

Key Financial Indicators of Microfinance Institutions (Provisional) as on Chaitra End, 2080

Rs in million

S.N.	Name of the Institutions	Core Capital in Amount	Capital Fund in Amount	Core Capital Ratio	Capital Fund Ratio	Total Public Deposits	Total Savings	Total Borrowings	Total Loan	Loan to Agricultural Sector %	CRR %	LAR %	SLR %	NPL Amount	NPL%	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %
1	Sanakisan LBSL	7,455.5	8,161.4	17.52%	19.18%	-	1,920.71	33,022.14	39,997.83	-	0.60%	14.34%	-	965.76	2.41%	-	534.57	1.54%	7.81%	5.80%
2	First Microfinance LBSL	1,608.9	1,731.2	20.15%	21.68%	-	-	5,970.04	7,699.19	-	0.62%	-	-	240.20	3.12%	-	130.26	2.16%	10.68%	9.52%
3	RSDC LBSL	1,160.6	1,247.7	16.37%	17.60%	-	-	5,657.98	6,830.03	-	0.68%	-	-	204.47	2.99%	-	111.19	2.05%	12.60%	11.02%
	Sub-Total Wholesale MFIs (A)	10,225.04	11,140.30	17.74%	19.33%	-	1,920.71	44,650.16	54,527.06	-	-	-	-	1410.43	2.59%	-	776.02	1.68%	8.68%	8.78%
	Average of Wholesale MFIs	3,408.35	3,713.43	17.74%	19.33%	-	-	14,883.39	18,175.69	-	-	-	-	470.14	2.59%	-	258.67	1.68%	8.68%	8.78%
4	Nirdhan Uththan LBSL	3,163.84	3,602.72	10.29%	11.72%	1,860.16	17,917.78	3,891.74	26,316.52	57.62%	2.32%	-	4.06%	2833.85	10.77%	17.60%	175.86	0.69%	5.03%	12.94%
5	DEPROSC LBSL	2,807.12	3,058.79	11.50%	12.53%	-	9,351.42	10,955.37	23,048.17	49.42%	0.52%	5.21%	-	1902.13	8.25%	27.22%	252.98	1.33%	10.14%	13.28%
6	Chhimek LBSL	6,156.69	6,800.77	15.77%	17.42%	1,500.06	31,417.16	3,785.11	35,275.57	62.79%	4.65%	-	4.74%	1072.00	3.04%	13.30%	643.76	1.84%	12.15%	12.72%
7	Swalamban LBSL	2,230.08	2,620.05	9.44%	11.09%	-	13,712.99	3,678.25	20,964.27	48.33%	0.50%	4.80%	-	2280.76	10.88%	28.13%	118.62	0.64%	5.08%	14.52%
8	Nerude Mirmire LBSL	1,704.22	1,939.83	7.96%	9.06%	-	6,109.13	11,055.37	19,948.11	65.84%	0.54%	15.08%	-	2530.91	12.69%	27.06%	(42.80)	-0.25%	-2.62%	14.35%
9	Mithila LBSL	289.81	315.42	10.10%	10.99%	-	979.56	1,549.69	2,628.71	41.08%	0.52%	19.53%	-	102.63	3.90%	18.84%	30.05	1.32%	12.26%	7.54%
10	Sworojgar LBSL	866.67	937.13	10.05%	10.87%	-	3,606.11	3,837.13	8,207.62	67.91%	0.57%	8.46%	-	469.80	5.72%	15.43%	73.18	1.09%	10.31%	14.22%
11	Kalika LBSL	483.18	551.41	11.69%	13.34%	-	1,306.10	1,975.91	3,835.88	67.78%	0.52%	14.06%	-	190.32	4.96%	5.91%	19.59	0.62%	4.36%	13.86%
12	Jana Uththan LBSL	216.24	252.33	9.61%	11.21%	-	855.90	1,155.10	2,195.36	61.58%	0.66%	9.85%	-	175.93	8.01%	23.69%	9.51	0.50%	4.96%	15.28%
