

Key Financial Indicators of Microfinance Institutions (Provisional) as on PoushEnd, 2079

Rs in million

S.N.	Name of the Institutions	Capital Fund in Amount	Core Capital in Amount	RWA	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	RMDC LBSL	3,185.27	3,030.68	12,203.19	26.10%	24.84%	-	-	8,734.87	11,467.67	96.20%	0.62%	-	-	0.16%	-	130.82	2.05%	7.56%
2	Sanakisan LBSL	4,524.42	3,984.19	32,740.59	13.82%	12.17%	-	1,441.87	25,768.92	31,615.45	99.62%	0.54%	5.63%	-	1.37%	-	434.96	2.57%	18.88%
3	First LBSL	1,666.10	1,503.60	10,561.53	15.78%	14.24%	-	-	8,731.84	10,258.66	98.66%	0.53%	-	-	0.17%	-	144.48	2.72%	18.90%
4	RSDC LBSL	1,161.81	1,052.40	6,631.10	17.52%	15.87%	-	-	5,328.15	6,436.68	99.18%	0.58%	-	-	0.81%	-	75.25	2.27%	14.17%
	<b>Sub-Total Wholesale MFIs (A)</b>	<b>10,537.60</b>	<b>9,570.87</b>	<b>62,136.42</b>	<b>16.96%</b>	<b>15.40%</b>	<b>-</b>	<b>1,441.87</b>	<b>48,563.77</b>	<b>59,778.47</b>	<b>98.74%</b>				<b>0.87%</b>	<b>-</b>	<b>785.52</b>	<b>2.46%</b>	<b>14.74%</b>
5	Nirdhan LBSL	4,362.49	3,938.88	31,132.34	14.01%	12.65%	1,321.35	17,622.49	5,696.76	27,018.51	93.16%	2.24%	-	4.10%	8.38%	14.14%	168.53	1.03%	7.34%
6	DEPROSC LBSL	3,315.33	3,233.64	19,573.35	16.94%	16.52%	-	8,514.00	7,456.41	18,349.07	95.14%	0.53%	5.00%	-	3.74%	31.11%	197.21	1.95%	11.46%
7	Chhimek LBSL	6,410.40	5,803.39	37,229.37	17.22%	15.59%	885.17	28,676.99	4,644.87	34,296.64	84.44%	4.16%	-	4.28%	0.94%	12.78%	585.64	2.72%	17.99%
8	Swawalamban LBSL	2,853.15	2,465.35	23,503.13	12.14%	10.49%	-	12,690.78	5,016.74	20,705.04	100.70%	0.50%	7.08%	-	7.10%	23.56%	240.20	1.98%	16.18%
9	NERUDE LBSL	1,197.34	1,135.16	10,981.97	10.90%	10.34%	-	3,419.42	5,084.23	10,199.81	105.14%	0.53%	23.27%	-	4.89%	25.95%	45.54	0.80%	6.71%
10	Mithila LBSL	330.40	316.49	2,447.36	13.50%	12.93%	-	794.35	1,300.13	2,316.42	95.53%	0.53%	5.74%	-	3.29%	21.63%	21.75	1.71%	12.34%
11	Sworojgar LBSL	835.22	805.23	7,338.57	11.38%	10.97%	-	3,307.72	3,096.62	7,015.83	96.91%	0.67%	8.43%	-	4.44%	17.64%	50.50	1.30%	12.19%
12	Kalika LBSL	569.73	510.62	4,190.12	13.60%	12.19%	-	1,454.93	1,935.96	3,973.85	100.33%	0.51%	16.92%	-	4.40%	6.16%	26.98	1.25%	9.52%
13	Mirmire LBSL	911.56	862.40	9,509.95	9.59%	9.07%	-	2,838.47	5,322.06	8,750.87	96.46%	0.65%	18.28%	-	3.84%	29.93%	55.89	1.13%	11.24%
14	Janautthan LBSL	300.95	262.36	2,338.62	12.87%	11.22%	-	808.30	1,209.90	2,179.94	94.00%	0.82%	10.41%	-	4.23%	29.12%	2.24	0.18%	1.68%
15	Suryodaya Womi LBSL	1,382.57	1,299.11	11,531.61	11.99%	11.27%	-	4,567.23	5,299.99	11,006.25	97.84%	1.83%	7.71%	-	4.20%	16.49%	72.53	1.22%	10.18%
