

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

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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	8,008.84	8,793.06	13.36%	14.67%	-	2,825.61	27,078.49	35,020.54	-	0.69%	272.28%	-	2.27%	-	517.76	2.45%	12.93%	4.17%
2	First Microfinance LBSL	1,663.52	1,731.77	24.30%	25.30%	-	-	5,516.18	6,391.93	-	0.59%	-	-	4.44%	-	52.30	1.36%	6.29%	8.12%
3	RSDCL	1,217.35	1,288.57	17.03%	18.02%	-	-	6,127.39	6,726.91	-	0.67%	-	-	3.83%	-	44.18	1.14%	7.26%	7.78%
	Sub-Total Wholesale MFIs (A)	10,889.71	11,813.40	14.73%	15.98%	-	2,825.61	38,722.06	48,139.38	-	-	-	-	2.77%	-	614.24	2.13%	11.28%	6.69%
	Average of Wholesale MFIs	3,629.90	3,937.80	14.73%	15.98%	-	-	12,907.35	16,046.46	-	-	-	-	2.77%	-	204.75	2.13%	11.28%	6.69%
4	Nirdhan Uththan LBSL	3,510.91	3,999.24	11.92%	13.57%	2,326.79	20,673.27	1,163.77	25,872.05	53.23%	2.30%	-	4.24%	9.40%	17.47%	136.02	0.84%	7.75%	12.98%
5	DEPROSC LBSL	2,813.21	3,244.81	10.75%	12.40%	-	10,240.18	11,467.73	24,650.61	53.22%	0.52%	5.46%	-	6.09%	23.86%	157.05	1.15%	11.16%	12.59%
6	Chhimek LBSL	6,688.60	7,333.04	15.48%	16.97%	2,270.33	36,342.42	3,824.42	39,312.66	69.26%	4.34%	-	4.45%	-	11.90%	517.62	2.04%	15.48%	11.60%
7	Swabhalamban LBSL	2,392.73	2,794.60	9.82%	11.47%	-	14,895.07	2,587.93	21,460.73	54.82%	0.50%	5.61%	-	8.28%	27.15%	77.00	0.60%	6.44%	13.85%
8	Nerude Mirmire LBSL	1,559.14	1,946.69	6.77%	8.46%	-	6,233.31	11,249.94	20,414.45	61.11%	0.53%	12.07%	-	8.47%	22.73%	(228.05)	-1.94%	-29.25%	15.73%
9	Mithila LBSL	349.48	374.17	11.72%	12.55%	-	1,096.99	1,394.67	2,801.57	49.59%	0.56%	11.65%	-	4.85%	15.13%	37.48	2.45%	21.45%	11.25%
10	Sworojgar LBSL	999.63	1,101.97	10.39%	11.45%	-	4,059.31	4,573.86	9,034.28	76.94%	0.81%	6.75%	-	5.04%	13.33%	82.93	1.59%	16.59%	11.62%
11	Kalika LBSL	499.17	555.10	10.04%	11.17%	-	1,515.05	2,441.16	4,574.73	82.30%	0.51%	9.36%	-	4.67%	8.64%	35.63	1.42%	14.28%	14.61%
12	Jana Uththan LBSL	183.55	222.26	7.82%	9.47%	-	900.12	1,102.40	2,225.65	64.93%	0.55%	6.00%	-	5.84%	19.13%	(7.92)	-0.62%	-8.63%	13.21%
13	Suryodaya Womi LBSL	1,331.95	1,456.13	10.46%	11.43%	-	5,160.82	5,045.19	11,666.83	74.99%	0.58%	3.84%	-	5.44%	19.70%	37.52	0.59%	5.63%	16.15%
14	Laxmi LBSL	580.37	630.32	8.24%	8.95%	-	2,444.59	3,392.00	6,442.69	64.72%	0.53%	4.89%	-	8.47%	9.66%	17.59	0.47%	6.06%	14.93%
15	Himalayan LBSL	394.78	449.93	7.59%	8.65%	-	1,010.26	4,367.73	4,685.20	80.89%	0.58%	13.21%	-	2.29%	15.91%	9.02	0.29%	4.57%	14.09%
16	Vijay LBSL	889.21	989.18	8.37%	9.32%	-	1,954.10	7,241.22	9,402.62	64.44%	0.56%	13.22%	-	8.35%	22.74%	70.46	1.25%	15.85%	13.09%
17	NMB LBSL	842.57	919.45	13.46%	14.69%	-	1,390.61	3,823.78	5,939.11	69.45%	0.53%	10.63%	-	5.96%	18.90%	7.25	0.13%	1.72%	15.45%
18	Forward LBSL	1,817.61	2,208.71	7.67%	9.32%	-	9,441.42	8,947.05	21,476.50	43.98%	0.54%	8.03%	-	4.26%	19.35%	118.63	0.97%	13.05%	11.58%
19	Global IIME LBSL	897.31	1,069.36	8.61%	10.26%	-	3,309.42	4,928.52	9,658.13	46.48%	0.57%	6.46%	-	4.10%	27.49%	74.05	1.40%	16.50%	12.65%
20	Mahuli LBSL	430.53	516.60	8.25%	9.90%	-	1,707.39	2,695.17	4,917.02	65.61%	0.55%	14.64%	-	4.89%	10.01%	(37.87)	-1.33%	-17.59%	12.82%
21	Mero LBSL	1,707.15	1,958.60	11.20%	12.85%	-	3,628.50	8,404.00	14,208.35	65.42%	0.53%	4.10%	-	7.78%	24.85%	(18.96)	-0.23%	-2.22%	14.00%
22	Samata Gharelu LBSL	702.04	791.51	12.95%	14.60%	-	1,446.84	3,031.86	4,837.41	96.88%	0.58%	22.10%	-	7.83%	13.44%	(10.18)	-0.35%	-2.90%	12.95%
23	Samudayik LBSL	141.44	175.64	6.82%	8.47%	-	624.75	1,022.95	1,858.88	77.57%	0.64%	23.88%	-	4.89%	2.91%	(10.87)	-0.67%	-15.37%	16.36%
