

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

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 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	RMDC LBSL	3,081.78	3,234.28	21.12%	22.16%	-	-	8,427.59	11,373.40	97.53%	0.60%	-	-	0.74%	-	198.91	2.12%	7.55%
2	Sanakisan LBSL	3,974.32	4,534.14	11.70%	13.34%	-	1,452.62	27,518.76	32,563.51	97.19%	0.53%	7.94%	-	1.42%	-	584.56	2.18%	16.58%
3	First LBSL	1,565.51	1,706.95	16.63%	18.13%	-	-	7,788.94	9,089.85	95.72%	0.61%	-	-	0.47%	-	194.58	2.67%	16.41%
4	RSDC LBSL	1,026.71	1,144.94	14.33%	15.98%	-	-	5,931.35	6,923.22	97.84%	0.61%	-	-	1.37%	-	73.72	1.35%	9.48%
	<b>Sub-Total Wholesale MFIs (A)</b>	<b>9,648.32</b>	<b>10,620.32</b>	<b>14.81%</b>	<b>16.30%</b>	-	<b>1,452.62</b>	<b>49,666.65</b>	<b>59,949.98</b>	<b>97.10%</b>	-	-	-	<b>1.14%</b>	-	<b>1,051.77</b>	<b>2.15%</b>	<b>12.95%</b>
	<b>Average of Wholesale MFIs</b>	<b>2,412.08</b>	<b>2,655.08</b>	<b>14.81%</b>	<b>16.30%</b>	-	-	<b>12,416.66</b>	<b>14,987.49</b>	<b>97.10%</b>	-	-	-	<b>1.14%</b>	-	<b>262.94</b>	<b>2.15%</b>	<b>12.95%</b>
5	Nirdhan LBSL	3,670.49	4,104.05	11.95%	13.36%	1,307.06	17,756.24	4,964.36	26,989.89	95.94%	2.26%	-	4.03%	12.09%	15.05%	44.02	0.18%	1.35%
6	DEPROSC LBSL	2,715.76	2,811.46	13.57%	14.05%	-	8,759.74	8,179.04	18,597.82	94.17%	0.53%	3.47%	-	4.49%	30.89%	221.22	1.41%	10.03%
7	Chhimek LBSL	5,780.77	6,373.40	15.73%	17.35%	760.64	29,462.20	5,056.58	33,479.82	80.38%	4.46%	-	4.40%	1.19%	13.61%	880.66	2.66%	17.84%
8	Swawalamban LBSL	1,912.28	2,292.99	8.29%	9.94%	-	13,038.49	4,213.31	20,397.36	104.36%	0.52%	5.91%	-	12.98%	25.14%	98.78	0.55%	5.09%
9	NERUDE LBSL	917.58	1,005.51	8.53%	9.34%	-	3,378.13	4,916.76	10,027.90	107.82%	0.55%	17.53%	-	9.78%	28.32%	0.41	0.00%	0.05%
10	Mithila LBSL	256.14	292.41	10.13%	11.57%	-	837.28	1,393.28	2,361.07	93.58%	0.53%	26.86%	-	4.94%	21.64%	21.24	1.07%	9.32%
11	Sworojgar LBSL	791.36	825.42	11.03%	11.51%	-	3,366.67	2,901.53	6,878.90	96.97%	0.60%	6.48%	-	6.63%	19.10%	52.16	0.93%	8.53%
12	Kalika LBSL	488.90	548.28	12.06%	13.52%	-	1,400.89	1,826.10	3,854.73	102.10%	0.52%	12.88%	-	5.60%	6.54%	35.62	1.16%	8.71%
