

Key Financial Indicators of Microfinance Institutions (Provisional) as on Poush 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	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	7,363.39	8,088.61	16.84%	18.50%	-	1,741.10	35,159.69	40,576.73	90.19%	0.55%	17.11%	-	2.00%	-	442.50	1.82%	9.79%	3.16%
2	First LBSL	1,563.59	1,679.24	22.31%	23.96%	-	-	5,448.42	6,619.54	92.87%	0.56%	-	-	2.87%	-	84.91	2.28%	10.74%	11.36%
3	RSDC LBSL	1,118.43	1,208.96	15.34%	16.58%	-	-	6,015.03	6,887.59	95.34%	1.05%	-	-	3.13%	-	65.05	1.73%	11.46%	11.90%
	<b>Sub-Total Wholesale MFIs (A)</b>	<b>10,045.41</b>	<b>10,976.81</b>	<b>17.31%</b>	<b>18.92%</b>	<b>-</b>	<b>1,741.10</b>	<b>46,623.14</b>	<b>54,083.87</b>	<b>91.14%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.25%</b>	<b>-</b>	<b>592.46</b>	<b>1.86%</b>	<b>10.08%</b>	<b>8.80%</b>
	<b>Average of Wholesale MFIs</b>	<b>3,348.47</b>	<b>3,658.94</b>	<b>17.31%</b>	<b>18.92%</b>	<b>-</b>	<b>-</b>	<b>15,541.05</b>	<b>18,027.96</b>	<b>91.14%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.25%</b>	<b>-</b>	<b>197.49</b>	<b>1.86%</b>	<b>10.08%</b>	<b>8.80%</b>
4	Nirdhan Uththan LBSL	3,546.86	3,985.54	11.89%	13.36%	1,584.49	17,863.08	3,347.71	25,627.04	95.69%	2.32%	-	4.07%	11.70%	17.31%	25.59	0.16%	1.21%	15.03%
5	DEPROSC LBSL	3,053.78	3,243.88	13.21%	14.03%	-	9,101.14	10,244.93	21,746.33	96.27%	0.51%	6.06%	-	10.41%	28.52%	127.17	1.15%	7.75%	13.36%
6	Chhimek LBSL	5,949.15	6,554.83	16.21%	17.86%	1,124.98	30,764.69	3,515.05	33,072.46	78.82%	4.81%	-	4.91%	2.95%	13.68%	436.23	1.98%	12.66%	11.38%
7	Swalamban LBSL	2,134.01	2,508.35	9.41%	11.06%	-	13,352.64	3,421.22	20,089.78	104.19%	0.52%	7.88%	-	11.36%	28.02%	19.30	0.17%	1.25%	14.56%
8	NERUDE LBSL	1,024.69	1,126.11	8.58%	9.42%	-	3,416.74	5,824.34	11,104.35	107.11%	0.55%	19.17%	-	8.83%	26.46%	18.08	0.32%	2.83%	14.02%
9	Mithila LBSL	288.99	312.60	10.73%	11.61%	-	947.46	1,335.57	2,491.16	95.98%	0.53%	13.73%	-	4.47%	19.83%	13.32	0.99%	8.08%	11.55%
10	Sworogjar LBSL	870.05	897.18	10.79%	11.12%	-	3,464.56	3,479.53	7,765.72	99.04%	0.56%	5.11%	-	5.89%	16.31%	39.18	1.08%	8.76%	15.55%
11	Kalika LBSL	474.61	542.01	11.62%	13.27%	-	1,294.00	1,966.72	3,842.80	101.05%	0.53%	8.38%	-	4.82%	6.06%	9.83	0.48%	3.59%	16.41%
12	Mirmire LBSL	818.38	882.28	9.12%	9.83%	-	2,594.67	4,895.97	8,298.34	99.11%	0.70%	9.48%	-	4.51%	29.46%	23.96	0.52%	4.85%	16.56%
