

**Key Financial Indicators of Finance Co. (Provisional)
As on Ashoj end, 2078 (Mid- October 2021)**

S. No.	Name of Finance Company						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	493,548	487,682	497,482	50.66%	51.68%	956,823	950,740	99.36%	69.86%	28.63%	27.83%	41.92%	46.20%
2	Gorkhas Finance Limited	867,994	1,206,464	1,288,689	17.48%	18.67%	7,733,805	6,193,626	78.82%	37.30%	24.12%	9.37%	6.92%	15.43%
3	Goodwill Finance Limited	867,200	1,268,833	1,643,299	9.72%	12.58%	10,296,575	8,252,887	78.27%	37.89%	32.06%	3.40%	5.67%	16.94%
4	Shree Investment & Finance Co. Limited	890,135	1,153,103	1,208,467	24.73%	25.92%	6,095,899	4,632,045	75.99%	42.09%	39.96%	0.72%	6.59%	14.51%
5	Best Finance Company Limited	828,914	849,494	890,608	21.44%	22.48%	3,255,815	2,618,201	77.48%	40.64%	19.06%	4.05%	8.93%	21.55%
6	Progressive Finance Limited	800,100	893,352	928,448	29.39%	30.54%	3,333,799	2,995,686	85.48%	36.06%	21.23%	0.84%	5.82%	14.45%
7	Janaki Finance Co. Limited	600,411	980,407	1,020,530	25.29%	26.32%	3,305,861	3,007,357	90.97%	38.96%	40.29%	1.61%	7.10%	26.75%
8	Pokhara Finance Limited	963,146	1,268,426	1,386,326	15.31%	16.73%	9,711,163	7,917,837	79.36%	32.15%	16.74%	2.07%	14.95%	21.02%
9	Central Finance Limited	881,036	1,127,700	1,191,537	22.86%	24.15%	5,667,505	4,700,788	80.54%	34.29%	27.46%	2.03%	5.13%	13.20%
10	Multipurpose Finance Co. Limited	400,000	485,127	491,222	81.46%	82.49%	356,518	431,549	121.05%	95.80%	86.79%	1.25%	5.26%	76.35%
11	Samriddhi Finance Company Limited	545,941	354,971	370,944	25.82%	26.99%	1,436,760	1,362,607	94.84%	25.15%	23.54%	3.14%	26.06%	59.09%
12	Guheshwori Merchant Banking & Finance Limited	864,000	1,117,307	1,198,253	18.99%	20.37%	6,659,540	5,367,964	80.61%	29.23%	21.04%	0.72%	6.93%	16.28%
13	ICFC Finance Limited	1,024,266	1,502,463	1,875,043	10.68%	13.33%	14,076,838	11,844,661	82.92%	25.16%	22.16%	1.78%	5.61%	26.94%
14	Manjushree Finance Limited	965,395	1,704,446	2,349,865	19.22%	26.50%	10,773,086	8,580,432	75.41%	64.40%	44.09%	1.91%	5.06%	15.70%
15	Reliance Finance Limited	915,658	1,257,832	1,310,435	20.79%	21.66%	5,723,812	4,820,761	84.22%	37.39%	25.64%	4.56%	5.45%	18.81%
	Total	11,907,742	15,657,607	17,651,149	18.10%	20.40%	89,383,800	73,677,142	82.43%	38.23%	28.15%	3.09%	7.33%	19.83%

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)	Net Liquidity (In %)	NPL (In %)
1	Nepal Share Markets and Finance Ltd.	233,333	(1,544,357)	(1,544,357)	-108.95%	-108.95%	476,928	2,247,573	59.36%	98.52%
2	Capital Merchant Banking and Finance Ltd.	935,070	(659,910)	(659,910)	-272.14%	-272.14%	747,669	1,586,376	10.75%	100.00%

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.

CD Ratio %= Total credit to total deposits including other adjustments. Should Not Exceed 90% .

NPL% = Non Performing Loan to Total Loan

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

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