361277	71.31%	29.66%	12.26%	1.51%	5.67%	32.68%
4	Shree Investment & Finance Co. Limited	829035	1004904	1052194	18.75%	19.63%	5021283	4556218	75.05%	29.57%	10.08%	0.44%	5.74%	18.62%
5	Lalitpur Finance Limited	187945	180239	180239	25.97%	25.97%	254466	378602	91.62%	125.80%	9.12%	87.37%	0.36%	1.34%
6	United Finance Limited	1040835	1491045	1555853	19.54%	20.39%	6818603	5905011	70.79%	28.00%	9.81%	1.29%	6.92%	13.86%
7	Best Finance Company Limited	828914	620129	655834	20.40%	21.57%	2600337	2327652	74.39%	44.36%	13.18%	14.68%	8.97%	23.43%
8	Progessive Finance Limited	800100	820458	840348	59.61%	61.05%	1882663	1459060	53.75%	61.01%	9.18%	3.44%	37.98%	20.48%
9	Janaki Finance Co. Limited	600411	816361	842070	30.04%	30.99%	2330497	2304042	72.44%	38.10%	40.48%	8.57%	5.29%	11.67%
10	Pokhara Finance Limited	917282	1168783	1235338	19.28%	20.38%	7166646	6226397	74.33%	27.20%	9.33%	1.16%	6.98%	19.49%
11	Central Finance Limited	823398	1035577	1072297	24.78%	25.66%	4009779	3335731	66.28%	38.80%	11.22%	2.14%	5.12%	12.91%
12	Multipurpose Finance Co. Limited	199962	234309	237653	87.60%	88.85%	242959	288895	67.46%	74.48%	79.21%	4.88%	7.82%	89.48%
13	Srijana Finance Limited	737285	983179	1049921	16.92%	18.07%	7313019	6244137	78.00%	25.52%	26.34%	3.24%	8.06%	28.42%
14	**Samriddhi Finance Limited	181980	26143	26143	23.65%	23.65%	118316	173407	112.95%	144.64%	21.10%	100.00%	1.71%	0.00%
15	Guheshwori Merchant Banking & Finance Limited	800000	1081498	1122188	25.71%	26.68%	4312461	3447478	64.10%	31.96%	9.38%	1.10%	10.41%	16.49%
16	ICFC Finance Limited	882172	1222360	1330043	11.43%	12.44%	11604703	9498121	74.00%	25.22%	12.41%	0.60%	9.02%	18.41%
17	City express Finance Company Limited	400000	229127	230710	121.81%	122.65%	117115	158268	53.32%	137.76%	9.86%	0.00%	4.13%	8.64%
18	Manjushree Finance Limited	818131	992860	1059733	14.16%	15.11%	7771482	6768468	77.31%	23.54%	7.05%	3.43%	18.71%	11.87%
19	Reliance Finance Limited	832416	990896	1039607	24.34%	25.54%	4631705	3968253	70.63%	34.83%	8.04%	1.66%	11.13%	11.98%
	Total	12683661	14998686	15765035	19.32%	20.30%	80899959	69468073	72.73%	30.70%	12.79%	3.43%	9.19%	18.74%

Note:

 ${\sf Core\ Capital\ =\ Tier\ I\ capital}$

Total Capital Fund = Tier I and Tier II capital

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.

CCD Ratio %= LCY Credit to Core Capital and LCY Deposit.

NPL% = Non Performing Loan to Total Loan

SLR%= Statutory Liquidity Ratio

Priority Sector= Agriculture, energy, tourism and cottage & small industries related loan

** Release from problematic

^{*} Based on 2nd Quarter End of FY 2076/77