

Rural Finance Sector Development Cluster Program I
Program Performance Monitoring Report of SFDB
July 2004-July 2009

S.N.	Particulars	Unit	July 15. 2004	July 15. 2005	July 15. 2006	July 15. 2007	July 15. 2008	April 15. 2009	July 15. 2009	Remarks
A	Infrastructure of SKBBL									
1	Branch Offices	No.	7	8	8	8	8	8	8	
2	Personnel*	No.	37	43	48	44	56	50	50	
3	Client MFIs	No.	94	114	141	219	220	220	225	
B	Financial Structure of SKBBL									
1	Total Assets	Rs. in '000'	880917	1024799	1154130	1537460	1735004	1828858	1161500	
2	Total Equity	Rs. in '000'	159086	168897	181985	227597	245302	245302	344836	
2.1	Average Equity	Rs. in '000'		163992	175441	204791	236450	245302	295069	
3	Borrowing	Rs. in '000'	639678	751262	835550	1131082	1230838	1246795	647412	
	Client security fund	Rs. in '000'	10096	13458	19011	32292	42243	50764	51796	
	Total Debt	Rs. in '000'	649774	764720	854561	1163374	1273081	1297559	699208	
4	Deposits per voluntary savings	Rs. in '000'	NA	NA	NA	NA	NA	NA	NA	Not applicable
5	Gross Loan Portfolio*	Rs. in '000'	704511	860158	959792	1327043	1445424	866341	752701	
6	Deposits to Total Assets (B3.2/B1)	%	1.1%	1.3%	1.6%	2.1%	2.4%	2.8%	4.5%	
7	Capital Adequacy Ratio	%			17.89	16.48	16.21	24.86	37.69	
C	Outreach (SFCLs)									
1	Total Number of Member	No	58273	71007	85730	129851	139368	144250	145419	
	Total Number of Women Member	No	25371	32563	41256	64225	73070	78337	80869	
	Number of Borrowers	No	46502	53532	70513	99855	101460	100802	116335	
2	Number of Women Borrowers	No	17252	22762	29754	44829	53414	56716	64695	
3	Number of Loans Outstanding	No	NA	NA	NA	NA	NA	NA	NA	
4	Number of Active Loan Accounts	No	NA	NA	NA	NA	NA	NA	NA	
5	Loans Outstanding	Rs. in '000'	941620	1198899	1434539	2128971	2429170	2440997	2302163	
6	Number of Savers	No	58273	71007	85730	129851	139368	144250	145419	
7	Number fo Savings Accounts	No	52975	56806	70851	99123	99549	96167	203587	
8	Number of Women Savers	No	25371	32563	41256	64225	73070	78337	80869	
9	Savings Outstanding	Rs. in '000'	215188	297324	433033	727187	916183	1175268	1303873	
10	Ratio of Women Borrowers to Total Borrowers	No	0.3710	0.4252	0.4220	0.4489	0.5265	0.5626	0.5561	
11	Average Loan Balance per Borrower	Rs. in '000'	20.25	22.40	20.34	21.32	23.94	24.22	19.79	
12	Percentage of Women Savers to Total Savers	%	44%	46%	48%	49%	52%	54%	56%	
D	Financial Performance (SKBBL)									
1	Average Total Assets	Rs. in '000'		952858	1089465	1345795	1636232	1781931	1495179	