24	National Microfinance LBSL	2,346.77	2,751.91	9.56%	11.21%	-	6,034.15	16,819.96	22,829.98	68.26%	0.52%	16.85%	-	3.04%	17.39%	215.29	1.55%	18.35%	11.64%
25	Gramin Bikas LBSL	1,472.33	1,591.07	9.83%	10.62%	-	3,533.90	7,342.56	12,835.69	46.15%	0.55%	19.09%	-	4.15%	27.27%	113.70	1.34%	15.44%	10.76%
26	Wean Nepal LBSL	55.47	68.39	7.09%	8.74%	-	168.21	549.91	730.85	52.54%	0.59%	49.53%	-	6.23%	11.47%	(12.46)	-2.81%	-44.94%	14.53%
27	Unnati Sahakarya LBSL	272.10	312.27	7.04%	8.08%	-	1,137.65	2,296.15	3,701.38	74.67%	0.62%	9.33%	-	4.83%	22.27%	6.38	0.32%	4.69%	14.38%
28	NADEP LBSL	660.93	777.98	9.32%	10.97%	-	2,178.82	3,245.30	6,224.27	46.80%	0.59%	9.66%	-	8.00%	15.50%	16.67	0.45%	5.04%	19.17%
29	Support LBSL	162.32	168.34	8.90%	9.23%	-	388.83	1,192.31	1,751.49	73.58%	0.56%	8.84%	-	1.74%	23.18%	15.50	1.67%	19.10%	12.53%
30	Aarambha Chautari LBSL	421.67	438.34	8.13%	8.45%	-	1,772.85	2,944.49	4,834.81	71.94%	0.59%	20.01%	-	2.91%	11.41%	32.65	1.17%	15.49%	9.83%
31	Asha LBSL	845.48	1,025.94	7.73%	9.38%	-	2,981.87	6,312.18	10,080.08	68.60%	0.52%	9.71%	-	4.60%	23.28%	7.69	0.14%	1.82%	12.73%
32	Gurans LBSL	146.52	159.99	7.52%	8.21%	-	368.09	1,319.78	1,841.48	71.95%	0.52%	8.97%	-	2.78%	22.04%	15.46	0.90%	21.11%	12.73%
33	Ganapati LBSL	181.54	220.15	7.60%	9.22%	-	471.91	1,620.50	2,196.78	80.61%	0.61%	8.19%	-	10.16%	14.90%	8.02	0.64%	8.84%	14.81%
34	Infinity LBSL	480.41	581.71	7.82%	9.47%	-	1,334.83	3,679.84	5,658.65	68.43%	0.53%	4.90%	-	9.85%	28.15%	(98.50)	-3.01%	-41.01%	14.66%
35	Swabhiman LBSL	227.86	235.03	8.09%	8.35%	-	803.58	1,812.35	2,670.73	80.75%	0.54%	11.96%	-	3.42%	14.86%	20.33	1.37%	17.85%	11.62%
36	Sampada LBSL	842.30	893.84	8.16%	8.66%	-	2,569.34	6,330.10	9,860.58	49.11%	0.56%	7.49%	-	4.56%	23.20%	23.10	0.43%	5.48%	9.94%
37	NIC Asia LBSL	2,098.59	2,275.76	10.80%	11.71%	-	1,804.53	15,736.00	17,368.28	64.42%	0.68%	29.16%	-	13.37%	24.31%	4.21	0.04%	0.40%	13.13%
38	Samaj LBSL	50.34	53.00	10.94%	11.51%	-	133.75	271.84	453.76	73.95%	0.70%	5.86%	-	4.92%	13.77%	0.02	0.01%	0.08%	11.32%
39	Mahila LBSL	371.30	461.09	6.82%	8.47%	-	1,733.46	3,150.14	5,486.53	43.01%	0.50%	5.46%	-	1.86%	15.63%	(10.37)	-0.35%	-5.59%	11.32%
40	Manushi LBSL	120.83	146.13	7.88%	9.53%	-	1,048.52	269.35	1,404.73	65.13%	0.72%	6.97%	-	5.48%	6.40%	0.99	0.12%	1.63%	15.54%
41	Unique Nepal LBSL	269.38	336.37	6.63%	8.28%	-	2,543.77	278.54	3,565.42	44.93%	0.63%	12.04%	-	16.00%	9.36%	15.38	0.72%	11.42%	14.98%
42	Upakar LBSL	179.19	222.07	6.50%	8.55%	-	1,289.47	892.97	2,338.52	61.23%	0.52%	10.69%	-	4.12%	5.77%	16.84	1.20%	18.79%	14.53%
43	Dhaulagiri LBSL	180.89	194.01	7.67%	8.23%	-	812.29	1,377.42	2,164.16	57.33%	0.79%	27.31%	-	5.50%	9.29%	2.08	0.15%	2.30%	15.10%
44	CYC Nepal LBSL	430.86	538.52	6.60%	8.25%	-	2,482.41	2,668.53	6,086.71	58.27%	0.56%	8.39%	-	4.35%	10.13%	43.16	1.27%	20.04%	14.11%
45	Nesdo Samridha LBSL	517.44	597.64	10.64%	12.29%	-	2,382.76	147.50	4,157.82	66.47%	0.60%	32.40%	-	20.95%	5.89%	(137.91)	-5.08%	-53.31%	14.73%
46	Swastik LBSL	52.53	59.84	7.85%	8.95%	-	100.19	516.39	621.33	94.05%	0.56%	16.56%	-	8.85%	24.09%	6.04	1.74%	23.00%	15.91%
47	Shrijanshi LBSL	197.91	244.81	6.96%	8.61%	-	875.60	1,596.14	2,670.75	68.52%	0.71%	22.81%	-	6.08%	19.75%	18.81	1.16%	19.01%	7.96%
48	Matribhumi LBSL	800.68	1,011.88	6.38%	8.07%	-	4,101.74	6,502.66	11,607.34	52.21%	0.54%	14.27%	-	9.67%	5.14%	(92.71)	-1.34%	-23.16%	17.64%
49	Jeevan Bikas LBSL	2,603.91	3,101.63	8.63%	10.28%	-	11,189.13	11,151.38	27,348.92	42.42%	0.54%	7.05%	-	4.56%	1.18%	184.04	0.84%	14.14%	12.46%

