

## Sonata Performance Report

Performance as on 31st July, 09

		Target	Achivement	%
1.	<b>Total No. of Branch/ Units</b>	50	50	100%
2.	<b>Total Number of Staff</b>	827	648	78%
	HO Staff	74	68	92%
	Field Staff	753	580	77%
	BM/Unit Managers	73	105	144%
	Branch Support staff	150	84	56%
	Business Executives (LO)	400	323	81%
	BDAs (Agents)	130	68	52%
3.	<b>Net Number of Group Formed</b>	8,479	6,889	81%
	Total Group Passed	8,696	7,106	82%
	Total Dissolved Group	217	217	100%
4.	<b>Net Number of Members</b>	101,750	83,847	82%
	Total Members	129,909	108,434	83%
	Dropout Members	28159	24587	87%
5.	<b>Total Number of Loan Client</b>	89,100	74,834	84%
	Uttar Pradesh		55,449	
	Madhy Pradesh		19,385	
6.	<b>Number of Client Insured</b>	74,834	74,834	100%
7.	<b>Loan Portfolio</b>	526,195,934	400,765,923	76%
7.a	<b>Net Own Portfolio</b>		341,693,830	
7.b	<b>Managed Portfolio</b>		59,072,093	
	Loan Amount Disbursed	1,816,270,090	1,627,769,090	90%
	Principal Collection	1,290,074,156	1,227,003,167	95%
8.	<b>Total Income</b>	49,430,331	45,385,082	92%
	Interest Income Earned	43,281,083	40,387,545	93%
	Processing Fee	3,837,680	3,096,815	81%
	Income on Investment	921,840	779,652	85%
	Income through Insurance	1,293,600	1,024,942	79%
	Other Income	96,128	96,128	100%
9.	<b>Total Expenditure</b>	48,638,254	34,715,930	71%
	Financial Cost	21,020,077	15,203,717	72%
	Loan Loss Provision	2,218,793	1,827,649	82%
	Total Operating Expenses	25,399,384	17,684,564	70%
	a. HO Operating Expense	4,977,410	5,855,678	118%
	b. Field Operating Expense	19,484,095	11,414,750	59%
	c. Depreciation	937,879	414,136	44%
10.	<b>Accumulated Profit/( Loss) after Tax</b>	19,017,062	24,879,618	131%
	<b>PAT</b>	<b>558,934</b>	<b>6,421,490</b>	1149%
	Tax for Current Year	233,143	4,247,663	1822%
	Current Year profit before Tax	792,076	10,669,153	1347%
	Previous Year Profit	18,458,128	18,458,128	100%
11.	<b>Portfolio at Risk</b>	1.0%	1.2%	122%
12.	<b>OSS</b>	101.63%	130.73%	129%
13.	<b>Case Load (4/2.c)</b>	223	232	104%
14.	<b>Average Loan Portfolio Per Loan Officer</b>	1,315,490	1,240,761	94%
15.	<b>Total Equity</b>	63,200,000	63,200,000	100%

16	<b>Funding Tie Up</b>	<b>Sanctioned Amount</b>	<b>Balance Amount Availed</b>	<b>Balance Outstanding</b>	<b>%</b>
<b>Term Loan</b>					
16.a	FWWB	185,000,000	184,000,000	76,666,631	28.1%
16.b	HDFC Bank	181,000,000	144,000,000	63,875,000	23.4%
16.c	ABN-AMBRO Bank	65,000,000	50,000,000	2,500,000	0.9%
16.e	SIDBI	60,000,000	60,000,000	48,283,000	17.7%
16.f	ICICI	20,000,000	20,000,000	3,939,368	1.4%
16.g	Axis Bank	105,000,000	105,000,000	44,107,144	16.2%
16.h	Bellwether Microfinance Fund	131,000,000	98,500,000	7,500,000	2.8%
16.i	Yes Bank	30,000,000	30,000,000	25,714,286	9.4%
	<b>Subtotal</b>	<b>777,000,000</b>	<b>691,500,000</b>	<b>272,585,429</b>	<b>100.0%</b>