16	Laxmi LBSL	870.53	766.00	7,651.04	11.38%	10.01%	-	2,509.16	3,787.54	7,127.73	99.45%	0.53%	5.66%	-	5.72%	13.68%	(16.11)	-0.42%	-4.05%
17	Civil LBSL	485.39	462.72	4,474.47	10.85%	10.34%	-	1,071.55	2,710.64	4,210.01	98.65%	0.56%	10.20%	-	2.93%	10.55%	13.38	0.59%	5.72%
18	Vijay LBSL	632.85	547.08	5,198.18	12.17%	10.52%	-	1,128.83	3,012.21	4,854.55	101.69%	0.53%	10.78%	-	4.91%	28.10%	19.48	0.74%	6.86%
19	NMB LBSL	1,071.48	972.42	6,003.57	17.85%	16.20%	-	1,816.16	2,950.79	5,632.36	96.47%	0.55%	8.60%	-	4.94%	36.77%	5.03	0.10%	0.98%
20	Forward LBSL	2,773.94	2,412.08	21,930.95	12.65%	11.00%	-	8,431.32	9,858.84	20,446.07	97.07%	0.54%	13.84%	-	3.81%	21.90%	59.51	0.52%	4.75%
21	GIME LBSL	1,127.30	1,003.69	8,868.14	12.71%	11.32%	-	3,172.10	4,356.25	8,519.24	98.42%	0.62%	8.87%	-	3.84%	23.26%	48.83	1.05%	9.21%
22	Mahuli LBSL	557.40	474.28	5,037.57	11.06%	9.41%	-	1,693.15	2,431.49	4,730.98	101.05%	0.53%	21.09%	-	4.79%	6.15%	11.84	0.45%	4.30%
23	Mero LBSL	1,990.21	1,854.92	15,795.59	12.60%	11.74%	-	3,598.00	9,295.52	15,109.02	101.51%	0.55%	4.40%	-	4.96%	31.13%	62.85	0.78%	6.50%
24	Samata LBSL	619.18	592.06	3,362.46	18.41%	17.61%	-	1,178.84	1,522.51	3,212.91	96.76%	0.57%	13.78%	-	4.57%	11.88%	28.78	1.66%	9.49%
25	Samudayik LBSL	214.85	187.45	1,660.82	12.94%	11.29%	-	613.74	651.10	1,513.03	102.25%	0.82%	18.24%	-	9.04%	3.72%	(3.17)	-0.24%	-2.90%
26	National LBSL	1,588.93	1,418.90	11,581.38	13.72%	12.25%	-	3,246.34	6,449.06	11,420.77	101.21%	0.63%	15.02%	-	2.97%	26.17%	161.66	2.56%	22.63%
27	Grameen Bikas LBSL	1,593.05	1,419.28	14,717.73	10.82%	9.64%	-	3,713.53	6,026.54	12,848.79	113.37%	0.58%	8.14%	-	8.91%	29.01%	(125.99)	-1.59%	-11.81%
28	Wean Nepal LBSL	88.78	78.90	880.90	10.08%	8.96%	-	169.21	627.81	801.16	90.44%	0.66%	48.77%	-	7.54%	13.13%	(10.97)	-2.22%	-23.80%
29	Unnati LBSL	347.33	320.55	3,660.13	9.49%	8.76%	-	1,202.41	2,155.31	3,493.53	94.29%	0.56%	11.43%	-	4.29%	25.74%	4.89	0.25%	3.02%
30	NADEP LBSL	678.57	644.74	5,813.18	11.67%	11.09%	-	1,822.37	2,198.11	5,341.30	113.67%	0.57%	12.75%	-	7.45%	14.09%	18.22	0.62%	4.33%
31	Support LBSL	135.12	130.07	1,437.60	9.40%	9.05%	-	285.43	994.30	1,367.01	96.62%	0.52%	17.65%	-	3.53%	27.64%	2.49	0.33%	3.57%
32	Arambha Chautari LBSL	481.44	460.70	5,309.47	9.07%	8.68%	-	1,660.71	3,041.82	5,135.93	99.07%	0.55%	8.66%	-	4.87%	15.21%	20.63	0.75%	8.34%
33	Asha LBSL	664.79	622.83	5,415.69	12.28%	11.50%	-	1,878.89	2,704.44	5,154.96	98.22%	0.51%	7.41%	-	3.80%	27.02%	36.81	1.33%	11.14%