13	Suryodaya Womi LBSL	1,241.24	1,321.59	10.30%	10.97%	-	4,792.22	4,926.09	11,063.23	68.86%	0.58%	4.97%	-	710.91	6.43%	23.34%	13.88	0.15%	1.32%	11.39%
14	Laxmi LBSL	595.88	645.72	7.68%	8.32%	-	2,271.42	3,715.17	6,862.03	64.88%	0.51%	4.09%	-	482.04	7.02%	11.00%	24.21	0.42%	4.03%	15.41%
15	Himalayan LBSL	404.46	422.20	9.17%	9.57%	-	929.48	3,222.83	4,078.35	65.93%	0.61%	9.92%	-	141.27	3.46%	19.18%	11.40	0.31%	3.23%	15.02%
16	Vijay LBSL	907.29	956.13	9.09%	9.58%	-	1,948.09	6,443.77	9,042.76	56.74%	0.55%	39.16%	-	732.98	8.11%	23.23%	(144.56)	-1.85%	-21.02%	20.74%
17	NMB LBSL	810.35	901.49	14.67%	16.32%	-	1,344.69	2,973.52	5,289.37	61.07%	0.57%	9.19%	-	438.62	8.29%	26.47%	(70.78)	-0.96%	-10.65%	17.79%
18	Forward LBSL	1,881.08	2,264.61	8.09%	9.74%	-	8,767.64	8,857.49	20,949.78	47.66%	0.57%	4.88%	-	1729.98	8.26%	20.17%	116.56	0.66%	5.47%	12.41%
19	Global JME LBSL	877.10	1,022.51	9.95%	11.60%	-	2,969.02	3,958.57	8,272.63	77.27%	0.59%	6.11%	-	340.34	4.11%	26.33%	41.39	0.62%	5.92%	13.22%
20	Mahuli LBSL	483.23	562.69	10.03%	11.68%	-	1,602.47	2,320.60	4,591.12	56.59%	0.60%	15.06%	-	225.20	4.91%	9.05%	3.36	0.09%	0.82%	14.28%
21	Mero LBSL	1,825.92	1,967.44	12.17%	13.12%	-	3,396.81	8,293.60	14,010.91	62.42%	0.53%	7.75%	-	1066.23	7.61%	29.23%	123.84	1.07%	8.18%	14.72%
22	Samata LBSL	490.42	520.44	13.22%	14.03%	-	1,018.22	2,044.72	3,433.90	92.31%	0.57%	14.48%	-	167.05	4.86%	10.76%	10.20	0.35%	2.45%	15.50%
23	Samudayik LBSL	146.23	168.44	8.96%	10.33%	-	577.48	590.74	1,499.55	63.72%	0.80%	14.26%	-	143.80	9.59%	3.67%	(45.96)	-2.46%	-31.73%	19.02%
24	National LBSL	2,137.03	2,443.76	10.38%	11.86%	-	5,409.59	12,295.59	19,759.35	56.87%	0.52%	12.36%	-	860.92	4.36%	22.47%	190.75	1.15%	10.83%	13.72%
25	Gramin Bikas LBSL	1,194.68	1,327.48	8.49%	9.44%	-	3,567.80	5,831.93	12,191.49	39.23%	0.63%	12.95%	-	850.64	6.98%	27.73%	195.73	1.72%	12.06%	14.43%
26	Wean Nepal LBSL	64.15	68.01	8.07%	8.55%	-	164.39	564.10	738.02	49.42%	0.73%	38.84%	-	34.32	4.65%	11.70%	(4.77)	-0.71%	-8.07%	17.04%
27	Unnati LBSL	298.17	323.88	7.92%	8.60%	-	1,080.03	2,343.19	3,584.72	68.79%	0.61%	13.14%	-	338.32	9.44%	24.66%	9.85	0.33%	4.32%	14.93%
28	NADEP LBSL	563.39	606.86	8.85%	9.53%	-	2,103.73	3,029.00	6,064.71	43.23%	0.53%	11.80%	-	605.40	9.98%	15.48%	1.81	0.04%	0.29%	15.90%
29	Support LBSL	142.85	151.52	7.90%	8.38%	-	339.12	1,277.96	1,732.60	69.79%	0.53%	14.39%	-	25.44	1.47%	26.86%	12.34	0.88%	10.74%	15.03%
