

Nepal Rastra Bank
Key Financial Indicators of Finance Companies (Provisional)

As on Poush end, 2079 (Mid Jan 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	820,937	840,680	42.78%	43.81%	1,732,473	1,399,886	85.67%	74.14%	64.23%	16.59%	4.50%	14.19%	11.11%	13.74%
2	Gorkhas Finance Limited	867,994	1,339,494	1,424,913	15.56%	16.55%	8,029,727	6,695,930	85.16%	31.97%	14.02%	12.86%	4.77%	6.76%	9.25%	17.16%
3	Goodwill Finance Limited	946,115	1,207,613	1,617,246	9.34%	12.51%	11,710,127	9,903,701	81.45%	24.42%	32.22%	13.09%	4.84%	3.74%	6.26%	29.73%
4	Shree Investment & Finance Co. Limited	981,683	1,161,177	1,229,972	18.20%	19.28%	6,694,894	5,590,132	83.66%	33.10%	27.06%	13.01%	3.53%	1.36%	8.33%	14.98%
5	Best Finance Company Limited	828,914	872,815	928,550	20.53%	21.84%	4,252,518	3,492,608	83.51%	31.86%	21.25%	14.95%	4.53%	4.05%	6.11%	14.97%
6	Progressive Finance Limited	848,106	873,960	971,299	22.88%	25.42%	4,697,416	3,834,236	84.20%	31.50%	18.57%	12.33%	4.51%	4.91%	6.66%	27.82%
7	Janaki Finance Co. Limited	690,473	930,174	998,607	22.43%	24.08%	3,489,949	3,028,032	87.82%	42.89%	42.66%	12.77%	4.33%	11.18%	5.09%	24.72%
8	Pokhara Finance Limited	1,040,920	1,343,581	1,510,379	12.35%	13.88%	11,792,425	9,936,362	85.11%	25.52%	13.91%	13.69%	4.42%	3.86%	9.26%	17.68%
9	Central Finance Limited	948,875	1,123,332	1,200,944	19.72%	21.08%	6,425,472	5,184,421	82.93%	30.70%	23.28%	13.46%	4.65%	7.63%	5.03%	12.01%
10	Multipurpose Finance Limited	452,000	488,082	504,720	38.82%	40.15%	1,296,537	988,215	81.14%	41.45%	41.11%	14.40%	4.79%	0.39%	8.21%	58.22%
11	Samridhhi Finance Company Limited	818,911	540,748	578,428	23.17%	24.78%	1,941,081	1,702,304	87.71%	35.52%	11.93%	14.90%	4.94%	13.92%	12.84%	27.08%
12	Guheshwori Merchant Banking & Finance Limited	950,400	1,177,054	1,270,493	16.02%	17.29%	7,431,839	5,979,946	83.28%	29.24%	22.81%	13.86%	4.97%	3.21%	7.55%	13.88%
13	ICFC Finance Limited	1,183,471	1,547,387	1,963,826	9.33%	11.84%	19,014,166	13,983,415	74.33%	33.00%	31.74%	13.45%	4.82%	2.86%	5.01%	23.85%
14	Manjushree Finance Limited	1,351,553	1,778,952	2,369,463	13.51%	18.00%	13,164,761	12,011,676	88.29%	26.32%	24.78%	13.47%	4.72%	2.02%	6.03%	29.76%
15	Reliance Finance Limited	1,053,006	1,265,675	1,342,483	16.63%	17.64%	6,788,746	5,702,150	84.87%	42.99%	24.32%	13.50%	4.78%	4.89%	9.35%	20.87%
	Total	13,689,719	16,470,981	18,752,002	15.40%	17.53%	108,462,132	89,433,014	82.85%	31.62%	25.42%	13.49%	4.63%	4.36%	7.12%	21.89%

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.	233,333	(1,545,220)	(1,545,220)	-104.35%	479,017	2,247,181	63.14%	98.52%
2	Capital Merchant Banking and Finance Ltd.	935,070	(222,037)	(222,037)	-15.24%	562,153	1,146,223	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 7%.

Specified Sector - Lending in Agriculture, Micro, Cottage and small industry/enterprise, Energy and Tourism.