

Rural Finance Sector Development Cluster Program I  
Program Performance Monitoring Report of GBBs  
FY 2006/07 - FY 2008/09

S.N.	Particulars	Unit	Status by GBBs as of July 16														
			EGBB			CGBB			WGBB			MWGBB			FWGBB		
			2006	2007	2008	2006	2007	2008	2006	2007	2008	2006	2007	2008	2006	2007	2008
<b>A</b>	<b>Outreach Status</b>																
1	Centre	No	1398	1427	1434	1361	1381	1477	1170	1160	1228	590	630	700	527	625	602
2	Group	No	11489	11728	11793	9226	9471	9495	8414	8187	8362	3736	3928	4319	3538	3546	2976
3	Members	No.	45194	56564	56734	42602	43843	42345	42451	35895	39051	18072	18405	20296	19567	19957	12172
4	Loan clients	No.	41194	54279	54236	42058	42858	41110	41097	34952	35148	12492	14260	14071	11855	13485	8955
5	Loan disbursement	Rs. 000	5640022	6317253	6992617	2639548	3101581	3528536	3582908	4196087	4905166	1205372	1464482	424821	1025291	1105079	1176654
6	Loan collection	Rs. 000	5045887	5594435	6194910	2321924	2753086	3149441	3152155	3753901	4398907	1038974	1266030	392006	898151	968435	1026690
7	Outstanding	Rs. 000	594135	722818	797707	317624	348495	379095	430753	442186	506259	166398	198452	32815	127140	136644	149964
8	Overdue	Rs. 000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Savings collection	Rs. 000	158033	170771	186320	10586	119304	133505	92985	99407	114866	45961	52782	114866	3958	36554	40213
10	Staff	No.	298	292	276	248	235	250	216	214	211	133	133	128	112	79	78
11	Branches	No.	40	43	39	28	28	43	35	35	40	22	23	23	17	17	20
12	VDC covered	No.	259	254	258	300	306	323	278	280	320	108	114	119	93	93	72
13	District covered	No.	9	9	9	14	14	14	12	12	14	5	5	5	7	7	8
<b>B</b>	<b>Income Statement</b>																
1	<b>Operating Income</b>	Rs. 000	72616	86424	125561	60188	88088	115294	77065	87933	95228	34002	77482	90550	46261	23779	0
	Interest income	Rs. 000	71316	82178	111614	54426	63644	49400	74221	84668	91993	33558	76187	89004	34456	23186	
	Other income	Rs. 000	1300	4246	13947	5762	24444	65894	2844	3265	3235	444	1295	1546	11805	593	
2	<b>Operating Expenses</b>	Rs. 000	72553	84494	124967	59486	133599	85319	75338	82786	94023	29784	69943	84643	40051	48750	0
	Interest expenses	Rs. 000	27560	30844	35010	22794	32143	33351	25238	23996	23425	19751	44071	53385	22042	14175	
	Staff expenses	Rs. 000	34682	43528	81328	28651	45406	41470	24463	30865	39389	8142	20523	4372	14751	32002	
	Office operating expenses	Rs. 000	6088	8409	8088	7167	6158	7500	9542	9271	10367	1891	4257	24231	3258	2234	
	Loan loss provision	Rs. 000	3627	0	0	273	49455	0	9909	10455	13869	0	1092	2655	0	339	
	Other expenses	Rs. 000	596	1713	541	601	437	2998	6186	8199	6973	0	0	0	0	0	
3	<b>Net Income</b>	Rs. 000	63	1930	594	702	-45511	29975	1727	5147	1205	4218	7539	5907	6210	-24971	0

