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Key Financial Indicators of Microfinance Institutions (Provisional) as on Asar End, 2082

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 Deposits and Savings	Total Borrowings	Total Loan	Loan to Agricultural Sector %	CRR %	LAR %	SLR %	NPL Amount	NPL%	Collateral Based Loan Ratio %	Net Profit	ROA %	ROE %	Base Rate %
1	Sanakisan LBSL	8,528.57	8,915.37	15.19	15.88	-	4040.86	26736.64826	35,907.34	-	0.70%	260.27%	-	952.94	2.65%	-	1044.27	2.39%	9.97%	4.24%
2	First Microfinance LBSL	1,745.58	1,806.75	26.03	26.94	-	-	4909.681172	6,361.28	-	0.67%	-	-	244.11	3.84%	-	131.73	1.84%	9.95%	7.82%
3	RSDC LBSL	1,271.65	1,334.50	17.58	18.45	-	-	6809.057	6,502.28	-	0.68%	-	-	217.34	3.34%	-	103.20	1.21%	10.56%	6.96%
	Sub-Total Wholesale MFIs (A)	**11,545.80**	**12,056.62**	**16.48**	**17.20**	**-**	**4,040.86**	**38,455.39**	**48,770.90**	**-**	**-**	**-**	**-**	**1,414.39**	**2.90%**	**-**	**1279.20**	**2.15%**	**12.59%**	**6.34%**
	Average of Wholesale MFIs	**3,848.60**	**4,018.87**	**19.60**	**20.42**	**-**	**1,346.95**	**12,818.46**	**16,256.97**	**-**	**-**	**-**	**-**	**471.46**	**3.28%**	**-**	**426.40**	**2.15%**	**12.59%**	**6.34%**
4	Nirdhan Uththan LBSL	4501.04	4,998.10	14.96	16.62	2,436.24	20,828.01	983.06	26,422.48	58.00%	2.36%	-	4.00%	2,230.18	8.44%	16.14%	836.08	2.51%	14.99%	13.07%
5	DEPROSC LBSL	3395.65	3,603.79	12.44	13.20	-	11,004.05	11,683.51	25,643.49	54.06%	0.52%	6.48%	-	1,981.79	7.73%	21.51%	748.04	2.58%	19.01%	11.40%
6	Chhimek LBSL	7379.14	7,957.66	16.32	17.60	2,566.07	39,428.78	3,023.70	41,232.73	68.33%	4.18%	-	4.00%	1,044.80	2.53%	10.44%	1212.87	2.25%	14.65%	11.46%
7	Swabhalamban LBSL	2749.23	3,196.70	10.14	11.79	-	15,859.66	3,800.87	23,784.68	64.98%	0.50%	5.07%	-	2,257.26	9.49%	24.04%	433.51	1.52%	11.41%	13.68%
8	Nerude Mirmire LBSL	1883.89	2,264.63	8.33	10.01	-	6,459.90	10,852.19	20,607.85	58.84%	0.53%	11.04%	-	2,332.31	11.32%	19.84%	238.30	1.03%	8.29%	12.03%
9	Mithila LBSL	366.49	414.90	11.32	12.82	-	1,187.96	1,771.14	2,969.15	51.82%	0.54%	13.38%	-	139.25	4.69%	13.66%	84.15	2.34%	21.62%	10.55%
10	Sworojgar LBSL	1167.03	1,206.02	11.67	12.06	-	4,497.33	4,192.87	9,434.41	75.33%	0.64%	12.71%	-	711.36	7.54%	12.04%	237.80	2.23%	19.26%	10.54%
11	Kalika LBSL	549.80	596.27	10.22	11.08	-	1,646.93	2,791.77	4,913.47	81.01%	0.51%	10.25	-	229.68	4.67%	11.60%	86.26	1.54%	12.18%	13.01%
