

Key Financial Indicators of Microfinance Institutions (Provisional) as on Asar End, 2019

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 %	LAR %	SLR %	NPA %	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)
RMDC LBSL	3,052.88	2,895.06	24.61%	23.34%	-	-	8,755.21	11,841.97	100.29%	0.58%	-	-	0.05%	-	542.48	4.30%	16.58%
Sanakisan LBSL	4,070.79	3,558.98	13.12%	11.47%	-	-	24,508.36	30,022.00	105.05%	0.52%	-	-	0.67%	-	706.83	2.22%	16.98%
First LBSL	1,534.65	1,397.59	14.06%	12.81%	-	-	9,457.64	10,543.15	95.91%	0.54%	-	-	0.00%	-	268.78	2.40%	19.13%
RSDC LBSL	1,083.37	1,011.75	18.89%	17.64%	-	-	4,647.17	5,532.07	96.54%	0.54%	-	-	0.49%	-	134.95	2.31%	13.29%
Sub-Total Wholesale MFIs (A)	9,741.69	8,863.38	16.22%	14.76%	-	-	47,368.38	57,939.19	101.45%	-	-	-	0.41%	-	1,653.04	2.69%	16.78%
Nirdhan LBSL	4,442.06	4,051.19	14.44%	13.17%	1,355.01	16,827.81	6,288.10	27,691.13	95.77%	2.21%	-	4.13%	3.13%	12.80%	1,028.28	3.20%	22.27%
DEPROSC LBSL	2,797.66	2,715.66	14.57%	14.14%	-	7,970.18	7,961.15	18,027.55	96.25%	0.55%	4.90%	-	1.03%	28.53%	550.76	2.78%	18.79%
Chhimek LBSL	5,659.09	5,190.26	15.87%	14.56%	506.61	26,512.85	4,777.93	33,424.93	89.24%	4.14%	-	4.27%	0.83%	12.74%	1,032.28	2.62%	17.47%
Swawalamban LBSL	2,998.18	2,630.92	13.47%	11.82%	-	11,990.53	5,448.24	20,113.01	98.41%	0.58%	6.72%	-	2.90%	23.14%	700.60	2.99%	22.30%
NERUDE LBSL	1,050.94	997.49	9.73%	9.24%	-	3,208.31	5,206.89	9,985.96	105.49%	0.55%	19.48%	-	4.74%	23.83%	233.00	2.10%	19.15%
Mithila LBSL	274.25	261.67	12.06%	11.50%	-	702.58	1,242.71	2,174.13	97.95%	0.51%	12.56%	-	2.61%	20.60%	57.66	2.47%	20.10%
Sworojgar LBSL	810.45	786.72	10.57%	10.27%	-	3,154.84	3,501.98	7,350.38	98.43%	0.65%	7.08%	-	2.37%	15.68%	202.63	2.57%	25.01%
Kalika LBSL	536.27	483.15	13.01%	11.72%	-	1,468.72	1,869.32	3,916.63	101.09%	0.50%	12.19%	-	3.11%	6.49%	128.50	3.06%	23.78%
Mirmire LBSL	966.80	897.32	10.14%	9.42%	-	2,742.30	5,674.05	8,834.98	94.16%	0.60%	27.45%	-	1.65%	26.34%	208.19	2.07%	21.37%
Janautthan LBSL	301.62	260.94	12.23%	10.58%	-	812.30	1,265.26	2,356.82	99.06%	0.65%	11.04%	-	3.45%	27.89%	49.58	1.92%	18.68%
Suryodaya Womi LBSL	1,298.07	1,228.95	11.36%	10.76%	-	4,279.83	5,706.02	10,915.06	96.73%	0.53%	12.59%	-	3.46%	14.58%	139.64	1.18%	10.34%
