

Sonata Performance Report

		Performance as on 31st-Jan 08								
		UP-Operations			MP-Operations			Total		
		Plan	Achievement	%	Plan	Achievement	%	Target	Achievement	%
1.	Total No. of Branch	15	14	93%	10	6	60%	25	20	80%
2.	Total Number of Staff	366	283	77%	81	71	88%	447	354	79%
	HO Staff	21	23	110%	11	7	64%	32	30	94%
	Field Staff	345	260	75%	70	64	91%	415	324	78%
	BM/Unit Managers	30	31	103%	10	8	80%	40	39	98%
	Branch Support staff	45	10	22%	10	7	0%	55	17	31%
	Business Executives (LO)	150	138	92%	50	49	98%	200	187	94%
	BDAs (Agents)	120	81	68%	0	-	0%	120	81	68%
	Staff Droup out (No.)	NA	103		NA	3		NA	106	
3.	Net Number of Group Formed	3062	2661	87%	612	586	96%	3674	3247	88%
	Total Group Passed	3153	2752	87%	612	586	96%	3765	3338	89%
	Total Dissolved Group	91	91	100%	0	-	0%	91	91	100%
4.	Net Number of Members	39,806	34596	87%	9,175	7,098	77%	48,981	41,694	85%
	Total Members	47,239	42029	89%	9,177	7,100	77%	56,416	49129	87%
	Dropout Members	7433	7433	100%	2	2	100%	7435	7435	100%
5.	Total Number of Loan Client	32,646	29,917	92%	7,400	7,098	96%	40,046	37,015	92%
	Allahabad		19584						19584	
	Kausambi		3090						3090	
	Raiberali		1840						1840	
	Kanpur		1931						1931	
	Sultanpur		612						360	
	Fatehpur		2860						2468	
	Jabalpur		-		7400	7,098	96%		7,098	
6	Number of Client Insured	6,479	6479	100%	6,749	6749	100%	13228	13228	100%
7	Loan Portfolio	135,395,894	151,081,123	112%	30,985,397	28,842,889	93%	166,381,290	179,924,012	108%
	Loan Amount Disbursed	335,354,175	340,760,700	102%	64,331,000	51,035,000	79%	399,685,175	391,795,700	98%
	Principal Collection	199,958,281	189,679,577	95%	33,345,603	22,192,111	67%	233,303,885	211,871,688	91%
8	Interest Income	23,915,291	24,351,275	102%	5,310,080	3,713,613	70%	29,225,371	28,064,888	96%
	Interest Income Earned	19,902,180	20,918,040	105%	3,669,382	2,618,365	71%	23,571,562	23,536,405	100%
	Processing Fee	3,469,600	3,159,889	91%	819,820	1,094,190	133%	4,289,420	4,254,079	99%

	Income on Investment	404,572	134,406	33%	819,820		0%	1,224,392	134,406	11%
	Income through Insurance	74,840	74,840	100%				74,840	74,840	
	Other Income	64,100	64,100	100%	1,058	1,058	100%	65,158	65,158	100%
9	Total Expenditure	30,698,247	24,757,366	81%	6,013,053	3,870,015	64%	36,711,299	28,627,381	78%
	Financial Cost	6,209,534	10,267,066	165%	829,980	715,405	86%	7,039,515	10,982,471	156%
	Loan Loss	1,381,597	-	0%	351,700	-	0%	1,733,297	-	0%
	Total Operating Expenses	23,107,115	14,490,299	63%	4,831,372	3,154,610	65%	27,938,487	17,644,909	63%
	a. HO Operating Expense	5,166,862	5,388,872	104%	1,597,607	878,382	55%	6,764,468	6,267,254	93%
	b. Field Operating Expense	17,940,254	9,101,427	51%	3,233,765	993,695	31%	21,174,019	10,095,122	48%
	c. Business Aquisition Expense		-			1,282,533	0%	0	1,282,533	0%
10	P & L Account (Accumulated Total Loss)	(16,142,542)	(6,305,140)	39%	(702,973)	(156,402)	22%	(16,845,515)	(6,461,542)	38%
	Current Year	(6,782,955)	(406,090)	6%	(702,973)	(156,402)	22%	(7,485,928)	(562,492)	8%
	Previos Year losses	(9,359,587)	(5,899,050)	66%	0	-	0%	(9,359,587)	(5,899,050)	66%
11	Portfolio at Risk	2%	0.04%	100%	2%	0.00%	100%	2%	0.04%	100%
12	OSS	77.90%	98.36%	126%	88.31%	95.96%	109%	79.61%	98.04%	123%
13	Case Load (4/2.c)	218	217	100%	148	145	98%	200	198	99%
14	Average Loan Portfolio Per BE	902,639	1,094,791	121%	619,708	588,630	95%	831,906	962,160	116%
15	Equity Infusion	20,000,000	19,700,000	99%						

15	Funding Tie Up	Sanctioned Amount	Amount Aailed	Balance Outstanding	%
15.a	FWWB	85,000,000	75,000,000	54,741,094	27.5%
15.b	HDFC Bank	50,000,000	50,000,000	39,866,071	20.0%
15.c	ABN-AMBRO Bank	35,000,000	35,000,000	23,200,000	11.6%
15.d	Bellwether Fund	51,000,000	51,000,000	40,000,000	20.1%
15.e	ICICI Bank	20,000,000	20,000,000	17,666,669	8.9%
15.f	Axis Bank	25,000,000	25,000,000	16,607,143	8.3%
15.g	SIDBI	10,000,000	10,000,000	7,285,000	3.7%
	Total	276,000,000	266,000,000	199,365,977	100.0%