

f Sonata Performance Report					
Performance as on 31st March 09					
		Target	Achivement	%	
1.	<b>Total No. of Branch/ Units</b>	40	44	110%	
2.	<b>Total Number of Staff</b>	696	674	97%	
	HO Staff	69	59	86%	
	Field Staff	627	615	98%	
	BM/Unit Managers	64	99	155%	
	Branch Support staff	120	75	63%	
	Business Executives (LO)	320	318	99%	
	BDAs (Agents)	123	123	100%	
3.	<b>Net Number of Group Formed</b>	8820	6596	75%	
	Total Group Passed	9002	6778	75%	
	Total Dissolved Group	182	182	100%	
4.	<b>Net Number of Members</b>	105,835	84,370	80%	
	Total Members	126,102	106,400	84%	
	Dropout Members	20267	22030	109%	
5.	<b>Total Number of Loan Client</b>	94,335	76,632	81%	
	Uttar Pradesh		57,236		
	Madhy Pradesh		19,396		
6.	<b>Number of Client Insured</b>	76,104	76,104	100%	
7.	<b>Loan Portfolio</b>	519,591,635	448,104,961	86%	
7.a	<b>Own Portfolio</b>		308,605,587		
7.b	<b>Managed Portfolio</b>		139,499,374		
	Loan Amount Disbursed	1,584,293,000	1,385,762,492	87%	
	Principal Collection	1,064,701,365	937,657,531	88%	
8.	<b>Total Income</b>	115,682,615	119,881,535	104%	
	Interest Income Earned	93,508,041	99,071,589	106%	
	Gain on Portfolio sale	7,840,032	7,575,817	97%	
	Processing Fee	9,686,671	10,892,246	112%	
	Income on Investment	1,253,731	737,273	59%	
	Income through Insurance	3,265,170	1,475,640	45%	
	Other Income	128,970	128,970	100%	
9.	<b>Total Expenditure</b>	99,991,775	82,598,905	83%	
	Financial Cost	39,449,535	40,441,126	103%	
	Loan Loss Provision	3,342,097	1,520,337	45%	
	Total Operating Expenses	57,200,143	40,637,442	71%	
	a. HO Operating Expense	13,240,552	13,056,356	99%	
	b. Field Operating Expense	43,959,592	27,581,086	63%	
10.	<b>Accumulated Profit/( Loss) after Tax</b>	6,682,566	20,368,730	305%	
	<b>PAT</b>	<b>12389404</b>	<b>26,075,568</b>	<b>210%</b>	
	Tax for Current Year	3,301,436	11,207,062	339%	
	Current Year profit before Tax	15,690,840	37,282,630	238%	
	Previous Year losses	(5,706,838)	(5,706,838)	100%	
11.	<b>Portfolio at Risk</b>	1.0%	0.78%	78%	
12.	<b>OSS</b>	115.69%	145.14%	125%	
13.	<b>Case Load (4/2.c)</b>	295	241	82%	
14.	<b>Average Loan Portfolio Per Loan Officer</b>	1,623,724	1,409,135	87%	
15.	<b>Total Equity</b>	63,200,000	63,200,000	100%	
16.	<b>Funding Tie Up</b>	<b>Sanctioned Amount</b>	<b>Amount Availed</b>	<b>Balance Outstanding</b>	<b>%</b>
	<b>Term Loan</b>				
16.a	FWWB	180,000,000	180,000,000	66,944,397	21.8%
16.b	HDFC Bank	181,000,000	144,000,000	84,687,500	27.5%
16.c	ABN-AMBRO Bank	65,000,000	50,000,000	9,250,000	3.0%
16.e	SIDBI	60,000,000	60,000,000	52,760,000	17.2%
16.f	ICICI	20,000,000	20,000,000	7,090,888	2.3%
16.g	Axis Bank	105,000,000	105,000,000	56,785,716	18.5%
16.h	Yes Bank	30,000,000	30,000,000	30,000,000	9.8%
	Subtotal	<b>641,000,000</b>	<b>589,000,000</b>	<b>307,518,501</b>	<b>100.0%</b>
	<b>Managed Portfolio</b>				
16.i	ICICI	100,000,000	80,329,830	69,923,277	50.1%
16.j	DCB	60,000,000	60,000,000	42,283,310	30.3%
16.k	Axis Bank	100,000,000	39,999,972	27,292,787	19.6%
16.k	HDFC Bank	100,000,000	-	-	0.0%
	Subtotal	<b>360,000,000</b>	<b>180,329,802</b>	<b>139,499,374</b>	<b>100.0%</b>
	<b>Total</b>	<b>1,001,000,000</b>	<b>769,329,802</b>	<b>447,017,875</b>	<b>100.0%</b>