Laxmi LBSL	896.57	785.26	10.78%	9.44%	-	2,551.51	4,452.20	7,820.81	98.99%	0.50%	4.95%	-	3.21%	13.25%	157.04	1.90%	19.31%
Civil LBSL	443.09	428.98	10.97%	10.62%	-	977.84	2,512.63	3,856.44	98.04%	0.55%	10.19%	-	1.47%	7.78%	73.63	1.78%	17.03%
Vijay LBSL	614.66	527.76	11.67%	10.02%	-	1,136.62	3,081.79	4,888.84	101.15%	0.54%	11.69%	-	4.08%	27.06%	104.72	1.98%	19.08%
NMB LBSL	1,070.99	969.58	17.43%	15.78%	-	1,971.59	3,003.83	5,912.90	97.79%	0.53%	10.79%	-	3.18%	10.93%	130.28	1.26%	12.69%
Forward LBSL	2,872.28	2,607.66	12.97%	11.78%	-	7,959.10	10,088.37	20,398.00	97.51%	0.52%	16.82%	-	1.83%	22.52%	845.38	3.76%	31.40%
GIME LBSL	1,081.74	954.86	12.30%	10.86%	-	2,961.27	4,634.14	8,463.31	97.54%	0.55%	10.26%	-	1.64%	21.90%	250.52	2.72%	24.72%
Mahuli LBSL	582.86	521.55	12.21%	10.93%	-	1,640.58	2,257.07	4,576.04	102.13%	0.54%	10.90%	-	1.50%	5.65%	108.58	2.20%	18.90%
Mero LBSL	2,025.19	1,960.02	11.85%	11.47%	-	3,419.08	10,999.53	16,402.08	99.75%	0.51%	7.09%	-	2.94%	29.69%	412.21	2.35%	20.67%
Samata LBSL	541.91	518.03	15.23%	14.56%	-	1,202.66	1,746.62	3,409.76	97.67%	0.53%	13.07%	-	3.76%	12.43%	79.73	2.18%	15.06%
Samudayik LBSL	206.15	177.49	11.87%	10.22%	-	576.55	730.20	1,597.04	105.56%	0.70%	10.57%	-	4.42%	4.14%	23.90	0.87%	10.76%
National LBSL	1,510.20	1,326.11	13.54%	11.89%	-	3,127.85	6,360.09	11,051.72	100.49%	0.61%	15.24%	-	2.45%	25.10%	401.50	3.31%	30.05%
Gramen Bikas LBSL	1,588.83	1,409.85	10.13%	8.99%	-	9,921.84	6,640.17	13,677.84	112.57%	0.53%	7.35%	-	4.49%	13.67%	198.21	1.20%	9.33%
Wean Nepal LBSL	97.89	82.54	10.52%	8.87%	-	171.81	648.84	862.71	93.92%	0.66%	38.23%	-	4.93%	13.80%	10.84	1.08%	11.34%
Unnati LBSL	345.91	317.13	9.31%	8.53%	-	1,188.32	2,228.30	3,544.97	94.22%	0.68%	11.55%	-	3.30%	26.13%	38.86	0.98%	12.15%
NADEP LBSL	740.11	710.99	13.07%	12.55%	-	1,771.31	2,066.96	5,220.39	114.02%	0.60%	5.70%	-	4.89%	13.38%	114.10	2.01%	12.99%
Support LBSL	131.91	127.61	9.57%	9.25%	-	269.41	952.33	1,305.86	96.47%	0.52%	10.08%	-	4.55%	26.45%	21.01	1.46%	15.35%
Arambha Chautari LBSL	502.21	472.36	9.52%	8.95%	-	1,628.47	3,183.51	5,060.22	95.22%	0.53%	18.59%	-	4.94%	15.26%	70.34	1.25%	13.83%
Asha LBSL	543.87	514.49	10.35%	9.79%	-	1,730.44	2,774.87	5,003.20	99.09%	0.51%	9.32%	-	2.80%	29.73%	123.58	2.31%	22.34%
Gurans LBSL	124.02	119.30	9.36%	9.00%	-	294.98	848.33	1,228.41	96.93%	0.53%	24.55%	-	4.12%	17.94%	12.75	0.55%	9.77%
