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

1				,			ors of Microfi					,							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	Total available sources of fund utilized Ratio	CRR %	LAR %	SLR %	NPA %	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %
1	Sanakisan LBSL	7,586.76	8,355.11	16.37%	18.03%		1,731.55	35,226.78	41,605.29	91.82%	0.55%	12.41%	-	0.81%	-	303.08	2.51%	13.63%	8.80%
	First LBSL	1,738.56	1,868.41	22.09%	23.74%		-	6,466.36	7,399.18	88.77%	0.64%	-	-	1.91%	-	50.68	2.36%	11.57%	11.88%
3	RSDC LBSL	1,088.98	1,205.17	15.07%	16.68%		-	5,903.00	6,902.24	97.10%	0.86%	-	-	2.86%	-	34.90	1.89%	12.72%	11.99%
	Sub-Total Wholesale MFIs (A)	10,414.30	11,428.68	16.95%	18.60%	-	1,731.55	47,596.13	55,906.71	92.02%	-	-	-	1.21%	-	388.66	2.42%	13.24%	10.89%
	Average of Wholesale MFIs	3,471.43	3,809.56	16.95%	18.60%	-	-	15,865.38	18,635.57	92.02%	-	-	-	1.21%	-	129.55	2.42%	13.24%	10.89%
	Nirdhan Uththan LBSL	3,391.41	3,836.57	11.53%	13.04%	1,432.64	17,574.24	3,653.47	25,064.62	94.59%	2.32%	15.49%	4.07%	12.35%	17.24%	(143.01)	-1.81%	-14.10%	12.72%
	DEPROSC LBSL Chhimek LBSL	3,068.98 6,140.62	3,194.30 6,742.58	13.57%	14.12% 18.48%	- 787.25	9,041.27 30,252.89	9,830.32	21,266.91 32,846.03	96.38% 78.53%	0.51%	5.65% 28.20%	- 4.89%	5.14% 2.28%	29.07% 13.71%	58.36 221.16	1.06% 2.01%	7.08%	16.48% 13.74%
-	Swalamban LBSL	2,143.83	2,515,31	16.83% 9.52%	18.48%	/8/.25	13,030.27	4,045.96 3,893.56	19,916.38	102.45%	4.83%	28.20%	4.89%	2.28%	27.88%	0.97	0.02%	0.14%	13.74%
8	NERUDE LBSL	1,009.36	1.108.42	8.68%	9.54%		3,453.44	5,667.99	10,773.36	102.43%	0.54%	16.17%	-	5.52%	27.57%	2.63	0.02%	0.14%	15.46%
	Mithila LBSL	286.95	309.27	10.93%	11.78%	-	905.89	1,347.99	2,422.96	94.53%	0.52%	19.56%	-	4.69%	20.21%	7.44	1.11%	9.32%	13.05%
	Sworojgar LBSL	853.82	880.49	11.18%	11.53%	-	3,380.03	3,192.23	7,348.04	98.59%	0.63%	5.73%	-	5.17%	17.37%	19.62	1.08%	8.93%	14.32%
11	Kalika LBSL	502.04	571.15	11.99%	13.64%	-	1,315.60	2,063.49	3,962.89	100.32%	0.54%	10.73%	-	4.63%	5.92%	2.27	0.22%	1.63%	16.64%
	Mirmire LBSL	781.61	834.45	9.04%	9.65%	-	2,579.89	4,716.52	7,972.17	98.05%	0.72%	19.85%	-	6.67%	31.84%	(76.87)	-3.34%	-34.69%	18.07%
	Jana LBSL	218.66	237.42	9.63%	10.45%	-	818.77	1,146.82	2,106.39	95.61%	0.68%	15.13%	-	9.30%	28.03%	(12.70)	-2.10%	-19.87%	16.12%
