

Nepal Rastra Bank

Key Financial Indicators of Finance Companies (Provisional)

As on Ashoj end, 2081 (Mid October 2024)

Based on Unaudited Reports submitted by Financial Institutions

S.N.	Finance Companies	Solvency						Liquidity					Base rate (In %)	Spread rate (In %)	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	842,644	876,522	2,688,160	31.35	32.61	3,050,860	2,437,218	79.98	49.37	21.27	11.16	4.56	10.36	5.25	13.28
2	Gorkhas Finance Limited	867,994	764,201	890,484	7,047,104	10.84	12.64	9,784,830	7,660,606	79.07	32.27	20.91	9.72	4.54	13.45	8.38	19.71
3	Goodwill Finance Limited	946,115	1,169,409	1,579,177	11,311,338	10.34	13.96	12,837,624	8,783,293	68.88	35.45	25.03	9.55	4.49	4.91	5.02	25.10
4	Shree Investment & Finance Co. Limited	981,683	1,224,103	1,324,865	7,415,363	16.51	17.87	8,009,995	6,400,756	79.85	34.02	33.61	10.06	4.38	3.19	5.23	18.22
5	Best Finance Company Limited	890,424	783,579	903,704	6,254,496	12.53	14.45	5,521,583	4,297,378	77.37	28.40	24.25	12.29	4.17	3.98	5.59	11.54
6	Progressive Finance Limited	848,106	434,032	510,446	4,842,821	8.96	10.54	7,102,322	4,809,805	67.81	34.95	15.14	10.13	4.50	7.47	13.59	31.99
7	Janaki Finance Company Limited*	690,473	84,888	145,338	4,835,995	1.76	3.01	4,440,489	3,159,994	70.87	48.55	49.80	10.53	4.60	38.44	5.34	28.74
8	Pokhara Finance Limited*	1,082,557	(711,171)	(711,171)	8,128,951	(8.75)	(8.75)	12,417,291	8,372,865	68.38	40.02	28.92	8.84	4.27	41.07	8.21	15.65
9	Central Finance Limited	948,875	944,843	1,053,954	6,067,674	15.57	17.37	7,702,738	4,973,382	64.36	44.50	35.98	9.60	4.53	8.71	5.14	11.93
10	Multipurpose Finance Limited	610,200	581,696	596,798	2,540,429	22.90	23.49	2,298,487	1,583,947	70.24	43.42	44.93	11.22	4.54	4.97	5.65	11.16
11	Samriddhi Finance Company Limited	818,911	291,774	321,947	2,535,596	11.51	12.70	2,610,679	1,821,862	71.55	42.07	28.46	11.68	4.58	23.44	20.66	40.80
12	Guheshwori Merchant Banking & Finance Limited	1,012,176	1,085,221	1,170,397	7,133,969	15.21	16.41	8,630,242	5,827,843	66.96	41.43	32.82	9.76	4.58	13.56	5.72	12.09
13	ICFC Finance Limited	1,183,471	1,793,606	2,277,900	17,416,044	10.30	13.08	18,635,423	15,516,856	81.56	25.28	20.71	9.70	4.40	3.69	5.89	25.82
14	Manjushree Finance Limited	1,351,553	2,067,682	2,491,057	17,487,794	11.82	14.24	21,546,669	17,134,827	80.98	31.88	31.00	9.31	4.59	3.12	5.49	20.66
15	Reliance Finance Limited	1,121,452	855,826	982,847	8,409,722	10.18	11.69	8,650,039	6,637,283	77.62	31.84	27.50	10.21	4.60	8.58	5.40	47.28
	Total	14,083,896	12,212,332	14,414,265	114,115,454	10.70	12.63	133,239,272	99,417,914	74.83	34.94	27.78	9.83	4.48	10.57	6.60	22.42

Problematic Finance Companies

S.N.	Finance Companies	Solvency					Liquidity				
		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	305,257	305,641	1,741,588	17.53	17.55	481,810	2,244,792	72.59	98.52
2	Capital Merchant Banking & Finance Ltd.	935,070	37,182	37,182	160,588	23.15	23.15	198,610	725,798	78.50	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.

* After supervisory adjustments based on onsite/offsite findings. Continuous supervisory examination and adjustments ongoing.