Ganapati LBSL	227.41	194.83	9.51%	8.15%	-	573.24	1,459.25	2,261.72	100.08%	0.53%	12.39%	-	4.52%	11.69%	18.62	0.78%	9.34%
Infinity LBSL	655.66	629.92	12.83%	12.33%	-	1,415.50	2,913.85	4,907.21	98.44%	0.58%	9.56%	-	2.82%	20.58%	150.21	2.79%	22.76%
Adhikhola LBSL	211.86	204.03	14.16%	13.64%	-	469.19	777.15	1,433.84	98.33%	0.53%	5.36%	-	3.42%	10.36%	45.58	2.99%	21.89%
Swabhiman LBSL	207.53	200.09	9.43%	9.09%	-	668.02	1,327.78	2,085.67	94.66%	0.81%	12.36%	-	0.85%	10.09%	52.71	2.33%	25.88%
Sabaiko LBSL	435.73	419.05	9.45%	9.09%	-	1,314.23	2,944.39	4,405.94	93.86%	0.53%	22.70%	-	1.69%	24.68%	99.76	2.06%	23.36%
Sadhana LBSL	502.61	482.96	8.98%	8.63%	-	1,342.19	3,680.82	5,426.34	98.20%	0.53%	8.18%	-	1.92%	26.34%	116.13	2.03%	23.37%
NICA LBSL	3,505.03	3,125.06	15.28%	13.62%	-	3,352.66	16,310.76	21,847.35	94.30%	0.87%	37.44%	-	1.43%	23.62%	585.63	2.37%	18.60%
Naya Sarathi LBSL	474.35	452.77	10.47%	10.00%	-	983.67	2,937.07	4,248.90	96.67%	0.65%	3.11%	-	3.81%	24.40%	79.09	1.68%	17.33%
Manakamana LBSL	175.81	170.32	15.75%	15.26%	-	410.09	524.86	1,062.59	95.66%	0.54%	11.30%	-	4.22%	26.37%	19.18	1.60%	10.76%
Summit LBSL	726.08	702.81	12.23%	11.83%	-	1,386.07	3,685.53	5,689.86	98.14%	0.68%	16.27%	-	1.42%	29.48%	145.31	1.40%	19.45%
Buddha Jyoti LBSL *	(24.33)	(24.44)	-62.60%	-62.87%	-	15.42	16.43	32.15	428.12%	2.16%	6.31%	-	86.94%	0.00%	(0.43)	-1.07%	1.74%
Samaj LBSL	47.95	45.03	12.49%	11.72%	-	123.68	221.43	380.05	96.69%	0.82%	9.71%	-	0.11%	2.99%	18.67	4.70%	41.10%
Mahila LBSL	462.88	399.36	9.75%	8.41%	-	1,340.02	2,775.63	4,553.29	99.45%	0.50%	11.79%	-	1.91%	16.72%	150.10	3.12%	33.67%
Manushi LBSL	173.65	153.60	10.55%	9.33%	-	776.78	602.98	1,555.41	100.13%	0.52%	6.39%	-	3.20%	25.70%	24.04	1.44%	13.78%
Adarsha LBSL	34.46	30.80	11.86%	10.60%	-	145.37	108.62	277.39	96.17%	0.53%	6.74%	-	1.06%	7.43%	6.89	2.30%	20.83%
Unique Nepal LBSL	419.29	350.26	10.02%	8.37%	-	2,403.28	854.32	3,958.53	107.66%	0.55%	5.46%	-	8.23%	3.09%	90.11	2.12%	24.01%
Jalapa LBSL	628.43	558.32	11.53%	10.24%	-	2,558.41	1,893.19	5,217.83	102.71%	0.54%	7.56%	-	2.32%	4.37%	98.68	1.73%	15.58%
Rastra Uththan LBSL	417.94	400.23	11.96%	11.46%	-	828.50	2,145.83	3,319.48	97.85%	0.53%	9.17%	-	1.11%	23.21%	66.50	1.84%	16.39%