30	Aarambha Chautari LBSL	376.32	393.68	7.90%	8.26%	-	1,476.14	2,909.86	4,487.08	61.95%	0.59%	11.50%	-	199.02	4.44%	15.31%	17.73	0.45%	4.78%	12.59%
31	Asha LBSL	859.50	1,017.13	8.34%	9.87%	-	2,859.00	6,032.62	9,877.58	55.23%	0.51%	8.15%	-	488.75	4.95%	25.62%	29.71	0.37%	3.93%	18.89%
32	Gurans LBSL	133.88	140.85	7.74%	8.14%	-	302.98	1,176.52	1,644.11	65.35%	0.56%	8.57%	-	44.20	2.69%	23.43%	22.48	0.99%	20.64%	13.99%
33	Ganapati LBSL	161.02	190.34	7.06%	8.35%	-	475.26	1,443.48	2,120.24	76.08%	0.65%	5.65%	-	202.26	9.54%	17.93%	0.23	0.01%	0.17%	16.57%
34	Infinity LBSL	546.77	580.43	9.96%	10.58%	-	1,277.52	3,293.53	5,070.33	62.70%	0.57%	5.63%	-	251.88	4.97%	27.74%	(33.16)	-0.76%	-6.99%	15.96%
35	Swabhiman LBSL	198.09	205.27	8.35%	8.65%	-	669.74	1,489.74	2,257.11	69.82%	0.52%	8.47%	-	83.40	3.70%	14.69%	1.80	0.10%	1.20%	14.40%
36	Sabaiko LBSL	347.78	367.50	7.94%	8.39%	-	1,193.64	2,753.41	4,219.79	70.45%	0.51%	11.23%	-	194.41	4.61%	26.24%	(22.36)	-0.66%	-8.42%	15.93%
37	Sadhana LBSL	464.78	492.78	8.01%	8.50%	-	1,366.77	3,721.18	5,492.06	65.11%	0.52%	6.10%	-	225.14	4.10%	27.32%	35.43	0.79%	8.79%	14.68%
38	NIC LBSL	2,226.00	2,452.95	12.08%	13.31%	-	1,650.48	14,585.17	16,263.33	55.07%	0.73%	19.01%	-	2200.33	13.53%	28.70%	1.26	0.01%	0.06%	15.18%
39	Manakamana LBSL	145.81	149.39	15.77%	16.15%	-	427.77	270.73	882.18	50.48%	0.67%	4.16%	-	119.66	13.56%	26.78%	(10.99)	-1.48%	-9.47%	19.95%
40	Samaj LBSL	44.11	46.24	9.88%	10.36%	-	134.22	256.01	432.06	70.19%	0.59%	8.71%	-	106.37	24.62%	14.89%	(2.30)	-0.67%	-6.86%	14.34%
41	Mahila LBSL	342.50	430.99	6.39%	8.04%	-	1,582.67	3,031.06	5,152.59	39.95%	0.51%	6.16%	-	194.22	3.77%	17.02%	44.28	1.07%	14.54%	15.47%
42	Manushi LBSL	93.69	117.79	6.41%	8.06%	-	968.86	251.31	1,298.46	59.78%	0.74%	6.39%	-	109.61	8.44%	33.31%	(7.20)	-0.61%	-7.45%	16.21%
43	Unique LBSL	362.75	417.15	8.41%	9.68%	-	2,575.21	424.92	3,748.55	40.61%	0.59%	9.25%	-	618.70	16.51%	8.25%	9.43	0.28%	2.74%	12.94%
44	Jalapa LBSL	440.49	516.25	7.94%	9.31%	-	2,691.56	1,644.81	5,139.42	37.87%	0.54%	6.49%	-	379.57	7.39%	6.10%	6.28	0.14%	1.62%	15.85%
45	Upakar LBSL	210.81	249.82	8.92%	10.57%	-	1,159.93	718.59	2,163.21	55.82%	0.60%	6.87%	-	32.65	1.51%	5.65%	11.58	0.62%	6.27%	17.20%
46	Dhaulagiri LBSL	166.02	199.23	7.30%	8.77%	-	747.14	1,177.29	2,042.83	53.92%	0.62%	18.30%	-	99.97	4.89%	10.03%	(49.34)	-2.71%	-37.16%	16.72%
47	CYC LBSL	455.48	525.15	7.40%	8.53%	-	2,265.84	2,720.91	5,888.63	63.39%	0.56%	9.27%	-	279.36	4.74%	9.08%	28.01	0.59%	6.48%	17.77%

