

Key Financial Indicators of Microfinance Institutions (Provisional) as on Chaitra 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	Agricultural sector lending	Loan to Agricultural Sector %	CRR %	LAR %	SLR %	NPL%	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %	
1	Sanakisan LBSL	8778.58	9365.73	16.28	17.37	0.00	4719.81	24717.28	34252.87	-	-	0.72	153.26	-	4.12	-	483.28	1.51	5.99	3.51	
2	First Microfinance LBSL	1741.15	1788.41	32.40	33.28	0.00	0.00	3909.55	4924.94	-	-	0.61	-	-	4.36	-	113.71	2.48	8.57	6.59	
3	RSDC LBSL	1251.13	1343.74	22.29	23.94	0.00	0.00	4608.94	5076.00	-	-	0.61	-	-	3.46	-	66.19	1.40	6.88	5.97	
Sub-Total Wholesale MFIs (A)		11,770.86	12,497.88	-	-	-	4,719.81	33,235.77	44,253.81	-	-	-	-	-	-	-	663.18	-	-	-	
Weighted Average of Wholesale MFIs		-	-	18.13	19.25	-	-	-	-	-	-	-	-	-	4.07	-	-	4.81	19.20	-	
4	Nirdhan Uththan LBSL	3588.94	3867.89	10.84	11.68	2531.45	22158.83	1070.40	28814.49	17,525.80	65.06	2.26	-	4.19	13.95	13.77	155.02	0.57	3.66	12.94	
5	DEPROSC LBSL	3796.42	4144.35	13.23	14.45	0.00	12429.62	11683.72	26818.80	14,169.87	54.94	0.53	4.76	-	7.52	18.89	680.13	2.92	20.92	11.12	
6	Chhimek LBSL	7753.88	8362.59	15.54	16.75	3761.07	44699.82	2884.33	45595.32	30,561.38	72.90	4.63	-	4.49	2.41	7.94	906.48	2.02	13.81	11.78	
7	Swabhalamban LBSL	2710.49	3193.64	9.26	10.91	0.00	17405.77	4916.40	26923.05	16,139.68	66.14	0.50	3.98	-	10.94	20.96	323.07	1.46	10.86	12.50	
8	Nerude Mirmire LBSL	1957.96	2016.87	8.35	8.60	0.00	7506.33	10267.75	20644.28	12,161.71	59.80	0.52	7.80	-	24.49	16.52	-124.58	-0.69	-5.74	14.80	
9	Mithila LBSL	459.46	509.38	13.28	14.73	0.00	1308.06	1394.95	3077.65	1,528.32	51.95	0.57	15.96	-	12.03	11.22	55.91	2.14	15.45	11.41	
10	Sworojgar LBSL	1343.06	1371.85	11.90	12.15	0.00	5289.61	4406.00	10663.83	8,055.15	83.40	0.60	9.63	-	7.01	11.81	210.23	2.33	19.87	11.15	
11	Kalika LBSL	570.47	604.33	9.87	10.45	0.00	1891.06	2827.60	5279.41	4,232.05	85.49	0.51	10.78	-	14.14	12.75	14.71	0.33	2.85	12.27	
12	Jana Uththan LBSL	194.95	205.87	8.23	8.69	0.00	1023.44	908.17	2199.48	1,384.31	63.45	0.59	4.53	-	21.45	15.67	10.32	0.55	4.73	11.96	
13	Suryodaya Womi LBSL	1474.84	1474.84	10.41	10.41	0.00	6317.22	4560.08	12806.75	9,673.62	78.52	0.52	3.79	-	17.90	24.46	189.38	1.94	14.93	12.32	
14	Laxmi LBSL	686.23	708.03	9.54	9.85	0.00	2786.35	2847.78	6491.54	4,553.09	74.94	0.51	3.70	-	12.59	9.31	57.27	1.01	8.96	13.90	
15	Himalayan LBSL	514.23	560.89	9.37	10.23	0.00	1220.66	3700.67	5033.23	3,327.49	66.67	0.59	10.30	-	10.04	11.37	81.05	1.78	17.80	11.99	
16	Vijay LBSL	1021.62	1126.02	8.62	9.50	0.00	2281.45	7416.04	10395.15	6,540.73	64.80	0.53	10.25	-	18.95	20.12	-26.80	-0.29	-2.85	11.38	
