

Samuhik Saving And Credit Cooperative Society Ltd

Date : 2077-10-30

PEARLS Monitoring System						
	Indicators	Goal	Numerator	Denominator	This Month	Last
P=Protection					Result	Result
P1	Reserve for loan loss >12 months	100%	5,762,201.87	5,762,201.87	100	100
P2	Reserve for loan loss <12 months	35%	4,527,538.02	12,935,822.90	35	35
P2x	Reserve for good loan	1%	4,556,409.55	455,640,955.07	1	1.00
E=Effective financial structure						
E1	Net Loan to total assets	70-80%	464,049,239.96	563,653,590.80	82.33	78.27
E5	Saving to total assets	70-80%	445,862,770.18	563,653,590.80	79.10	79.98
E6	External loan to total assets	0%	2,916,663.00	563,653,590.80	0.52	0.52
E7	Share capital to total assets	10-20%	61,897,200.00	563,653,590.80	10.98	10.98
E8	Institutional capital to total assets	10-20%	30,624,284.48	563,653,590.80	5.43	5.44
E9	Net institutional capital to total assets	10%	30,624,284.48	563,653,590.80	5.43	5.44
A= Assets quality						
A1	Delinquent loan to loan outstanding	<5%	18,698,024.77	474,338,979.84	3.94	3.26

A2	Non earning assets to total assets	<5%	21,715,150.02	563,653,590.80	3.85	3.49
R=Rate of return						
R9	Operating expenses/ Average total assets	5%	10,185,482.26	547,086,962.75	1.86	1.66
R12	Net income/ Average total assets	Min 10%	165,036.22	547,086,962.75	0.03	-0.23
L=Liquidity						
L1	Liquid assets/ total saving	15%	60,316,185.89	445,862,770.18	13.53	18.95
L3	Non earning Liquid assets/ total assets	<1%	3,666,513.90	563,653,590.80	0.65	0.45
S= Sign of growth						
S10	Growth in Members hip	12%	345.00	5,975.00	5.77	3.83
S11	Growth in assets	Inflation rate	33,133,256.10	530,520,334.70	6.25	6.16