

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

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 %	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %
1	Sanakisan LBSL	7,904.46	8,533.62	14.28%	15.42%		2,682.71	28,575.22	34,850.35	-	0.64%	263.27%	-	1.69%	-	321.81	2.94%	13.16%	4.98%
2	First Microfinance LBSL	1,648.54	1,743.95	22.99%	24.32%		-	6,050.77	6,591.50	-	0.67%	-	-	4.44%	-	31.08	1.52%	7.44%	8.71%
3	RSDC LBSL	1,193.97	1,267.01	16.65%	17.66%		-	5,708.10	6,784.01	-	0.59%	-	-	3.52%	-	20.80	1.14%	6.78%	9.20%
	Sub-Total Wholesale MFIs (A)	10,746.97	11,544.57	15.42%	16.56%	-	2,682.71	40,334.09	48,225.86	-	-	-	-	2.32%	-	373.70	2.52%	11.79%	7.63%
	Average of Wholesale MFIs	3,582.32	3,848.19	15.42%	16.56%	-	-	13,444.70	16,075.29	-	-	-	-	2.32%	-	124.57	2.52%	11.79%	7.63%
4	Nirdhan Uththan LBSL	3,469.61	3,960.02	11.73%	13.38%	2,196.34	20,373.58	1,994.14	25,625.11	58.36%	2.24%	0.13	4.19%	10.16%	18.11%	(19.56)	-0.24%	-1.58%	12.93%
5	DEPROSC LBSL	3,162.64	3,320.06	12.40%	13.01%	-	9,819.87	11,781.00	24,098.63	50.18%	0.53%	6.60%	-	9.01%	25.06%	55.32	0.83%	6.01%	13.70%
6	Chhimek LBSL	6,751.11	7,323.95	16.22%	17.60%	2,059.63	34,794.41	4,065.18	37,910.63	63.12%	4.47%	0.23	4.54%	2.89%	12.56%	237.49	1.92%	12.42%	13.29%
7	Swalamban LBSL	2,456.41	2,854.68	10.18%	11.83%	-	14,391.93	3,402.02	21,312.16	51.51%	0.50%	5.56%	-	10.97%	27.77%	0.56	0.01%	0.07%	14.00%
8	Nerude Mirmire LBSL	1,505.50	1,821.88	6.70%	8.11%	-	6,165.30	11,329.69	20,327.56	61.89%	0.53%	14.17%	-	16.13%	24.16%	(297.33)	-5.08%	-53.06%	14.09%
9	Mithila LBSL	322.12	347.07	10.87%	11.71%	-	1,061.71	1,573.70	2,755.20	44.64%	0.56%	13.01%	-	5.18%	16.26%	10.11	1.28%	11.62%	13.35%
10	Sworojgar LBSL	971.49	1,009.79	10.61%	11.03%	-	3,857.89	4,143.98	8,684.08	69.13%	0.76%	12.04%	-	5.43%	14.04%	33.42	1.38%	12.72%	13.55%
11	Kalika LBSL	514.50	571.38	10.94%	12.15%	-	1,401.67	2,380.15	4,367.50	69.50%	0.53%	6.84%	-	4.24%	6.53%	6.68	0.56%	4.25%	14.51%
12	Jana Uththan LBSL	197.84	233.12	8.38%	9.88%	-	876.59	1,171.46	2,190.52	62.13%	0.52%	5.56%	-	8.63%	20.68%	(3.04)	-0.47%	-4.86%	13.23%
13	Suryodaya Womi LBSL	1,272.33	1,356.80	10.18%	10.86%	-	4,934.84	5,582.45	11,331.16	70.32%	0.58%	6.40%	-	6.51%	23.32%	(47.18)	-1.45%	-12.72%	14.76%
14	Laxmi LBSL	602.00	661.17	8.36%	9.18%	-	2,367.23	3,416.63	6,620.16	65.87%	0.53%	4.23%	-	7.94%	10.15%	17.01	0.92%	8.51%	14.65%
15	Himalayan LBSL	389.23	433.53	8.36%	9.31%	-	947.88	3,515.14	4,255.62	65.35%	0.68%	11.37%	-	3.48%	17.46%	(5.96)	-0.45%	-5.19%	15.68%
16	Vijay LBSL	786.33	868.96	7.53%	8.32%	-	1,900.06	6,679.78	9,259.09	62.27%	0.57%	24.27%	-	9.57%	22.93%	(34.56)	-1.28%	-11.52%	13.96%
17	NMB LBSL	838.57	914.76	14.14%	15.42%	-	1,301.27	3,388.45	5,675.23	63.07%	0.55%	10.79%	-	6.37%	21.01%	3.25	0.12%	1.43%	16.18%
18	Forward LBSL	1,725.67	2,108.14	7.44%	9.09%	-	9,138.38	9,164.57	21,028.85	44.10%	0.56%	9.61%	-	7.38%	19.49%	16.76	0.28%	2.79%	12.99%
19	Global IME LBSL	913.54	1,077.66	9.18%	10.83%	-	3,126.46	4,622.29	9,255.95	41.80%	0.54%	5.80%	-	4.35%	27.80%	36.24	1.44%	12.97%	13.53%
20	Mahuli LBSL	431.01	513.94	8.58%	10.23%	-	1,657.03	2,633.62	4,723.75	60.46%	0.56%	16.71%	-	4.83%	9.47%	(55.17)	-3.97%	-39.36%	14.61%
21	Mero LBSL	1,811.30	1,923.64	12.19%	12.95%	-	3,431.34	8,091.16	13,921.29	63.35%	0.54%	4.09%	-	9.39%	26.62%	(70.47)	-1.81%	-14.11%	15.87%
22	Samata LBSL	631.08	714.02	12.55%	14.20%	-	1,435.58	2,663.95	4,586.74	86.16%	0.57%	19.79%	-	4.58%	14.17%	(65.37)	-4.93%	-38.12%	16.69%
