

Sonata Performance Report				
Performance as on 31st December, 2011				
		Target	Achivement	%
1.	<b>Total No. of Branch/ Units</b>	123	114	93%
2.	<b>Total Number of Staff</b>	814	711	87%
	HO Staff	86	69	80%
	Field Staff	728	642	88%
	BM/Unit Managers	173	146	85%
	Branch Support staff	123	112	91%
	Business Executives (LO)	409	362	88%
	BDA's (Agents)	23	22	96%
3.	<b>Net Number of Group Formed</b>	14,987	12,277	82%
	Total Group Passed	16,466	13,756	84%
	Total Dissolved Group	1,479	1,479	100%
4.	<b>Net Number of Members</b>	202,497	160,000	79%
	Total Members	278,616	259,150	93%
	Dropout Members	76,119	99,150	130%
5.	<b>Total Number of Loan Client</b>	175,683	130,817	74%
	IGL			
	Uttar Pradesh		97,030	
	Madhy Pradesh		29,468	
	Uttaranchal		1,116	
	Haryana		1,009	
	IL			
	Individual Loan Client		2,194	
	CYCLE			
	Cycle loan client *(topup loan)		48	
	ACS			
	Advance Cook Stove Client *(topup loan)		59	
6.	<b>Number of Client Insured</b>	130,817	130,817	100%
7.	<b>Total Loan Portfolio</b>	1,096,980,267	993,753,600	91%
7.a	<b>IGL Own Portfolio</b>		477,081,438	
7.b	<b>IGL Managed Portfolio</b>		472,594,253	
7.c	<b>Individual Loan Portfolio</b>		43,921,326	
7.d	<b>Cycle loan Portfolio</b>		99,883	
7.e	<b>Advance Cook Stove Portfolio</b>		56,700	
	Loan Amount Disbursed	5,768,459,304	5,555,616,329	96%
	Principal Collection	4,671,479,037	4,561,862,729	98%
8.	<b>Total Income</b>	226,014,554	226,912,407.88	100%
	Interest Income Earned	187,917,943	191,173,822	102%
	Processing Fee	16,372,850	10,898,785	67%
	Income on Investment	5,438,549	7,618,352	140%
	Gain on Securitization	10,764,005	13,603,777	0%
	Income through Insurance	4,902,345	2,998,810	61%
	Other Income	618,862	618,862	0%
9.	<b>Total Expenditure</b>	179,126,560	155,696,845	87%
	Financial Cost	88,052,922	66,065,164	75%
	Loan Loss Provision	6,648,075	6,708,444	101%
	Total Operating Expenses	84,425,563	82,923,238	98%
	a. HO/RO Operating Expense	19,355,654	54,422,275	281%
	b. Field Operating Expense	62,554,314	26,744,655	43%
	c. Depreciation	2,515,595	1,756,309	70%
10.	<b>Accumulated Profit/( Loss) after Tax</b>	103,830,998	117,594,577	113%
	Current Year Profit after Tax (PAT)	31,161,116	44,924,695	144%
	Tax for Current Year	15,726,878	26,290,867	167%
	Current Year profit before Tax (PBT)	46,887,994	71,215,562	152%
	Previous Year Profit	72,669,882	72,669,882	100%

11.	Portfolio at Risk (%)	1.0%	0.84%	0%	
12.	OSS (%)	126.18%	145.74%	116%	
13.	Case Load	429	361	84%	
14.	Average Loan Portfolio Per Loan Officer	2,679,296	2,745,176	102%	
15.	Total Equity	290,337,328	290,337,328	100%	
<b>16</b>					
<b>Funding Tie Up</b>		<b>Sanctioned</b>	<b>Amount</b>	<b>Amount Availed</b>	<b>Balance</b>
<b>Term Loan</b>		<b>Amount</b>	<b>Amount Availed</b>	<b>Outstanding</b>	<b>%</b>
16.a	Ananya Finance (FWWB)	330,000,000	330,000,000	17,777,770	3.9%
16.b	HDFC Bank	214,900,000	214,900,000	0	0.0%
16.c	RBS (ABN-AMRO Bank)	95,000,000	95,000,000	-	0.0%
16.d	SIDBI	160,000,000	160,000,000	74,993,000	16.6%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	155,000,000	7,142,852	1.6%
16.g	Bellwether Microfinance Fund	151,000,000	151,000,000	20,000,000	4.4%
16.h	Yes Bank	60,000,000	45,000,000	833,333	0.2%
16.i	Reliance Capital	100,000,000	100,000,000	8,467,255	1.9%
16.j	Corporation Bank	50,000,000	50,000,000	24,800,000	5.5%
16.k	Maanaveeya Holding & Investments Pvt. Ltd	160,000,000	130,000,000	110,000,000	24.4%
16.l	Central Bank	100,000,000	100,000,000	58,114,003	12.9%
16.m	Indusind Bank	50,000,000	50,000,000	6,666,667	1.5%
16.n	MicroVenture	60,000,000	60,000,000	60,000,000	13.3%
16.o	Union Bank of India	150,000,000	50,000,000	32,580,625	7.2%
16.p	IFMR	50,000,000	30,000,000	30,000,000	6.6%
<b>Subtotal</b>		<b>1,905,900,000</b>	<b>1,740,900,000</b>	<b>451,375,505</b>	<b>100.0%</b>
<b>Managed Portfolio</b>					
16.q	ICICI	100,000,000	80,329,830	-	0.0%
16.r	DCB	197,500,000	197,270,797	72,215,380	15.3%
16.s	Axis Bank	100,000,000	39,999,972	-	0.0%
16.t	IFMR	344,782,111	344,782,111	237,599,486	50.3%
16.u	MAS Financial	230,000,000	207,152,908	124,902,333	26.4%
16.v	Dhanlaxmi Bank	49,484,359	49,484,359	3,399,682	0.7%
16.w	Trident Microfin Pvt. Ltd.	55,653,612	55,653,612	34,477,372	7.3%
<b>Subtotal</b>		<b>1,077,420,082</b>	<b>974,673,589</b>	<b>472,594,253</b>	<b>0.0%</b>
<b>Total</b>		<b>2,983,320,082</b>	<b>2,715,573,589</b>	<b>923,969,758</b>	<b>100.0%</b>