12	Jana Uththan LBSL	208.93	247.68	8.90	10.55	-	954.78	1,096.81	2,209.13	63.73%	0.59%	11.56	-	136.07	6.16%	11.16%	14.65	0.55%	5.60%	12.78%
13	Suryodaya Womi LBSL	1422.62	1,644.24	10.59	12.24	-	5,519.21	5,185.76	12,234.02	77.31%	0.52%	3.31%	-	630.23	5.15%	23.82%	138.24	1.02%	8.60%	13.03%
14	Laxmi LBSL	582.38	648.28	8.82	9.82	-	2,606.01	2,566.75	6,076.81	63.73%	0.56%	5.22%	-	625.81	10.30%	9.08%	19.60	0.28%	2.61%	14.10%
15	Himalayan LBSL	474.38	505.46	8.91	9.50	-	1,104.75	3,828.10	4,927.72	69.10%	0.56%	10.24%	-	262.68	5.33%	14.14%	91.93	1.57%	16.78%	12.70%
16	Vijay LBSL	1002.59	1,182.56	9.08	10.71	-	2,078.17	7,055.89	9,978.00	64.21%	0.53%	21.88%	-	958.26	9.60%	22.18%	96.78	0.85%	7.84%	12.18%
17	NMB LBSL	882.23	1,001.84	12.17	13.82	-	1,567.73	4,334.50	6,963.78	79.10%	0.52%	10.08%	-	308.62	4.43%	15.87%	49.30	0.38%	5.16%	13.63%
18	Forward LBSL	1859.29	2,265.74	7.55	9.20	-	10,072.94	8,870.91	22,200.65	42.57%	0.55%	7.27%	-	1,002.96	4.52%	20.27%	208.58	0.82%	8.09%	11.42%
19	Global IME LBSL	1026.56	1,202.83	9.31	10.91		3,610.59	4,997.19	10,155.40	46.98%	0.53%	9.88%	-	367.61	3.62%	26.61%	203.30	1.81%	15.64%	10.21%
20	Mahuli LBSL	600.41	694.27	10.55	12.20	-	1,830.21	2,910.10	5,372.49	74.16%	0.53%	15.17%	-	257.80	4.80%	11.48%	74.35	1.21%	10.38%	12.68%
21	Mero LBSL	1894.69	2,157.50	11.72	13.35	-	3,980.90	8,208.81	15,170.48	70.82%	0.50%	3.78%	-	1,515.04	9.99%	20.88%	173.79	1.03%	7.94%	11.96%
22	Samata Gharelu LBSL	801.28	863.46	13.04	14.05	-	1,601.86	3,374.50	5,579.01	102.56%	0.54%	24.97%	-	383.24	6.87%	12.79%	90.63	1.42%	10.56%	12.09%
23	Samudayik LBSL	155.93	191.87	7.16	8.81	-	711.21	1,075.12	1,944.80	67.19%	0.75%	19.90%	-	95.12	4.89%	2.83%	3.63	0.11%	1.83%	16.20%
24	National Microfinance LBSL	2610.01	3,054.76	9.68	11.33	-	6,464.77	19,016.30	25,158.00	74.05%	0.86%	14.10%	-	1,034.51	4.11%	14.40%	474.05	1.49%	15.62%	11.32%
25	Gramin Bikas LBSL	1441.84	1,562.29	9.48	10.28	-	3,560.71	7,337.31	13,275.48	48.12%	0.54%	16.48%	-	624.06	4.70%	27.16%	258.24	1.52%	11.69%	14.36%
26	Wean Nepal LBSL	85.49	93.36	10.27	11.21	-	170.93	562.31	785.57	59.51%	0.57%	36.32%	-	30.84	3.93%	12.98%	9.08	1.01%	9.27%	13.89%
27	Unnati Sahakarya LBSL	308.74	335.92	7.70	8.37	-	1,209.59	2,354.08	3,838.65	79.93%	0.63%	8.28%	-	181.79	4.74%	23.10%	52.43	1.24%	16.37%	14.28%