23	Samudayik LBSL	145.95	177.39	7.56%	9.19%	-	598.35	936.74	1,716.75	64.65%	0.67%	28.71%	-	6.41%	3.10%	(19.96)	-2.62%	-41.40%	18.06%
24	National Microfinance LBSL	2,378.23	2,759.09	10.30%	11.95%	-	5,658.81	14,535.17	21,819.76	60.89%	0.53%	18.84%	-	4.26%	19.02%	69.57	1.11%	9.91%	13.53%
25	Gramin Bikas LBSL	1,416.78	1,539.30	9.67%	10.50%	-	3,485.54	7,053.08	12,465.21	42.80%	0.59%	19.13%	-	4.78%	27.19%	43.07	1.04%	7.59%	11.48%
26	Wean Nepal LBSL	64.33	67.80	8.11%	8.55%	-	159.71	616.02	727.95	51.66%	0.53%	35.36%	-	4.94%	11.95%	(13.93)	-5.82%	-68.92%	14.94%
27	Unnati Sahakarya LBSL	295.67	316.00	7.74%	8.27%	-	1,101.08	2,356.74	3,658.30	71.24%	0.65%	11.06%	-	7.04%	23.77%	2.30	0.23%	3.01%	14.72%
28	NADEP LBSL	559.47	587.90	8.40%	8.82%	-	2,133.11	3,177.56	6,155.81	43.96%	0.61%	12.80%	-	10.51%	15.67%	(49.72)	-2.84%	-28.22%	14.13%
29	Support LBSL	154.16	160.14	8.82%	9.16%	-	362.74	1,173.26	1,677.03	70.35%	0.57%	10.98%	-	1.64%	24.34%	2.61	0.58%	6.37%	16.62%
30	Aarambha Chautari LBSL	410.79	427.78	8.53%	8.88%	-	1,512.03	2,861.83	4,413.72	62.10%	0.59%	18.19%	-	2.14%	13.21%	21.51	1.65%	16.47%	8.95%
31	Asha LBSL	772.72	928.90	7.11%	8.55%	-	2,884.36	6,462.27	9,978.83	61.35%	0.52%	9.01%	-	4.62%	24.55%	(69.88)	-2.48%	-28.07%	13.86%
32	Gurans LBSL	141.22	153.44	7.57%	8.22%	-	332.94	1,284.79	1,770.80	65.07%	0.53%	12.48%	-	3.16%	22.62%	10.16	1.23%	26.59%	16.78%
33	Ganapati LBSL	153.72	192.27	6.58%	8.23%	-	445.29	1,632.82	2,124.36	76.65%	0.62%	8.32%	-	12.26%	16.00%	(19.80)	-3.18%	-47.13%	17.08%
34	Infinity LBSL	520.06	594.09	8.79%	10.04%	-	1,291.18	3,687.64	5,478.73	62.26%	0.56%	7.41%	-	11.35%	28.93%	(93.07)	-5.83%	-64.18%	14.27%
35	Swabhiman LBSL	220.31	226.91	8.52%	8.78%	-	714.75	1,615.46	2,468.52	70.53%	0.53%	8.12%	-	4.17%	15.37%	(12.09)	-1.82%	-21.71%	11.70%
36	Sampada LBSL	783.90	833.81	7.66%	8.14%	-	2,497.15	6,459.62	9,748.35	41.49%	0.56%	9.21%	-	4.84%	24.87%	(35.30)	-1.32%	-15.85%	17.23%
37	NIC Asia LBSL	2,320.02	2,487.09	12.15%	13.02%	-	1,567.38	16,610.71	16,532.34	58.78%	0.75%	60.40%	-	18.68%	26.39%	0.07	0.00%	0.01%	13.37%
38	Samaj LBSL	46.11	48.36	10.02%	10.51%	-	137.61	265.30	444.85	72.54%	0.66%	5.43%	-	4.50%	14.57%	(4.21)	-3.54%	-36.21%	14.33%
39	Mahila LBSL	375.37	467.63	6.71%	8.36%	-	1,644.84	3,152.01	5,379.93	40.22%	0.50%	6.00%	-	2.85%	16.15%	(9.40)	-0.65%	-8.74%	14.15%
40	Manushi LBSL	127.01	151.54	8.54%	10.19%	-	1,016.55	225.10	1,365.18	59.27%	0.77%	4.22%	-	5.13%	7.08%	(5.62)	-1.42%	-13.89%	17.64%
41	Unique Nepal LBSL	404.53	462.27	10.64%	12.15%	-	2,492.17	336.88	3,459.58	41.26%	0.62%	13.75%	-	15.79%	9.47%	7.98	0.79%	6.32%	26.51%
42	Upakar LBSL	221.71	262.65	8.93%	10.58%	-	1,228.76	772.54	2,243.98	56.21%	0.53%	20.55%	-	1.25%	6.03%	4.41	0.67%	6.88%	15.33%
43	Dhaulagiri LBSL	180.95	211.73	7.28%	8.51%	-	786.38	1,787.28	2,249.13	56.10%	0.56%	30.21%	-	5.34%	9.53%	(12.47)	-1.63%	-26.75%	18.04%
44	CYC Nepal LBSL	459.31	517.33	7.13%	8.03%	-	2,405.62	2,878.67	6,162.16	62.12%	0.54%	9.39%	-	4.60%	9.84%	(7.98)	-0.48%	-5.47%	17.53%
45	Nesdo Samridha LBSL	1,009.63	1,061.41	21.40%	22.50%	-	2,357.29	152.50	4,171.48	63.96%	0.60%	31.65%	-	13.31%	5.99%	28.89	2.21%	11.27%	16.58%
46	Swastik LBSL	52.47	58.27	8.08%	8.97%	-	90.36	535.87	590.98	81.97%	0.51%	11.79%	-	11.76%	23.63%	(0.82)	-0.46%	-5.42%	12.05%
47	Shrijanshil LBSL	240.98	285.07	9.02%	10.67%	-	868.50	1,420.66	2,515.89	60.42%	0.53%	15.48%	-	7.47%	15.54%	25.02	3.29%	34.54%	14.84%

