

Nepal Rastra Bank, Problem Bank Resolution Division

Financial Indicators of Problematic Bank and Financial Institutions, As on Ashad end 2072 (Provisional)

Financial Institutions		Gorkha	NSM	Crystal	Kuber	Himalayan	Capital	World M	General	Narayani	Nepal Fin	Corporate	Arun	Lalitpur	
Problematic Decision Date		2067.12.11	2068.9.28	2069.6.7	2069.9.23	2069.9.23	2069.10.9	2070.1.13	2070.2.12	2070.12.27	2071.8.17	2071.9.04	2071.10.12	2071.12.16	
		1	2	3	4	5	6	7	8	9	10	11	12	13	
A Before Problem															Total
1	Loan	4,319,344	5,186,378	763,962	808,551	737,590	3,683,916	711,235	560,067	410,105	324,172	434,005	136,099	1,023,857	19,099,281
2	Deposit	4,168,182	3,094,513	566,109	710,198	542,587	2,798,380	519,134	411,964	825,537	419,270	406,792	153,324	1,293,726	15,909,716
3	Institutional Deposit	1,833,492	1,025,663	434,944	316,009	300,842	1,657,404	233,441	112,122	271,817	15,893	378,636	63,810	42,956	6,687,029
4	Individual Deposit	2,334,690	2,068,850	131,165	394,189	241,745	1,140,976	285,693	299,842	553,720	403,377	28,156	89,514	1,250,770	9,222,687
5	No of Deposit Account	37,449	18,106	1,771	9,602	7,491	22,155	8,683	5,850	11,677	3,739	11,489	3,497	7,455	148,964
B Current Situation															2072 Ashad
1	Loan	980,689	2,520,899	445,897	376,529	97,045	1,756,919	350,493	210,493	213,211	284,773	316,513	100,849	820,245	8,474,555
2	Deposit	1,167,453	942,336	298,288	284,795	708,158	870,811	371,418	43,092	371,350	232,348	232,386	120,545	898,646	6,541,626
3	Institutional Deposit	1,094,694	248,169	294,512	17,180	157,382	416,292	221,597	17,008	166,608	16,171	207,876	13,129	31,540	2,902,158
4	Individual Deposit	72,759	34,518	3,776	22,964	190,857	24,280	34,262	26,084	204,742	216,177	24,510	56,695	867,106	1,778,730
5	Other /Matured FD		659,649	0	244,651	359,919	430,239	115,559		0	0	0	50,721		1,860,738
6	Accumulated Payment	3,497,919	2422974	307,209	425,403	127,101	1,275,082	263,275	354,117	454,186	186,921	408,161	32,779	395,080	10,150,207
7	No of Deposit Account	34,002	11594	1150	8,493	2,819	10,701	7,863	4,467	11,361	3,197	11,197	3,385	6,791	117,020
8	Liquidity	220,413	104,934	19,119	51,563	5,864	37,489	46,290	80,061	152,698	14,356	10,549	29,244	354,511	1,127,091
9	Cash at NRB	365	3,777	1,885	1	405	3,990	82	721	473	6,240	171	13,400	342,547	374,057
10	Cash at Bank and Fis	216,372	96,373	16,942	46,233	5,241	31,499	44,932	77,381	148,608	5,530	7,022	13,725	9,479	719,337
11	Cash at Vault	3,676	4,784	292	5,329	218	2,000	1,276	1,959	3,617	2,586	3,356	2,119	2,485	33,697
12	No Of Employee	54	36	7	18	13	23	22	21	26	13	21	26	22	302
13	NBA	357,487	16,101	72,490				61,057		0	94,026	233,453	70,521	48,299	953,434
14	Loan loss Provision	780,013	2,487,729	439,288	351,631		1,756,919	361,074	184,632	174,991	225,135	163,201	93,587	455,623	7,473,823
15	NPL Percentage	80	98	98	95	100	100	99	98	86	89	51	93	60	88
16	Capital fund/RWA %	(15.00)	(2.93)	(30.77)	(31.90)	(7.82)	(22.65)	(52.66)	19.78	(24.63)	(11.97)	3.71	(8.74)	1.60	-14
17	Paid up Capital	198,245	2,034,288	70,000	150,000	140,000	935,069	181,980	132,228	55,572	135,800	200,000	150,000	187,945	4,571,127

Problematic Financial Institution

- 1 Gorkha Development Bank,
- 2 Nepal Share Markets & Finance Limited
- 3 Crystal Finace Limited
- 4 Kuber Merchant Finance Limited
- 5 Himalayan Finance Limited
- 6 Capital Merchant Banking and Finance Ltd
- 7 World Merchant Banking & Finance Limited
- 8 General Finance Limited
- 9 Narayani Development Bank
- 10 Nepal Finance Limited
- 11 Corporate Development Bank
- 12 Arun Finance Limited
- 13 Lalitpur Finance Limited