

**Key Financial Indicators of Microfinance Institutions (Provisional) as on Poush end, 2078**

Rs in million

Name of the Institutions	Capital Fund in Amount	Core Capital in Amount	Capital Fund Ratio	Core Capital Ratio	Total Public Deposits	Total Savings	Total Borrowings	Total Loan	Total available sources of fund utilized Ratio	CRR %	NLR %	SLR %	NPA %	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %
RMDC LBSL	2,864.86	2,703.29	22.50%	21.23%	-	-	9,274.74	12,135.71	101.32%	0.75%	-	-	0.05%	-	350.71	5.44%	22.76%	8.01%
Sanakisan LBSL	3,691.50	3,221.49	12.96%	11.31%	-	-	22,605.74	27,460.83	106.33%	0.55%	-	-	0.60%	-	323.86	2.21%	16.86%	5.04%
First LBSL	1,364.81	1,226.71	12.24%	11.00%	-	-	9,538.81	10,017.12	93.05%	0.51%	-	-	0.00%	-	97.00	1.76%	15.71%	8.95%
RSDC LBSL	993.07	925.16	18.50%	17.24%	-	-	4,295.77	5,225.10	100.08%	0.53%	-	-	0.28%	-	48.37	1.81%	10.40%	10.51%
<b>Sub-Total Wholesale MFIs (A)</b>	<b>8,914.24</b>	<b>8,076.65</b>	<b>15.44%</b>	<b>13.99%</b>	-	-	<b>45,715.05</b>	<b>54,838.76</b>	<b>100.19%</b>	-	-	-	<b>0.34%</b>	-	<b>819.93</b>	<b>2.80%</b>	<b>18.04%</b>	<b>8.13%</b>
Nirdhan Utthan LBSL	4,001.59	3,508.32	13.45%	11.79%	1,324.25	15,727.36	6,479.49	26,952.48	99.68%	2.35%	-	4.40%	3.23%	13.36%	494.00	3.23%	24.23%	11.86%
Chhimek LBSL	5,047.47	4,661.96	15.76%	14.56%	571.76	23,942.49	6,139.53	29,282.33	82.92%	2.72%	-	4.31%	1.00%	12.92%	498.44	2.66%	21.06%	10.82%
DIPROSC LBSL	2,574.10	2,499.38	14.11%	13.70%	-	7,394.47	7,541.07	17,184.03	98.56%	0.52%	7.89%	-	0.59%	25.00%	334.48	3.58%	24.52%	13.10%
Swalamban LBSL	2,470.91	2,165.44	11.33%	9.93%	-	11,268.30	5,431.98	19,916.42	105.57%	0.65%	3.77%	-	7.26%	23.73%	235.12	2.14%	17.49%	13.98%
NERUDE LBSL	963.21	896.11	9.41%	8.76%	-	2,968.67	4,921.70	9,468.51	107.76%	0.53%	14.41%	-	4.68%	24.07%	131.62	2.55%	23.54%	9.48%
Mithila LBSL	293.22	277.06	14.47%	13.67%	-	589.57	1,123.70	1,935.56	97.25%	0.52%	18.22%	-	3.95%	18.07%	34.66	3.29%	22.77%	10.05%
Sworoigar LBSL	702.99	674.27	9.53%	9.14%	-	2,911.08	3,528.49	7,066.47	99.33%	0.58%	6.22%	-	2.92%	15.29%	90.17	2.40%	25.85%	12.90%
Kalika LBSL	487.03	438.28	13.12%	11.81%	-	1,345.13	1,584.84	3,534.54	104.94%	0.57%	6.84%	-	3.87%	7.36%	84.10	4.51%	33.80%	12.03%
Mirmire LBSL	866.87	797.68	9.20%	8.46%	-	2,623.95	5,723.36	8,862.56	96.91%	0.61%	20.95%	-	1.55%	24.97%	121.63	2.48%	27.53%	15.07%
Jana Utthan LBSL	287.23	256.05	11.79%	10.51%	-	788.21	1,255.25	2,298.29	99.95%	0.67%	10.67%	-	3.27%	28.02%	41.96	3.30%	32.22%	10.58%
