

Indicators		Goal	Numerator
P=Protection			
P1	Reserve for loan loss >12 months	100%	26,41,128.88
P2	Reserve for loan loss <12 months	35%	27,62,594.21
P2×	Reserve for loan loss <1 months	1%	73,27,424.53
P3	Recovery of Charge of loan	100%	19,78,649.09
	Reserve for loan 30 days		93,71,305.06
E=Effective financial struc			
E1	Net Loan to total assets	70-80%	73,78,72,984.78
E3	Financial Investments to total assets	Max 10%	97579300
E5	Saving to total assets	70-80%	745,032,801.94
E6	External loan to total assets	0%	0
E7	Share capital to total assets	10-20%	87,963,900.00
E8	Institutional capital to total assets	10-20%	84,099,893.30
A= Assets quality			
A1	Delinquent loan to loan outstanding	<5%	19,905,560.24
A2	Non earning assets to total assets	<5%	2,25,90,027.02
R=Rate of Return & Cos			
R1	Total interest income to average loan	Interest rate	91,451,812.16
R5	Interest exp. To average saving and ext. loan	Market rate	61,403,283.38
R7	Dividend paid on average share capital	Market rate	10,441,521.00
R9	Operating expenses/ Average total assets	5%	18,682,634.37
R12	Net income/ Average total assets	Min 10%	41,482,917.26
L=Liquidity			
L1	Liquid assets/ total saving	15%	122122834.3
L3	Non earning Liquid assets/ total assets	<1%	897,804.10
S= Sign of growth			
S10	Growth in Membership	12%	7093
S11	Growth in assets	Inflation rate	823,524,298.09

Denominator	FY 2075-076 Result	FY 2074-075 Result
26,41,128.88	100	100
78,93,126.30	35	35
73,27,42,452.68	1	1
21,65,689.26	91.36	85.67

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99,60,86,591.63	74.08	72.58
99,60,86,591.63	9.8	8.03
99,60,86,591.63	74.8	75.45
99,60,86,591.63	0	0
99,60,86,591.63	8.83	8.18
99,60,86,591.63	8.44	8.24

74,32,76,707.86	2.68	4.95
99,60,86,591.63	2.27	2.62

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650,202,512.92	14.07	13.34
683,192,088.79	8.99	8.8
58,008,400.00	18	18
906,970,952.46	2.06	2.38
906,970,952.46	4.57	4.21

745,032,801.94	16.39	18.89
996,086,591.63	0.09	0.08

6538	8.49	10.66
996,086,591.63	20.95	13.31