28	NADEP LBSL	452.25	563.03	6.74	8.39	-	1,918.69	3,035.28	6,241.32	46.36%	0.66%	13.44%	-	882.21	14.14%	15.36%	54.27	0.74%	6.72%	14.44%
29	Support LBSL	198.01	203.70	9.81	10.09	-	461.59	1,334.96	1,929.18	77.62%	0.54%	20.39%	-	30.57	1.58%	24.12%	51.20	2.42%	24.65%	11.95%
30	Aarambha Chautari LBSL	488.73	502.88	8.43	8.68	-	1,894.90	3,359.28	5,329.01	71.20%	0.59%	14.94%	-	113.45	2.13%	9.55%	94.42	1.53%	16.47%	13.40%
31	Asha LBSL	1039.83	1,159.85	8.94	9.97	-	3,211.17	6,454.11	10,650.57	75.99%	0.52%	6.87%	-	477.39	4.48%	21.55%	202.04	1.70%	16.05%	12.12%
32	Gurans LBSL	170.64	179.14	8.31	8.72	-	455.57	1,302.51	1,947.83	71.25%	0.54%	7.69%	-	58.02	2.98%	20.91%	39.58	1.11%	21.79%	12.67%
33	Ganapati LBSL	210.99	244.64	8.19	9.49	-	503.73	1,766.96	2,302.78	81.02%	0.60%	8.30%	-	103.81	4.51%	13.22%	36.87	1.34%	14.00%	13.20%
34	Infinity LBSL	680.81	758.10	10.13	11.28	-	1,391.09	3,997.27	5,915.46	67.24%	0.53%	7.79%	-	439.55	7.43%	26.07%	102.13	1.46%	12.97%	13.23%
35	Swabhiman LBSL	266.15	273.61	8.80	9.04	-	884.40	1,893.47	2,872.13	77.66%	0.53%	11.81%	-	122.86	4.28%	13.39%	67.70	2.12%	25.21%	11.11%
36	Sampada LBSL	933.83	981.26	8.77	9.21	-	2,722.73	6,595.22	9,981.75	59.85%	0.56%	7.21%	-	598.83	6.00%	20.65%	153.11	1.34%	13.65%	11.08%
37	NIC Asia LBSL	1645.71	2,004.65	7.78	9.48	-	2,102.86	17,132.79	19,087.30	67.45%	0.63%	35.17%	-	3,243.53	16.99%	19.97%	-448.67	-1.78%	-21.28%	12.34%
38	Samaj LBSL	49.69	52.18	9.79	10.28	-	133.27	330.08	487.47	81.29%	0.67%	13.54%	-	23.18	4.76%	13.04%	14.19	2.57%	27.93%	11.87%
39	Mahila LBSL	418.78	516.24	7.09	8.74	-	1,940.84	3,102.47	5,686.12	42.81%	0.51%	5.63%	-	111.23	1.96%	14.21%	70.50	1.13%	15.11%	9.40%
40	Manushi LBSL	113.93	139.69	7.30	8.95	-	1,096.25	367.17	1,400.94	60.75%	0.66%	9.94%	-	86.06	6.14%	5.86%	13.03	0.72%	9.47%	15.24%
41	Unique Nepal LBSL	284.86	356.54	6.56	8.21	-	2,663.98	374.81	3,787.31	47.64%	0.60%	12.51%	-	462.50	12.21%	10.28%	30.86	0.67%	7.89%	14.13%
42	Upakar LBSL	216.17	255.31	7.88	9.30	-	1,402.73	923.62	2,458.33	60.19%	0.69%	24.05%	-	58.10	2.36%	5.66%	34.25	1.14%	14.45%	12.54%
43	Dhaulagiri LBSL	194.48	214.54	8.19	9.04	-	856.43	1,233.80	2,203.42	60.83%	3.07%	28.46%	-	162.34	7.37%	8.38%	15.21	0.58%	6.74%	14.30%
44	CYC Nepal LBSL	536.91	652.63	7.66	9.31	-	2,764.12	3,101.85	6,482.95	66.36%	0.54%	14.35%	-	294.13	4.54%	9.97%	117.48	1.54%	15.91%	12.55%