Womi LBSL	775.18	741.19	12.66%	12.10%	-	2,146.61	3,069.15	5,779.99	97.03%	0.52%	13.85%	-	2.33%	17.75%	87.71	2.80%	21.85%	7.62%
Laxmi LBSL	827.68	720.67	10.44%	9.09%	-	2,297.54	4,318.48	7,408.00	100.97%	0.50%	4.41%	-	3.48%	14.52%	92.44	2.35%	24.62%	12.78%
Civil LBSL	417.22	392.88	10.79%	10.16%	-	841.41	2,471.57	3,694.50	99.69%	0.54%	11.18%	-	1.33%	7.80%	37.53	1.92%	18.34%	14.47%
Vijay LBSL	575.65	491.50	11.29%	9.64%	-	1,035.59	3,105.78	4,770.32	102.97%	0.51%	8.61%	-	4.63%	26.83%	68.46	2.67%	26.72%	12.80%
NMB LBSL	1,004.98	912.03	16.56%	15.03%	-	1,893.42	3,078.46	5,834.33	99.16%	0.60%	11.33%	-	4.07%	11.73%	72.58	1.42%	14.98%	12.81%
Forward LBSL	2,526.16	2,264.84	11.73%	10.51%	-	7,332.24	10,384.39	20,264.77	101.42%	0.52%	15.03%	-	2.11%	24.00%	458.10	4.22%	39.08%	11.71%
Global IME LBSL	1,008.74	891.08	12.21%	10.78%	-	2,526.33	4,650.17	7,912.70	98.08%	0.58%	8.52%	-	1.95%	22.20%	147.89	3.40%	32.22%	10.75%
Mahuli LBSL	521.56	468.68	12.63%	11.35%	-	1,443.83	1,875.49	3,953.65	104.37%	0.53%	11.95%	-	2.59%	6.45%	55.64	2.58%	21.10%	14.92%
Suryodaya LBSL	460.20	437.19	8.59%	8.16%	-	1,714.10	3,162.73	5,107.56	96.11%	0.57%	10.21%	-	3.04%	11.75%	64.45	2.31%	26.12%	6.67%
Mero LBSL	1,871.25	1,814.37	11.07%	10.73%	-	2,959.07	11,353.25	16,270.45	100.89%	0.52%	6.90%	-	3.55%	30.86%	266.56	3.11%	28.83%	12.14%
Samata LBSL	505.18	473.83	15.13%	14.19%	-	1,036.32	1,739.28	3,214.30	98.92%	0.52%	14.28%	-	2.09%	14.40%	35.53	2.07%	14.57%	15.58%
Samudayik LBSL	205.34	179.40	13.06%	11.41%	-	541.02	632.15	1,473.57	108.95%	0.69%	9.64%	-	4.70%	5.35%	25.81	2.14%	23.02%	11.03%
National LBSL	1,331.54	1,170.81	12.47%	10.97%	-	2,848.91	6,434.98	10,538.74	100.80%	0.51%	17.97%	-	2.95%	23.37%	246.10	4.17%	41.68%	9.11%
Gramin Bikas LBSL	1,815.92	1,636.55	11.41%	10.28%	-	3,925.23	6,923.55	13,950.19	111.73%	0.52%	7.58%	-	4.71%	30.56%	190.03	2.25%	16.22%	13.96%
Wean Nepal LBSL	99.24	90.62	10.48%	9.57%	-	158.64	722.24	878.64	90.44%	0.60%	81.60%	-	4.89%	14.98%	1.74	0.33%	3.51%	11.84%
Unnati Sahakarya LBSL	335.00	305.70	9.61%	8.77%	-	975.06	2,230.40	3,313.51	94.37%	0.69%	11.36%	-	5.84%	28.31%	27.44	1.47%	17.84%	7.75%
NADEP LBSL	676.55	617.08	12.97%	11.83%	-	1,668.70	2,030.33	4,961.28	114.95%	0.58%	11.96%	-	6.20%	14.05%	20.19	0.74%	5.09%	8.27%
Support LBSL	121.19	116.50	9.74%	9.36%	-	231.45	899.61	1,163.20	93.24%	0.52%	47.21%	-	3.74%	25.89%	9.91	1.48%	15.68%	13.33%
