

Rural Finance Sector Development Cluster Program I
Program Performance Monitoring Report of SFDB
July 2004- 15 Apr 2010

S.N.	Particulars	Unit	July 15, 2004	July 15, 2005	July 15, 2006	July 15, 2007	July 15, 2008	Apr. 15 2009	July 15, 2009	Oct. 15, 2009	Jan. 15, 2010	Apr. 15, 2010	Remarks
A	Infrastructure of SKBBL												
1	Branch Offices	No.	7	8	8	8	8	8	8	8	8	9	
2	Personnel*	No.	37	43	48	44	56	50	50	49	49	49	
3	Client MFIs	No.	94	114	141	219	220	220	225	226	229	232	
B	Financial Structure of SKBBL												
1	Total Assets	Rs. in '000'	880917	1024799	1154130	1537460	1735004	1828858	1161500	1135765	1264682	1319851	
2	Total Equity	Rs. in '000'	159086	168897	181985	227597	245302	245302	344836	347999	356511	366491	
2.1	Average Equity	Rs. in '000'		163992	175441	204791	236450	245302	295069	346418	352255	361501	
3	Borrowing	Rs. in '000'	639678	751262	835550	1131082	1230838	1246795	647412	612985	734308	799948	
	Client security fund	Rs. in '000'	10096	13458	19011	32292	42243	50764	51796	54584	68013	87281	
	Total Debt	Rs. in '000'	649774	764720	854561	1163374	1273081	1297559	699208	667569	802321	887229	
4	Deposits per voluntary savings	Rs. in '000'	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not applicable
5	Gross Loan Portfolio*	Rs. in '000'	704511	860158	959792	1327043	1445424	866341	752701	864372	1036374	1105041	
6	Deposits to Total Assets (B3.2/B1)	%	1.1%	1.3%	1.6%	2.1%	2.4%	2.8%	4.5%	4.8%	5.4%	6.6%	
7	Capital Adequacy Ratio	%			17.89	16.48	16.21	24.86	37.69	38.03	31.21	30.24	
	Net Fixed Assets	Rs. in '000'	4193	4260	3641	3092	2683	2853	2226	2255	2392	2624	
	Average Net Fixed Assets	Rs. in '000'		4227	3951	3367	2888	2768	2455	2241	2324	2508	
C	Outreach (SFCLs)												
1	Total Number of Member	No	58273	71007	85730	129851	139368	148257	145419	146734	154319	156721	
	Total Number of Women Member	No	25371	32563	41256	64225	73070	79796	80869	81999	89041	90495	
	Number of Borrowers	No	46502	53532	70513	99855	101460	100802	116335	117387	123455	125377	
2	Number of Women Borrowers	No	17252	22762	29754	44829	53414	56716	64695	65599	71233	72396	
3	Number of Loans Outstanding	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
4	Number of Active Loan Accounts	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
5	Loans Outstanding	Rs. in '000'	941620	1198899	1434539	2128971	2429170	2440997	2302163	2554565	2884074	3146232	
6	Number of Savers	No	58273	71007	85730	129851	139368	148257	145419	146734	154319	156721	
7	Number fo Savings Accounts	No	81582	99410	120022	181791	195115	207560	203587	205428	216047	219409	
8	Number of Women Savers	No	25371	32563	41256	64225	73070	79796	80869	81999	89041	90495	
9	Savings Outstanding	Rs. in '000'	215188	297324	433033	727187	916183	1175268	1303873	1229079	1503280	1822447	
10	Ratio of Women Borrowers to Total Borrowers	No	0.37	0.43	0.42	0.45	0.53	0.56	0.56	0.56	0.58	0.58	

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11	Average Loan Balance per Borrower	Rs. in '000'	20.25	22.40	20.34	21.32	23.94	24.22	19.79	21.76	23.36	25.09	
12	Percentage of Women Savers to Total Savers	%	44%	46%	48%	49%	52%	54%	56%	56%	58%	58%	
D	Financial Performance (SKBBL)												
1	Average Total Assets	Rs. in '000'		952858	1089465	1345795	1636232	1781931	1448252	1148633	1200224	1292267	
2	Average Total Equity	Rs. in '000'		163992	175441	204791	236450	245302	295069	346418	352255	361501	
3	Adjusted Return on Assets	%		-0.7%	-1.2%	-0.8%	1.1%	-0.6%	0.4%	-0.2%	0.5%	0.8%	
4	Adjusted Return on Equity	%		-3.9%	-7.4%	-5.4%	7.6%	-4.2%	2.0%	-0.6%	1.7%	2.8%	
5	Operational Self Sufficiency	Rs. in '000'		100.9%	100.7%	101.5%	126.0%	123.70%	124.23%	117.6%	135.1%	134.6%	
6	Financial Self Sufficiency*	%		93.0%	88.1%	91.6%	111.5%	91.61%	105.05%	91.7%	110.3%	110.8%	
7	Collection Rate	%	82.0%	81.0%	85.0%	85.0%	85.0%	96.0%	100.0%	96.0%	95.5%	95.7%	
E	Operating Efficiency (SKBBL)												
1	Personnel Expenses	Rs. in '000'		6258	8503	9653	11382	8775	11111	3816	6574	9781	There is no operational grant
	Office Expenses		5228	6108	6117	5683	3499	5933	1135	2670	4251		
	Interest Expenses		67951	72389	82429	97371	77734	83143	12945	37465	61622		
	Loan loss Expenses		5254	8852	20623	23931	0	0	1125	1937	2502		
	Adjusted Operating Expenses		84691	95852	118822	138367	90008	100187	19021	48646	78156		
2	Adjusted Personnel Expenses	Rs. in '000'		6258	8503	9653	11382	8775	11111	3816	6574	9781	There is no inkind donation

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7	Portfolio at Risk > 90 days to Gross Loan Portfolio	%	6.5%	5.7%	6.8%	4.0%	5.4%	3.0%	1.8%	1.6%	1.2%	1.2%	
8	Non-Earning Liquid Assets to Total Assets	%	4.4%	2.4%	4.4%	3.0%	5.7%	2.4%	24.2%	12.9%	8.4%	6.1%	