

Sonata Performance Report

Performance as on 28th February, 2010

		Target	Achievement	%	
1.	Total No. of Branch/ Units	65	53	82%	
2.	Total Number of Staff	976	802	82%	
	HO Staff	96	124	129%	
	Field Staff	880	678	77%	
	BM/Unit Managers	102	127	125%	
	Branch Support staff	195	103	53%	
	Business Executives (LO)	520	385	74%	
	BDAs (Agents)	63	63	100%	
3.	Net Number of Group Formed	13,946	7,499	54%	
	Total Group Passed	14,251	7,804	55%	
	Total Dissolved Group	305	305	100%	
4.	Net Number of Members	167,350	89,496	53%	
	Total Members	206,555	124,965	60%	
	Dropout Members	39205	35469	90%	
5.	Total Number of Loan Client	146,540	82,224	56%	
	Uttar Pradesh		58,635		
	Madhy Pradesh		23,589		
6.	Number of Client Insured	82,224	82,224	100%	
7.	Loan Portfolio	803,247,596	533,081,766	66%	
7.a	Net Own Portfolio		461,544,224		
7.b	Managed Portfolio		71,537,542		
	Loan Amount Disbursed	2,929,974,090	2,318,506,440	79%	
	Principal Collection	2,126,726,494	1,785,424,674	84%	
8.	Total Income	172,539,121	129,608,158	75%	
	Interest Income Earned	151,902,928	114,152,492	75%	
	Processing Fee	13,866,289	11,645,885	84%	
	Income on Investment	1,888,480	1,598,595	85%	
	Income through Insurance	4,674,030	2,003,791	43%	
	Other Income	207,394	207,394	100%	
9.	Total Expenditure	157,060,145	108,378,763	69%	
	Financial Cost	64,049,740	41,593,201	65%	
	Loan Loss Provision	5,729,833	4,156,495	73%	
	Total Operating Expenses	87,280,572	62,629,067	72%	
	a. HO Operating Expense	15,299,845	24,508,518	160%	
	b. Field Operating Expense	69,175,269	36,770,697	53%	
	c. Depreciation	2,805,458	1,349,852	48%	
10.	Accumulated Profit/(Loss) after Tax	28,821,124	31,049,907	108%	
	PAT	10,362,996	12,591,779	122%	
	Tax for Current Year	5,115,980	8,637,615	169%	
	Current Year profit before Tax	15,478,976	21,229,394	137%	
	Previous Year Profit	18,458,128	18,458,128	100%	
11.	Portfolio at Risk	1.0%	1.3%	132%	
12.	OSS	109.86%	119.59%	109%	
13.	Case Load (4/2.c)	282	214	76%	
14.	Average Loan Portfolio Per Loan Officer	1,544,707	1,384,628	90%	
15.	Total Equity	287,265,078	287,265,078	100%	
16.	Funding Tie Up	Sanctioned	Balance		
	Term Loan	Amount	Amount Availed	Outstanding	
				%	
16.a	FWWB	300,000,000	250,000,000	56,388,842	15.2%
16.b	HDFC Bank	231,900,000	194,900,000	78,900,000	21.2%
16.c	ABN-AMRO Bank	95,000,000	80,000,000	30,000,000	8.1%
16.d	SIDBI	60,000,000	60,000,000	39,284,000	10.6%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	130,000,000	43,750,000	11.8%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	-	0.0%
16.h	Yes Bank	60,000,000	45,000,000	27,857,143	7.5%
16.i	Reliance Capital	100,000,000	100,000,000	95,620,064	25.7%
	Subtotal	1,152,900,000	1,010,900,000	371,800,049	100.0%
	Managed Portfolio				
16.j	ICICI	100,000,000	80,329,830	31,450	0.0%
16.k	DCB	97,500,000	97,500,000	27,408,070	38.3%
16.l	Axis Bank	100,000,000	39,999,972	-	0.0%
16.m	IFMR	50,000,000	50,000,000	30,353,607	42.4%
16.n	MAS Financial	30,000,000	16,906,357	13,744,415	19.2%
	Subtotal	377,500,000	284,736,159	71,537,542	100.0%
	Total	1,530,400,000	1,295,636,159	443,337,591	100.0%