Arambha Chautari LBSL	524.60	471.04	9.11%	8.18%	-	1,579.32	3,480.52	5,581.33	100.91%	0.51%	8.64%	-	3.90%	19.76%	43.54	1.47%	17.49%	9.03%
<b>Ghodighoda LBSL *</b>	<b>20.67</b>	<b>14.13</b>	<b>5.21%</b>	<b>3.56%</b>	-	<b>66.26</b>	<b>316.35</b>	<b>379.82</b>	<b>95.74%</b>	<b>0.59%</b>	<b>36.99%</b>	-	<b>8.59%</b>	<b>2.69%</b>	<b>(5.61)</b>	<b>-2.60%</b>	<b>-79.45%</b>	<b>9.25%</b>
Asha LBSL	503.05	479.55	10.06%	9.59%	-	1,531.65	2,732.62	4,759.30	100.33%	0.52%	8.76%	-	3.85%	30.65%	87.38	3.48%	33.87%	10.93%
Gurans LBSL	118.80	113.94	9.12%	8.75%	-	246.45	841.03	1,179.19	98.15%	0.57%	31.65%	-	3.04%	13.65%	7.39	0.65%	11.81%	9.01%
Ganapati LBSL	213.34	185.85	9.70%	8.45%	-	519.77	1,454.76	2,109.07	97.63%	0.53%	13.90%	-	2.42%	12.26%	9.64	0.84%	10.12%	13.66%
Infinity LBSL	585.74	566.72	12.74%	12.33%	-	1,299.88	2,542.32	4,356.45	98.81%	0.63%	15.87%	-	3.92%	21.66%	82.75	3.44%	27.18%	14.56%
Adhikhola LBSL	190.69	182.87	14.67%	14.07%	-	422.87	639.71	1,242.32	99.75%	0.53%	14.26%	-	4.31%	9.29%	24.63	3.74%	26.57%	10.85%
Swabhiman LBSL	176.77	168.97	8.70%	8.32%	-	594.42	1,257.08	1,913.34	94.70%	0.54%	11.27%	-	0.66%	10.32%	21.92	2.09%	25.02%	7.51%
Sabaiko LBSL	394.11	376.48	8.59%	8.20%	-	1,136.42	2,988.90	4,415.38	98.08%	0.51%	13.43%	-	1.34%	25.24%	57.19	2.44%	29.47%	9.15%
Sadhana LBSL	472.07	454.42	8.98%	8.64%	-	1,219.12	3,499.88	4,988.21	96.42%	0.54%	20.85%	-	1.28%	21.83%	75.77	2.83%	33.08%	12.88%
NIC Asia LBSL	3,287.83	2,894.29	13.84%	12.18%	-	3,208.01	19,694.87	22,134.11	85.80%	0.74%	114.01%	-	0.97%	20.89%	354.86	2.61%	24.22%	14.59%
Sarathi LBSL	554.09	530.23	12.82%	12.27%	-	934.48	2,671.11	4,047.74	97.87%	0.72%	6.55%	-	4.25%	21.28%	46.31	2.11%	17.39%	9.39%
Manakamana Smart LBSL	168.43	161.53	15.25%	14.62%	-	365.79	539.19	1,057.16	99.12%	0.57%	9.64%	-	4.97%	28.36%	10.39	1.81%	12.33%	19.01%
Summit LBSL	668.39	641.03	11.78%	11.30%	-	1,246.21	3,422.46	5,470.14	103.02%	0.70%	14.98%	-	2.35%	28.82%	83.53	1.69%	24.37%	11.52%
<b>Buddha Jyoti LBSL #</b>	<b>(2.88)</b>	<b>(3.12)</b>	<b>-6.38%</b>	<b>-6.90%</b>	-	<b>16.77</b>	<b>20.49</b>	<b>40.26</b>	<b>117.90%</b>	<b>1.78%</b>	<b>5.78%</b>	-	<b>69.81%</b>	<b>0.00%</b>	<b>(10.36)</b>	<b>-35.05%</b>	<b>-687.09%</b>	<b>10.46%</b>
Samaj LBSL	34.88	29.85	9.40%	8.04%	-	100.39	236.35	360.50	98.34%	0.57%	14.04%	-	5.34%	3.63%	3.48	1.82%	22.66%	17.26%
Mahila LBSL	400.31	331.10	9.54%	7.89%	-	1,127.49	2,449.34	4,034.50	103.24%	0.50%	6.73%	-	2.84%	17.80%	81.84	3.90%	43.16%	11.37%