Key Financial Indicators of Microfinance Institutions (Provisional) as on Asar End, 2079

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 %	LAR %	SLR %	NPA %	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)
Upakar LBSL	264.44	233.30	11.11%	9.81%	-	1,037.03	918.71	2,271.96	102.33%	0.52%	13.57%	-	1.76%	1.82%	44.69	1.81%	18.94%
Dhaulagiri LBSL	136.87	127.61	8.97%	8.37%	-	675.97	630.76	1,438.45	99.64%	0.56%	9.27%	-	4.37%	9.67%	26.07	1.61%	14.51%
CYC LBSL	352.90	289.75	9.22%	7.57%	-	1,390.07	1,640.03	3,590.20	106.12%	0.56%	5.92%	-	1.95%	3.82%	80.33	2.02%	19.96%
NESDO LBSL	934.13	854.05	19.25%	17.60%	-	2,522.50	438.33	4,583.69	117.68%	0.51%	9.42%	-	4.47%	4.57%	221.99	4.35%	25.69%
Swastik LBSL	73.72	71.32	10.16%	9.83%	-	190.01	472.25	696.65	94.66%	0.55%	9.95%	-	1.13%	14.81%	25.68	3.39%	35.83%
Shrijanshil LBSL	247.99	207.38	10.08%	8.43%	-	824.54	1,163.67	2,361.49	105.60%	0.50%	8.04%	-	2.11%	19.55%	42.98	1.67%	16.94%
Kisan LBSL	701.59	684.36	9.71%	9.47%	-	1,387.24	4,833.07	6,731.18	97.24%	0.57%	11.68%	-	4.88%	4.35%	123.91	1.69%	16.55%
Jeevan Bikas LBSL	2,892.46	2,481.02	11.60%	9.95%	-	9,546.69	10,081.61	23,779.36	105.59%	0.51%	5.61%	-	0.91%	1.92%	781.94	2.07%	28.05%
BPW LBSL	20.48	16.99	9.71%	8.06%	-	47.91	125.66	199.51	102.82%	0.53%	13.57%	-	4.48%	1.47%	3.43	1.58%	16.28%
Aatmanirbhar LBSL	243.65	225.43	15.58%	14.42%	-	837.49	194.52	1,419.07	111.24%	0.52%	7.50%	-	4.26%	20.63%	82.67	5.24%	34.63%
Super LBSL #	(84.93)	(95.11)	-13.77%	-15.42%	-	97.73	462.50	594.27	125.03%	0.65%	13.68%	-	16.41%	15.79%	(157.99)	-19.26%	N/A
Aviyan LBSL	185.85	170.81	8.56%	7.86%	-	311.57	1,690.87	2,075.68	94.85%	0.58%	41.56%	-	2.60%	12.89%	11.07	0.49%	6.45%
Khaptad LBSL	31.32	29.98	11.01%	10.54%	-	14.58	229.89	270.38	98.04%	0.61%	74.21%	-	1.47%	0.00%	3.00	1.05%	9.99%
Sub-total Retail MFIs (B)	52,338.61	47,827.75	12.54%	11.46%	1,861.62	157,161.16	186,213.16	391,746.57	98.53%				2.56%	18.20%	10,564.80	2.31%	20.05%
Grand Total	62,080.30	56,691.12			1,861.62	157,161.16	233,581.54	449,685.76							12,217.84		
Industry Average	955.08	872.17	13.00%	11.87%		2,576.41	3,593.56	6,918.24	97.10%				2.29%	18.20%	187.97	2.35%	19.53%

Notes:

Nirdhan Utthan and Chhimek LBSL are public deposit taking microfinance institutions

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

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

* Buddha Jyot was under PCA till 2079 Asar end and it is now acquired by Mirmire LBSL and started doing unified transactions from 2079/05/15

Super LBSL is under Prompt Corrective Action

All figures are based on monthly reporting data from MFIs