34	Gurans LBSL	115.72	110.33	1,314.85	8.80%	8.39%	-	323.90	802.44	1,216.16	97.91%	0.55%	25.70%	-	4.27%	25.11%	0.25	0.02%	0.41%
35	Ganapati LBSL	240.66	205.03	2,731.72	8.81%	7.51%	-	579.93	1,746.31	2,571.62	100.18%	0.51%	8.36%	-	1.84%	16.51%	10.28	0.76%	9.83%
36	Infinity LBSL	777.44	741.03	5,338.71	14.56%	13.88%	-	1,471.18	2,899.92	5,173.89	100.49%	0.55%	6.68%	-	4.95%	26.16%	22.32	0.80%	5.79%
37	Adhikhola LBSL	204.71	195.30	1,539.63	13.30%	12.69%	-	492.38	776.15	1,466.42	99.54%	0.51%	9.20%	-	4.91%	10.53%	11.30	1.45%	11.08%
38	Swabhimana LBSL	240.81	233.83	2,210.80	10.89%	10.58%	-	713.41	1,255.75	2,101.69	95.10%	0.53%	11.40%	-	2.04%	12.15%	2.94	0.26%	2.48%
39	Sabaike LBSL	411.22	393.71	4,469.75	9.20%	8.81%	-	1,393.98	2,645.16	4,302.16	96.67%	0.57%	12.75%	-	3.08%	24.90%	9.31	0.40%	4.63%
40	Sadhana LBSL	488.68	467.98	5,539.29	8.82%	8.45%	-	1,401.96	3,541.04	5,360.63	98.69%	0.54%	11.60%	-	3.97%	30.85%	25.58	0.91%	10.56%
41	NICA LBSL	3,416.45	3,033.04	22,540.12	15.16%	13.46%	-	3,366.71	15,100.30	21,113.19	96.48%	0.96%	30.58%	-	3.38%	25.55%	149.30	1.25%	9.14%
42	Naya Sarathi LBSL	543.42	519.97	4,706.46	11.55%	11.05%	-	991.78	2,981.86	4,402.50	97.46%	0.62%	14.46%	-	4.25%	26.84%	16.01	1.25%	6.11%
43	Manakamana LBSL	174.23	169.45	1,068.32	16.31%	15.86%	-	431.91	468.17	1,008.44	93.87%	0.55%	5.25%	-	7.93%	26.46%	2.28	0.39%	2.57%
44	Summit LBSL	768.74	741.67	6,306.78	12.19%	11.76%	-	1,409.60	3,747.87	6,059.44	102.25%	0.69%	17.11%	-	2.56%	28.85%	38.86	0.72%	9.89%
45	Samaj LBSL	44.17	41.30	394.00	11.21%	10.48%	-	138.29	219.96	398.98	99.15%	0.58%	6.38%	-	4.71%	8.08%	3.07	1.46%	14.74%
46	Mahila LBSL	457.60	377.29	4,866.86	9.40%	7.75%	-	1,382.21	2,756.10	4,657.11	101.33%	0.51%	8.94%	-	4.37%	16.85%	36.01	1.46%	17.08%

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Rs in million

S.N.	Name of the Institutions	Capital Fund in Amount	Core Capital in Amount	RWA	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)
47	Manushi LBSL	180.73	160.38	1,671.09	10.82%	9.60%	-	845.81	544.73	1,564.63	99.58%	0.62%	7.12%	-	6.57%	26.43%	(4.47)	-0.52%	-4.94%
48	Adarsha LBSL	39.31	35.58	299.98	13.10%	11.86%	-	155.28	107.20	284.02	94.11%	0.53%	12.64%	-	2.29%	6.08%	0.73	0.47%	3.87%
49	Unique Nepal LBSL	404.17	353.92	4,282.85	9.44%	8.26%	-	2,456.84	848.53	3,998.10	107.78%	0.54%	10.44%	-	14.68%	4.73%	7.14	0.32%	3.75%
50	Jalapa LBSL	621.39	553.24	5,522.13	11.25%	10.02%	-	2,658.84	1,925.12	5,218.65	100.26%	0.51%	7.91%	-	4.72%	4.15%	15.40	0.52%	4.86%
51	Rastra Uththan LBSL	426.06	407.28	3,680.97	11.57%	11.06%	-	875.25	2,249.60	3,504.18	98.68%	0.52%	16.46%	-	2.73%	24.03%	8.38	0.44%	4.06%