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2	Average Total Equity	Rs. in '000'		163992	175441	204791	236450	245302	295069	
3	Adjusted Return on Assets	%	#DIV/0!	-0.7%	-1.2%	-0.8%	1.1%	-0.6%	0.0%	
4	Adjusted Return on Equity	%	#DIV/0!	-3.9%	-7.4%	-5.4%	7.6%	-4.2%	0.0%	
5	Operational Self Sufficiency	Rs. in '000'	#DIV/0!	100.9%	100.7%	101.5%	126.0%	123.7%	#DIV/0!	
6	Financial Self Sufficiency*	%		93.0%	88.1%	91.6%	111.5%	91.6%	#DIV/0!	
7	Collection Rate	%	82.0%	81.0%	85.0%	85.0%	85.0%	96.0%	100.0%	
E	Operating Efficiency (SKBBL)									
1	Personnel Expenses	Rs. in '000'		6258	8503	9653	11382	8775	10684	There is no operational grant
	Office Expenses			5228	6108	6117	5683	3499	5933	
	Interest Expenses			67951	72389	82429	97371	77734	83143	
	Loan loss Expenses			5254	8852	20623	23931	0	0	
	Adjusted Operating Expenses			84691	95852	118822	138367	90008	99760	
2	Adjusted Personnel Expenses	Rs. in '000'		6258	8503	9653	11382	8775	10684	There is no inkind donation
3	Average Gross Loan Portfolio	Rs. in '000'		782334.5	1819950	2286835	2772467	2311765	1619042	
4	Average Number of Active Borrowers/Clients									Not applicable
5	Average Number of Active Loans/Deposits								8.32	Not applicable
6	Adjusted Operating Expenses to Average Gross Loan Portfolio	%		10.8%	5.3%	5.2%	5.0%	3.9%	6.2%	
7	Adjusted Personal Expenses to Average Gross Loan Portfolio	%		0.8%	0.5%	0.4%	0.4%	0.4%	0.7%	
8	Average Salary	Rs. in '000'	0.0	145.5	177.1	219.4	203.3	175.5	213.7	
9	Average Cost per Borrower									Irrelevant
10	Adjusted Cost per Loan									Irrelevant
11	Operating Profit Ratio									Irrelevant
F	Productivity									
1	Total Number of Staff of SKBBL	No	37	43	48	44	56	50	50	
2	Total Number of Loan Officers	No	16	18	18	24	26	27	27	
3	Borrowers per Staff (SFCL's borrowers are taken into consideration)	Rs. in '000'	1257	1245	1469	2269	1812	2016	2327	
4	Loans per Staff	Rs. in '000'	25449	27881	29886	48386	43378	48820	46043	
5	Borrowers per Loan Officer (SFCL's borrowers are taken into consideration)	Rs. in '000'	2906	2974	3917	4161	3902	3733	4309	
6	Loans per Loan Officer	Rs. in '000'	58851	66606	79697	88707	93430	90407	85265	
7	Savers per Staff (SFCL's savers are taken into consideration)	Rs. in '000'	1575	1651	1786	2951	2489	2885	2908	
8	Savings Accounts per Staff	Rs. in '000'	1432	1321	1476	2253	1778	1923	4072	

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9	Personal Allocation Ratio									
G	Risk									
1	Pass Loan (good loan and loan with arrears less than 90 days)	Rs. in '000'	658602	810819	894899	1273800	1367860	839984	738810	
2	Portoflio at Risk >90 days	Rs. in '000'	45909	49339	64893	53243	77564	26357	13891	
3	Non Performing Ratio	%	6.5%	5.7%	6.8%	4.0%	5.4%	3.0%	1.8%	
4	Loan Loss Reserve	Rs. in '000'	23642	24623	31785	52408	76340	76340	21279	
5	Loan Written Off during the year	Rs. in '000'	0	0	0	0	0	0	0	
6	Portoflio at Risk > 30 days to Gross Loan Portfolio									
7	Portoflio at Risk > 90 days to Gross Loan Portfolio	%	6.5%	5.7%	6.8%	4.0%	5.4%	3.0%	1.8%	
8	Non-Earning Liquid Assets to Total Assets	%	4.4%	2.4%	4.4%	3.0%	5.7%	2.4%	24.2%	

*Note : A.2 Personnel - The staff of SKBBL reduced to 50 in 2009 because ADBL deputed staff returned back.

B.5 Gross Loan Portfolio - It is decreased in 2009 due to loan waiver.

D.6 FSS in 2009 April has decreased because inflation rate has increased from 7.7% to 13%.