45	Nesdo Samriddha LBSL	548.97	593.70	11.56	12.51	-	2,430.20	100.00	4,078.86	64.51%	0.60%	33.17%	-	859.18	21.06%	5.75%	-11.35	-0.21%	-1.49%	15.06%
46	Swastik LBSL	51.50	59.00	7.86	9.01	-	94.98	491.55	620.43	87.34%	0.55%	18.48%	-	41.52	6.69%	22.48%	7.49	1.05%	11.19%	13.31%
47	Shrijanshil LBSL	224.18	274.72	7.32	8.97	-	846.90	1,616.01	2,922.05	68.76%	0.72%	32.64%	-	286.21	9.79%	19.21%	45.09	1.32%	16.65%	12.60%
48	Matribhumi LBSL	813.38	1,020.23	6.62	8.30	-	4,276.07	6,264.26	11,463.76	58.11%	0.71%	12.31%	-	1,003.88	8.76%	4.40%	-25.34	-0.18%	-2.14%	13.17%
49	Jeevan Bikas LBSL	4019.61	4,542.73	12.68	14.33	-	12,305.10	10944.94972	28,883.99	48.41%	0.52%	8.93%	-	1,406.58	4.87%	1.02%	724.47	1.56%	15.14%	11.51%
50	Aatmanirbhar LBSL	292.26	306.05	16.55	17.33	-	980.10	99.72371988	1,553.41	92.43%	0.53%	13.37%	-	198.87	12.80%	32.02%	44.71	2.38%	14.83%	13.99%
51	# Super LBSL	-614.50	(614.50)	(121.00)	(121.00)	-	61.95	425.50601	479.65	57.81%	0.03%	6.38%	-	479.61	99.99%	0.97%	-41.92	-5.62%	6.82%	15.63%
52	Aviyan LBSL	301.72	329.15	8.29	9.05	-	358.57	2918.9195	3,385.06	72.94%	0.70%	27.91%	-	135.43	4.00%	13.29%	54.68	1.43%	17.84%	8.97%
	Sub-total Retail MFIs (B)	**50,888.53**	**57,459.19**	**10.49**	**11.85**	**5,002.31**	**195,715.22**	**201,040.11**	**443,029.32**	**62.85%**	**-**	**-**	**-**	**31,020.30**	**7.00%**	**16.12%**	**7,281.60**	**1.33%**	**11.64%**	**12.70%**
	Average of Retail MFIs	**1,038.54**	**1,172.64**	**6.95**	**8.13**	**-**	**3,994.19**	**4,102.86**	**9,041.41**	**66.56%**	**-**	**-**	**-**	**633.07**	**8.60%**	**15.29%**	**148.60**	**1.33%**	**11.64%**	**12.70%**
	Grand Total (A+B)	**62,434.32**	**69,515.81**	**11.25**	**12.52**	**5,002.31**	**199,756.08**	**239,495.50**	**491,800.22**	**56.39%**	**-**	**-**	**-**	**32,434.68**	**6.60%**	**16.12%**	**8,560.79**	**1.41%**	**11.25%**	**12.33%**

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,NPL,RoA & RoE represents Cash Reserve Ratio, Liquid Assets Ratio, Statutory Liquidity Ratio, Non- Performing Loan, Return on Assets and Return on Equity respectively

 # Super LBSL has been declared as Problematic Institution

For the Purpose of calculation of ROA and ROE, total assets and Core capital is taken respectively

Loan to agricultural sector % is calculated based on six months earlier loan and advances figure

All figures are based on monthly reporting data from MFIs

N/A= Not Applicable