

Nepal Rastra Bank
Key Financial Indicators of Finance Companies (Provisional)
As on Chaitra end, 2079 (Mid April 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)	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	727,298	816,844	836,586	41.83%	42.84%	1,811,070	1,498,320	89.16%	69.45%	52.21%	15.45%	4.78%	13.71%	6.46%	13.21%
2	Gorkhas Finance Limited	867,994	1,335,882	1,418,293	16.06%	17.05%	7,823,548	6,554,485	88.30%	30.03%	13.66%	12.60%	4.73%	6.77%	10.24%	16.81%
3	Goodwill Finance Limited	946,115	1,155,908	1,570,607	8.80%	11.96%	11,317,008	9,683,052	87.54%	23.49%	31.34%	12.73%	4.88%	4.71%	5.08%	30.14%
4	Shree Investment & Finance Co. Limited	981,683	1,183,140	1,251,806	19.82%	20.97%	6,806,167	5,617,056	85.37%	33.71%	32.40%	12.98%	4.73%	1.26%	6.62%	14.93%
5	Best Finance Company Limited	828,914	864,260	925,921	19.96%	21.38%	4,272,713	3,462,532	85.12%	32.36%	26.97%	15.14%	4.78%	4.76%	5.39%	13.85%
6	Progressive Finance Limited	848,106	867,218	981,568	23.36%	26.44%	4,685,706	3,794,440	84.70%	31.14%	21.44%	14.73%	4.66%	4.95%	6.04%	27.81%
7	Janaki Finance Co. Limited	690,473	679,271	751,497	15.52%	17.17%	3,439,768	3,025,244	84.67%	41.35%	36.33%	13.19%	4.62%	23.60%	5.11%	28.90%
8	Pokhara Finance Limited	1,040,920	1,330,052	1,510,450	12.17%	13.82%	11,707,676	9,884,194	83.43%	24.92%	15.54%	13.54%	4.79%	4.84%	5.23%	17.45%
9	Central Finance Limited	948,875	1,100,016	1,188,549	20.50%	22.15%	6,428,991	5,186,281	83.32%	33.40%	24.03%	13.23%	4.60%	4.60%	5.06%	12.04%
10	Multipurpose Finance Limited	452,000	492,515	506,683	35.96%	36.99%	1,391,466	1,138,797	83.20%	33.40%	32.05%	14.27%	4.69%	1.13%	7.35%	57.19%
11	Samriddhi Finance Company Limited	818,911	487,748	521,127	23.18%	24.77%	1,874,268	1,655,702	83.13%	34.86%	13.04%	14.89%	4.79%	13.48%	11.52%	25.36%
12	Guheshwori Merchant Banking & Finance Limited	1,012,176	1,158,539	1,260,343	16.48%	17.93%	7,156,432	5,973,731	82.04%	26.61%	23.61%	13.72%	4.78%	4.38%	7.98%	13.96%
13	ICFC Finance Limited	1,183,471	1,589,090	2,010,998	9.00%	11.39%	18,816,026	14,053,616	80.85%	32.40%	32.10%	13.25%	4.60%	2.64%	6.88%	24.18%
14	Manjushree Finance Limited	1,351,553	1,796,991	2,372,651	13.39%	17.67%	13,458,583	12,106,587	78.67%	27.25%	21.82%	12.76%	4.76%	3.36%	5.52%	28.94%
15	Reliance Finance Limited	1,053,006	1,297,953	1,373,980	16.84%	17.82%	6,792,241	5,761,172	73.92%	36.18%	23.30%	13.14%	4.79%	4.26%	9.09%	28.78%
	Total	13,751,495	16,155,427	18,481,062	15.04%	17.21%	107,781,664	89,395,210	82.56%	30.74%	25.46%	13.29%	4.73%	5.01%	6.60%	22.45%

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	(1,545,220)	(1,545,220)	-104.35%	479,448	2,245,517	62.88%	98.52%
2	Capital Merchant Banking and Finance Ltd.	935,070	36,005	36,005	2.94%	561,759	887,496	86.84%	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.