

**Key Financial Indicators of Finance Co. (Provisional)
As on Ashoj end, 2077 (Mid- Oct. 2020)**

S. No.	Name of Finance Company					Liquidity					NPL (In %)	Deprived Sector (In %)	Priority 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)	CCD Ratio (In %)	Net Liquidity (In %)				SLR (In %)
1	*Nepal Finance Limited	135,801	107,844	108,796	59.69%	60.22%	201,445	142,713	44.43%	101.05%	117.55%	46.43%	14.95%	10.36%
2	Gorkhas Finance Limited	867,994	821,312	901,397	12.85%	14.10%	7,404,686	5,819,963	71.34%	33.14%	13.38%	4.73%	7.51%	12.62%
3	Goodwill Finance Limited	800,000	920,691	1,243,356	12.12%	16.36%	8,620,585	6,658,065	67.03%	33.10%	30.35%	2.01%	5.01%	19.02%
4	Shree Investment & Finance Co. Limited	829,035	1,036,388	1,074,121	18.11%	18.77%	5,839,374	4,455,092	64.75%	41.82%	16.19%	0.74%	5.08%	16.45%
5	Lalitpur Finance Limited	187,945	125,177	125,177	19.78%	19.78%	228,385	343,073	93.98%	129.21%	10.09%	95.92%	0.44%	0.00%
6	United Finance Limited	1,040,835	1,537,403	1,593,115	21.25%	22.02%	6,895,557	5,462,140	65.82%	33.13%	13.41%	2.20%	5.13%	19.91%
7	Best Finance Company Limited	828,914	647,258	680,629	24.24%	25.49%	2,716,008	2,300,668	68.01%	45.67%	12.61%	14.26%	6.68%	19.79%
8	Progressive Finance Limited	800,100	782,324	806,122	41.09%	42.34%	2,062,621	1,774,989	62.02%	42.85%	18.40%	4.37%	31.27%	15.76%
9	Janaki Finance Co. Limited	600,411	902,940	922,437	28.11%	28.72%	2,752,195	2,291,312	63.62%	50.35%	49.94%	4.37%	5.01%	16.39%
10	Pokhara Finance Limited	917,282	1,161,681	1,248,689	16.69%	17.94%	8,377,802	7,031,079	73.98%	34.62%	16.50%	1.87%	17.37%	23.08%
11	Central Finance Limited	823,398	987,313	1,020,066	21.09%	21.79%	5,080,255	3,543,780	58.29%	46.06%	25.22%	4.37%	5.19%	12.86%
12	Multipurpose Finance Co. Limited	224,058	276,570	280,831	81.13%	82.38%	305,701	343,867	59.21%	79.71%	85.51%	0.34%	6.96%	72.90%
13	Srijana Finance Limited	847,839	1,046,774	1,132,497	15.26%	16.51%	8,596,529	6,112,190	62.68%	38.89%	38.82%	2.29%	5.77%	20.25%
14	*Samriddhi Finance Company Limited	181,980	70,011	70,681	27.38%	27.65%	248,512	182,271	57.37%	63.97%	26.66%	63.27%	2.02%	2.75%
15	Guheshwori Merchant Banking & Finance Limited	800,000	1,024,954	1,074,355	23.37%	24.50%	5,443,717	3,962,500	61.25%	37.17%	19.02%	0.72%	9.55%	15.90%
16	ICFC Finance Limited	926,502	1,356,615	1,708,261	11.18%	14.08%	13,075,534	9,639,429	66.42%	34.40%	23.07%	0.53%	14.75%	23.39%
17	City express Finance Company Limited	400,000	229,785	230,958	123.15%	123.78%	150,711	107,842	28.19%	154.60%	7.59%	0.00%	0.00%	11.29%
18	Manjushree Finance Limited	818,131	1,232,232	1,292,053	12.81%	13.43%	8,565,570	6,804,275	70.81%	30.68%	7.68%	3.16%	16.63%	12.53%
19	Reliance Finance Limited	832,416	1,056,426	1,096,966	21.49%	22.32%	5,600,056	4,130,011	62.69%	42.77%	16.15%	3.31%	9.23%	16.78%
	Total	12,862,640	15,323,699	16,610,507	17.84%	19.34%	92,165,242	71,105,259	66.08%	37.76%	21.55%	3.43%	9.98%	18.27%

Problematic Finance Companies

S. No.	Name of Finance Company					Liquidity					
		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 %)	NPL (In %)
1	Nepal Share Markets and Finance Ltd.	233,333	226,865	227,249	6.24%	6.25%	474,673	2,250,318	321.16%	63.59%	98.53%
2	Capital Merchant Banking and Finance Ltd.	935,070	(655,893)	(655,893)	-36.10%	-36.10%	746,279	1,586,582	1735.25%	7.89%	100.00%
	Total	1,168,402	(429,028)	(428,644)	-6.31%	-6.31%	1,220,953	3,836,899	484.39%	29.54%	99.14%

Core Capital = Tier I capital

Total Capital Fund = Tier I and Tier II capital

CCAR %= Core capital to total risk weighted exposures(Assets).

CAR %= Total Capital Fund to Total Risk Weighted Exposures(Assets).

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 including other adjustments. Should Not Exceed 80% .

NPL% = Non Performing Loan to Total Loan

SLR%= Statutory Liquidity Ratio and minimum requirement 7%,

* Released from problematic in this fiscal year.

Note: This financial indicator is based on regulatory requirement format, and so, the NFRs based indicator may differ.