13	Jana LBSL	223.66	259.76	9.98%	11.59%	-	835.96	1,225.33	2,171.98	93.58%	0.70%	14.62%	-	7.87%	25.75%	10.14	0.84%	7.69%	12.47%
14	Suryodaya Womi LBSL	1,292.36	1,344.34	11.30%	11.75%	-	4,659.84	4,750.25	10,647.59	99.01%	0.60%	5.36%	-	7.34%	22.90%	17.76	0.33%	2.50%	15.53%
15	Laxmi LBSL	580.95	640.18	7.46%	8.22%	-	2,251.04	3,973.77	7,032.49	102.44%	0.51%	4.57%	-	7.55%	11.80%	9.28	0.28%	2.59%	15.72%
16	Himalayan LBSL	401.77	427.98	8.53%	9.08%	-	953.86	2,990.76	4,355.50	99.61%	0.57%	11.16%	-	3.59%	19.61%	5.26	0.22%	2.27%	16.58%
17	Vijay LBSL	951.86	1,037.16	9.69%	10.56%	-	1,976.97	6,557.96	8,874.62	92.71%	0.57%	47.24%	-	7.07%	26.83%	(96.43)	-2.00%	-19.91%	19.06%
18	NMB LBSL	850.11	935.32	16.46%	18.11%	-	1,411.09	2,536.17	4,932.15	101.02%	0.59%	9.35%	-	7.85%	31.14%	(57.86)	-1.27%	-12.65%	19.58%
19	Forward LBSL	1,818.90	2,183.00	8.24%	9.89%	-	8,568.72	8,804.84	20,283.52	103.72%	0.57%	7.71%	-	7.71%	20.91%	(100.49)	-0.93%	-8.98%	13.06%
20	GIME LBSL	917.19	1,054.56	11.02%	12.67%	-	3,215.44	3,527.46	7,772.87	99.68%	0.60%	7.59%	-	4.21%	25.45%	0.83	0.02%	0.17%	13.91%
21	Mahuli LBSL	500.06	575.73	10.90%	12.55%	-	1,571.62	2,150.06	4,329.30	100.74%	0.63%	11.47%	-	4.64%	8.53%	(7.92)	-0.34%	-2.82%	14.94%
22	Mero LBSL	1,711.19	1,852.97	11.65%	12.61%	-	3,381.09	8,145.95	13,855.68	103.56%	0.53%	3.64%	-	7.87%	30.83%	9.10	0.12%	0.96%	14.58%
23	Samata LBSL	575.88	605.20	16.91%	17.78%	-	988.79	1,802.60	3,158.09	92.98%	0.59%	18.57%	-	6.02%	10.28%	5.82	0.37%	1.97%	16.68%
24	Samudayik LBSL	136.62	157.43	10.01%	11.53%	-	526.21	501.15	1,205.14	101.72%	0.75%	27.92%	-	12.07%	3.74%	(39.99)	-3.78%	-44.90%	19.48%
25	National LBSL	2,060.04	2,304.05	10.55%	11.80%	-	5,240.71	11,491.97	18,629.45	97.86%	0.54%	29.01%	-	3.74%	23.52%	104.20	1.13%	9.19%	14.25%
26	NEPAL Gramin LBSL	1,095.87	1,252.51	7.84%	8.96%	-	3,558.82	5,536.05	12,079.95	116.74%	0.63%	12.43%	-	7.83%	27.93%	96.92	1.29%	9.37%	15.18%
27	Wean Nepal LBSL	67.14	71.57	7.70%	8.21%	-	166.03	587.14	771.79	93.58%	0.76%	37.72%	-	2.61%	12.47%	(2.89)	-0.65%	-6.86%	14.66%
28	Unnati LBSL	290.81	316.28	7.77%	8.45%	-	1,099.29	2,375.74	3,557.53	93.83%	0.80%	13.19%	-	11.55%	25.34%	2.49	0.13%	1.68%	13.51%
29	NADEP LBSL	572.79	633.06	9.07%	10.03%	-	1,759.39	2,757.31	5,700.19	110.69%	0.62%	9.37%	-	9.77%	15.11%	11.21	0.39%	2.65%	17.82%