13	Mirmire LBSL	803.39	850.31	8.88%	9.40%	-	2,709.44	5,089.11	8,413.14	97.27%	0.67%	19.45%	-	6.14%	31.63%	55.08	0.77%	7.62%
14	Janautthan LBSL	223.53	240.64	9.92%	10.68%	-	809.47	1,227.23	2,102.44	92.32%	0.64%	17.02%	-	17.02%	29.39%	3.61	0.19%	1.88%
15	Suryodaya Womi LBSL	1,235.51	1,319.33	11.20%	11.96%	-	4,614.20	4,644.60	10,562.30	99.85%	0.59%	5.71%	-	7.66%	18.11%	48.35	0.58%	4.74%
16	Laxmi LBSL	645.35	737.98	9.42%	10.77%	-	2,412.28	3,170.85	6,431.66	101.75%	0.59%	5.41%	-	9.47%	14.22%	(88.34)	-1.68%	-17.43%
17	Civil LBSL	422.51	447.56	9.12%	9.66%	-	1,060.65	2,859.65	4,373.17	100.12%	0.52%	7.62%	-	4.91%	14.66%	6.56	0.19%	2.03%
18	Vijay LBSL	517.22	601.66	10.11%	11.76%	-	1,107.52	2,932.62	4,759.12	102.53%	0.55%	13.79%	-	7.91%	28.46%	(2.14)	-0.05%	-0.53%
19	NNMB LBSL	951.63	1,018.78	17.05%	18.25%	-	1,677.71	2,716.67	5,323.67	98.35%	0.58%	7.46%	-	8.97%	36.06%	0.91	0.01%	0.12%
20	Forward LBSL	2,288.40	2,648.65	10.48%	12.13%	-	8,450.12	9,018.32	20,433.33	101.57%	0.55%	6.84%	-	5.88%	21.88%	(58.59)	-0.36%	-3.28%
21	GIME LBSL	881.77	1,012.39	10.38%	11.91%	-	3,205.87	4,176.41	8,121.42	96.74%	0.55%	9.40%	-	4.84%	24.43%	48.00	0.71%	6.79%
22	Mahuli LBSL	470.82	518.17	10.15%	11.17%	-	1,658.50	2,146.66	4,293.51	99.31%	0.56%	12.10%	-	7.78%	6.84%	(2.96)	-0.08%	-0.74%
23	Mero LBSL	1,677.92	1,847.87	10.94%	12.05%	-	3,570.90	8,772.78	14,456.45	101.87%	0.53%	3.26%	-	9.10%	32.21%	(16.84)	-0.14%	-1.22%
24	Samata LBSL	452.99	506.69	13.92%	15.57%	-	1,146.31	1,524.08	3,093.33	97.36%	0.60%	12.76%	-	20.16%	11.44%	7.78	0.30%	2.22%
25	Samudayik LBSL	146.23	171.10	9.70%	11.35%	-	620.74	559.28	1,351.70	100.04%	1.19%	31.57%	-	14.21%	3.79%	(39.42)	-2.21%	-28.86%
26	National LBSL	1,469.97	1,596.96	12.46%	13.54%	-	3,227.90	6,592.42	11,263.06	98.65%	0.52%	14.36%	-	5.43%	27.05%	203.28	2.14%	18.28%
27	Grameen Bikas LBSL	1,603.38	1,797.27	11.09%	12.43%	-	3,756.30	5,705.12	12,717.60	112.96%	0.60%	5.47%	-	7.94%	28.91%	59.01	0.51%	3.40%
28	Wean Nepal LBSL	66.24	76.14	7.82%	8.99%	-	169.46	569.50	749.14	91.91%	0.71%	48.22%	-	12.15%	13.20%	(24.02)	-3.40%	-38.81%
