

Sonata Performance Report				
Performance as on 31st March 08				
		Target	Achivement	%
1.	Total No. of Branch	25	18	72%
	No of Unit Office		5	
2.	Total Number of Staff	447	305	68%
	HO Staff	32	36	113%
	Field Staff	415	269	65%
	BM/Unit Managers	40	43	108%
	Branch Support staff	55	20	36%
	Business Executives (LO)	200	171	86%
	BDAs (Agents)	120	78	65%
	Staff Droup out (No.)	NA	111	
3.	Net Number of Group Formed	4384	3783	86%
	Total Group Passed	4481	3,886	87%
	Total Dissolved Group	103	103	100%
4.	Net Number of Members	58,481	49,422	85%
	Total Members	66,980	57,921	86%
	Dropout Members	8499	8499	100%
5.	Total Number of Loan Client	47,646	44,387	93%
	Allahabad		21934	
	Kausambi		3811	
	Raiberali		2060	
	Kanpur		3364	
	Sultanpur		884	
	Fatehpur		3363	
	Jabalpur		8,971	
6.	Number of Client Insured	22448	22448	100%
7.	Loan Portfolio	188,205,537	232,085,909	123%
	Loan Amount Disbursed	492,853,425	505,992,450	103%
	Principal Collection	304,647,888	273,906,541	90%
8.	Interest Income	38,963,135	39,864,796	102%
	Interest Income Earned	32,242,347	33,396,961	104%
	Processing Fee	5,700,760	5,621,675	99%
	Income on Investment	461,966	139,164	30%
	Income through Insurance	492,580	492,580	100%
	Other Income	65,482	214,416	327%
9.	Total Expenditure	47,872,028	39,458,866	82%
	Financial Cost	9,894,205	16,489,611	167%
	Loan Loss	2,451,959	28,528	1%

	Total Operating Expenses	35,525,864	22,940,726	65%
	a. HO Operating Expense	8,396,790	9,093,159	108%
	b. Field Operating Expense	27,129,074	13,847,567	51%
10.	P & L Account (Accumulated Total Loss)	(18,268,480)	(5,493,120)	30%
	Current Year	(8,908,893)	405,930	-5%
	Previous Year losses	(9,359,587)	(5,899,050)	66%
11.	OSS	81.39%	101.03%	124%
12.	Case Load (4/2.c)	238	260	109%
13.	Average Loan Portfolio Per BE	941,028	1,357,228	144%
14.	Equity Infusion	50,000,000	63,200,000	126%

15	Funding Tie Up	Sanctioned Amount	Amount Availed	Balance Outstanding	%
15.a	FWWB	85,000,000	85,000,000	55,852,198	27.0%
15.b	HDFC Bank	65,000,000	65,000,000	49,151,786	23.7%
15.c	ABN-AMBRO Bank	50,000,000	50,000,000	36,050,000	17.4%
15.d	Bellwether Fund	51,000,000			0.0%
15.e	ICICI Bank	20,000,000	20,000,000	16,545,448	8.0%
15.f	Axis Bank	55,000,000	55,000,000	43,214,285	20.9%
15.g	SIDBI	10,000,000	10,000,000	6,380,000	3.1%
Total		336,000,000	285,000,000	207,193,717	100.0%

Ratios Analysis

17.	Sustainability and Profitability	
	Return on Assets	-1.0%
	Return on Equity	-5.0%
18.	Assets/Liability Management	
	Yield on Gross Portfolio	27.70%
	Cost of Fund Ratio	12.30%
	Debt to Equity Ratio	3.95%
	Liquidity Ratio	6.81%
19.	Portfolio Quality	
	Portfolio at Risk	0.1%
	Risk coverage Ratio	2.35%
20.	Efficiency and Productivity	
	Operational Expenses Ratio	15.90%
	Cost Per Active Client	804
	Average Outstanding Loan Size	5230