

Sonata Performance Report					
Performance as on 31st January, 2010					
		Target	Achivement	%	
1.	Total No. of Branch/ Units	65	50	77%	
2.	Total Number of Staff	961	719	75%	
	HO Staff	96	113	118%	
	Field Staff	865	606	70%	
	BM/Unit Managers	100	97	97%	
	Branch Support staff	195	97	50%	
	Business Executives (LO)	520	362	70%	
	BDAs (Agents)	50	50	100%	
3.	Net Number of Group Formed	13,079	7,332	56%	
	Total Group Passed	13,384	7,637	57%	
	Total Dissolved Group	305	305	100%	
4.	Net Number of Members	156,950	86,368	55%	
	Total Members	194,302	121,035	62%	
	Dropout Members	37352	34667	93%	
5.	Total Number of Loan Client	137,180	79,508	58%	
	Uttar Pradesh		56,631		
	Madhy Pradesh		22,877		
6.	Number of Client Insured	79,508	79,508	100%	
7.	Loan Portfolio	757,523,102	498,093,027	66%	
7.a	Net Own Portfolio		421,223,378		
7.b	Managed Portfolio		76,869,649		
	Loan Amount Disbursed	2,744,060,290	2,182,142,140	80%	
	Principal Collection	1,986,537,188	1,684,049,113	85%	
8.	Total Income	151,969,070	116,113,790	76%	
	Interest Income Earned	133,693,937	102,614,745	77%	
	Processing Fee	12,208,842	10,260,753	84%	
	Income on Investment	1,741,954	1,290,743	74%	
	Income through Insurance	4,115,340	1,738,551	42%	
	Other Income	208,998	208,998	100%	
9.	Total Expenditure	140,616,297	95,737,293	68%	
	Financial Cost	58,248,937	35,381,955	61%	
	Loan Loss Provision	5,088,030	3,949,726	78%	
	Total Operating Expenses	77,279,330	56,405,612	73%	
	a. HO Operating Expense	13,603,060	23,767,472	175%	
	b. Field Operating Expense	61,159,137	31,439,678	51%	
	c. Depreciation	2,517,133	1,198,462	48%	
10.	Accumulated Profit/(Loss) after Tax	26,077,737	30,556,642	117%	
	PAT	7,619,608	12,098,514	159%	
	Tax for Current Year	3,733,165	8,277,983	222%	
	Current Year profit before Tax	11,352,773	20,376,497	179%	
	Previous Year Profit	18,458,128	18,458,128	100%	
11.	Portfolio at Risk	1.0%	1.4%	141%	
12.	OSS	108.07%	121.28%	112%	
13.	Case Load (4/2.c)	264	220	83%	
14.	Average Loan Portfolio Per Loan Officer	1,456,775	1,375,948	94%	
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	240,000,000	52,777,728	13.9%
16.b	HDFC Bank	231,900,000	194,900,000	81,275,000	21.4%
16.c	ABN-AMRO Bank	95,000,000	80,000,000	30,000,000	7.9%
16.d	SIDBI	60,000,000	60,000,000	39,284,000	10.4%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	130,000,000	48,035,716	12.7%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	-	0.0%
16.h	Yes Bank	60,000,000	45,000,000	32,142,857	8.5%
16.i	Reliance Capital	100,000,000	100,000,000	95,620,064	25.2%
	Subtotal	1,152,900,000	1,000,900,000	379,135,365	100.0%
	Managed Portfolio				
16.j	ICICI	100,000,000	80,329,830	348,290	0.5%
16.k	DCB	97,500,000	97,500,000	28,964,795	37.7%
16.l	Axis Bank	100,000,000	39,999,972	-	0.0%
16.m	IFMR	50,000,000	50,000,000	32,221,033	41.9%
16.n	MAS Financial	30,000,000	16,906,357	15,335,531	20.0%
	Subtotal	377,500,000	284,736,159	76,869,649	100.0%
	Total	1,530,400,000	1,285,636,159	456,005,014	100.0%