

Key Financial Indicators of Microfinance Institutions (Provisional) as on Asoj End, 2019

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	RMDC LBSL	3,133.29	2,972.28	24.78%	23.50%	-	8,909.62	12,048.77	100.05%	0.59%	-	-	-	0.07%	-	77.22	2.39%	9.23%
2	Sanaksan LBSL	4,323.22	3,797.88	13.58%	11.93%	1,329.46	25,683.89	30,624.55	97.73%	0.53%	6.20%	-	-	0.75%	-	233.89	2.81%	21.13%
3	First LBSL	1,612.34	1,448.72	14.83%	13.33%	-	9,214.84	10,523.81	97.20%	0.55%	-	-	-	0.00%	-	63.77	2.32%	16.94%
4	RSDC LBSL	1,131.28	1,017.73	16.44%	14.79%	-	5,412.98	6,505.20	99.40%	0.56%	-	-	-	0.60%	-	36.79	2.20%	15.00%
	Sub-Total Wholesale MFIs (A)	10,200.12	9,236.61	16.39%	14.84%	-	1,329.46	49,221.33	59,702.34	98.27%	0.46%	-	-	0.46%	-	411.68	2.58%	14.99%
5	Nirdhan LBSL	4,675.59	4,257.09	15.12%	13.77%	1,380.89	17,100.02	5,945.31	27,549.81	94.67%	2.18%	0.10%	4.01%	4.59%	13.50%	85.05	1.05%	7.06%
6	DEPROSC LBSL	3,205.88	3,119.44	16.30%	15.86%	-	8,205.63	7,954.68	18,425.22	95.14%	0.52%	4.46%	-	3.70%	31.87%	83.01	1.64%	9.96%
7	Chhimek LBSL	6,030.54	5,580.08	16.37%	15.15%	793.65	27,726.07	4,798.13	34,187.36	86.88%	4.14%	0.16	4.26%	0.81%	12.01%	329.11	3.17%	20.96%
8	Swawalamban LBSL	3,413.73	3,018.03	14.23%	12.58%	-	12,370.08	5,386.76	20,901.41	98.73%	0.50%	7.43%	-	3.90%	22.72%	45.92	0.76%	5.21%
9	NERUDE LBSL	1,211.79	1,151.38	10.82%	10.28%	-	3,282.93	5,243.99	10,223.43	104.98%	0.53%	20.43%	-	4.93%	24.85%	17.05	0.60%	4.98%
10	Mithila LBSL	313.19	299.24	13.27%	12.68%	-	740.61	1,266.80	2,246.88	96.82%	0.50%	16.16%	-	4.97%	21.80%	4.26	0.70%	5.15%
11	Sworajgar LBSL	836.09	812.21	10.98%	10.67%	-	3,230.33	3,343.71	7,280.36	98.25%	0.63%	7.23%	-	2.75%	15.97%	27.63	1.41%	13.23%
12	Kalika LBSL	554.69	496.80	13.29%	11.91%	-	1,448.31	1,999.94	3,945.26	98.56%	0.53%	13.41%	-	3.37%	6.08%	13.17	1.21%	9.52%
13	Mirmire LBSL	884.11	830.67	9.15%	8.60%	-	2,777.80	5,534.27	8,920.79	97.01%	0.63%	14.32%	-	3.47%	28.17%	10.76	0.43%	4.55%
14	Janauthan LBSL	294.10	252.67	11.71%	10.06%	-	807.92	1,451.26	2,362.84	92.54%	0.61%	19.01%	-	4.22%	27.38%	(7.67)	-1.11%	-11.94%
15	Suryodaya Womi LBSL	1,351.23	1,267.53	11.65%	10.93%	-	4,411.87	5,733.08	11,044.55	96.07%	0.54%	9.64%	-	3.10%	15.01%	40.95	1.35%	11.76%
16	Laxmi LBSL	891.67	778.78	10.79%	9.38%	-	2,533.34	4,432.53	7,779.19	99.00%	0.50%	4.92%	-	4.44%	13.35%	(3.33)	-0.16%	-1.65%
17	Civil LBSL	457.25	435.85	10.82%	10.31%	-	1,021.10	2,554.53	4,017.51	99.62%	0.59%	9.74%	-	2.60%	8.32%	7.28	0.68%	6.14%
18	Vijay LBSL	620.24	532.03	11.62%	9.95%	-	1,135.25	3,200.69	5,000.63	100.90%	0.53%	9.20%	-	4.97%	27.99%	4.27	0.31%	3.09%
19	NMB LBSL	1,059.44	959.38	17.47%	15.82%	-	1,858.92	3,052.87	5,830.67	97.65%	0.55%	10.60%	-	5.68%	37.09%	(8.01)	-0.31%	-3.15%
20	Forward LBSL	2,942.25	2,674.81	13.40%	12.19%	-	8,213.56	10,156.23	20,549.74	96.42%	0.54%	14.86%	-	2.60%	22.02%	53.30	0.94%	7.73%
21	GIME LBSL	1,105.18	975.96	12.27%	10.84%	-	3,058.26	4,680.20	8,641.57	97.72%	0.54%	7.14%	-	2.73%	22.72%	21.10	0.89%	8.16%
22	Mahuli LBSL	591.92	518.78	11.41%	10.00%	-	1,698.36	2,571.03	4,947.51	101.77%	0.53%	9.87%	-	2.23%	5.89%	1.95	0.15%	1.35%
23	Mero LBSL	2,016.30	1,930.54	12.13%	11.62%	-	3,457.83	10,303.63	15,978.22	101.27%	0.52%	4.58%	-	4.89%	30.53%	18.20	0.43%	3.70%
24	Samata LBSL	586.11	567.58	17.04%	16.50%	-	1,153.27	1,688.53	3,286.46	95.87%	0.54%	12.34%	-	10.59%	12.44%	4.16	0.47%	2.86%
25	Samudayik LBSL	229.37	200.24	12.99%	11.34%	-	597.76	719.29	1,636.28	105.81%	0.67%	6.83%	-	5.62%	3.68%	9.67	1.41%	16.69%
26	National LBSL	1,570.26	1,431.95	13.49%	12.30%	-	3,173.47	6,457.87	11,348.57	101.31%	0.62%	18.36%	-	2.95%	25.43%	102.36	3.27%	26.93%
27	Grameen Bikas LBSL	1,748.56	1,533.45	11.48%	10.07%	-	3,788.98	6,381.34	13,245.12	111.13%	0.55%	9.43%	-	4.91%	28.73%	(11.84)	-0.29%	-2.11%
