

Key Financial Indicators of Microfinance Institutions (Provisional) as on Asar End, 2080

Rs in million

S.N.	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)
1	Sanakisan LBSL	8,262.64	7,438.28	16.62%	14.96%		1,855.59	37,599.34	45,432.19	95.21%	0.59%	9.70%	-	0.61%	-	813.06	1.62%	9.46%
2	First LBSL	1,707.66	1,568.41	20.23%	18.58%		-	7,465.04	7,923.78	86.38%	0.59%	-	-	0.66%	-	197.02	2.07%	12.45%
3	RSDC LBSL	1,175.13	1,056.80	16.39%	14.74%		-	5,826.27	6,951.96	99.29%	0.67%	-	-	1.40%	-	103.81	1.44%	9.74%
	Sub-Total Wholesale MFIs (A)	11,145.43	10,063.49	17.06%	15.40%	-	1,855.59	50,890.66	60,307.94	94.39%	-	-	-	0.71%	-	1,113.89	1.67%	9.91%
	Avreage of Wholesale MFIs	3,715.14	3,354.50	15.40%	15.40%	-	-	16,963.55	20,102.65	94.39%	-	-	-	0.71%	-	371.30	1.67%	9.91%
4	Nirdhan Uththan LBSL	3,896.85	3,437.50	13.31%	11.74%	1,382.69	17,731.29	3,945.46	25,749.14	95.52%	2.30%	13.31%	4.06%	9.96%	16.04%	(188.96)	-0.60%	-4.61%
5	DEPROSC LBSL	2,940.34	2,848.23	13.82%	13.38%	-	9,045.57	8,859.35	19,984.62	95.87%	0.53%	4.72%	-	4.00%	30.19%	332.90	1.51%	10.82%
6	Chhimek LBSL	6,497.66	5,899.06	17.91%	16.26%	794.80	29,921.82	4,553.97	32,905.02	78.78%	4.77%	26.39%	4.93%	1.72%	13.77%	1,069.89	2.43%	15.82%
7	Swalamban LBSL	2,524.46	2,160.61	11.45%	9.80%	-	12,805.77	3,476.80	19,627.52	104.36%	0.52%	6.90%	-	8.66%	27.42%	347.11	1.50%	12.21%
8	NERUDE LBSL	1,065.80	973.46	9.78%	8.93%	-	3,466.35	4,859.31	10,186.53	108.47%	0.56%	16.02%	-	5.05%	29.07%	56.75	0.50%	4.64%
9	Mithila LBSL	286.75	264.47	11.22%	10.34%	-	858.38	1,382.09	2,364.31	93.55%	0.51%	23.30%	-	4.78%	21.37%	29.56	1.10%	10.24%
10	Sworojgar LBSL	856.88	832.49	12.40%	12.05%	-	3,335.15	2,620.94	6,637.32	97.42%	0.65%	6.37%	-	4.75%	19.66%	93.29	1.29%	10.89%
11	Kalika LBSL	564.48	499.52	13.85%	12.25%	-	1,349.87	1,914.65	3,866.53	100.98%	0.54%	12.99%	-	4.13%	6.42%	46.24	1.12%	8.33%
12	Mirmire LBSL	900.01	801.42	10.38%	9.25%	-	2,614.71	4,905.97	8,044.75	95.54%	0.71%	19.58%	-	4.71%	32.34%	14.98	0.16%	1.65%
13	Jana LBSL	247.72	231.69	11.07%	10.35%	-	819.98	1,110.84	2,089.34	95.91%	1.71%	4.98%	-	9.51%	29.41%	16.66	0.69%	6.22%
14	Suryodaya Womi LBSL	1,327.67	1,275.59	12.34%	11.86%	-	4,548.40	4,345.16	10,081.14	98.63%	0.60%	6.75%	-	6.78%	19.64%	88.44	0.81%	6.32%
15	Laxmi LBSL	750.29	681.47	11.33%	10.29%	-	2,324.46	3,023.82	6,070.15	99.53%	0.59%	5.24%	-	8.36%	13.77%	(63.00)	-0.94%	-9.07%
16	Himalayan LBSL	451.88	431.32	9.56%	9.12%	-	994.03	3,170.38	4,426.46	95.89%	0.55%	9.25%	-	2.37%	17.32%	15.37	0.31%	3.49%
17	Vijay LBSL	1,176.84	1,032.30	12.51%	10.98%	-	2,033.04	5,869.33	8,820.88	97.15%	0.58%	12.85%	-	4.71%	25.30%	36.71	0.38%	3.50%
18	NMB LBSL	936.08	872.30	17.50%	16.31%	-	1,547.31	2,685.73	5,032.51	97.36%	0.63%	8.71%	-	9.54%	35.46%	(38.97)	-0.43%	-3.99%
19	Forward LBSL	2,797.43	2,443.75	13.05%	11.40%	-	8,415.44	8,493.15	19,971.20	101.35%	0.57%	5.78%	-	4.26%	22.00%	104.13	0.48%	4.10%
20	GIME LBSL	1,047.43	916.35	13.18%	11.53%	-	3,120.66	4,123.65	7,479.52	90.20%	0.58%	9.47%	-	4.30%	26.59%	82.59	0.92%	8.48%
21	Mahuli LBSL	590.00	517.04	13.34%	11.69%	-	1,601.80	1,986.80	4,039.44	96.67%	0.65%	12.55%	-	4.63%	8.27%	43.26	0.92%	7.54%
