

Key Financial Indicators of Microfinance Institutions (Provisional) as on Chaitra End, 2081

गुणक रूप
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%	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %
1	Sanakisan LBSL	8,174.56	8,994.16	14.31	15.75	-	2,888.83	27,313.55	34,343.54	-	0.70%	242.08%	-	874.98	2.55%	701.89	2.18%	9.22%	4.17%
2	First Microfinance LBSL	1,680.61	1,742.57	24.54	25.44	-	-	5,409.41	6,408.12	-	0.65%	-	-	306.09	4.78%	70.64	1.24%	5.53%	8.19%
3	RSDC LBSL	1,238.35	1,306.48	16.89	17.82	-	-	6,307.66	6,914.99	-	0.61%	-	-	216.78	3.13%	69.90	1.17%	7.34%	7.19%
Sub-Total Wholesale MFIs (A)		11,093.52	12,043.21	15.56	16.89	-	2,888.83	39,030.62	47,666.64	-	-	-	-	1,397.85	2.93%	842.43	1.92%	8.56%	6.52%
Average of Wholesale MFIs		3,697.84	4,014.40	18.58	19.67	-	962.94	13,010.21	15,888.88	-	-	-	-	465.95	3.49%	280.81	1.92%	7.36%	6.52%
4	Nirdhan Uththan LBSL	3,855.47	4,348.35	12.97	14.62	2,347.14	20,475.48	976.64	26,178.87	56.24%	2.32%	-	4.24%	2,379.19	9.09%	480.58	1.96%	12.27%	11.94%
5	DEPROSC LBSL	2,955.89	3,400.53	10.97	12.62	-	10,607.33	11,778.49	25,398.99	54.17%	0.51%	5.52%	-	2,199.78	8.66%	308.28	1.45%	11.75%	11.61%
6	Chhimek LBSL	7,024.64	7,644.08	15.75	17.14	2,323.61	37,635.76	3,155.74	40,776.46	69.55%	4.18%	-	4.36%	1,061.07	2.60%	853.66	2.20%	14.32%	11.65%
7	Swabhalamban LBSL	2,386.58	2,815.17	9.19	10.84	-	15,380.04	3,428.73	22,721.71	60.07%	0.50%	3.92%	-	1,806.64	7.95%	70.85	0.35%	2.74%	13.59%
8	Nerude Mirmire LBSL	1,671.90	2,058.67	7.28	8.96	-	6,299.10	11,150.53	20,528.17	60.46%	0.53%	10.96%	-	3,040.65	14.81%	-115.29	-0.65%	-6.39%	13.20%
9	Mithila LBSL	335.58	375.46	10.79	12.07	-	1,144.71	1,509.33	2,904.42	50.47%	0.55%	7.16%	-	135.94	4.68%	53.24	2.19%	19.53%	10.31%
10	Sworogjar LBSL	1,077.37	1,178.06	10.87	11.89	-	4,260.02	4,309.33	9,384.55	76.97%	0.71%	7.88%	-	505.72	5.39%	143.24	1.82%	16.68%	11.52%
11	Kalika LBSL	515.36	564.47	9.90	10.84	-	1,588.82	2,668.16	4,766.84	80.58%	0.51%	7.27%	-	251.12	5.27%	51.83	1.29%	9.82%	14.22%
12	Jana Uththan LBSL	182.88	221.74	7.76	9.41	-	928.31	1,080.97	2,235.27	65.16%	0.56%	6.50%	-	145.70	6.52%	-8.59	-0.44%	-4.79%	13.32%
13	Suryodaya Womi LBSL	1,363.07	1,488.39	10.34	11.29	-	5,399.01	5,101.24	12,044.48	77.76%	0.56%	3.28%	-	633.51	5.26%	78.69	0.80%	6.77%	12.34%
14	Laxmi LBSL	613.02	657.47	8.87	9.51	-	2,503.16	2,946.99	6,351.91	64.23%	0.55%	4.48%	-	581.56	9.16%	50.24	0.93%	8.57%	14.64%
15	Himalayan LBSL	414.73	463.25	8.06	9.00	-	1,039.65	3,427.52	4,847.22	73.95%	0.55%	9.05%	-	129.76	2.68%	29.56	0.73%	8.12%	13.18%