17	NMB LBSL	924.09	1042.93	10.61	11.98	0.00	1941.79	5545.78	8357.88	6,023.25	83.03	0.56	11.75	-	15.50	13.72	87.01	0.72	11.14	11.91	
18	Forward LBSL	1413.88	1829.31	5.62	7.27	0.00	11006.37	8928.02	23120.12	9,916.97	45.13	0.53	13.73	-	18.91	21.90	162.84	0.81	7.58	10.76	
19	Global IME LBSL	1176.03	1228.37	9.84	10.27	0.00	3948.67	5425.01	10965.45	8,803.76	83.98	0.56	9.04	-	8.69	24.60	222.28	2.39	21.25	11.10	
20	Mahuli LBSL	670.49	780.60	10.05	11.70	0.00	1989.11	3390.83	6236.83	4,528.21	79.75	0.52	11.71	-	8.17	10.78	122.81	2.38	20.09	11.20	
21	Mero LBSL	1960.27	2093.25	11.35	12.11	0.00	4477.09	10524.52	16068.53	11,052.73	74.03	0.51	4.31	-	18.84	19.81	148.58	0.98	8.83	11.98	
22	Samata Gharelu LBSL	850.85	872.70	12.08	12.40	0.00	1783.41	4234.35	6549.50	5,795.90	100.21	0.53	17.80	-	15.00	11.71	82.31	1.41	11.90	10.62	
23	Samudayik LBSL	131.65	171.05	5.51	7.16	0.00	789.97	1271.74	2172.93	1,389.83	67.60	1.00	28.28	-	5.00	3.12	25.25	1.28	14.40	13.54	
24	National Microfinance LBSL	3232.14	3727.57	10.76	12.41	0.00	7348.79	18731.98	27767.10	19,907.61	77.50	1.13	15.91	-	4.70	11.47	588.66	2.29	19.88	10.37	
25	Gramin Bikas LBSL	1159.04	1439.17	6.83	8.48	0.00	3874.81	8960.56	15315.22	7,987.64	58.89	0.51	10.48	-	4.94	25.46	361.81	2.55	15.93	13.03	
26	Wean Nepal LBSL	65.15	70.22	6.67	7.19	0.00	192.80	649.83	861.29	476.53	57.65	0.50	35.63	-	10.19	12.12	8.60	1.10	10.32	10.00	
27	Unnati Sahakarya LBSL	353.53	373.30	8.50	8.98	0.00	1289.36	2345.38	3965.50	3,202.13	83.14	0.60	4.39	-	11.12	21.28	44.33	1.32	16.62	12.37	
28	NADEP LBSL	448.88	560.10	6.66	8.31	0.00	2395.08	2846.13	6362.05	3,077.72	49.80	0.58	9.74	-	17.68	14.14	65.11	1.15	10.97	12.25	
29	Support LBSL	226.71	234.34	9.71	10.04	0.00	586.46	1393.67	2205.95	1,587.42	77.31	0.52	9.11	-	3.31	23.62	46.78	2.60	25.37	12.08	
30	Aarambha Chautari LBSL	537.86	564.64	8.60	9.03	0.00	2179.38	3151.29	5762.13	3,831.17	67.83	0.56	15.94	-	6.87	7.83	93.68	1.94	18.99	12.47	
31	Asha LBSL	1104.04	1319.21	8.49	10.15	0.00	3660.51	6840.01	11889.65	9,277.67	85.95	0.51	6.15	-	9.88	20.38	176.26	1.77	17.91	10.87	
32	Gurans LBSL	201.44	227.94	8.49	9.61	0.00	584.78	1425.40	2218.36	1,379.21	66.46	0.53	8.08	-	3.41	19.16	39.75	1.31	23.77	11.85	
33	Ganapati LBSL	180.81	223.66	6.58	8.14	0.00	514.84	1677.75	2363.59	1,851.19	78.76	0.57	20.58	-	14.29	12.15	61.04	2.87	25.59	11.91	
34	Infinity LBSL	574.23	594.73	9.13	9.45	0.00	1431.84	3708.25	5864.66	3,759.19	62.81	0.56	8.50	-	23.93	23.53	75.78	1.47	14.50	12.28	
35	Swabhiman LBSL	299.15	307.47	9.05	9.30	0.00	924.11	1939.15	3125.85	2,491.55	87.58	0.56	9.18	-	5.39	10.22	43.69	1.70	17.61	11.04	