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

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%	Collateral Based Loan Ratio %	Net Profit	ROA % (Annualized)	ROE % (Annualized)	Base Rate %
48	Matribhumi LBSL	822.20	1,039.11	6.38%	8.07%	-	4,021.07	7,309.82	11,819.28	50.32%	0.55%	10.13%	-	12.40%	5.14%	(147.05)	-4.03%	-51.14%	15.15%
49	Jeevan Bikas LBSL	3,165.80	3,655.19	10.67%	12.32%	-	10,731.94	11,858.26	27,007.06	40.17%	0.52%	11.31%	-	4.91%	1.24%	99.39	0.90%	10.68%	12.72%
50	Aatmanirbhar LBSL	257.25	271.94	15.86%	16.77%	-	881.60	115.00	1,464.58	88.21%	0.53%	18.70%	-	14.43%	30.98%	(4.35)	-1.01%	-6.47%	16.24%
51	# Super LBSL	(559.05)	(559.05)	-82.16%	-82.16%	-	65.37	424.66	490.73	58.21%	0.01%	0.15%	-	99.97%	1.04%	(12.01)	-7.05%	N/A	14.84%
52	Aviyan LBSL	180.47	221.97	7.18%	8.83%	-	245.91	2,048.79	2,294.91	55.56%	0.65%	48.18%	-	8.33%	8.43%	(65.25)	-9.33%	-142.51%	17.32%
	Sub-total Retail MFIs (B)	46,074.34	51,621.89	10.24%	11.48%	4,255.96	176,701.38	195,346.40	410,325.42	50.58%	-	-	-	7.88%	18.20%	(449.76)	-0.35%	-3.15%	14.93%
	Average of Retail MFIs	940.29	1,053.51	10.24%	11.48%	-	3,606.15	3,986.66	8,373.99	50.58%	-	-	-	7.88%	18.20%	(9.18)	-0.35%	-3.15%	14.93%
	Grand Total (A+B)	56,821.30	63,166.46	10.94%	12.16%	4,255.96	179,384.10	235,680.49	458,551.28	50.58%	-	-	-	7.29%	18.20%	(76.07)	-0.05%	-0.44%	14.51%

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 is under Prompt Corrective Action

All figures are based on monthly reporting data from MFIs

N/A= Not Applicable