	Suryodaya Womi LBSL	1,278.39	1,332.99	11.55%	12.04%	-	4,593.80	4,531.49	10,340.51	98.87%	0.63%	4.96%	-	5.92%	22.84%	3.79	0.14%	1.08%	19.66%
	Laxmi LBSL Himalayan LBSL	690.17 446.91	768.71 469.78	9.16% 9.14%	10.20% 9.60%	-	2,251.23	3,854.17 3,142.44	6,912.13 4,549.22	100.55% 99.26%	0.58%	5.85% 9.20%	-	6.63% 2.92%	12.51% 19.01%	7.05	0.42%	4.02%	16.04% 19.08%
	Vijay LBSL	977.67	1,094.22	10.08%	11.28%	-	2,006.85	6,391.72	8,801.71	99.20%	0.62%	32.86%	-	7.90%	27.59%	(78.14)	-3.25%	-31.43%	15.83%
	NMB LBSL	857.23	940.30	17.03%	18.68%	-	1.417.35	2,425,19	4,749,70	99.31%	0.68%	8.90%	-	7.27%	34.83%	(54.04)	-2.37%	-23.50%	19.55%
-	Forward LBSL	2,265.58	2,627.51	10.33%	11.98%	-	8,421.79	9,540.30	20,032.18	97.29%	0.57%	10.41%	-	6.24%	21.65%	(194.34)	-3.62%	-32.95%	13.58%
20	GIME LBSL	917.53	1,054.43	11.06%	12.71%	-	3,231.24	3,605.17	7,813.39	99.02%	0.62%	7.32%	-	4.76%	25.50%	1.18	0.05%	0.48%	15.82%
21	Mahuli LBSL	493.82	569.96	10.70%	12.35%		1,588.66	2,080.60	4,251.16	100.28%	0.65%	11.52%	-	4.16%	8.47%	(14.16)	-1.21%	-10.19%	16.03%
	Mero LBSL	1,635.61	1,782.36	11.15%	12.15%	-	3,379.10	8,282.01	13,844.11	102.98%	0.53%	3.68%	-	11.50%	32.30%	(126.99)	-3.28%	-28.37%	17.26%
-	Samata LBSL	428.57	454.19	13.31%	14.10%	-	947.49	1,783.13	2,932.60	92.08%	0.68%	21.36%	-	7.23%	10.72%	(16.65)	-2.11%	-12.19%	19.21%
24	Samudayik LBSL	154.86	177.31	11.08%	12.69%	-	551.92	512.90	1,251.33	100.74%	0.72%	28.66%	-	11.12%	3.71%	(29.45)	-5.57%	-61.49%	20.63%
25	National LBSL	2,086.18 1,179.39	2,300.71	11.36%	12.53%	-	4,983.36 3,560.14	10,293.37	17,625.87 12,293.55	100.28%	0.59%	17.07%	-	4.17%	29.46% 28.22%	55.06 74.11	1.19%	9.70% 13.78%	14.32%
	NEPAL Gramin LBSL Wean Nepal LBSL	1,179.39	1,344.76 73.63	8.31% 7.87%	9.47% 8.51%	-	3,560.14	5,534.67 586.05	12,293.55	117.76% 93.07%	0.64%	8.72% 42.18%	-	11.49% 3.87%	28.22%	(1.55)	1.97% -0.70%	-7.26%	14.64% 15.29%
	Unnati LBSL	291.08	317.33	8.04%	8.76%		1,081.04	2.258.10	3.445.09	94.22%	0.64%	42.18%	-	14.33%	26.80%	2.25	0.24%	3.04%	17.62%
-	NADEP LBSL	592.88	646.86	9.87%	10.77%		1,768.82	2,384.39	5,485.14	114.27%	0.68%	17.74%	-	6.56%	15.00%	0.51	0.04%	0.23%	17.47%
	Support LBSL	139.30	144.87	8.13%	8.45%	-	314.44	1,272.05	1,628.24	94.04%	0.56%	34.90%	-	1.67%	29.14%	1.60	0.40%	4.29%	18.87%
31	AChautari LBSL	378.72	399.34	7.72%	8.14%	-	1,428.57	2,890.58	4,661.20	98.79%	0.61%	10.36%	-	5.49%	16.69%	2.54	0.20%	2.02%	18.67%