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<b>C</b>	<b>Balance Sheet</b>																
1	<b>Asset</b>	Rs. 000	746775	836317	871958	644061	788113	942487	691455	636296	666867	732789	1069769	1138431	625315	785879	0
	Cash balance	Rs. 000	683	2555	4151	3896	6667	15651	4027	5208	4858	6496	4540	5842	1656	2062	
	Bank balance	Rs. 000	161861	30245	48230	55408	39672	21328	40689	43855	62355	17523	23421	33650	8030	13668	
	Loans and advances	Rs. 000	565065	694282	799232	317624	348496	379095	430938	391569	451283	171691	196395	220421	131314	140180	
	Investment	Rs. 000	800	800	800	225113	301923	471500	183225	157700	107900	431169	734054	781554	308300	347300	
	Fixed assets	Rs. 000	2834	2642	2549	1701	1317	2245	3174	3928	3867	4243	4308	4173	1857	2826	
	Other assets	Rs. 000	15532	43288	16996	13586	18088	19278	29402	34036	36604	39787	46060	34861	83351	163292	
	Profit and Loss Account	Rs. 000	0	62505	0	26733	71950	33390	0	0	0	61880	60991	57930	90807	116551	
2	<b>Liabilities</b>	Rs. 000	678548	703451	773508	560001	675729	863263	584786	571369	598881	619447	961882	1024931	526553	689434	0
	External borrowing	Rs. 000	472175	504909	532221	432161	515473	707000	467449	434945	433111	535847	846787	905510	396047	478391	
	Deposits	Rs. 000	169704	173616	189199	113189	125811	141513	100637	111181	127583	56854	69251	91569	38533	38024	
	Other liabilities	Rs. 000	36669	24926	52088	14651	34445	14750	16700	25243	38187	26746	45844	27852	91973	173019	
3	<b>Capital</b>	Rs. 000	68227	132866	98450	84060	112384	79224	106669	64927	67986	113342	107887	113500	98762	96445	0
	Paid-up capital	Rs. 000	60000	60000	60000	60000	60000	70000	60000	60000	60000	60000	60000	60000	58500	58500	
	Reserve and surplus	Rs. 000	8227	72866	10869	3055	3229	9224	4668	4927	7986	1046	2009	2821	120	1362	
	Other	Rs. 000	0	0	0	0	0	0	1728	0	0	18000	18000	18000	0	0	
	Loan loss provision	Rs. 000	0	0	27581	21005	49155	0	40273	0	0	34296	27878	32679	40142	36583	
4	<b>Liabilities + Capital</b>	Rs. 000	746775	836317	871958	644061	788113	942487	691455	636296	666867	732789	1069769	1138431	625315	785879	0
<b>D</b>	<b>Financial Indicators</b>																
	Average Performing Assets	Rs. 000		756756	819490		401719	424138		489862	514884		252957	282595		271777	
	Return on average performing assets	Rs. 000		82178	111614		63644	49400		84668	91993		76187	89004		23186	
	Finaical cost	Rs. 000		30844	35010		32143	33351		23996	23425		44071	53385		14175	
	Staff and administrative cost	Rs. 000		51937	89416		51564	48970		40136	49756		24780	28603		34236	
	Loan loss provision	Rs. 000		0	0		49455	0		10455	13869		1092	2655		339	
	Imputed cost of capital	Rs. 000		9301	6892		7867	5546		4545	4759		7552	7945		6751	

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E	Financial Ratios																
	Return on average performing assets	%		10.86	14.75		8.41	6.53		11.19	12.16		10.07	11.76		3.06	
	Finaical cost	%		4.08	4.63		4.25	4.41		3.17	3.10		5.82	7.05		1.87	
	Staff and administrative cost	%		6.86	11.82		6.81	6.47		5.30	6.57		3.27	3.78		4.52	
	Loan loss provision	%		0.00	0.00		6.54	0.00		1.38	1.83		0.14	0.35		0.04	
	Imputed cost of capital	%		1.23	0.91		1.04	0.73		0.60	0.63		1.00	1.05		0.89	
	Operating self sufficiency	%		99.27	89.70		47.79	60.01		113.52	105.68		108.93	105.15		47.56	
	Financial self sufficiency	%		89.24	85.00		45.13	56.22		107.00	100.20		98.31	96.13		41.78	