

Rural Finance Sector Development Cluster Program I
Program Performance Monitoring Report of GBBs
FY 2006/07 - FY 2009/10

S.N	Particulars	Unit	Status by GBBs as of July 16															
			EGBB			CGBB			WGBB			MWGBB			FWGBB			
			2007	2008	2009	2007	2008	2009	2007	2008	2009	2007	2008	2009	2006	2007	2008	2009
A	Outreach Status																	
1	Centre	No	1427	1434	1420	1381	1477	1462	1160	1228	1261	630	700	799	527	625	602	589
2	Group	No	11728	11793	11607	9471	9495	8745	8187	8362	8635	3928	4319	4715	3538	3546	2976	2950
3	Members	No.	56564	56734	53550	43843	42345	36204	35895	39051	43413	18405	20296	22603	19567	19957	12172	11720
4	Loan clients	No.	54279	54236	52585	42858	41110	34956	34952	35148	36258	14260	14071	15184	11855	13485	8955	10999
5	Loan disbursement	Rs. 000	6317253	6992617	7779147	3101581	3528536	4045419	4196087	4905166	5784045	1464482	424821	1981226	1025291	1105079	1176654	1253489
6	Loan collection	Rs. 000	5594435	6194910	6870261	2753086	3149441	3596387	3753901	4398907	5187406	1266030	392006	1725591	898151	968435	1026690	1104022
7	Outstanding	Rs. 000	722818	797707	908886	348495	379095	449032	442186	506259	596639	198452	32815	255635	127140	136644	149964	149467
8	Overdue	Rs. 000	0	0	17031	0	0	22187	0	0	0	0	0	33703	0	0	0	54658
9	Savings collection	Rs. 000	170771	186320	182287	119304	133505	142086	99407	114866	162175	52782	114866	114679	3958	36554	40213	44606
10	Staff	No.	292	276	273	235	250	247	214	211	208	133	128	133	112	79	78	79
11	Branches	No.	43	39	30	28	43	43	35	40	31	23	23	24	17	17	20	20
12	VDC covered	No.	254	258	254	306	323	327	280	320	340	114	119	131	93	93	72	72
13	District covered	No.	6	6	6	14	14	15	12	14	14	5	5	6	7	7	8	8
B	Income Statement																	
1	Operating Income	Rs. 000	86424	125561	157666	88088	115294	140979	87933	95228	121676	77482	90550	98838	46261	23779	46012	0
	Interest income	Rs. 000	82178	111614	143453	63644	49400	131519	84668	91993	112014	76187	89004	97361	34456	23186	41813	
	Other income	Rs. 000	4246	13947	14213	24444	65894	9460	3265	3235	9662	1295	1546	1477	11805	593	4199	
2	Operating Expenses	Rs. 000	84494	124967	137354	133599	85319	136284	82786	94023	110137	69943	84643	95817	40051	48750	50321	0
	Interest expenses	Rs. 000	30844	35010	44427	32143	33351	78879	23996	23425	31875	44071	53385	59496	22042	14175	29740	
	Staff expenses	Rs. 000	43528	81328	72527	45406	41470	46943	30865	39389	47405	20523	4372	26403	14751	32002	12938	
	Office operating expenses	Rs. 000	8409	8088	8793	6158	7500	7914	9271	10367	12336	4257	24231	6357	3258	2234	3334	
	Loan loss provision	Rs. 000	0	0	0	49455	0	2548	10455	13869	11116	1092	2655	3561	0	339	4309	
	Other expenses	Rs. 000	1713	541	11607	437	2998	0	8199	6973	7405	0	0	0	0	0	0	
3	Net Income	Rs. 000	1930	594	20312	-45511	29975	4695	5147	1205	11539	7539	5907	3021	6210	-24971	-4309	0

