

## RURAL FINANCE SECTOR DEVELOPMENT CLUSTER PROGRAM I

SMALL FARMER DEVELOPMENT BANK LIMITED

### PROGRAM PERFORMANCE MONITORING REPORT

July 2004-October 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	October 15, 2009	Remarks
<b>A</b>	<b>Infrastructure of SKBBL</b>										
1	Branch Offices	No.	7	8	8	8	8	8	8	8	
2	Personnel*	No.	37	43	48	44	56	50	50	49	
3	Client MFIs	No.	94	114	141	219	220	220	225	226	
<b>B</b>	<b>Financial Structure of SKBBL</b>										
1	Total Assets	Rs. in '000'	880917	1024799	1154130	1537460	1735004	1828858	1161500	1135765	
2	Total Equity	Rs. in '000'	159086	168897	181985	227597	245302	245302	344836	347999	
2.1	Average Equity	Rs. in '000'		163992	175441	204791	236450	245302	295069	346418	
3	Borrowing	Rs. in '000'	639678	751262	835550	1131082	1230838	1246795	647412	612985	
	Client security fund	Rs. in '000'	10096	13458	19011	32292	42243	50764	51796	54584	
	<b>Total Debt</b>	Rs. in '000'	649774	764720	854561	1163374	1273081	1297559	699208	667569	
4	Deposits per voluntary savings	Rs. in '000'	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	
6	Deposits to Total Assets (B3.2/B1)	%	1.1%	1.3%	1.6%	2.1%	2.4%	2.8%	4.5%	4.8%	
7	Capital Adequacy Ratio	%			17.89	16.48	16.21	24.86	37.69	38.03	
<b>C</b>	<b>Outreach (SFCLs)</b>										
	Total Number of Member	No	58273	71007	85730	129851	139368	148257	145419	146734	



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1	Personnel Expenses	Rs. in '000'		6258	8503	9653	11382	8775	11111	3816	There is no operational grant
	Office Expenses			5228	6108	6117	5683	3499	5933	1135	
	Interest Expenses			67951	72389	82429	97371	77734	83143	12945	
	Loan loss Expenses			5254	8852	20623	23931	0	0	1125	
	<b>Adjusted Operating Expenses</b>			84691	95852	118822	138367	90008	100187	19021	
2	Adjusted Personnel Expenses	Rs. in '000'		6258	8503	9653	11382	8775	11111	3816	There is no inkind donation
3	Average Gross Loan Portfolio	Rs. in '000'		782334.5	1819950	2286835	2772467	2311765	2198125	1617073	
4	Average Number of Active Borrowers/Clients										Not applicable
5	Average Number of Active Loans/Deposits										Not applicable
6	Adjusted Operating Expenses to Average Gross Loan Portfolio	%		10.8%	5.3%	5.2%	5.0%	3.9%	4.6%	1.2%	
7	Adjusted Personal Expenses to Average Gross Loan Portfolio	%		0.8%	0.5%	0.4%	0.4%	0.4%	0.5%	0.2%	
8	Average Salary	Rs. in '000'	0.0	145.5	177.1	219.4	203.3	175.5	222.2	77.9	
9	Average Cost per Borrower										Irrelevant
10	Adjusted Cost per Loan										Irrelevant
11	Operating Profit Ratio										Irrelevant
<b>F</b>	<b>Productivity</b>										
1	Total Number of Staff of SKBBL	No	37	43	48	44	56	50	50	49	
2	Total Number of Loan Officers	No	16	18	18	24	26	27	27	27	
3	Borrowers per Staff (SFCL's borrowers are taken into consideration)	Rs. in '000'	1257	1245	1469	2269	1812	2016	2327	2396	
4	Loans per Staff	Rs. in '000'	25449	27881	29886	48386	43378	48820	46043	52134	
5	Borrowers per Loan Officer (SFCL's borrowers are taken into consideration)	Rs. in '000'	2906	2974	3917	4161	3902	3733	4309	4348	
6	Loans per Loan Officer	Rs. in '000'	58851	66606	79697	88707	93430	90407	85265	94614	

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7	Savers per Staff (SFCL's savers are taken into consideration)	Rs. in '000'	1575	1651	1786	2951	2489	2965	2908	2995	
8	Savings Accounts per Staff	Rs. in '000'	2205	2312	2500	4132	3484	4151	4072	4192	
<b>G</b>	<b>Risk</b>										
1	<b>Pass Loan (good loan and loan with arrears less than 90 days)</b>	Rs. in '000'	658602	810819	894899	1273800	1367860	839984	738810	850473	
2	Portoflio at Risk >90 days	Rs. in '000'	45909	49339	64893	53243	77564	26357	13891	13899	
3	Non Performing Ratio	%	6.5%	5.7%	6.8%	4.0%	5.4%	3.0%	1.8%	1.6%	
4	Loan Loss Reserve	Rs. in '000'	23642	24623	31785	52408	76340	76340	21279	22404	
5	Loan Written Off during the year	Rs. in '000'	0	0	0	0	0	0	0	0	
7	Portoflio at Risk > 90 days to Gross Loan Portfolio	%	6.5%	5.7%	6.8%	4.0%	5.4%	3.0%	1.8%	1.6%	
8	Non-Earning Liquid Assets to Total Assets	%	4.4%	2.4%	4.4%	3.0%	5.7%	2.4%	24.2%	12.9%	

The Expenses and income for 15 October 2009 are of Ist quarter (16 July 2009 to 15 Oct. 2009)