16	Vijay LBSL	983.88	1,113.76	9.08	10.28	-	1,998.70	7,129.75	9,651.86	62.47%	0.52%	19.71%	-	920.26	9.53%	78.07	0.92%	8.58%	12.82%
17	NMB LBSL	852.45	929.25	12.68	13.82	-	1,457.59	3,956.46	6,452.68	75.00%	0.57%	9.28%	-	360.56	5.59%	17.13	0.19%	2.47%	13.72%
18	Forward LBSL	1,735.36	2,139.92	7.08	8.73	-	9,710.36	9,310.36	22,142.47	43.96%	0.54%	7.45%	-	998.59	4.51%	83.75	0.44%	4.56%	11.69%
19	Global IME LBSL	911.55	1,089.71	8.44	10.09	-	3,423.80	5,029.78	9,976.72	44.82%	0.55%	6.70%	-	446.59	4.48%	88.29	1.08%	9.93%	11.87%
20	Mahuli LBSL	536.81	626.03	9.93	11.58	-	1,757.22	2,851.18	5,080.28	70.18%	0.54%	17.81%	-	251.99	4.96%	2.16	0.05%	0.45%	12.65%
21	Mero LBSL	1,734.02	1,993.72	11.02	12.67	-	3,783.86	8,588.41	14,729.13	68.77%	0.52%	3.53%	-	1,397.18	9.49%	13.12	0.10%	0.86%	12.98%
22	Samata Gharelu LBSL	729.50	816.32	12.44	13.92	-	1,544.71	3,141.20	5,286.15	101.70%	0.57%	16.23%	-	345.20	6.53%	18.85	0.42%	3.19%	12.70%
23	Samudayik LBSL	142.18	178.03	6.54	8.19	-	650.92	1,122.88	1,937.66	72.58%	0.70%	14.54%	-	96.23	4.97%	-10.12	-0.39%	-7.34%	11.41%
24	National Microfinance LBSL	2,495.68	2,920.29	9.70	11.35	-	6,304.68	17,495.12	24,038.22	71.59%	0.53%	13.80%	-	802.13	3.34%	362.54	1.65%	16.55%	10.81%
25	Gramin Bikas LBSL	1,508.46	1,644.27	9.98	10.87	-	3,492.63	7,283.71	13,095.57	47.52%	0.56%	14.52%	-	578.52	4.42%	149.83	1.18%	8.48%	15.01%
26	Wean Nepal LBSL	59.44	72.82	7.33	8.98	-	168.09	563.46	761.47	56.49%	0.60%	32.39%	-	37.75	4.96%	-8.50	-1.26%	-15.00%	12.46%
27	Unnati Sahakarya LBSL	303.65	331.72	7.69	8.40	-	1,147.75	2,340.94	3,773.95	77.27%	0.61%	4.00%	-	213.95	5.67%	37.94	1.22%	15.99%	13.06%
28	NADEP LBSL	477.33	598.05	6.52	8.17	-	1,879.35	3,537.34	6,349.05	46.59%	0.60%	17.79%	-	1,018.31	16.04%	17.16	0.30%	3.28%	14.72%
29	Support LBSL	177.46	183.15	9.23	9.53	-	415.40	1,268.92	1,843.40	77.40%	0.54%	10.44%	-	30.32	1.64%	30.65	2.07%	21.84%	12.38%
30	Aarambha Chautari LBSL	449.29	464.87	7.88	8.15	-	1,824.32	3,131.44	5,359.00	78.43%	0.59%	10.90%	-	198.29	3.70%	61.33	1.40%	15.12%	13.29%
31	Asha LBSL	893.12	1,080.46	7.87	9.52	-	3,112.05	6,379.39	10,401.19	72.12%	0.52%	6.45%	-	485.52	4.67%	55.33	0.64%	6.63%	12.27%
32	Gurans LBSL	158.17	167.35	7.91	8.37	-	403.81	1,320.95	1,887.88	71.09%	0.52%	8.15%	-	56.88	3.01%	27.11	1.03%	21.33%	12.81%
33	Ganapati LBSL	188.97	227.77	7.60	9.16	-	471.55	1,660.89	2,231.75	80.36%	0.61%	6.70%	-	132.52	5.94%	14.85	0.76%	8.20%	14.11%
34	Infinity LBSL	579.38	674.68	9.24	10.76	-	1,360.05	3,694.96	5,783.69	67.22%	0.53%	6.41%	-	830.09	14.35%	0.47	0.01%	0.09%	12.96%
