

Sonata Performance Report					
Performance as on 28th February, 2011					
		Target	Achivement	%	
1.	Total No. of Branch/ Units	100	123	123%	
2.	Total Number of Staff	1,050	855	81%	
	HO Staff	111	83	75%	
	Field Staff	939	772	82%	
	BM/Unit Managers	151	172	114%	
	Branch Support staff	168	106	63%	
	Business Executives (LO)	582	456	78%	
	BDAs (Agents)	38	38	100%	
3.	Net Number of Group Formed	13,348	11,861	89%	
	Total Group Passed	13,722	12,235	89%	
	Total Dissolved Group	374	374	100%	
4.	Net Number of Members	178,701	155,416	87%	
	Total Members	242,130	211,892	88%	
	Dropout Members	63,429	56,476	89%	
5.	Total Number of Loan Client	158,278	133,304	84%	
	Uttar Pradesh		100,502		
	Madhya Pradesh		31,948		
	Individual Loan Client		854		
6.	Number of Client Insured	133,304	133,304	100%	
7.	Total Loan Portfolio	872,683,071	848,598,948	97%	
7.a	IGL Own Portfolio		832,435,700		
7.b	IGL Managed Portfolio		-		
7.c	Individual Loan Portfolio		16,163,248		
	Loan Amount Disbursed	4,180,952,290	4,027,613,129	96%	
	Principal Collection	3,308,269,219	3,179,014,181	96%	
8.	Total Income	202,140,160	233,355,425	115%	
	Interest Income Earned	174,107,386	208,865,291	120%	
	Processing Fee	15,532,990	12,765,078	82%	
	Income on Investment	4,385,285	4,112,239	94%	
	Gain on Securitization	4,342,456	4,708,082	108%	
	Income through Insurance	3,392,620	2,525,312	74%	
	Other Income	379,424	379,424	100%	
9.	Total Expenditure	186,601,467	171,160,306	92%	
	Financial Cost	69,492,041	72,278,234	104%	
	Loan Loss Provision	6,302,812	4,293,095	68%	
	Total Operating Expenses	110,806,615	94,588,977	85%	
	a. HO Operating Expense	20,136,450	32,216,547	160%	
	b. Field Operating Expense	87,501,325	60,164,984	69%	
	c. Depreciation	3,168,840	2,207,447	70%	
10.	Accumulated Profit/( Loss) after Tax	35,769,940	65,139,839	182%	
	Current Year Profit after Tax (PAT)	10,486,109	39,856,008	380%	
	Tax for Current Year	5,052,584	22,339,111	442%	
	Current Year profit before Tax (PBT)	15,538,693	62,195,119	400%	
	Previous Year Profit	25,283,831	25,283,831	100%	
11.	Portfolio at Risk (%)	1.0%	0.65%	65%	
12.	OSS (%)	108.33%	136.34%	126%	
13.	Case Load	272	292	107%	
14.	Average Loan Portfolio Per Loan Officer	1,499,455	1,860,963	124%	
15.	Total Equity	290,337,328	290,337,328	100%	
16.	<b>Funding Tie Up</b>	<b>Sanctioned Amount</b>	<b>Amount Availed</b>	<b>Balance Outstanding</b>	<b>%</b>
	Term Loan				
16.a	Ananya Finance (FWWB)	330,000,000	330,000,000	68,055,534	10.5%
16.b	HDFC Bank	214,900,000	214,900,000	24,466,667	3.8%
16.c	ABN-AMRO Bank	95,000,000	95,000,000	13,000,000	2.0%
16.d	SIDBI	160,000,000	160,000,000	113,091,000	17.4%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	155,000,000	28,571,428	4.4%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	-	0.0%
16.h	Yes Bank	60,000,000	45,000,000	9,166,667	1.4%
16.i	Reliance Capital	100,000,000	100,000,000	48,527,988	7.5%
16.j	Corporation Bank	50,000,000	50,000,000	41,600,000	6.4%
16.k	Maanaveeya Holding & Investments Pvt. Ltd	100,000,000	100,000,000	100,000,000	15.4%
16.l	Central Bank	100,000,000	100,000,000	83,333,332	12.8%
16.m	Indusind Bank	50,000,000	50,000,000	43,333,333	6.7%
16.n	MicroVenture	60,000,000	30,000,000	30,000,000	4.6%
16.o	DCB	53,300,000	-	-	0.0%
16.p	Union Bank of India	150,000,000	50,000,000	45,454,545	7.0%
	Subtotal	1,829,200,000	1,630,900,000	648,600,494	100.0%
	<b>Managed Portfolio</b>				
16.q	ICICI	100,000,000	80,329,830	-	0.0%
16.r	DCB	97,500,000	97,500,000	-	0.0%
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%
	Subtotal	377,500,000	284,736,159	-	0.0%
	<b>Total</b>	<b>2,206,700,000</b>	<b>1,915,636,159</b>	<b>648,600,494</b>	<b>100.0%</b>