29	Unnati LBSL	239.19	264.89	6.75%	7.47%	-	1,158.63	2,151.48	3,370.83	94.29%	0.63%	13.65%	-	13.47%	27.28%	(44.77)	-1.55%	-24.68%
30	NADEP LBSL	624.11	658.71	10.89%	11.49%	-	1,861.39	2,095.72	5,277.16	114.33%	0.68%	8.47%	-	9.91%	14.71%	2.51	0.06%	0.41%
31	Support LBSL	121.30	126.52	8.31%	8.66%	-	287.83	980.45	1,397.02	100.16%	0.51%	7.11%	-	3.25%	30.00%	6.33	0.57%	6.40%
32	Arambha Chautari LBSL	395.24	417.08	7.78%	8.21%	-	1,554.64	2,980.06	4,866.08	98.27%	0.59%	11.24%	-	10.58%	16.09%	(18.32)	-0.46%	-5.54%
33	Asha LBSL	511.63	573.03	9.38%	10.50%	-	1,889.87	2,709.16	5,187.70	100.30%	0.51%	6.14%	-	4.36%	27.06%	31.37	0.77%	7.54%
34	Gurans LBSL	104.59	110.20	8.13%	8.57%	-	314.29	779.62	1,186.52	98.54%	0.56%	20.60%	-	6.89%	29.04%	(5.49)	-0.33%	-6.30%
35	Ganapati LBSL	184.47	222.65	6.99%	8.44%	-	544.63	1,706.69	2,491.69	100.72%	0.53%	6.03%	-	3.56%	18.70%	1.09	0.06%	0.76%
36	Infinity LBSL	607.31	642.98	11.97%	12.67%	-	1,406.45	2,721.38	4,831.75	101.28%	0.56%	8.07%	-	14.04%	27.82%	5.12	0.13%	1.07%
37	Swabhiman LBSL	189.80	197.25	8.77%	9.11%	-	694.43	1,293.89	2,046.81	93.65%	0.52%	9.65%	-	3.59%	13.05%	3.68	0.22%	2.53%
38	Sabaiko LBSL	375.40	392.02	8.92%	9.31%	-	1,321.71	2,451.10	4,043.89	97.10%	0.58%	12.03%	-	6.74%	26.00%	(9.00)	-0.28%	-3.13%
39	Sadhana LBSL	455.54	479.28	8.58%	9.03%	-	1,321.48	3,445.14	5,123.33	97.66%	0.57%	5.52%	-	4.62%	32.38%	13.14	0.32%	3.73%
40	NICA LBSL	2,785.76	3,116.80	12.97%	14.51%	-	2,856.53	14,142.42	20,114.35	99.99%	1.03%	22.13%	-	4.91%	26.66%	232.48	1.39%	10.26%
41	Naya Sarathi LBSL	433.63	458.84	9.25%	9.79%	-	963.77	3,094.78	4,322.38	95.68%	0.64%	12.91%	-	6.98%	27.28%	6.28	0.17%	1.89%
42	Manakamana LBSL	151.75	156.42	15.37%	15.85%	-	426.98	376.22	935.00	97.43%	0.60%	4.51%	-	11.95%	27.75%	(4.25)	-0.53%	-3.53%
43	Summit LBSL	680.71	706.24	10.78%	11.18%	-	1,364.06	3,863.06	6,072.69	102.35%	0.68%	19.34%	-	4.16%	29.86%	44.22	0.54%	7.97%
44	Samaj LBSL	41.13	43.87	10.12%	10.80%	-	147.64	205.73	393.92	99.16%	0.83%	3.40%	-	4.78%	9.46%	2.90	0.93%	9.32%
45	Mahila LBSL	359.40	436.76	7.66%	9.31%	-	1,438.89	2,523.85	4,477.12	101.76%	0.53%	9.21%	-	9.80%	18.48%	37.92	1.08%	12.06%