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C Balance Sheet																		
1	Asset	Rs. 000	836317	871958	1043055	788113	942487	1003862	636296	666867	845133	1069769	1138431	938507	625315	785879	837473	680472
	Cash balance	Rs. 000	2555	4151	24208	6667	15651	5697	5208	4858	6361	4540	5842	2757	1656	2062	4139	4793
	Bank balance	Rs. 000	30245	48230	53799	39672	21328	76693	43855	62355	110526	23421	33650	23028	8030	13668	10203	13069
	Loans and advances	Rs. 000	694282	799232	886530	348496	379095	413572	391569	451283	536870	196395	220421	219309	131314	140180	153036	162220
	Investment	Rs. 000	800	800	800	301923	471500	483015	157700	107900	136377	734054	781554	649345	308300	347300	353300	112300
	Fixed assets	Rs. 000	2642	2549	6926	1317	2245	1813	3928	3867	4357	4308	4173	4221	1857	2826	2525	2224
	Other assets	Rs. 000	43288	16996	70792	18088	19278	0	34036	36604	50642	46060	34861	39847	83351	163292	193407	110747
	Profit and Loss Account	Rs. 000	62505	0	0	71950	33390	23072	0	0	0	60991	57930	0	90807	116551	120863	275119
2	Liabilities	Rs. 000	703451	773508	951477	675729	863263	940235	571369	598881	766606	961882	1024931	904291	526553	689434	740521	569871
	External borrowing	Rs. 000	504909	532221	687892	515473	707000	780308	434945	433111	549613	846787	905510	772127	396047	478391	493809	265153
	Deposits	Rs. 000	173616	189199	182287	125811	141513	142075	111181	127583	165286	69251	91569	114679	38533	38024	41813	44607
	Other liabilities	Rs. 000	24926	52088	81298	34445	14750	17852	25243	38187	51707	45844	27852	17485	91973	173019	204899	260111
3	Capital	Rs. 000	132866	98450	91578	112384	79224	63627	64927	67986	78527	107887	113500	34216	98762	96445	96952	110601
	Paid-up capital	Rs. 000	60000	60000	60000	60000	70000	100000	60000	60000	66000	60000	60000	60000	58500	58500	58500	58500
	Reserve and surplus	Rs. 000	72866	10869	31578	3229	9224	-36373	4927	7986	12527	2009	2821	-25784	120	1362	1362	1362
	Other	Rs. 000	0	0	0	0	0	0	0	0	18000	18000	0	0	0	0	0	0
	Loan loss provision	Rs. 000	0	27581	0	49155	0	0	0	0	27878	32679	0	40142	36583	37090	50739	
4	Liabilities + Capital	Rs. 000	836317	871958	1043055	788113	942487	1003862	636296	666867	845133	1069769	1138431	938507	625315	785879	837473	680472
D Financial Indicators																		
	Average Performing Assets	Rs. 000	756756	819490	951969	401719	424138	465657	489862	514884	629750	252957	282595	289858		271777	339994	
	Return on average performing assets	Rs. 000	82178	111614	143453	63644	49400	131519	84668	91993	112014	76187	89004	97361		23186	41813	
	Finaical cost	Rs. 000	30844	35010	44427	32143	33351	78879	23996	23425	31875	44071	53385	59496		14175	29740	
	Staff and administrative cost	Rs. 000	51937	89416	81320	51564	48970	54857	40136	49756	59741	24780	28603	32760		34236	16272	
	Loan loss provision	Rs. 000	0	0	0	49455	0	2548	10455	13869	11116	1092	2655	3561		339	4309	
	Imputed cost of capital	Rs. 000	9301	6892	6410	7867	5546	4454	4545	4759	5497	7552	7945	2395		6751	6787	

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E	Financial Ratios																	
	Return on average performing assets	%	10.86	14.75	18.96	8.41	6.53	17.38	11.19	12.16	14.80	10.07	11.76	12.87			3.06	5.53
	Financial cost	%	4.08	4.63	5.87	4.25	4.41	10.42	3.17	3.10	4.21	5.82	7.05	7.86			1.87	3.93
	Staff and administrative cost	%	6.86	11.82	10.75	6.81	6.47	7.25	5.30	6.57	7.89	3.27	3.78	4.33			4.52	2.15
	Loan loss provision	%	0.00	0.00	0.00	6.54	0.00	0.34	1.38	1.83	1.47	0.14	0.35	0.47			0.04	0.57
	Imputed cost of capital	%	1.23	0.91	0.85	1.04	0.73	0.59	0.60	0.63	0.73	1.00	1.05	0.32			0.89	0.90
	Operating self sufficiency	%	99.27	89.70	114.08	47.79	60.01	96.50	113.52	105.68	109.04	108.93	105.15	101.61			47.56	83.09
	Financial self sufficiency	%	89.24	85.00	108.55	45.13	56.22	93.45	107.00	100.20	103.50	98.31	96.13	99.13			41.78	73.22

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