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

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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 %
50	Aatmanirbhar LBSL	255.98	270.27	15.56%	16.43%	-	914.35	107.27	1,466.24	86.78%	0.54%	21.06%	-	15.09%	30.73%	8.43	0.96%	6.59%	13.63%
51	# Super LBSL	(567.70)	(567.70)	-81.93%	-81.93%	-	64.18	424.66	486.51	57.49%	-	6.29%	-	99.98%	1.10%	(20.69)	-5.88%	N/A	9.33%
52	Aviyan LBSL	222.79	262.25	7.24%	8.53%	-	295.85	2,423.45	2,692.40	70.55%	0.69%	36.99%	-	4.14%	10.49%	(23.65)	-1.47%	-21.23%	11.58%
	Sub-total Retail MFIs (B)	44,631.99	51,169.87	9.66%	11.08%	4,597.12	183,590.45	195,685.03	420,575.65	317.20%	-	-	-	6.37%	17.39%	1,442.90	0.56%	6.47%	13.35%
	Average of Retail MFIs	910.86	1,044.28	9.66%	11.08%	-	3,746.74	3,993.57	8,583.18	317.20%	-	-	-	6.37%	17.39%	29.45	0.56%	6.47%	13.35%
	Grand Total (A+B)	55,521.71	62,983.27	10.36%	11.76%	4,597.12	186,416.06	234,407.09	468,715.03	56.48%	-	-	-	6.00%	17.39%	2,057.14	0.71%	7.41%	12.96%

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 has been declared as Problematic Institution

For the Purpose of calculation of ROA and ROE, total assets and Core capital is taken respectively

Loan to agricultural sector % is calculated based on six months earlier loan and advances figure

All figures are based on monthly reporting data from MFIs

N/A= Not Applicable