52	Upakar LBSL	245.06	211.14	2,344.61	10.45%	9.01%	-	1,102.15	812.25	2,220.97	102.85%	0.53%	12.60%	-	7.15%	2.22%	(16.10)	-1.29%	-14.58%
53	Dhaulagiri LBSL	175.69	164.06	1,507.78	11.65%	10.88%	-	686.28	549.61	1,420.39	100.62%	0.51%	7.85%	-	7.69%	10.61%	3.50	0.44%	3.21%
54	CYC LBSL	358.47	288.91	4,215.79	8.50%	6.85%	-	1,578.67	1,772.05	4,015.55	108.26%	0.61%	11.79%	-	4.62%	5.13%	23.87	1.10%	11.71%
55	NESDO LBSL	959.53	879.46	4,852.39	19.77%	18.12%	-	2,594.60	395.00	4,562.55	115.53%	0.51%	16.84%	-	5.27%	4.87%	110.22	4.22%	24.78%
56	Swastik LBSL	62.61	60.82	596.36	10.50%	10.20%	-	140.17	366.90	575.94	101.10%	0.59%	8.07%	-	7.84%	16.82%	2.21	0.73%	7.15%
57	Shrijanshil LBSL	325.43	288.07	2,584.63	12.59%	11.15%	-	905.24	1,183.04	2,488.64	103.10%	0.60%	16.83%	-	2.14%	18.93%	16.57	1.21%	9.87%
58	Kisan LBSL	776.93	759.56	7,268.53	10.69%	10.45%	-	1,431.46	4,743.69	6,746.42	97.04%	0.54%	23.43%	-	4.98%	4.69%	2.51	0.07%	0.61%
59	Jeevan Bikas LBSL	3,145.36	2,730.10	25,167.59	12.50%	10.85%	-	9,996.70	9,492.53	23,773.65	105.03%	0.52%	7.63%	-	2.83%	1.71%	251.87	1.36%	16.53%
60	BPW LBSL	20.44	17.04	206.09	9.92%	8.27%	-	50.25	116.25	195.04	104.33%	0.56%	11.90%	-	4.78%	1.48%	(0.44)	-0.42%	-4.15%
61	Aatmanirbhar LBSL	241.82	224.11	1,490.64	16.22%	15.03%	-	855.08	121.97	1,359.55	111.54%	0.54%	13.51%	-	8.77%	21.59%	23.64	3.07%	19.85%
62	Super LBSL #	(266.25)	(266.25)	554.66	-48.00%	-48.00%	-	85.48	429.45	536.53	215.75%	0.57%	6.57%	-	77.37%	16.76%	(171.13)	-42.94%	N/A
63	Aviyan LBSL	313.70	298.94	2,188.85	14.33%	13.66%	-	302.18	1,538.95	2,076.27	96.35%	0.61%	43.58%	-	3.53%	11.93%	15.48	1.38%	10.33%
64	Khaptad LBSL	43.16	41.72	356.11	12.12%	11.72%	-	21.30	284.64	336.58	96.41%	0.57%	95.21%	-	3.97%	3.22%	0.47	0.26%	2.26%
	<b>Sub-total Retail MFIs (B)</b>	<b>54,347.71</b>	<b>49,439.30</b>	<b>420,393.59</b>	<b>12.93%</b>	<b>11.76%</b>	<b>2,206.52</b>	<b>164,725.21</b>	<b>177,260.50</b>	<b>391,441.47</b>	<b>98.22%</b>				<b>4.68%</b>	<b>19.19%</b>	<b>2,422.54</b>	<b>1.05%</b>	<b>8.84%</b>
	<b>Grand Total</b>	<b>64,885.31</b>	<b>59,010.17</b>	<b>482,530.02</b>			<b>2,206.52</b>	<b>166,167.08</b>	<b>225,824.27</b>	<b>451,219.94</b>							<b>3,208.06</b>		
	<b>Industry Average</b>	<b>1,013.83</b>	<b>922.03</b>	<b>7,539.53</b>	<b>13.45%</b>	<b>12.23%</b>		<b>2,769.45</b>	<b>3,528.50</b>	<b>7,050.31</b>	<b>96.42%</b>				<b>4.18%</b>	<b>19.19%</b>	<b>50.13</b>	<b>1.22%</b>	<b>9.80%</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

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