

| Sonata Performance Report | | | | | |
|--------------------------------------|---|--------------------------|----------------------|----------------------------|---------------|
| Performance as on 31st January, 2011 | | | | | |
| | | Target | Achivement | % | |
| 1. | Total No. of Branch/ Units | 100 | 123 | 123% | |
| 2. | Total Number of Staff | 1,057 | 888 | 84% | |
| | HO Staff | 111 | 83 | 75% | |
| | Field Staff | 946 | 805 | 85% | |
| | BM/Unit Managers | 151 | 176 | 117% | |
| | Branch Support staff | 168 | 106 | 63% | |
| | Business Executives (LO) | 582 | 478 | 82% | |
| | BDAs (Agents) | 45 | 45 | 100% | |
| 3. | Net Number of Group Formed | 12,704 | 11,482 | 90% | |
| | Total Group Passed | 13,036 | 11,814 | 91% | |
| | Total Dissolved Group | 332 | 332 | 100% | |
| 4. | Net Number of Members | 169,041 | 149,547 | 88% | |
| | Total Members | 229,934 | 201,404 | 88% | |
| | Dropout Members | 60893 | 51857 | 85% | |
| 5. | Total Number of Loan Client | 149,434 | 129,106 | 86% | |
| | Uttar Pradesh | | 96,754 | | |
| | Madhy Pradesh | | 31,619 | | |
| | Individual Loan Client | | 733 | | |
| 6. | Number of Client Insured | 129,106 | 129,106 | 100% | |
| 7. | Total Loan Portfolio | 808,937,097 | 835,094,035 | 103% | |
| 7.a | IGL Own Portfolio | | 821,139,694 | | |
| 7.b | IGL Managed Portfolio | | - | | |
| 7.c | Individual Loan Portfolio | | 13,954,341 | | |
| | Loan Amount Disbursed | 3,961,776,290 | 3,891,104,909 | 98% | |
| | Principal Collection | 3,152,839,193 | 3,056,010,874 | 97% | |
| 8. | Total Income | 179,916,613 | 208,846,671 | 116% | |
| | Interest Income Earned | 154,548,770 | 186,048,617 | 120% | |
| | Processing Fee | 13,577,840 | 11,693,741 | 86% | |
| | Income on Investment | 4,196,285 | 3,616,994 | 86% | |
| | Gain on Securitization | 4,342,456 | 4,708,082 | 108% | |
| | Income through Insurance | 2,965,120 | 2,493,093 | 84% | |
| | Other Income | 286,142 | 286,143 | 100% | |
| 9. | Total Expenditure | 167,878,147 | 155,483,354 | 93% | |
| | Financial Cost | 62,914,207 | 65,393,637 | 104% | |
| | Loan Loss Provision | 5,497,956 | 3,539,773 | 64% | |
| | Total Operating Expenses | 99,465,984 | 86,549,944 | 87% | |
| | a. HO Operating Expense | 18,190,686 | 29,774,269 | 164% | |
| | b. Field Operating Expense | 78,402,867 | 54,787,188 | 70% | |
| | c. Depreciation | 2,872,431 | 1,988,487 | 69% | |
| 10. | Accumulated Profit/(Loss) after Tax | 33,405,248 | 59,566,021 | 178% | |
| | Current Year Profit after Tax (PAT) | 8,121,416 | 34,282,189 | 422% | |
| | Tax for Current Year | 3,917,050 | 19,081,127 | 487% | |
| | Current Year profit before Tax (PBT) | 12,038,466 | 53,363,316 | 443% | |
| | Previous Year Profit | 25,283,831 | 25,283,831 | 100% | |
| 11. | Portfolio at Risk | 1.0% | 0.55% | 55% | |
| 12. | OSS | 107.17% | 134.32% | 125% | |
| 13. | Case Load | 257 | 270 | 105% | |
| 14. | Average Loan Portfolio Per Loan Officer | 1,389,926 | 1,747,059 | 126% | |
| 15. | Total Equity | 290,337,328 | 290,337,328 | 100% | |
| 16. | Funding Tie Up | Sanctioned Amount | Amount Aailed | Balance Outstanding | % |
| | Term Loan | | | | |
| 16.a | Ananya Finance (FWWB) | 330,000,000 | 330,000,000 | 74,166,647 | 11.1% |
| 16.b | HDFC Bank | 214,900,000 | 214,900,000 | 24,466,667 | 3.7% |
| 16.c | ABN-AMRO Bank | 95,000,000 | 95,000,000 | 13,000,000 | 1.9% |
| 16.d | SIDBI | 160,000,000 | 160,000,000 | 115,472,000 | 17.2% |
| 16.e | ICICI | 20,000,000 | 20,000,000 | - | 0.0% |
| 16.f | Axis Bank | 155,000,000 | 155,000,000 | 28,571,428 | 4.3% |
| 16.g | Bellwether Microfinance Fund | 131,000,000 | 131,000,000 | - | 0.0% |
| 16.h | Yes Bank | 60,000,000 | 45,000,000 | 10,000,000 | 1.5% |
| 16.i | Reliance Capital | 100,000,000 | 100,000,000 | 48,527,988 | 7.2% |
| 16.j | Corporation Bank | 50,000,000 | 50,000,000 | 41,600,000 | 6.2% |
| 16.k | Maanaveeya Holding & Investments Pvt. Ltd | 100,000,000 | 100,000,000 | 100,000,000 | 14.9% |
| 16.l | Central Bank | 100,000,000 | 100,000,000 | 91,666,666 | 13.7% |
| 16.m | Indusind Bank | 50,000,000 | 50,000,000 | 46,666,667 | 7.0% |
| 16.n | MicroVenture | 60,000,000 | 30,000,000 | 30,000,000 | 4.5% |
| 16.o | DCB | 53,300,000 | - | - | 0.0% |
| 16.p | Union Bank of India | 150,000,000 | 50,000,000 | 45,454,545 | 6.8% |
| | | 1,829,200,000 | 1,630,900,000 | 669,592,608 | 100.0% |
| | Managed Portfolio | | | | |
| 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% |
| | Total | 2,206,700,000 | 1,915,636,159 | 669,592,608 | 100.0% |