35	Swabhiman LBSL	234.18	241.34	8.04	8.28	-	837.47	1,829.86	2,770.44	80.48%	0.54%	9.92%	-	113.75	4.11%	35.74	1.57%	20.14%	11.92%
36	Sampada LBSL	841.73	893.98	7.96	8.46	-	2,641.23	6,336.32	9,995.95	55.50%	0.56%	5.43%	-	670.71	6.71%	61.01	0.74%	7.90%	12.47%
37	NIC Asia LBSL	2,095.67	2,441.53	10.30	11.99	-	1,961.61	15,987.03	18,428.52	67.69%	0.67%	21.96%	-	2,497.43	13.55%	1.30	0.01%	0.07%	12.70%
38	Samaj LBSL	54.25	56.79	11.78	12.34	-	150.19	283.03	486.36	81.98%	0.71%	5.51%	-	21.82	4.49%	3.92	1.01%	9.57%	12.01%
39	Mahila LBSL	377.71	475.31	6.39	8.04	-	1,855.38	3,235.34	5,684.99	42.58%	0.50%	5.38%	-	105.70	1.86%	29.44	0.63%	9.16%	12.44%
40	Manushi LBSL	103.82	129.39	6.70	8.35	-	1,080.65	236.86	1,418.91	63.17%	0.69%	11.67%	-	88.70	6.25%	9.33	0.75%	9.25%	15.49%
41	Unique Nepal LBSL	270.67	339.80	6.46	8.11	-	2,582.22	333.54	3,661.12	46.98%	0.62%	11.59%	-	568.19	15.52%	16.67	0.50%	5.90%	13.95%
42	Upakar LBSL	184.73	228.81	6.91	8.56	-	1,341.06	876.08	2,393.69	60.82%	0.67%	18.83%	-	54.38	2.27%	22.38	1.04%	13.23%	13.64%
43	Dhaulagiri LBSL	184.19	195.66	7.91	8.41	-	831.31	1,243.89	2,152.79	55.89%	3.06%	26.88%	-	149.85	6.96%	5.26	0.27%	3.24%	15.17%
44	CYC Nepal LBSL	476.37	585.93	7.17	8.82	-	2,539.42	2,770.48	6,169.35	57.65%	0.55%	15.36%	-	523.49	8.49%	55.86	1.05%	10.41%	13.06%
45	Nesdo Samridhdha LBSL	444.27	494.41	9.19	10.22	-	2,404.03	130.00	4,144.55	65.06%	0.60%	31.20%	-	866.11	20.90%	-116.06	-2.82%	-27.87%	14.53%
46	Swastik LBSL	55.10	60.28	7.99	8.74	-	97.86	505.23	613.96	90.66%	0.55%	18.66%	-	44.05	7.17%	2.34	0.44%	5.21%	12.96%
47	Shrijanshil LBSL	202.80	252.65	6.71	8.36	-	815.50	1,642.75	2,883.88	70.55%	0.54%	29.31%	-	276.37	9.58%	23.70	0.94%	12.58%	12.58%
48	Matribhumi LBSL	818.50	1,029.82	6.52	8.20	-	4,184.56	6,403.71	11,622.71	57.14%	0.57%	11.33%	-	1,144.20	9.84%	-74.89	-0.72%	-8.23%	14.04%
49	Jeevan Bikas LBSL	2,732.60	3,248.97	8.73	10.38	-	11,645.80	11,209.94	28,472.65	46.22%	0.52%	8.41%	-	1,415.17	4.97%	322.66	0.9		

Key Financial Indicators of Microfinance Institutions (Provisional) as on Chaitra End, 2081

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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 Deposits and Savings	Total Borrowings	Total Loan	Loan to Agricultural Sector %	CRR %	LAR %	SLR %	NPL Amount	NPL%	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %
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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