30	Support LBSL	139.15	147.69	7.82%	8.30%	-	324.36	1,284.14	1,702.02	96.92%	0.52%	21.92%	-	1.54%	27.55%	8.64	1.09%	11.58%	15.90%
31	AChautari LBSL	404.62	422.82	8.08%	8.44%	-	1,481.45	2,921.96	4,760.78	98.64%	0.58%	16.02%	-	4.64%	15.40%	12.49	0.48%	4.72%	16.25%
32	Asha LBSL	842.41	995.79	8.17%	9.65%	-	2,817.08	6,139.35	9,707.45	97.54%	0.50%	11.05%	-	4.93%	26.01%	(31.21)	-0.64%	-6.78%	15.49%
33	Gurans LBSL	119.13	126.58	7.91%	8.40%	-	288.44	998.39	1,420.78	100.52%	0.57%	13.20%	-	3.75%	24.24%	7.73	0.68%	11.76%	16.28%
34	Ganapati LBSL	168.66	201.96	7.45%	8.92%	-	486.37	1,497.38	2,096.56	95.92%	0.65%	4.76%	-	4.66%	18.62%	7.87	0.62%	8.59%	18.09%
35	Infinity LBSL	541.23	616.74	10.53%	12.00%	-	1,263.19	2,985.95	4,842.79	99.53%	0.60%	5.38%	-	4.95%	27.63%	(38.71)	-1.57%	-12.33%	17.99%
36	Swabhiman LBSL	202.76	209.72	8.88%	9.19%	-	659.17	1,409.36	2,163.23	94.95%	0.54%	9.66%	-	3.09%	14.22%	0.57	0.05%	0.55%	14.32%
37	Sabaiko LBSL	350.37	369.63	8.24%	8.70%	-	1,212.38	2,742.63	4,047.81	93.60%	0.63%	16.67%	-	4.72%	26.22%	(19.77)	-0.98%	-11.08%	16.16%
38	Sadhana LBSL	437.85	466.09	7.72%	8.22%	-	1,349.92	3,553.62	5,386.28	100.31%	0.56%	8.47%	-	4.60%	28.36%	8.50	0.32%	3.32%	14.42%
39	NIC Asia LBSL	2,295.23	2,538.82	12.24%	13.54%	-	1,815.94	14,546.36	16,741.79	88.58%	1.27%	45.36%	-	13.76%	28.82%	1.11	0.01%	0.08%	14.84%
40	Manakamana LBSL	145.12	148.67	17.10%	17.51%	-	416.36	249.21	798.45	98.06%	0.77%	5.08%	-	13.45%	29.67%	(11.68)	-2.27%	-15.16%	20.39%
41	Samaj LBSL	44.73	47.21	10.20%	10.76%	-	132.26	285.22	423.30	91.09%	0.47%	15.20%	-	18.99%	14.51%	(1.67)	-0.78%	-7.37%	13.55%
42	Mahila LBSL	324.55	408.79	6.36%	8.01%	-	1,504.68	2,859.60	4,899.51	102.65%	0.52%	6.05%	-	4.95%	17.86%	(29.32)	-1.25%	-15.26%	16.13%
43	Manushi LBSL	130.94	151.78	9.27%	10.74%	-	939.74	307.03	1,275.13	91.18%	0.72%	10.85%	-	7.90%	33.84%	(17.79)	-2.23%	-24.64%	17.04%
44	Unique LBSL	365.36	420.65	8.59%	9.89%	-	2,548.73	497.27	3,712.94	107.10%	0.58%	9.16%	-	16.48%	7.70%	12.03	0.55%	5.20%	13.46%
45	Jalapa LBSL	374.13	449.53	6.93%	8.33%	-	2,661.68	1,649.94	5,050.71	106.08%	0.57%	4.42%	-	7.10%	5.63%	2.41	0.09%	0.94%	17.90%
46	Upakar LBSL	181.54	218.34	8.14%	9.79%	-	1,127.69	561.75	2,045.42	107.21%	0.62%	9.99%	-	2.79%	5.44%	(17.53)	-1.56%	-16.13%	14.76%