22	Mero LBSL	1,888.15	1,737.50	12.66%	11.65%	-	3,424.78	8,605.11	14,028.58	100.79%	0.53%	3.92%	-	5.84%	33.28%	42.74	0.28%	2.26%
23	Samata LBSL	526.82	502.62	17.03%	16.25%	-	981.41	1,406.73	2,904.98	99.66%	0.64%	15.77%	-	4.51%	11.33%	57.41	1.82%	11.09%
24	Samudayik LBSL	208.44	186.04	15.35%	13.70%	-	559.31	497.60	1,218.51	96.30%	0.87%	37.56%	-	9.05%	3.95%	0.38	0.02%	0.17%
25	National LBSL	2,280.93	2,022.82	12.85%	11.40%	-	4,523.95	9,871.37	17,075.93	102.40%	0.60%	15.76%	-	3.53%	26.31%	215.14	1.16%	9.75%
26	NEPAL Gramin LBSL	1,321.06	1,140.30	9.07%	7.83%	-	3,747.71	5,343.89	12,619.57	121.19%	0.62%	7.19%	-	9.95%	28.35%	68.96	0.46%	3.42%
27	Wean Nepal LBSL	72.70	68.01	8.66%	8.10%	-	176.84	541.45	752.67	95.16%	0.76%	31.26%	-	5.93%	13.08%	(1.63)	-0.18%	-1.91%
28	Unnati LBSL	312.17	288.83	8.91%	8.24%	-	1,124.39	2,144.26	3,345.01	93.41%	0.74%	11.19%	-	14.87%	26.88%	7.65	0.20%	2.60%
29	NADEP LBSL	698.63	648.12	12.31%	11.42%	-	1,791.38	2,018.00	5,190.73	115.14%	0.60%	8.78%	-	7.90%	15.50%	26.53	0.46%	3.17%
30	Support LBSL	142.59	137.70	9.32%	9.00%	-	303.37	1,061.97	1,461.66	96.93%	0.52%	13.10%	-	1.83%	29.79%	22.73	1.44%	15.43%
31	AChautari LBSL	417.45	396.62	8.63%	8.20%	-	1,481.77	2,809.45	4,583.98	97.35%	0.60%	8.86%	-	5.07%	17.26%	(25.99)	-0.50%	-5.06%
32	Asha LBSL	1,016.24	863.85	10.62%	9.03%	-	2,824.00	5,466.99	9,052.76	97.27%	0.51%	3.82%	-	3.60%	26.43%	16.62	0.17%	1.76%
33	Gurans LBSL	120.60	114.56	9.12%	8.66%	-	308.84	813.39	1,228.22	98.82%	0.57%	11.02%	-	4.63%	28.85%	4.48	0.20%	3.55%
34	Ganapati LBSL	218.58	184.35	8.83%	7.45%	-	550.43	1,623.43	2,319.47	96.95%	0.56%	5.89%	-	4.52%	18.86%	0.96	0.04%	0.51%
35	Infinity LBSL	664.24	608.93	14.31%	13.12%	-	1,319.30	2,521.56	4,441.70	98.59%	0.61%	13.10%	-	4.64%	28.90%	14.58	0.30%	2.26%
36	Swabhiman LBSL	214.95	208.06	9.71%	9.40%	-	671.35	1,425.01	2,068.43	89.49%	0.53%	11.48%	-	2.96%	13.57%	21.61	0.91%	10.19%
37	Sabaiko LBSL	415.46	393.90	10.62%	10.07%	-	1,200.64	2,304.00	3,760.59	95.93%	0.64%	14.70%	-	4.48%	27.37%	9.50	0.23%	2.37%
38	Sadhana LBSL	480.37	451.31	9.15%	8.59%	-	1,283.79	3,400.40	5,085.74	98.47%	0.58%	7.22%	-	3.77%	32.00%	8.91	0.17%	1.92%
39	NIC Asia LBSL	3,227.56	2,888.98	16.28%	14.57%	-	2,231.87	13,706.69	18,456.65	96.30%	1.13%	33.56%	-	4.64%	27.60%	300.03	1.45%	9.36%
40	Manakamana LBSL	162.32	158.17	16.75%	16.32%	-	412.41	344.21	871.71	94.86%	0.65%	6.34%	-	9.57%	29.14%	2.17	0.21%	1.30%
41	Samaj LBSL	47.30	44.48	11.39%	10.71%	-	144.68	223.56	404.98	97.46%	0.89%	5.92%	-	4.59%	11.93%	7.58	1.76%	16.90%
42	Mahila LBSL	430.69	354.33	9.31%	7.66%	-	1,429.39	2,502.39	4,440.71	101.79%	0.55%	8.72%	-	4.94%	19.63%	32.85	0.70%	7.96%
43	Manushi LBSL	169.89	146.95	11.71%	10.13%	-	888.55	404.52	1,319.90	90.22%	0.68%	17.20%	-	5.30%	32.30%	4.42	0.28%	2.76%
44	Unique LBSL	448.20	379.99	10.84%	9.19%	-	2,508.07	647.73	3,779.81	104.88%	0.56%	11.02%	-	12.41%	6.77%	18.28	0.42%	4.56%
45	Jalapa LBSL	459.07	393.32	9.46%	8.11%	-	2,661.11	1,364.60	4,570.44	101.91%	0.56%	11.49%	-	8.39%	4.79%	(112.45)	-2.07%	-23.59%

