

Samuhik Saving And Credit Cooperative Society Ltd

Date : 2077-06-30

PEARLS Monitoring System						
	Indicators	Goal	Numerator	Denominator	This Month	Last
P=Protection					Result	Result
P1	Reserve for loan loss >12 months	100%	700,792.74	700,792.74	100	100
P2	Reserve for loan loss <12 months	35%	1,768,023.33	5,051,495.23	35	35
P2x	Reserve for good loan	1%	4,265,047.97	426,504,797.28	1	1.00
E=Effective financial structure						
E1	Net Loan to total assets	70-80%	429,788,269.18	534,515,905.12	80.41	79.16
E5	Saving to total assets	70-80%	418,464,248.74	534,515,905.12	78.29	76.61
E6	External loan to total assets	0%	3,333,332.00	534,515,905.12	0.62	0.70
E7	Share capital to total assets	10-20%	61,773,900.00	534,515,905.12	11.56	11.50
E8	Institutional capital to total assets	10-20%	30,621,885.84	534,515,905.12	5.73	4.85
E9	Net institutional capital to total assets	10%	30,621,885.84	534,515,905.12	5.73	4.85
A= Assets quality						
A1	Delinquent loan to loan outstanding	<5%	5,752,287.97	432,257,085.25	1.33	1.20
A2	Non earning assets to total assets	<5%	19,551,725.04	534,515,905.12	3.66	3.61
R=Rate of return						
R9	Operating expenses/ Average total assets	5%	3,419,201.27	535,827,822.14	0.64	0.41
R12	Net income/ Average total assets	Min 10%	(1,199,557.67)	535,827,822.14	-0.22	-0.40
L=Liquidity						
L1	Liquid assets/ total saving	15%	61,784,944.85	418,464,248.74	14.76	20.46
L3	Non earning Liquid assets/ total assets	<1%	3,216,432.72	534,515,905.12	0.60	0.45
S= Sign of growth						
S10	Growth in Membership	12%	142.00	5,975.00	2.38	2.33
S11	Growth in assets	Inflation rate	(10,320,251.33)	537,139,739.15	-1.92	-1.64

.....
तयार गर्नेको सहि

.....
प्रमाणित गर्नेको सहि