32	Asha LBSL	851.33	1,004.66	8.60%	10.15%	-	2,806.52	5,732.60	9,328.50	97.74%	0.51%	8.97%	-	4.96%	25.87%	(22.30)	-0.91%	-9.57%	14.12%
	Gurans LBSL	114.40	121.27	8.11%	8.60%	-	275.68	914.54	1,315.17	100.28%	0.56%	9.12%	-	4.27%	27.19%	1.47	0.26%	4.65%	16.22%
	Ganapati LBSL	187.13	215.99	8.22%	9.48%	-	483.33	1,557.76	2,109.13	93.44%	0.61%	7.58%	-	4.93%	19.08%	0.26	0.04%	0.54%	18.63%
35 36	Infinity LBSL Swabhiman LBSL	576.94 200.89	638.23 208.35	11.89% 9.05%	13.15% 9.38%	-	1,273.16 652.86	2,900.89 1.388.20	4,611.66	95.83% 93.39%	0.64%	8.02% 10.35%	-	4.88%	28.15% 13.72%	(50.27)	-4.09%	-33.23%	16.38% 14.88%
30	Sabaiko LBSL	365.30	208.35	9.05%	9.38%		1,153.54	2,617.56	3,884.02	93.39%	0.55%	21.49%	-	4.83%	26.95%	(26.28)	-3.35%	-38.76%	14.88%
	Sadhana LBSL	433.97	464.77	7.80%	9.30%	-	1,133.34	3,591.49	5,282.61	98.26%	0.58%	6.68%	-	4.85%	30.05%	(23.83)	-2.80%	-19.16%	14.40%
	NIC Asia LBSL	2,809.10	3,068.73	14.56%	15.91%	-	2,050.18	13,316.01	17,653.99	95.76%	1.12%	41.47%	-	11.22%	28.25%	44.84	0.87%	5.76%	15.67%
	Manakamana LBSL	143.06	146.99	16.00%	16.44%	-	400.78	306.43	811.59	95.01%	0.70%	4.96%	-	14.31%	30.11%	(14.25)	-5.54%	-37.49%	21.96%
	Samaj LBSL	39.41	41.06	9.49%	9.89%	-	137.27	230.29	405.88	99.33%	0.93%	4.64%	-	9.28%	13.73%	(3.38)	-3.14%	-33.80%	16.80%
	Mahila LBSL	345.36	426.45	7.03%	8.68%	-	1,464.37	2,690.86	4,748.06	103.63%	0.55%	6.45%	-	4.92%	18.58%	(8.51)	-0.73%	-8.41%	17.51%
-	Manushi LBSL	137.45	159.88	9.52%	11.07%	-	906.48	343.27	1,313.21	93.16%	0.71%	12.71%	-	7.34%	32.67%	(11.28)	-2.82%	-29.90%	16.63%
	Unique LBSL	378.67	446.64	9.19%	10.84%	-	2,500.90	574.27	3,710.03	105.34%	0.57%	12.90%	-	14.64%	7.10%	1.55	0.14%	1.55%	13.65%
	Jalapa LBSL Upakar LBSL	374.36 190.49	443.86 226.82	7.42% 8.65%	8.79% 10.30%		2,632.81 1,096.72	1,418.77 648.24	4,805.70 1,996.04	106.90% 101.23%	0.58%	8.49% 11.92%	-	7.54%	5.22% 4.89%	(15.80) (33.75)	-1.16%	-13.72% -65.48%	21.31% 11.89%
-	Dhaulagiri LBSL	190.49	173.32	8.05%	8.74%	-	709.52	1.043.62	1,826.54	94.81%	0.53%	17.11%	-	4.73%	9.58%	(20.97)	-4.24%	-39.59%	11.89%
	CYC LBSL	466.98	567.08	7.70%	9.35%	-	2,225.90	2,750.47	5,780.48	104.28%	0.59%	9.75%	-	6.54%	8.39%	1.90	0.13%	1.29%	17.26%
	NESDO LBSL	975.60	1,050.58	21.47%	23.12%	-	2,509.12	345.00	4,072.40	104.29%	0.53%	44.56%	-	14.89%	6.27%	22.79	1.72%	9.21%	15.03%
