

Sonata Performance Report

Performance as on 30th June, 09

		Target	Achivement	%	
1.	Total No. of Branch/ Units	50	50	100%	
2.	Total Number of Staff	824	708	86%	
	HO Staff	73	60	82%	
	Field Staff	751	648	86%	
	BM/Unit Managers	71	110	155%	
	Branch Support staff	150	84	56%	
	Business Executives (LO)	400	324	81%	
	BDAs (Agents)	130	130	100%	
3.	Net Number of Group Formed	7813	6941	89%	
	Total Group Passed	8012	7140	89%	
	Total Dissolved Group	199	199	100%	
4.	Net Number of Members	93,750	85,153	91%	
	Total Members	120,377	107,928	90%	
	Dropout Members	26627	22775	86%	
5.	Total Number of Loan Client	82,700	76,137	92%	
	Uttar Pradesh		56,304		
	Madhy Pradesh		19,833		
6.	Number of Client Insured	76,137	76,137	100%	
7.	Loan Portfolio	480,145,469	412,499,622	86%	
7.a	Own Portfolio		332,521,208		
7.b	Managed Portfolio		79,978,414		
	Loan Amount Disbursed	1,677,135,990	1,567,919,140	93%	
	Principal Collection	1,196,990,521	1,155,419,518	97%	
8.	Total Income	35,745,556	31,878,503	89%	
	Interest Income Earned	31,540,433	28,977,100	92%	
	Processing Fee	2,586,162	2,286,158	88%	
	Income on Investment	699,280	125,671	18%	
	Income through Insurance	871,740	441,633	51%	
	Other Income	47,940	47,940	100%	
9.	Total Expenditure	35,467,778	24,157,150	68%	
	Financial Cost	15,423,756	9,985,688	65%	
	Loan Loss Provision	1,824,553	1,571,983	86%	
	Total Operating Expenses	18,219,470	12,599,479	69%	
	a. HO Operating Expense	4,070,846	1,787,064	44%	
	b. Field Operating Expense	14,148,624	10,812,415	76%	
10.	Accumulated Profit/(Loss) after Tax	13,741,628	18,159,758	132%	
	PAT	153,174	4,571,304	2984%	
	Tax for Current Year	124,603	3,150,048	2528%	
	Current Year profit before Tax	277,778	7,721,352	2780%	
	Previous Year Profit	13,588,454	13,588,454	100%	
11.	Portfolio at Risk	1.0%	1.0%	100%	
12.	OSS	100.78%	131.96%	131%	
13.	Case Load (4/2.c)	207	235	114%	
14.	Average Loan Portfolio Per Loan Officer	1,200,364	1,273,147	106%	
15.	Total Equity	63,200,000	63,200,000	100%	
16.	Funding Tie Up	Sanctioned	Amount Availed	Balance Outstanding	%
	Term Loan	Amount	Amount Availed	Balance Outstanding	%
16.a	FWWB	184,000,000	183,000,000	74,166,632	26.9%
16.b	HDFC Bank	181,000,000	144,000,000	67,625,000	24.5%
16.c	ABN-AMBRO Bank	65,000,000	50,000,000	4,000,000	1.4%
16.e	SIDBI	60,000,000	60,000,000	48,283,000	17.5%
16.f	ICICI	20,000,000	20,000,000	4,727,248	1.7%
16.g	Axis Bank	105,000,000	105,000,000	44,107,144	16.0%
16.h	Bellwethwe	7,500,000	7,500,000	7,500,000	2.7%
16.i	Yes Bank	30,000,000	30,000,000	25,714,286	9.3%
	Subtotal	652,500,000	599,500,000	276,123,310	100.0%