28	Wean Nepal LBSL	103.26	87.50	10.81%	9.16%	-	175.08	677.50	884.41	92.53%	0.67%	31.85%	-	7.67%	12.90%	(2.37)	-0.91%	-9.42%
29	Unnati LBSL	345.25	316.42	9.38%	8.60%	-	1,170.24	2,205.30	3,521.81	94.65%	0.59%	9.20%	-	4.61%	26.33%	0.77	0.08%	0.96%
30	NADEP LBSL	718.52	679.27	12.33%	11.65%	-	1,805.70	2,212.72	5,345.76	112.85%	0.63%	6.39%	-	4.97%	13.43%	16.07	1.11%	7.32%
31	Support LBSL	133.13	128.03	9.25%	8.89%	-	284.16	980.77	1,374.45	98.31%	0.51%	19.82%	-	4.66%	26.71%	0.45	0.12%	1.30%
32	Arambha Chautari LBSL	512.10	479.38	9.30%	8.71%	-	1,649.39	3,185.07	5,289.21	98.93%	0.55%	6.83%	-	4.95%	14.75%	2.49	0.18%	1.93%
33	Asha LBSL	628.71	600.49	11.78%	11.25%	-	1,794.01	2,735.15	5,077.24	98.44%	0.51%	6.56%	-	3.61%	28.36%	14.63	1.08%	9.16%
34	Gurans LBSL	118.05	112.68	8.79%	8.39%	-	311.06	827.73	1,245.70	99.11%	0.55%	18.87%	-	3.95%	21.32%	(6.02)	-1.04%	-19.39%
35	Ganapati LBSL	238.04	207.03	9.64%	8.38%	-	569.69	1,550.03	2,332.87	98.94%	0.52%	11.52%	-	2.19%	11.93%	1.00	0.16%	1.89%
36	Infinity LBSL	753.91	725.22	14.11%	13.57%	-	1,453.20	3,055.55	5,146.93	97.80%	0.57%	8.99%	-	4.80%	23.84%	6.51	0.46%	3.45%
37	Adhikhola LBSL	241.76	232.78	15.71%	15.12%	-	476.26	772.83	1,474.12	98.88%	0.51%	5.38%	-	4.87%	10.84%	1.99	0.52%	3.36%
38	Swabhiman LBSL	231.36	224.11	10.25%	9.93%	-	696.27	1,341.17	2,144.02	94.50%	0.54%	10.10%	-	1.27%	11.48%	(6.78)	-1.16%	-11.91%
39	Sabaiko LBSL	393.19	375.40	8.53%	8.15%	-	1,352.54	2,903.08	4,406.60	94.79%	0.53%	22.21%	-	3.26%	24.65%	(44.45)	-3.64%	-46.13%
40	Sadhana LBSL	510.00	488.27	8.91%	8.53%	-	1,372.27	3,751.03	5,545.71	98.45%	0.54%	4.68%	-	2.99%	29.15%	10.99	0.76%	8.69%
41	NICA LBSL	3,433.90	3,171.40	15.03%	13.88%	-	3,361.43	15,873.79	21,929.55	96.74%	0.91%	28.38%	-	3.81%	25.03%	35.11	0.58%	4.40%
42	Naya Sarathi LBSL	530.89	510.25	11.07%	10.64%	-	1,012.57	3,119.71	4,472.53	95.91%	0.65%	3.83%	-	3.83%	28.23%	6.29	0.51%	4.89%
43	Manakamana LBSL	178.31	172.65	16.17%	15.66%	-	420.41	508.86	1,044.62	94.31%	0.55%	4.94%	-	7.21%	26.43%	(3.42)	-1.14%	-7.57%
44	Summit LBSL	751.02	721.35	12.19%	11.71%	-	1,367.08	3,729.34	5,896.70	100.84%	0.68%	19.86%	-	3.25%	28.46%	18.54	0.69%	9.69%
45	Samaj LBSL	41.63	38.49	10.52%	9.73%	-	123.05	221.75	384.73	99.56%	0.87%	3.99%	-	0.72%	7.04%	0.26	0.26%	2.71%
46	Mahila LBSL	451.91	369.61	9.06%	7.41%	-	1,377.68	2,912.84	4,785.92	100.92%	0.50%	8.36%	-	2.77%	16.16%	12.08	0.95%	11.50%
47	Manushi LBSL	189.77	168.34	10.99%	9.75%	-	810.43	643.13	1,617.90	98.45%	0.50%	5.58%	-	4.02%	25.32%	0.85	0.19%	1.80%
48	Adarsha LBSL	39.07	35.19	12.82%	11.55%	-	149.08	115.20	289.59	95.46%	0.52%	7.05%	-	1.47%	6.68%	0.35	0.45%	3.73%
49	Unique Nepal LBSL	414.74	344.50	9.74%	8.09%	-	2,428.13	870.11	3,992.82	107.54%	0.54%	7.23%	-	10.67%	3.70%	(2.28)	-0.21%	-2.45%
50	Jalapa LBSL	612.81	538.12	11.01%	9.67%	-	2,609.43	1,903.74	5,308.08	103.55%	0.51%	6.35%	-	3.48%	4.13%	(3.62)	-0.25%	-2.34%
51	Rastra Uththan LBSL	423.41	402.72	11.30%	10.74%	-	856.64	2,354.88	3,567.98	98.16%	0.52%	13.34%	-	1.43%	23.49%	3.82	0.39%	3.75%
52	Upakar LBSL	264.39	231.54	11.15%	9.76%	-	1,057.09	867.49	2,256.07	103.07%	0.54%	10.58%	-	2.79%	1.89%	4.30	0.70%	7.10%
53	Dhaulagiri LBSL	171.35	165.15	11.17%	10.77%	-	672.67	613.05	1,434.45	98.45%	0.55%	6.85%	-	5.87%	9.71%	4.56	1.10%	8.34%
54	CYC LBSL	372.29	304.62	9.08%	7.43%	-	1,471.40	1,789.18	3,925.44	108.05%	0.62%	9.32%	-	2.87%	4.13%	15.14	1.42%	14.50%
55	NESDO LBSL	907.16	825.70	18.38%	16.73%	-	2,552.51	408.33	4,705.67	121.66%	0.51%	9.49%	-	4.41%	4.66%	56.46	4.45%	27.02%
56	Swastik LBSL	59.53	57.20	8.93%	8.58%	-	173.95	412.69	644.08	99.68%	0.53%	9.00%	-	4.62%	15.93%	(1.42)	-0.84%	-9.75%
57	Shrijanshi LBSL	318.61	282.35	12.														

