

Nepal Rastra Bank
Key Financial Indicators of Finance Companies (Provisional)
As on Asoj end, 2080 (Mid October 2023)

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	727,548	791,531	814,807	2,148,367	36.84%	37.93%	2,065,092	1,702,391	79.75%	66.16%	50.99%	13.75%	4.54%	11.75%	13.68%	18.45%
2	Gorkhas Finance Limited	867,994	902,153	1,006,707	7,980,034	11.31%	12.62%	8,228,201	6,944,371	84.91%	31.89%	13.97%	12.14%	4.49%	9.89%	11.62%	20.22%
3	Goodwill Finance Limited	946,115	1,131,388	1,552,198	11,955,263	9.46%	12.98%	11,873,828	9,655,152	77.30%	24.83%	26.84%	13.67%	4.60%	4.08%	5.58%	29.00%
4	Shree Investment & Finance Co. Limited	981,683	1,157,265	1,262,027	6,512,625	17.77%	19.38%	7,189,555	5,760,981	77.94%	36.34%	37.11%	12.94%	4.51%	1.20%	7.36%	16.25%
5	Best Finance Company Limited	854,817	880,186	941,368	5,220,563	16.86%	18.03%	4,533,016	3,608,829	80.05%	28.68%	25.59%	14.57%	4.47%	5.49%	5.45%	13.18%
6	Progressive Finance Limited	848,106	486,708	628,637	4,231,960	11.50%	14.85%	5,138,691	3,968,156	75.34%	37.01%	19.81%	14.11%	4.54%	12.45%	10.65%	29.96%
7	Janaki Finance Company Limited	690,473	640,438	651,837	4,114,531	15.57%	15.84%	3,669,594	3,104,959	86.35%	43.08%	43.59%	13.28%	4.57%	17.60%	5.04%	29.64%
8	Pokhara Finance Limited	1,082,557	1,232,823	1,451,326	10,157,062	12.14%	14.29%	12,399,118	9,577,324	78.08%	29.07%	18.23%	13.20%	4.06%	4.15%	9.46%	17.18%
9	Central Finance Limited	948,875	1,055,564	1,130,134	5,232,134	20.17%	21.60%	6,806,799	4,939,638	73.85%	36.27%	25.25%	12.95%	4.57%	7.43%	5.16%	11.50%
10	Multipurpose Finance Limited	595,923	652,710	693,984	1,558,402	41.88%	44.53%	1,522,163	1,193,634	80.02%	35.48%	36.81%	13.93%	4.42%	1.22%	7.15%	51.36%
11	Samridhi Finance Company Limited	818,911	454,566	492,908	2,416,691	18.81%	20.40%	1,616,178	1,432,923	90.78%	46.32%	22.72%	18.31%	4.58%	4.79%	9.59%	19.55%
12	Gubeshwori Merchant Banking & Finance Limited	1,012,176	1,206,224	1,322,020	7,182,843	16.79%	18.41%	8,073,132	6,006,415	73.95%	29.54%	26.39%	12.55%	3.90%	4.72%	7.67%	15.15%
13	ICFC Finance Limited	1,183,471	1,631,073	2,023,910	16,500,749	9.88%	12.27%	18,614,873	13,838,014	74.03%	34.12%	27.51%	12.61%	4.57%	3.23%	5.03%	25.12%
14	Manjushree Finance Limited	1,351,553	1,894,498	2,434,347	14,516,008	13.05%	16.77%	15,394,692	13,236,191	84.00%	26.94%	24.47%	12.43%	4.58%	2.85%	8.19%	30.23%
15	Reliance Finance Limited	1,121,452	1,039,009	1,162,185	8,039,837	12.92%	14.46%	6,948,670	5,585,478	81.37%	35.17%	25.02%	13.28%	4.54%	4.96%	8.80%	22.34%
	Total	14,031,653	15,156,134	17,568,394	107,767,069	14.06%	16.30%	114,073,601	90,554,455	80.32%	33.19%	25.87%	13.05%	4.45%	5.32%	7.58%	22.54%

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.	233,332	(1,507,533)	(1,507,533)	-103%	480,017	2,244,978	65%	99%
2	Capital Merchant Banking & Finance Co. Ltd.	935,070	101,219	101,219	9%	435,924	797,262	117%	100%

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.