	Swastik LBSL	57.38	62.01	10.30%	11.14%	-	117.91	437.34	503.88	81.63%	0.58%	6.39%	-	2.02%	15.67%	0.23	0.17%	1.58%	15.44%
51	Shrijanshil LBSL	96.68	137.83	3.88%	5.53%	-	828.87	1,229.05	2,386.04	108.67%	0.57%	23.03%	-	13.44%	18.14%	(118.49)	-17.57%	-330.29%	8.91%

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

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																			Rs in million
										Total									
S.N.	Name of the Institutions	Core Capital in Amount	Capital Fund in Amount	Core	Capital Fund Ratio	Total Public Deposits	Total Savings	Total Borrowings	Total Loan	available		LAR %	SLR %	NPA %	Collateral Based	Net Profit	ROA %	ROE %	Base Rate %
				Capital Ratio						sources of									
										fund Critic /	LAR 70	JLN 76	NFA 76	Loan Ratio	NetFlont	(Annualized)	(Annualized)	Dase Rate 76	
										utilized	ized				%				
										Ratio									
52	Kisan(NRN) LBSL	490.39	608.53	6.99%	8.67%	-	1,343.85	4,593.25	6,479.98	99.00%	0.64%	21.70%		8.55%	4.93%	(78.36)	-4.55%	-55.72%	18.46%
53	Jeevan LBSL	3,040.31	3,476.05	11.51%	13.16%	-	9,822.39	9,691.57	24,524.25	106.67%	0.52%	9.40%	-	2.55%	1.60%	98.28	1.11%	11.79%	15.59%
54	BPW LBSL	28.10	28.93	13.67%	14.07%	-	49.16	161.57	189.54	79.09%	0.59%	45.73%		4.85%	3.49%	6.69	13.42%	86.34%	13.69%
55	Aatmanirbhar LBSL	291.87	305.45	19.34%	20.24%	-	816.21	71.97	1,356.35	113.63%	0.60%	11.65%	-	8.53%	31.47%	5.28	1.38%	6.93%	12.67%
56	# Super LBSL	(423.80)	(422.74)	-64.94%	-64.78%	-	72.94	424.66	509.31	680.27%	0.00%	0.57%	-	84.20%	2.63%	(63.62)	-25.21%	N/A	9.48%
57	Aviyan LBSL	203.55	222.21	10.12%	11.05%	-	217.88	1,767.19	1,832.95	83.04%	0.71%	66.54%	-	6.88%	11.25%	(62.10)	-12.17%	-121.54%	20.38%
	Sub-total Retail MFIs (B)	45,813.69	50,939.75	11.12%	12.36%	2,219.88	162,886.33	171,673.56	378,606.14	97.65%	-	-	-	7.08%	20.47%	(676.00)	-0.61%	-5.15%	16.16%
	Average of Retail MFIs	848.40	943.33	11.12%	12.36%	-	3,016.41	3,179.14	7,011.22	97.65%	-	-	-	7.08%	20.47%	(12.52)	-0.61%	-5.15%	16.16%
	Grand Total (A+B)	56,227.99	62,368.43	11.87%	13.17%	2,219.88	164,617.88	219,269.69	434,512.85	-	-	-	-	6.32%	20.47%	(287.34)	-0.23%	-1.79%	15.88%

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

Total available sources of fund utilized Ratio is calculated as total loan divided by summation of capital fund, deposits, savings and borrowings

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