

Nepal Rastra Bank, Problem Bank Resolution Division

Summary Financial Highlights of Problematic Bank and Financial Institutions for the quarter ended Ashwin, 2072 (Provisional data)

	Financial Institutions	Gorkha	NSM	Crystal	Kuber	Himalayan	Capital	World M	GeneralL	Narayani	Nepal Fin	Corporate	Arun	Lalitpur	Rs. in '000'
	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 Ashwin
1	Loan	957,300	2,520,250	433,487	327,769	97,045	1,735,540	297,090	185,089	208,665	265,773	306,914	97,554	764,206	8,196,682
2	Deposit	1,079,712	859,595	286,493	281,253	708,158	869,072	246,984	41,590	327,330	190,228	215,225	116,486	713,845	5,935,971
3	Institutional Deposit	1,008,700	230,944	142,420	16,245	157,382	415,339	31,294	16,429	199,091	14,171	26,425	11,817	23,842	2,294,099
4	Individual Deposit	71,012	33,748	3,320	20,357	190,857	24,208	215,690	25,161	128,239	176,057	188,800	104,669	690,003	1,872,121
5	Other /Matured FD		594,903	140,753	244,651	359,919	429,525	0	0	0	0	0	0	0	1,769,751
6	Accumulated Payment	3,598,500	2424782	319,619	428,944	127,101	1,277,548	272,149	379,521	498,206	205,921	417,760	36,074	451,119	10,437,244
7	No of Deposit Account	33,923	11523	1150	8,471	2,819	10,660	7,843	4,467	11,323	3,197	11,197	3,350	6,239	116,162
8	Liquidity	278,400	76,438	14,669	81,126	5,864	36,261	68,690	79,181	117,453	8,631	5,068	23,868	211,837	1,007,486
9	Cash at NRB	400	2,785	3,784	1	405	3,990	81	746	473	239	171	8,400	195,072	216,547
10	Cash at Bank and Fis	275,700	70,060	10,517	77,055	5,241	31,999	67,714	75,451	114,174	5,375	3,906	13,533	12,632	763,357
11	Cash at Vault	2,300	3,593	368	4,070	218	272	895	2,984	2,806	3,017	991	1,935	4,133	27,582
12	No Of Employee	53	33	7	18	13	19	22	21	26	13	21	25	19	290
13	NBA	227,487	16,101	72,490	-	0.00	0	88,933	16,861	0	94,026	233,148	69,916	50,299	869,261
14	Loan loss Provision	770,879	2,487,104	426,866	317,823	0.00	1,756,919	308,020	183,592	177,576	225,135	166,045	93,421	597,950	7,511,330
15	NPL Percentage	81.21	98.68	98.50	94.00	100.00	100.00	100.00	99.00	91.60	88.97	60.77	95.72	80.91	91.49
16	Capital fund/RWA %	(14.32)	(2.10)	(31.46)	(26.95)	(7.82)	(22.26)	(40.26)	19.18	(27.76)	(13.68)	4.71	(9.93)	(18.45)	-14.70
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 (Liquidation Process started by CA Sujan Kumar Kaphle from 2072.06.24 as per the letter of Appellate Court, Patan, as of 2072.6.22)
- 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