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

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 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)
46	Manushi LBSL	107.81	126.62	6.85%	8.05%	-	874.15	474.68	1,450.72	98.32%	0.65%	12.99%	-	11.83%	29.08%	(34.72)	-2.70%	-35.23%
47	Adarsha LBSL	28.42	32.10	10.04%	11.34%	-	157.46	94.30	266.22	93.78%	0.54%	17.58%	-	3.52%	5.51%	0.25	0.11%	1.07%
48	Unique Nepal LBSL	263.94	316.19	6.30%	7.55%	-	2,473.17	720.33	3,877.00	110.47%	0.54%	10.06%	-	18.56%	5.67%	(59.83)	-1.80%	-27.73%
49	Jalapa LBSL	478.19	546.38	9.25%	10.57%	-	2,689.71	1,548.09	4,863.75	101.66%	0.51%	10.74%	-	7.42%	4.39%	(39.23)	-0.93%	-9.32%
50	Rastra Uththan LBSL	399.43	411.94	10.73%	11.07%	-	863.74	2,322.57	3,544.04	98.49%	0.52%	19.95%	-	4.96%	26.11%	0.53	0.02%	0.17%
51	Upakar LBSL	207.23	243.22	9.50%	11.15%	-	1,092.99	720.22	2,044.77	99.43%	0.54%	18.68%	-	5.74%	2.59%	1.53	0.09%	0.91%
52	Dhaulagiri LBSL	143.54	155.31	9.85%	10.66%	-	685.40	516.22	1,366.69	100.72%	0.51%	18.01%	-	12.45%	11.83%	(4.11)	-0.35%	-2.77%
53	CYC LBSL	454.83	548.79	7.99%	9.64%	-	2,050.84	2,481.13	5,437.63	107.02%	0.72%	11.66%	-	9.84%	6.87%	7.71	0.18%	1.79%
54	NESDO LBSL	919.87	996.78	19.73%	21.38%	-	2,586.31	365.00	4,293.78	108.76%	0.51%	27.00%	-	8.55%	5.59%	146.88	3.70%	21.06%
55	Swastik LBSL	49.49	57.10	8.95%	10.33%	-	136.74	350.63	530.68	97.47%	0.68%	10.10%	-	12.71%	16.59%	(2.14)	-0.49%	-5.64%
56	Shrijanshil LBSL	222.57	253.03	8.39%	9.54%	-	939.17	1,230.62	2,551.95	105.33%	0.62%	18.05%	-	4.04%	21.30%	5.68	0.27%	2.80%
57	Kisan LBSL	556.12	677.99	7.68%	9.37%	-	1,388.00	4,638.98	6,721.88	100.25%	0.59%	11.45%	-	5.96%	4.89%	4.39	0.08%	0.93%
58	Jeevan Bikas LBSL	2,682.91	3,056.95	10.92%	12.45%	-	10,009.62	8,904.00	23,036.18	104.85%	0.53%	9.63%	-	4.91%	1.75%	264.76	1.00%	11.66%
59	BPW LBSL	22.25	25.53	11.22%	12.87%	-	48.17	108.50	186.36	102.29%	0.57%	18.64%	-	4.88%	1.16%	(4.92)	-3.07%	-24.95%
60	Aatmanirbhar LBSL	258.03	274.66	17.95%	19.11%	-	839.49	85.30	1,279.67	106.69%	0.56%	16.54%	-	7.71%	24.70%	44.61	3.88%	21.84%
61	Super LBSL #	(167.75)	(167.60)	-30.98%	-30.96%	-	79.91	427.97	522.88	153.66%	0.58%	11.03%	-	82.66%	16.35%	(230.61)	-35.65%	N/A
62	Aviyan LBSL	271.39	288.34	13.31%	14.14%	-	263.32	1,495.11	1,913.44	93.49%	0.64%	57.66%	-	4.61%	12.16%	(12.18)	-0.76%	-5.97%
63	Khaptad LBSL	31.55	33.06	8.00%	8.38%	-	20.24	330.82	370.57	96.47%	0.58%	179.27%	-	5.94%	3.34%	(8.94)	-2.94%	-36.68%
	<b>Sub-total Retail MFIs (B)</b>	<b>45,580.90</b>	<b>50,524.96</b>	<b>11.10%</b>	<b>12.30%</b>	<b>2,067.69</b>	<b>164,948.68</b>	<b>169,491.50</b>	<b>381,428.97</b>	<b>98.55%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.43%</b>	<b>20.09%</b>	<b>1,939.23</b>	<b>0.57%</b>	<b>5.02%</b>
	<b>Average of Retail MFIs</b>	<b>772.56</b>	<b>856.36</b>	<b>11.10%</b>	<b>12.30%</b>	<b>-</b>	<b>2,795.74</b>	<b>2,872.74</b>	<b>6,464.90</b>	<b>98.55%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.43%</b>	<b>20.09%</b>	<b>32.87</b>	<b>0.57%</b>	<b>5.02%</b>

**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 from Public*

*Among Wholesale MFIs, only Sanakisan LBSL can accept savings from its member institutions*

*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 NRB Management*

*All figures are based on monthly reporting data from MFIs*

*N/A= Not Applicable*