

चण्डेश्वरी बचत तथा ऋण सहकारी संस्था लि. बनेपा, काभ्रे
मिति २०७६ असार मसान्तसम्मको(unaudited)

	Indicators	Goal	Numerator	Denominator	This month Result	last month Result
P=Protection						
P1	Reserve for loan loss >12 months	100%	2641128.88	2641128.88	100.00	100.00
P2	Reserve for loan loss <12 months	35%	2762594.21	7893126.30	35.00	35.00
P2x	Reserve for loan loss <1 months	1%	7327424.53	732742452.68	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		9371305.06			
E=Effective financial structure						
E1	Net Loan to total assets	70-80%	737872984.78	996048762.68	74.08	72.46
E3	Financial Investments to total assets	Max 10%	116319758.00	996048762.68	11.68	12.31
E5	Saving to total assets	70-80%	745,032,801.94	996048762.68	74.80	75.36
E6	External loan to total assets	0%	0.00	996048762.68	0.00	0.00
E7	Share capital to total assets	10-20%	87,963,900.00	996048762.68	8.83	8.50
E8	Institutional capital to total assets	10-20%	68,406,583.54	996048762.68	6.87	7.00
A= Assets quality						
A1	Delinquent loan to loan outstan	<5%	19,905,560.24	743276707.86	2.68	3.22
A2	Non earning assets to total ass	<5%	18841815.98	996,048,762.68	1.89	2.01
R=Rate of return						
R1	Total interest income to average loan	Interest rate	91,451,812.16	650,202,512.92	14.07	12.54
R5	Interest exp. To average saving and ext. loan	Market rate	61,403,283.38	683,192,088.79	8.99	8.21
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%	18,637,663.36	906,952,037.98	2.05	1.65
R12	Net income/ Average total assets	Min 10%	41,521,218.31	906,952,037.98	4.58	3.73
L=Liquidity						
L1	Liquid assets/ total saving	15%	107115587.42	745,032,801.94	14.38	14.94
L3	Non earning Liquid assets/ total assets	<1%	897,804.10	996,048,762.68	0.09	0.13
S= Sign of growth						
S10	Growth in Membership	12%	7093	6538	8.49	7.14
S11	Growth in assets	Inflation rate	823,524,298.09	996,048,762.68	20.95	18.61