



BASIX Employees and Agents Mutually Aided Co-Operative Society Limited

MIS as on November, 2019

Operational Highlights:

- **Members count** has **increased by 4.93% (↑)** from 1,604 (as on October 31, 2019) to 1,683 (as on November 30, 2019).
- **Average Savings** per month has been **decreased by 1.61% (↓)** from Rs.15,301/- (as on October 31, 2019) to Rs.15,054/- (as on November 30, 2019)
- Number of loans disbursed during the period

Product	No of Loan Disbursed (Apr to November 19)	Amount in Rs	No of Loan Closed (Apr to Nov 19)
General Loan	209	95,76,000	167
Top-up Loan	60	65,99,000	32
Eazee Loan	28	19,62,000	23
Health Loan	15	5,33,000	18
Education Loan	21	4,85,000	18
Salary advance Loan	5	1,43,000	7
Total	338	1,92,98,000	265

- **Number of Outstanding Loans** **increased by 1.94% (↑)** from 516 (as on October 31, 2019) to 526 (as on November 30, 2019).
- **Loan Outstanding Amount** has **increased by 2.28% (↑)** from Rs.1,91,00,643/- as on October 31, 2019) to Rs.1,95,36,052/- (as on November 30, 2019).

Summary on Highlights:

Particulars	November' 19	October' 19	September' 19	June' 19	Mar' 19
Total Income	20,53,925	18,36,315	16,07,835	8,40,848	23,27,614
Total Expenses	16,03,470	14,30,319	11,51,645	5,37,786	23,01,999
Surplus for the Period / Year	4,50,455	4,05,996	3,70,059	3,03,062	25,615
Total Assets at the Period / Year end	3,54,70,319	3,45,52,727	3,48,74,135	3,25,41,338	3,22,20,025

BASIX Employees And Agents Mutually Aided Cooperative Society Ltd

Summary of Operations & Financials as on November 30, 2019

Particulars	30-Nov-19	31-Oct-19	30-Sep-19	30-Jun-19	31-Mar-19	% to total
1. Member Information						
- Total Members	1,683	1,604	1,593	1,498	1,462	
- No. of Employees	1,646	1,569	1,573	1,477	1,445	
- Non Roll Employees & Contractuals	37	35	20	21	17	
2. Savings Information (Rs.)						
- Total Savings	25,338,063	24,543,360	24,248,368	22,705,857	21,198,068	
- Average Savings per Member	15,054	15,301	15,222	15,157	14,499	
3. Portfolio Size and Health (Rs.)						
3.1. No. of Loans disbursed during the Period/Year ended	338	295	253	132	331	
General Loan	209	181	157	83	221	61.8%
Top-up Loan	60	56	48	28	31	17.8%
Eazee Loan	28	25	21	10	28	8.3%
Health Emergency Loan	15	12	10	4	22	4.4%
Children Education Loan	21	16	12	5	25	6.2%
Salary Advance Loan	5	5	5	2	4	1.5%
3.2. Disbursements during the Period/Year ended	19,298,000	17,064,000	14,508,000	8,022,000	16,268,000	
General Loan	9,576,000	8,343,000	7,246,000	3,967,000	9,358,000	49.6%
Top-up Loan	6,599,000	6,084,000	5,085,000	3,011,000	3,021,000	34.2%
Eazee Loan	1,962,000	1,686,000	1,398,000	722,000	2,003,000	10.2%
Health Emergency Loan	533,000	423,000	346,000	135,000	819,000	2.8%
Children Education Loan	485,000	385,000	290,000	115,000	559,000	2.5%
Salary Advance Loan	143,000	143,000	143,000	72,000	508,000	0.7%
3.3. No. of Loans Outstanding at the Period / Year end	526	516	523	490	453	
General Loan	341	337	346	326	299	64.8%
Top-up Loan	72	69	66	60	44	13.7%
Eazee Loan	54	55	56	53	49	10.3%
Health Emergency Loan	26	24	24	23	29	4.9%
Children Education Loan	32	29	28	25	29	6.1%
Salary Advance Loan	1	2	3	3	3	0.2%
3.4. Outstandings at the Period/Year ended	19,536,052	19,100,643	18,801,254	17,960,315	14,503,783	
General Loan	10,429,697	10,208,033	10,237,371	9,912,347	8,317,071	53.4%
Top-up Loan	5,642,598	5,546,742	5,157,641	4,659,061	2,780,372	28.9%
Eazee Loan	2,431,286	2,403,754	2,515,205	2,569,370	2,391,541	12.4%
Health Emergency Loan	561,328	507,956	480,091	465,629	619,387	2.9%
Children Education Loan	464,340	415,313	368,504	329,715	361,447	2.4%
Salary Advance Loan	6,803	18,845	42,442	24,193	33,965	0.0%
3.5. Average Loan Size for the Period / Year ended	57,094.67	57,844.07	57,343.87	60,772.73	49,148.04	
4. Funds Position (Rs.)						
- Cash at Bank	149,347	562,430	739,616	486,848	687,491	
- Investment in Fixed Deposits in the Banks	12,692,775	12,692,775	12,092,775	10,678,905	13,207,757	
5. Financial Highlights (Rs.)						
- Total Income	2,053,925	1,836,315	1,587,880	840,848	2,327,614	
- Total Expenses	1,603,470	1,430,319	1,217,821	537,786	2,301,999	
- Surplus for the Period / Year ended	450,455	405,996	370,059	303,062	25,615	
- Total Assets at the Period / Year ended	35,470,319	34,577,727	34,881,813	32,541,338	32,220,025	
6. Outreach	Total in BASIX	Membership in BEAMACS	% of Coverage			
- Employees	2,959	1,646	55.6%			
- Others	2,208	37	1.7%			
Total	5,167	1,683	32.6%			

HR Details as of November' 19

S.No.	Company Name	Employees data			BEAMACS members				
		Employees	Agents & Contractuals	Total	Emp	Agents & Contractuals	Total	Emp % of Coverage	Age % of Coverage
1	BSFL	2	0	2	2	0	2	100%	100%
2	IGS	51	344	395	43	9	52	84%	3%
3	BASICS	126	24	150	30	15	45	24%	63%
4	KBS Bank	358	0	358	58		58	16%	0%
5	ILRT	24	0	24	12	-	12	50%	0%
6	BKSL	5	17	22	5		5	100%	0%
7	SUB-K	1,966	2	1,968	1,330	2	1,332	68%	100%
8	BCTS	24	7	31	25	4	29	104%	57%
9	Connect India	293	10	303	107		107	37%	0%
10	B-ABLE	100	1,406	1,506	25	7	32	25%	0%
11	BMWv	10	398	408	9	-	9	90%	0%
	Total	2,959	2,208	5,167	1,646	37	1,683	56%	2%