

Sonata Performance Report					
Performance as on 31st December, 09					
		Target	Achivement	%	
1.	<b>Total No. of Branch/ Units</b>	60	50	83%	
2.	<b>Total Number of Staff</b>	895	692	77%	
	HO Staff	86	111	129%	
	Field Staff	809	581	72%	
	BM/Unit Managers	92	89	97%	
	Branch Support staff	180	94	52%	
	Business Executives (LO)	480	341	71%	
	BDAs (Agents)	57	57	100%	
3.	<b>Net Number of Group Formed</b>	12,213	7,189	59%	
	Total Group Passed	12,516	7,492	60%	
	Total Dissolved Group	303	303	100%	
4.	<b>Net Number of Members</b>	146,550	85,121	58%	
	Total Members	182,370	118,276	65%	
	Dropout Members	35820	33155	93%	
5.	<b>Total Number of Loan Client</b>	127,820	77,735	61%	
	Uttar Pradesh		56,066		
	Madhy Pradesh		21,669		
6.	<b>Number of Client Insured</b>	77,735	77,735	100%	
7.	<b>Loan Portfolio</b>	725,305,931	477,238,426	66%	
7.a	<b>Net Own Portfolio</b>		467,426,286		
7.b	<b>Managed Portfolio</b>		9,812,140		
	Loan Amount Disbursed	2,576,500,590	2,082,573,090	81%	
	Principal Collection	1,851,194,659	1,605,334,664	87%	
8.	<b>Total Income</b>	132,363,393	104,720,921	79%	
	Interest Income Earned	116,394,265	93,186,683	80%	
	Processing Fee	10,693,795	8,912,882	83%	
	Income on Investment	1,504,381	1,036,264	69%	
	Income through Insurance	3,604,650	1,418,789	39%	
	Other Income	166,303	166,303	100%	
9.	<b>Total Expenditure</b>	124,275,517	83,127,386	67%	
	Financial Cost	52,390,811	32,561,476	62%	
	Loan Loss Provision	4,569,427	3,701,408	81%	
	Total Operating Expenses	67,315,279	46,864,502	70%	
	a. HO Operating Expense	11,924,205	17,024,708	143%	
	b. Field Operating Expense	53,162,266	28,779,826	54%	
	c. Depreciation	2,228,807	1,059,968	48%	
10.	<b>Accumulated Profit/( Loss) after Tax</b>	23,892,277	32,544,284	136%	
	PAT	5,434,149	14,086,156	259%	
	Tax for Current Year	2,653,727	7,507,379	283%	
	Current Year profit before Tax	8,087,876	21,593,535	267%	
	Previous Year Profit	18,458,128	18,458,128	100%	
11.	<b>Portfolio at Risk</b>	1.0%	1.5%	146%	
12.	<b>OSS</b>	106.51%	125.98%	118%	
13.	<b>Case Load (4/2.c)</b>	266	228	86%	
14.	<b>Average Loan Portfolio Per Loan Officer</b>	1,511,054	1,399,526	93%	
15.	<b>Total Equity</b>	277,162,500	277,162,500	100%	
16.	<b>Funding Tie Up</b>	<b>Sanctioned Amount</b>	<b>Amount Aailed</b>	<b>Balance Outstanding</b>	<b>%</b>
	Term Loan				
16.a	FWWB	300,000,000	235,000,000	54,444,392	17.5%
16.b	HDFC Bank	231,900,000	159,000,000	49,125,000	15.8%
16.c	ABN-AMBRO Bank	95,000,000	50,000,000	-	0.0%
16.d	SIDBI	60,000,000	60,000,000	39,284,000	12.6%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	105,000,000	23,035,716	7.4%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	-	0.0%
16.h	Yes Bank	60,000,000	30,000,000	17,142,857	5.5%
16.i	IFMR	50,000,000	50,000,000	35,994,665	11.6%
16.j	DCB	37,500,000	37,500,000	37,500,000	12.0%
16.k	Mass Financial	30,000,000	15,000,000	15,000,000	4.8%
16.l	Reliance Capital	110,000,000	40,000,000	40,000,000	12.8%
	Subtotal	1,280,400,000	932,500,000	311,526,630	100.0%
	<b>Managed Portfolio</b>				
16.m	ICICI	100,000,000	80,329,830	3,224,291	32.9%
16.n	DCB	60,000,000	60,000,000	6,587,849	67.1%
16.o	Axis Bank	100,000,000	39,999,972	-	0.0%
	Subtotal	260,000,000	180,329,802	9,812,140	100.0%
	<b>Total</b>	<b>1,540,400,000</b>	<b>1,112,829,802</b>	<b>321,338,770</b>	<b>100.0%</b>