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Rs in million

Name of the Institutions	Capital Fund in Amount	Core Capital in Amount	Capital Fund Ratio	Core Capital Ratio	Total Public Deposits	Total Savings	Total Borrowings	Total Loan	Total available sources of fund utilized Ratio	CRR %	NLR %	SLR %	NPA %	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %
Manushi LBSL	162.83	144.70	11.30%	10.04%	-	710.34	492.38	1,380.00	102.42%	0.52%	5.65%	-	3.69%	23.13%	15.13	2.05%	19.22%	15.93%
Adarsha LBSL	22.55	18.67	8.25%	6.83%	-	130.23	114.84	261.53	99.16%	0.53%	7.11%	-	1.56%	8.37%	1.47	1.06%	13.61%	9.05%
Unique Nepal LBSL	399.45	332.22	9.80%	8.15%	-	2,294.60	951.09	3,880.90	108.47%	0.52%	3.93%	-	4.98%	3.12%	72.07	3.51%	39.81%	10.45%
Jalpa LBSL	534.90	466.81	11.14%	9.72%	-	2,306.62	1,610.18	4,653.52	106.16%	0.55%	8.85%	-	2.52%	4.48%	58.03	2.28%	21.37%	13.63%
Rastra Utthan LBSL	303.52	285.61	9.38%	8.83%	-	729.81	2,130.47	3,059.21	97.24%	0.53%	18.44%	-	1.03%	25.88%	36.88	2.19%	25.34%	11.65%
Upakar LBSL	215.92	183.81	9.61%	8.18%	-	898.79	956.93	2,131.13	104.49%	0.53%	10.47%	-	2.02%	2.43%	18.84	1.64%	20.07%	9.38%
Dhaulagiri LBSL	130.29	122.87	8.61%	8.12%	-	621.41	618.02	1,444.86	106.06%	0.54%	7.80%	-	3.75%	9.86%	21.51	2.80%	24.54%	16.25%
CYC LBSL	275.79	228.05	9.38%	7.76%	-	1,114.17	1,019.24	2,774.06	117.47%	0.55%	5.14%	-	1.92%	2.93%	58.17	3.91%	34.35%	7.73%
NESDO LBSL	752.00	679.08	17.01%	15.36%	-	2,371.22	333.44	4,217.32	124.63%	0.53%	12.40%	-	6.08%	4.20%	108.23	4.74%	31.38%	9.87%
Swastik LBSL	62.47	59.46	8.83%	8.40%	-	163.86	481.84	680.17	96.46%	0.51%	17.53%	-	1.50%	13.52%	13.81	3.76%	46.18%	15.37%
Shrijanshil LBSL	236.66	197.20	9.89%	8.24%	-	738.64	1,195.27	2,298.73	107.87%	0.53%	16.77%	-	2.08%	20.43%	32.79	2.62%	26.81%	7.18%
Kisan LBSL	728.62	712.05	9.99%	9.77%	-	1,279.27	5,115.62	6,734.21	94.76%	0.53%	20.61%	-	4.73%	4.47%	45.26	1.21%	11.85%	9.72%
Jeevan Bikas LBSL	2,640.78	2,244.81	11.00%	9.35%	-	8,824.10	10,430.51	22,821.09	106.15%	0.51%	8.58%	-	0.75%	1.96%	401.66	2.19%	32.49%	9.24%
BPW LBSL	21.64	18.25	10.54%	8.89%	-	41.62	125.29	194.98	105.30%	0.58%	21.52%	-	3.50%	1.54%	4.68	4.51%	42.01%	10.21%
Aatmanirbhar LBSL	199.03	180.73	13.59%	12.34%	-	825.61	200.20	1,373.67	113.85%	0.53%	9.77%	-	4.18%	21.02%	37.97	5.10%	39.12%	7.43%
Super LBSL **	72.20	64.51	10.31%	9.22%	-	118.87	517.81	673.27	96.02%	0.49%	5.33%	-	3.47%	14.59%	1.63	0.45%	5.04%	14.23%
