

Sonata Performance Report					
Performance as on 30th April, 2011					
		Target	Achivement	%	
1.	Total No. of Branch/ Units	125	123	98%	
2.	Total Number of Staff	1,103	797	72%	
	HO Staff	106	77	73%	
	Field Staff	997	720	72%	
	BM/Unit Managers	183	165	90%	
	Branch Support staff	209	105	50%	
	Business Executives (LO)	575	420	73%	
	BDAs (Agents)	30	30	100%	
3.	Net Number of Group Formed	12,513	11,922	95%	
	Total Group Passed	13,068	12,477	95%	
	Total Dissolved Group	555	555	100%	
4.	Net Number of Members	165,709	157,931	95%	
	Total Members	224,364	221,039	99%	
	Dropout Members	58655	63108	108%	
5.	Total Number of Loan Client	141,135	131,226	93%	
	Uttar Pradesh		97,875		
	Madhy Pradesh		32,186		
	Individual Loan Client		1,165		
6.	Number of Client Insured	131,226	131,226	100%	
7.	Total Loan Portfolio	898,064,553	840,531,349	94%	
7.a	IGL Own Portfolio		746,017,413		
7.b	IGL Managed Portfolio		72,952,372		
7.c	Individual Loan Portfolio		21,561,564		
	Loan Amount Disbursed	4,366,214,404	4,307,744,779	99%	
	Principal Collection	3,468,149,851	3,467,213,430	100%	
8.	Total Income	22,701,584	24,888,179	110%	
	Interest Income Earned	19,958,664	23,570,279	118%	
	Processing Fee	1,781,190	1,148,686	64%	
	Income on Investment	554,037	122,302	22%	
	Income through Insurance	387,800	27,019	7%	
	Other Income	19,893	19,893	0%	
9.	Total Expenditure	20,819,363	16,103,719	77%	
	Financial Cost	8,224,585	8,021,382	98%	
	Loan Loss Provision	1,415,780	1,014,155	72%	
	Total Operating Expenses	11,178,998	7,068,182	63%	
	a. HO/RO Operating Expense	2,079,473	2,009,308	97%	
	b. Field Operating Expense	8,848,613	4,880,933	55%	
	c. Depreciation	250,911	177,940	71%	
10.	Accumulated Profit/(Loss) after Tax	73,919,097	77,815,771	105%	
	Current Year Profit after Tax (PAT)	1,249,216	5,145,889	412%	
	Tax for Current Year	633,005	3,638,571	575%	
	Current Year profit before Tax (PBT)	1,882,221	8,784,460	467%	
	Previous Year Profit	72,669,882	72,669,882	100%	
11.	Portfolio at Risk (%)	1.0%	0.82%	0%	
12.	OSS (%)	109.04%	154.55%	142%	
13.	Case Load	245	312	127%	
14.	Average Loan Portfolio Per Loan Officer	1,560,998	2,001,265	128%	
15.	Total Equity	290,337,328	290,337,328	100%	
16.	Funding Tie Up	Sanctioned	Amount Aailed	Balance	%
	Term Loan	Amount	Amount Aailed	Outstanding	%
16.a	Ananya Finance (FWWB)	330,000,000	330,000,000	56,388,876	8.9%
16.b	HDFC Bank	214,900,000	214,900,000	12,650,000	2.0%
16.c	RBS (ABN-AMRO Bank)	95,000,000	95,000,000	2,500,000	0.4%
16.d	SIDBI	160,000,000	160,000,000	104,757,000	16.5%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	155,000,000	21,428,570	3.4%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	-	0.0%
16.h	Yes Bank	60,000,000	45,000,000	7,500,000	1.2%
16.i	Reliance Capital	100,000,000	100,000,000	35,653,492	5.6%
16.j	Corporation Bank	50,000,000	50,000,000	37,400,000	5.9%
16.k	Maanaveeya Holding & Investments Pvt. Ltd	100,000,000	100,000,000	100,000,000	15.7%
16.l	Central Bank	100,000,000	100,000,000	74,999,998	11.8%
16.m	Indusind Bank	50,000,000	50,000,000	33,333,333	5.2%
16.n	MicroVenture	60,000,000	60,000,000	60,000,000	9.4%
16.o	Union Bank of India	150,000,000	50,000,000	39,787,734	6.3%
16.p	MAS Financial	50,000,000	50,000,000	50,000,000	7.9%
	Subtotal	1,825,900,000	1,710,900,000	636,399,004	100.0%
	Managed Portfolio				
16.q	ICICI	100,000,000	80,329,830	-	0.0%
16.r	DCB	127,500,000	127,275,579	29,775,579	40.8%
16.s	Axis Bank	100,000,000	39,999,972	-	0.0%
16.t	IFMR	50,000,000	50,000,000	-	0.0%
16.u	MAS Financial	30,000,000	16,906,357	-	0.0%
16.v	Dhanlaxmi Bank	49,484,359	49,484,359	43,176,793	59.2%
	Subtotal	456,984,359	363,996,097.00	72,952,372	0.0%
	Total	2,282,884,359	2,074,896,097	709,351,376	100.0%