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Rs in million

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46	Upakar LBSL	264.14	229.35	12.52%	10.87%	-	1,086.56	583.23	1,993.83	103.10%	0.58%	10.91%	-	2.17%	3.70%	23.64	1.05%	9.67%
47	Dhaulagiri LBSL	181.75	168.07	9.70%	8.97%	-	708.09	845.59	1,733.87	99.91%	0.66%	11.95%	-	4.03%	10.02%	(10.99)	-0.56%	-4.79%
48	CYC LBSL	545.73	453.72	9.79%	8.14%	-	2,155.85	2,303.03	5,330.28	106.51%	0.59%	8.13%	-	2.97%	8.63%	6.59	0.11%	1.14%
49	NESDO LBSL	1,025.41	951.32	22.84%	21.19%	-	2,545.90	362.50	4,047.36	102.89%	0.51%	39.35%	-	7.72%	6.12%	139.09	2.63%	14.40%
50	Swastik LBSL	61.71	57.15	11.65%	10.79%	-	125.33	333.00	508.02	97.69%	0.66%	7.43%	-	3.49%	13.79%	5.55	1.02%	9.53%
51	Shrijanshil LBSL	251.55	210.44	10.10%	8.45%	-	823.02	1,231.36	2,381.62	103.28%	0.67%	21.11%	-	6.11%	18.32%	11.13	0.41%	4.34%
52	Kisan(NRN) LBSL	680.72	565.39	9.94%	8.25%	-	1,347.39	4,386.53	6,358.23	99.12%	0.64%	15.33%	-	5.95%	4.75%	13.63	0.20%	2.14%
53	Jeevan LBSL	3,175.81	2,765.41	12.77%	11.12%	-	10,031.79	8,852.59	23,433.45	106.23%	0.55%	6.89%	-	2.39%	1.70%	347.26	0.98%	11.38%
54	BPW LBSL	28.27	27.43	14.36%	13.93%	-	48.27	103.28	178.60	99.32%	0.60%	18.66%	-	4.34%	1.49%	1.27	0.64%	4.18%
55	Aatmanirbhar LBSL	273.26	262.03	18.63%	17.87%	-	820.58	89.47	1,305.12	110.29%	0.59%	16.30%	-	7.58%	31.31%	48.61	3.17%	17.68%
56	# Super LBSL	(459.75)	(470.32)	-71.76%	-73.41%	-	75.06	427.66	514.73	1197.66%	0.00%	7.70%	-	83.71%	2.88%	(375.19)	-37.17%	N/A
57	Aviyan LBSL	272.97	256.34	14.28%	13.41%	-	208.43	1,453.45	1,785.27	92.27%	0.67%	55.09%	-	4.89%	12.11%	(17.40)	-0.85%	-6.77%
	Sub-total Retail MFIs (B)	51,104.55	45,914.63	12.72%	11.43%	2,177.49	163,059.63	163,347.41	371,929.51	97.96%	-	-	-	5.52%	20.48%	3,023.59	0.69%	5.79%
	Average of Retail MFIs	946.38	850.27	12.72%	11.43%	-	3,019.62	3,024.95	6,887.58	97.96%	-	-	-	5.52%	20.48%	55.99	0.69%	5.79%
	Grand Total (A+B)	62,249.98	55,978.12	13.33%	11.99%	2,177.49	164,915.22	214,238.06	432,237.45	-	-	-	-	4.85%	20.48%	4,137.47	0.81%	6.52%

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