Aviyan LBSL	192.70	173.62	9.16%	8.25%	-	246.29	1,730.43	1,999.03	92.96%	0.62%	84.46%	-	2.73%	15.12%	13.89	1.24%	15.92%	13.17%
Khaptad LBSL	33.37	30.43	15.15%	13.82%	-	5.95	215.19	203.29	80.81%	0.53%	1103.42%	-	2.17%	0.00%	3.46	2.68%	22.71%	11.48%
<b>Sub-total Retail MFIs (B)</b>	<b>48,068.81</b>	<b>43,641.24</b>	<b>11.99%</b>	<b>10.89%</b>	<b>1,896.01</b>	<b>144,171.43</b>	<b>189,837.13</b>	<b>375,840.67</b>	<b>100.84%</b>				<b>2.94%</b>	<b>18.06%</b>	<b>5,894.41</b>	<b>2.67%</b>	<b>24.66%</b>	<b>11.58%</b>
<b>Grand Total</b>	<b>56,983.06</b>	<b>51,717.90</b>			<b>1,896.01</b>	<b>144,171.43</b>	<b>235,552.18</b>	<b>430,679.43</b>							<b>6,714.34</b>			
<b>Industry Average</b>	<b>850.49</b>	<b>771.91</b>	<b>12.43%</b>	<b>11.28%</b>		<b>2,151.81</b>	<b>3,515.70</b>	<b>6,428.05</b>	<b>99.39%</b>				<b>2.61%</b>	<b>18.06%</b>	<b>100.21</b>	<b>2.69%</b>	<b>23.60%</b>	<b>11.50%</b>

Revised on 2078/11/26

**Notes:**

- Nirdhan Utthan and Chhimmek are public deposit taking microfinance institutions*
- Sanakisan, First, RSDC & RMDC are wholesale microfinance institutions and these institutions do not accept deposits/savings*
- All microfinance institutions are required to maintain minimum 8% Capital Fund ratio & 4% core capital fund*
- Public deposit taking institutions are required to maintain 2% CRR and remaining other institutions shall have to maintain 0.5% CRR*
- Public deposit taking institutions are required to maintain at least 4% SLR and remaining other institutions shall have to maintain 2.5% NLR*
- Wholesale institutions do not accept deposit/savings and hence not required SLR/NLR*
- Collateral based loan shall not be more than 1/3rd of the total loan*
- Total available sources of fund utilized Ratio is calculated as total loan divided by summation of core capital fund, deposits, savings and borrowings*
- CRR, NLR, SLR,NPA,RoA & RoE represents cash reserve ratio, net liquid assets ratio, statutory ratio,non- performing ratio, Return on Assets and Return on Equity respectively*
- \* Ghodighoda LBSL is in the process of merge with Unique Nepal Lagubitta and hence relaxation on capital fund till Poush end, 2078*
- # Buddha Jyoti LBSL is under Prompt Corrective Action*
- \*\* Super LBSL - Enforcement action has been already taken*
- All microfinance institutions have started submitting base rate calculation (annex 15.2) from Poush, 2078*
- All figures are based on reporting made by MFIs*