47	Dhaulagiri LBSL	162.91	195.37	7.62%	9.14%	-	721.36	1,065.42	1,923.02	97.02%	0.64%	21.34%	-	4.93%	9.48%	(41.48)	-4.19%	-45.26%	17.10%
48	CYC LBSL	449.13	516.10	7.07%	8.12%	-	2,268.07	2,820.33	5,875.94	104.84%	0.56%	11.47%	-	3.56%	9.14%	21.10	0.73%	7.39%	17.10%
49	NESDO LBSL	975.15	1,044.92	21.68%	23.23%	-	2,463.80	340.00	4,029.65	104.70%	0.53%	42.56%	-	28.56%	6.35%	28.49	1.08%	5.76%	14.40%
50	Swastik LBSL	51.15	55.55	9.26%	10.05%	-	108.38	375.93	523.32	96.94%	0.63%	9.32%	-	3.65%	19.18%	(5.99)	-2.21%	-22.96%	15.64%
51	Shrijanshil LBSL	68.81	109.28	2.81%	4.46%	-	827.95	1,136.90	2,359.15	113.74%	0.53%	16.64%	-	18.15%	18.19%	(146.35)	-10.85%	-253.17%	10.36%

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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 %
52	Kisan(NRRN) LBSL	492.77	611.37	7.00%	8.68%	-	1,329.16	4,896.79	6,687.28	97.81%	0.58%	28.92%	-	7.44%	5.09%	(75.98)	-2.21%	-26.91%	14.73%
53	Jeevan LBSL	2,580.83	3,036.65	9.34%	10.99%	-	10,042.14	10,590.36	25,587.98	108.11%	0.54%	12.23%	-	2.95%	1.50%	132.90	0.75%	8.36%	15.14%
54	BPW LBSL	20.38	21.29	9.26%	9.68%	-	50.32	156.69	191.66	83.95%	0.54%	3.45%	-	4.93%	4.18%	(0.32)	-0.32%	-2.73%	9.31%
55	Aatmanirbhar LBSL	253.73	263.22	16.19%	16.80%	-	823.37	154.47	1,411.23	113.71%	0.61%	8.89%	-	15.28%	29.96%	11.82	1.54%	8.85%	11.78%
56	# Super LBSL	(465.88)	(464.96)	-70.04%	-69.90%	-	72.67	424.66	504.44	1558.58%	0.00%	0.00%	-	88.89%	2.28%	(105.07)	-20.82%	N/A	9.02%
57	Aviyan LBSL	187.22	208.37	8.96%	9.97%	-	227.10	1,632.49	1,964.76	95.01%	0.63%	65.34%	-	7.17%	10.26%	(78.00)	-7.65%	-82.96%	13.64%
	<b>Sub-total Retail MFIs (B)</b>	<b>44,051.72</b>	<b>49,241.85</b>	<b>10.49%</b>	<b>11.72%</b>	<b>2,709.47</b>	<b>164,927.63</b>	<b>175,828.74</b>	<b>385,529.22</b>	<b>98.17%</b>	-	-	-	<b>7.49%</b>	<b>19.79%</b>	<b>314.86</b>	<b>0.14%</b>	<b>1.20%</b>	<b>15.12%</b>
	<b>Average of Retail MFIs</b>	<b>815.77</b>	<b>911.89</b>	<b>10.49%</b>	<b>11.72%</b>	-	<b>3,054.22</b>	<b>3,256.09</b>	<b>7,139.43</b>	<b>98.17%</b>	-	-	-	<b>7.49%</b>	<b>19.79%</b>	<b>5.83</b>	<b>0.14%</b>	<b>1.20%</b>	<b>15.12%</b>
	<b>Grand Total (A+B)</b>	<b>54,097.13</b>	<b>60,218.66</b>	<b>11.32%</b>	<b>12.60%</b>	<b>2,709.47</b>	<b>166,668.73</b>	<b>222,451.88</b>	<b>439,613.09</b>	-	-	-	-	<b>6.85%</b>	<b>19.79%</b>	<b>907.32</b>	<b>0.36%</b>	<b>2.83%</b>	<b>14.79%</b>

**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*