

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

S.N.	Particulars	Unit	July 15. 2005	July 15. 2006	July 15. 2007	July 15. 2008	April 15. 2009	July 15. 2009	October 15. 2009	Jan 15. 2010	Apr. 15, 2010	Remarks
A	Infrastructure of SKBBL											
1	Branch Offices	No.	8	8	8	8	8	8	8	8		
2	Personnel*	No.	43	48	44	56	50	50	49	49		
3	Client MFIs	No.	114	141	219	220	220	225	226	229		
B	Financial Structure of SKBBL											
1	Total Assets	Rs. in '000'	1024799	1154130	1537460	1735004	1828858	1161500	1135765	1264682		
2	Total Equity	Rs. in '000'	168897	181985	227597	245302	245302	344836	347999	356511		
2.1	Average Equity	Rs. in '000'	163992	175441	204791	236450	245302	295069	346418	352255		
	Borrowing	Rs. in '000'	751262	835550	1131082	1230838	1246795	647412	612985	734308		
3	Client security fund	Rs. in '000'	13458	19011	32292	42243	50764	51796	54584	68013		
	Total Debt	Rs. in '000'	764720	854561	1163374	1273081	1297559	699208	667569	802321		
4	Deposits per voluntary savings	Rs. in '000'	NA	NA	NA	NA	NA	NA	NA	NA		
5	Gross Loan Portfolio*	Rs. in '000'	860158	959792	1327043	1445424	866341	752701	864372	1036374		SKBBL doesn't mobilize deposit
6	Deposits to Total Assets (B3.2/B1)	%	1.3%	1.6%	2.1%	2.4%	2.8%	4.5%	4.8%	5.4%		
7	Capital Adequacy Ratio	%		17.89	16.48	16.21	24.86	37.69	38.03	31.21		
	Net Fixed Assets	Rs. in '000'	4260	3641	3092	2683	2853	2226	2255	2392		
	Average Net Fixed Assets	Rs. in '000'	4227	3951	3367	2888	2768	2455	2241	2324		
C	Outreach (SFCLs)											
	Total Number of Member	No	71007	85730	129851	139368	148257	145419	146734	154319		
1	Total Number of Women Member	No	32563	41256	64225	73070	79796	80869	81999	89041		
	Number of Borrowers	No	53532	70513	99855	101460	100802	116335	117387	123455		
2	Number of Women Borrowers	No	22762	29754	44829	53414	56716	64695	65599	71233		
3	Number of Loans Outstanding	No	NA	NA	NA	NA	NA	NA	NA	NA		
4	Number of Active Loan Accounts	No	NA	NA	NA	NA	NA	NA	NA	NA		
5	Loans Outstanding	Rs. in '000'	1198899	1434539	2128971	2429170	2440997	2302163	2554565	2884074		
6	Number of Savers	No	71007	85730	129851	139368	148257	145419	146734	154319		
7	Number fo Savings Accounts	No	99410	120022	181791	195115	207560	203587	205428	216047		
8	Number of Women Savers	No	32563	41256	64225	73070	79796	80869	81999	89041		
9	Savings Outstanding	Rs. in '000'	297324	433033	727187	916183	1175268	1303873	1229079	1503280		
10	Ratio of Women Borrowers to Total Borrowers	No	0.43	0.42	0.45	0.53	0.56	0.56	0.56	0.58		
11	Average Loan Balance per Borrower	Rs. in '000'	22.40	20.34	21.32	23.94	24.22	19.79	21.76	23.36		
12	Percentage of Women Savers to Total Savers	%	46%	48%	49%	52%	54%	56%	56%	58%		

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F	Productivity											
1	Total Number of Staff of SKBBL	No	43	48	44	56	50	50	49	49		
2	Total Number of Loan Officers	No	18	18	24	26	27	27	27	27		
3	Borrowers per Staff (SFCL's borrowers are taken into consideration)	Rs. in '000'	1245	1469	2269	1812	2016	2327	2396	2519		
4	Loans per Staff	Rs. in '000'	27881	29886	48386	43378	48820	46043	52134	58859		
5	Borrowers per Loan Officer (SFCL's borrowers are taken into consideration)	Rs. in '000'	2974	3917	4161	3902	3733	4309	4348	4572		
6	Loans per Loan Officer	Rs. in '000'	66606	79697	88707	93430	90407	85265	94614	106818		
7	Savers per Staff (SFCL's savers are taken into consideration)	Rs. in '000'	1651	1786	2951	2489	2965	2908	2995	3149		
8	Savings Accounts per Staff	Rs. in '000'	2312	2500	4132	3484	4151	4072	4192	4409		
9	Personal Allocation Ratio		NA	NA	NA	NA	NA	NA	NA	NA		
G	Risk											
1	Pass Loan (good loan and loan with arears less than 90 days)	Rs. in '000'	810819	894899	1273800	1367860	839984	738810	850473	1023512		
2	Portoflio at Risk >90 days	Rs. in '000'	49339	64893	53243	77564	26357	13891	13899	12863		
3	Non Performing Ratio	%	5.7%	6.8%	4.0%	5.4%	3.0%	1.8%	1.6%	1.2%		
4	Loan Loss Reserve	Rs. in '000'	24623	31785	52408	76340	76340	21279	22404	23216		
5	Loan Written Off during the year	Rs. in '000'	0	0	0	0	0	0	0	0		
6	Portoflio at Risk > 30 days to Gross Loan Portfolio		NA	NA	NA	NA	NA	NA	NA	NA		
7	Portoflio at Risk > 90 days to Gross Loan Portfolio	%	5.7%	6.8%	4.0%	5.4%	3.0%	1.8%	1.6%	1.2%		
8	Non-Earning Liquid Assets to Total Assets	%	2.4%	4.4%	3.0%	5.7%	2.4%	24.2%	12.9%	8.4%		
The Expenses and income for 15 Oct, 2009 are of 1st quarter (16 July 2009 to 15 Oct 2009) similarly for Jan 15, 2010 the income and expenses are sum of 1st and 2nd Qtr (16 July 09 to 15 Jan 2010)												