36	Sampada LBSL	992.47	1187.90	8.38	10.03	0.00	2982.86	6491.59	10651.15	7,142.40	71.69	0.55	4.75	-	8.27	17.05	134.07	1.49	15.50	11.12	
37	NIC Asia LBSL	1753.24	2150.45	7.47	9.16	0.00	2847.11	17899.67	21388.91	13,680.62	69.38	0.58	19.04	-	16.59	18.01	106.92	0.52	6.44	11.15	
38	Mahila LBSL	449.73	549.26	7.28	8.89	0.00	2236.80	2897.21	5873.30	2,598.66	45.46	0.51	4.49	-	5.83	10.91	55.06	1.12	14.11	11.92	
39	Manushi LBSL	121.20	150.65	6.79	8.44	0.00	1199.39	282.28	1668.69	1,053.77	69.51	0.62	4.93	-	5.78	4.15	13.17	0.94	11.37	14.66	
40	Unique Nepal LBSL	211.08	275.26	4.82	6.28	0.00	2812.52	204.36	4050.76	1,785.40	47.17	0.59	8.43	-	19.53	11.24	13.53	0.40	5.46	12.80	
41	Upakar LBSL	161.64	192.13	5.22	6.21	0.00	1530.99	886.17	2630.31	1,482.47	57.37	0.60	18.97	-	6.71	6.50	30.65	1.24	13.61	12.40	
42	Dhaulagiri LBSL	162.70	169.76	6.71	7.00	0.00	924.18	1126.11	2251.72	1,378.49	61.69	0.59	19.59	-	23.62	7.43	18.26	0.93	12.30	13.79	
43	CYC Nepal LBSL	590.28	637.08	8.32	8.98	0.00	2859.41	2870.05	6612.08	4,198.38	63.70	0.53	15.00	-	19.70	9.11	53.43	0.93	9.92	12.52	
44	Nesdo Samridha LBSL	649.01	728.59	13.46	15.11	0.00	2499.25	0.00	4093.28	2,723.49	66.66	0.61	23.28	-	21.34	4.90	142.22	3.51	22.69	16.72	
45	Swastik LBSL	82.61	91.06	10.76	11.87	0.00	97.07	543.02	687.27	636.66	98.39	0.52	31.93	-	12.31	22.86	8.15	1.33	9.72	12.18	
46	Shrijanshil LBSL	252.14	305.30	7.83	9.48	0.00	924.04	1529.18	3084.34	1,957.60	65.78	0.72	20.11	-	10.39	17.73	16.38	0.62	7.32	13.19	
47	Matribhumi LBSL	461.10	674.67	3.64	5.32	0.00	4682.91	6438.62	11749.61	7,229.74	63.71	9.41	32.82	-	9.55	4.23	71.23	0.68	11.42	11.95	
48	Jeevan Bikas LBSL	3815.66	4387.50	11.01	12.66	0.00	14099.24	10699.73	31374.98	15,766.15	54.32	0.51	6.86	-	4.80	0.93	626.93	1.71	18.29	12.19	
49	Aatmanirbhar LBSL	371.62	387.81	18.33	19.13	0.00	1090.30	96.90	1784.91	1,516.64	97.99	0.53	9.00	-	11.17	32.38	48.47	3.10	17.02	12.76	
50	Sanjeevani LBSL	147.45	147.45	29.91	29.91	0.00	63.40	0.00	473.89	276.50	57.87	0.26	66.57	-	100.00	0.52	-18.50	-2.58	-17.16	29.83	
51	Aviyan LBSL	309.25	320.60	8.23	8.54	0.00	358.27	2823.84	3509.19	2,165.54	61.81	0.69	50.29	-	5.14	11.61	98.50	3.45	33.28	9.90	
Sub-total Retail MFIs (B)		52,113.96	58,162.58	-	-	6,292.53	218,445.15	206,662.27	477,799.92	301,785.38	-	-	-	-	-	-	6,406.77	-	-	-	
Weighted Average of Retail MFIs		-	-	9.96	11.12	-	-	-	-	-	67.31	-	-	-	11.32	14.55	-	-	1.45	12.64	-
Grand Total (A+B)		63,884.83	70,660.46	-	-	6,292.53	223,164.96	239,898.05	522,053.73	301,785.38	-	-	-	-	-	-	7,069.94	-	-	-	
Weighted Average of MFIs		-	-	10.86	12.02	-	-	-	-	-	61.18	-	-	-	10.71						

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

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