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

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)
59	Jeevan Bikas LBSL	3,047.53	2,625.88	11.93%	10.28%	-	9,760.92	10,064.24	24,263.73	106.08%	0.51%	6.08%	-	1.12%	1.83%	147.64	1.55%	20.11%
60	BPW LBSL	18.32	14.92	8.89%	7.24%	-	47.75	120.91	194.80	104.18%	0.54%	11.61%	-	4.49%	1.48%	(2.59)	-4.83%	-54.53%
61	Aatmanirbhar LBSL	239.37	221.79	16.07%	14.89%	-	845.30	158.76	1,376.50	110.70%	0.53%	12.23%	-	6.49%	20.62%	16.56	4.31%	28.18%
62	Super LBSL #	(188.39)	(197.91)	-32.65%	-34.30%	-	91.30	434.15	557.06	165.27%	0.55%	15.27%	-	61.22%	16.51%	(102.80)	-55.73%	N/A
63	Aviyan LBSL	283.74	268.37	12.69%	12.01%	-	321.71	1,650.37	2,134.65	94.63%	0.59%	45.34%	-	4.91%	11.96%	0.32	0.05%	0.47%
64	Khaptad LBSL	45.56	44.53	14.81%	14.47%	-	12.61	256.63	289.54	91.98%	0.60%	91.71%	-	2.32%	1.50%	(0.41)	-0.51%	-3.71%
	Sub-total Retail MFIs (B)	54,855.28	50,311.20	12.90%	11.84%	2,174.54	160,692.07	186,128.90	397,484.00	98.42%				3.71%	18.69%	1,016.50	0.87%	7.34%
	Grand Total	65,055.40	59,547.81			2,174.54	162,021.53	235,350.22	457,186.34							1,428.18		
	Industry Average	1,016.49	930.43	13.35%	12.22%		2,700.36	3,677.35	7,143.54	96.61%				3.23%	18.69%	22.32	1.08%	8.70%

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