

चण्डेश्वरी बचत तथा ऋण सहकारी संस्था लि. बनेपा, काभ्रे
मिति २०७५ चैत्र मसान्तसम्मको

					This month.	last month	
	Indicators	Goal	Numerator	Denominator	Result	Result	
P=Protection							
p1	Reserve for loan loss >12 months	100%	2902969.38	2902969.38	100.00	100.00	
P2	Reserve for loan loss <12 months	35%	5234366.77	14955333.62	35.00	35.00	
P2*	Reserve for loan loss <1 months	1%	6551956.41	655195640.88	1.00	1.00	
P3	Recovery of Charge of loan	100%	1978649.09	2,165,689.26	91.36	91.36	
	Reserve for loan 30 days		7423443.45				
E=Effective financial structure							
E1	Net Loan to total assets	70-80%	664916607.73	958874833.26	69.34	70.51	
E3	Financial Investments to total assets	Max 10%	117579300.00	958874833.26	12.26	12.50	
E5	Saving to total assets	70-80%	731,948,537.88	958874833.26	76.33	76.43	
E6	External loan to total assets	0%	0.00	958874833.26	0.00	0.00	
E7	Share capital to total assets	10-20%	81,762,500.00	958874833.26	8.53	8.48	
E8	Institutional capital to total assets	10-20%	68,406,583.54	958874833.26	7.13	7.27	
A= Assets quality							
A1	Delinquent loan to loan outstanding	<5%	25,281,746.45	673053943.88	3.76	3.85	
A2	Non earning assets to total assets	<5%	19024513.16	958,874,833.26	1.98	1.94	
R=Rate of return							
R1	Total interest income to average loan	Interest rate	66,192,494.07	609,787,475.78	10.86	9.55	
R5	Interest exp. To average saving and ext. loan	Market rate	44,419,943.84	676,649,956.76	6.56	5.83	
R7	Dividend paid on average share capital	Market rate	10,441,521.00	58,008,400.00	18.00	18.00	
R9	Operating expenses/ Average total assets	5%	12,030,877.73	891,199,565.68	1.35	1.25	
R12	Net income/ Average total assets	Min 10%	31,245,836.15	891,199,565.68	3.51	2.76	
L=Liquidity							
L1	Liquid assets/ total saving	15%	139579778.90	731,948,537.88	19.07	17.24	
L3	Non earning Liquid assets/ total assets	<1%	1,317,442.58	958,874,833.26	0.14	0.18	
S= Sign of growth							
S10	Growth in Membership	12%	6896	6538	5.48	4.73	
S11	Growth in assets	Inflation rate	823,524,298.09	958,874,833.26	16.44	14.23	

जम्मा महिला पुरुष संस्थागत

कूल सदस्य संख्या	6896	3199	3659	38
------------------	-------------	------	------	----