Key Financial Indicators of Microfinance Institutions (Provisional) as on Chaitra End, 2080

Rs in million

S.N.	Name of the Institutions	Core Capital in Amount	Capital Fund in Amount	Core Capital Ratio	Capital Fund Ratio	Total Public Deposits	Total Savings	Total Borrowings	Total Loan	Loan to Agricultural Sector %	CRR %	LAR %	SLR %	NPL Amount	NPL%	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %
48	NESDO LBSL	888.01	958.36	19.35%	20.88%	-	2,464.45	322.50	4,114.04	63.62%	0.54%	39.75%	-	1144.07	27.81%	6.44%	46.25	1.16%	6.12%	13.22%
49	Swastik LBSL	42.43	47.31	7.19%	8.02%	-	99.22	438.06	560.02	75.33%	0.58%	8.29%	-	31.66	5.65%	22.27%	(7.67)	-1.62%	-23.88%	14.49%
50	Shrijanshil LBSL	239.53	279.68	9.84%	11.49%	-	833.96	1,048.88	2,350.61	59.57%	0.56%	8.97%	-	126.55	5.38%	17.65%	24.37	1.26%	11.31%	10.78%
51	Kisan LBSL	577.56	668.82	8.14%	9.43%	-	1,315.72	5,005.10	6,720.82	48.38%	0.58%	18.15%	-	434.98	6.47%	5.14%	9.46	0.17%	1.93%	12.97%
52	Jeevan Bikas LBSL	2,625.22	3,106.34	9.00%	10.65%	-	10,153.13	11,434.17	27,049.87	39.70%	0.56%	8.32%	-	1296.95	4.79%	1.38%	186.00	0.57%	7.76%	13.68%
53	Aatmanirbhar LBSL	254.62	265.36	15.88%	16.54%	-	845.71	131.97	1,460.02	86.28%	0.55%	14.07%	-	174.27	11.94%	30.84%	12.71	1.03%	6.35%	13.06%
54	# Super LBSL	(520.23)	(520.17)	-74.61%	-74.60%	-	70.10	424.66	498.46	57.04%	0.00%	1.62%	-	496.60	99.63%	1.71%	(160.05)	-25.18%	N/A	-
55	Aviyan LBSL	181.35	206.28	8.29%	9.44%	-	234.49	1,681.05	2,067.42	55.25%	0.64%	37.57%	-	101.80	4.92%	9.88%	(85.42)	-4.80%	-62.52%	14.89%
	Sub-total Retail MFIs (B)	43,845.61	49,258.12	10.10%	11.34%	3,360.22	167,379.88	182,960.07	398,585.56	49.79%	-	-	-	30,088.15	7.55%	20.79%	1,878.52	0.52%	4.63%	14.56%
	Average of Retail MFIs	843.18	947.27	10.10%	11.34%	-	3,218.84	3,518.46	7,665.11	49.79%	-	-	-	578.62	7.55%	20.79%	36.13	0.52%	4.63%	14.56%
	Grand Total (A+B)	54,070.65	60,398.42	10.99%	12.28%	3,360.22	169,300.59	227,610.23	453,112.62	49.79%	-	-	-	31,498.58	6.95%	20.79%	2,654.55	0.65%	5.36%	14.51%

Notes:

Nirdhan Utthan and Chhimek LBSL are public deposit taking microfinance institutions

Sanakisan, First & RSDC LBSL are wholesale microfinance institutions and these institutions do not accept deposits/savings from Public

Savings of Sanakisan LBSL includes amount of Sanakisan Cooperatives

CRR, LAR, SLR, NPA, RoA & RoE represents Cash Reserve Ratio, Liquid Assets Ratio, Statutory Liquidity Ratio, Non- Performing Assets, Return on Assets and Return on Equity respectively

Super LBSL is under Prompt Corrective Action

All figures are based on monthly reporting data from MFIs

N/A= Not Applicable