

# Sanghamithra Rural Financial Services

## Set of Financial Standards

			<b>Benchmark</b>	<b>Mar-10</b>		<b>Mar-09</b>	
a	<b>Yield</b>	Admin Chrg from operations		83,047,536	14.32%	75,151,473	14.40%
		Average Loan o/s		579,911,433		521,710,477	
		<b>Annualised</b>			<b>14.32%</b>		<b>14.40%</b>
b	<b>Other Income Ratio</b>	Other Income from opns (except Admin charges)		13,266,992	2.21%	12,133,540	2.26%
		Value of Loan disbursed		600,315,000		537,551,000	
c	<b>Avg.Cost of Funds</b>	Interest paid on borrowings		37,771,219	6.51%	44,168,451	8.47%
		Average Loan o/s		579,911,433		521,710,477	
		<b>Annualised</b>			<b>6.51%</b>		<b>8.47%</b>
d	<b>Net Margin/Spread ( a-c)</b>				<b>7.81%</b>		<b>5.94%</b>
<b>2EFFICIENCY</b>							
a	<b>Operating Cost Ratio</b>	Operational Expenditure (Excl.Depn, Loan loss Prov and borrowing cost)	<b>Less than 20%</b>	24,747,818	4.27%	21,223,628	4.07%
		Avg.Loan outstanding		579,911,433		521,710,477	
		<b>Annualised</b>			<b>4.27%</b>		<b>4.07%</b>
b	<b>Total Cost Ratio</b>	Total Expenditure	<b>Less than 30%</b>	62,930,407	10.85%	65,791,180	12.61%
		Average Loan o/s		579,911,433		521,710,477	
		<b>Annualised</b>			<b>10.85%</b>		<b>12.61%</b>
<b>3ASSET QUALITY</b>							
a	<b>Portfolio at Risk &gt; 30 Days Past Due</b>	Total Balance of Past Due Loans ( Above 30 days of age)	<b>Less than 10%</b>	41,393,619	<b>5.98%</b>	44,754,765	<b>7.74%</b>

			<b>Benchmark</b>	<b>Mar-10</b>		<b>Mar-09</b>	
		Total Gross Outstanding Portfolio		692,491,375		578,430,089	
	<b>4 SUSTAINABILTY</b>						
		Income from SHGs		94,351,461		85,404,793	
		Income from Banks & Other Income		1,963,067		1,880,220	
				<b>96,314,528</b>		<b>87,285,013</b>	
a	<b>Operational Self-Sufficiency with depreciation</b>	Operating Income	<b>At least 100%</b>	96,314,528	<b>118.39</b>	87,285,013	<b>114.18</b>
		Operating Costs + Loan loss provisions + Financing Costs + Depreciation		81,356,171		76,443,649	
b	<b>Operational Self-Sufficiency without depreciation</b>	Operating Income	<b>At least 100%</b>	96,314,528	<b>118.99</b>	87,285,013	<b>114.78</b>
		Operating Costs + Loan loss provisions + Financing Cost - Depreciation		80,944,801		76,044,548	
	<b>5 PRODUCTIVITY RATIO</b>						
a	<b>No.of Active loan groups per branch</b>	Total No. of active loan groups		7,361	<b>123</b>	8,043	<b>144</b>
		No.of Branches		60		56	
b	<b>Average loan size per group</b>	Total Portfolio		692,491,375	<b>94,076</b>	578,430,089	<b>71,917</b>
		Total No.of Active SHGs		7,361		8,043	
						32,359,903	
	<b>6 OTHER RATIOS</b>						
a	<b>Capital Adequacy Ratio(CAR)</b>	Total Equity/Capital		92,416,651	<b>13.35</b>	78,419,865	<b>13.56</b>

			<i>Benchmark</i>	<b>Mar-10</b>	<b>Mar-09</b>		
		Total Loan outstanding		692,491,375	578,430,089		
<b>b</b>	<b>Return on net worth</b>	Net surplus(after appropriation)		12,453,577	<b>13.48</b>	5,085,251	<b>6.48</b>
		Avg. Net worth		92,416,651		78,419,865	
<b>c</b>	<b>Return on Total Assets</b>	Net surplus(after appropriation)		12,453,577	<b>2.15</b>	5,085,251	<b>0.97</b>
		Avg. Total assets		579,911,433		521,710,477	