

# Samuhik Saving And Credit Cooperative Society Ltd

Date : 2077-11-29

PEARLS Monitoring System						
	Indicators	Goal	Numerator	Denominator	This Month	Last
P=Protection					Result	Result
P1	Reserve for loan loss >12 months	100%	5,883,968.53	5,883,968.53	100	100
P2	Reserve for loan loss <12 months	35%	6,922,855.79	19,779,587.97	35	35
P2x	Reserve for good loan	1%	4,573,741.83	457,374,182.61	1	1.00
E=Effective financial structure						
E1	Net Loan to total assets	70-80%	470,230,914.79	615,433,355.00	76.41	82.33
E5	Saving to total assets	70-80%	442,445,088.72	615,433,355.00	71.89	79.10
E6	External loan to total assets	0%	52,916,663.00	615,433,355.00	8.60	0.52
E7	Share capital to total assets	10-20%	61,962,700.00	615,433,355.00	10.07	10.98
E8	Institutional capital to total assets	10-20%	30,624,284.48	615,433,355.00	4.98	5.43
E9	Net institutional capital to total assets	10%	30,624,284.48	615,433,355.00	4.98	5.43
A= Assets quality						
A1	Delinquent loan to loan outstanding	<5%	25,663,556.50	483,037,739.11	5.31	3.94
A2	Non earning assets to total assets	<5%	23,851,588.26	615,433,355.00	3.88	3.85
R=Rate of return						
R9	Operating expenses/ Average total assets	5%	10,938,646.89	572,976,844.85	1.91	1.86
R12	Net income/ Average total assets	Min 10%	279,334.12	572,976,844.85	0.05	0.03
L=Liquidity						
L1	Liquid assets/ total saving	15%	101,773,441.11	442,445,088.72	23.00	13.53
L3	Non earning Liquid assets/ total assets	<1%	4,434,142.78	615,433,355.00	0.72	0.65
S= Sign of growth						
S10	Growth in Membership	12%	377.00	5,975.00	6.31	5.77
S11	Growth in assets	Inflation rate	84,913,020.30	530,520,334.70	16.01	6.25

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