

Sonata Performance Report

Performance as on 31st March, 2010

		Target	Achivement	%	
1.	Total No. of Branch/ Units	65	67	103%	
2.	Total Number of Staff	994	856	86%	
	HO Staff	106	117	110%	
	Field Staff	888	739	83%	
	BM/Unit Managers	104	147	141%	
	Branch Support staff	195	105	54%	
	Business Executives (LO)	520	418	80%	
	BDA's (Agents)	69	69	100%	
3.	Net Number of Group Formed	14,813	7,797	53%	
	Total Group Passed	15,123	8,107	54%	
	Total Dissolved Group	310	310	100%	
4.	Net Number of Members	177,750	95,532	54%	
	Total Members	218,182	139,271	64%	
	Dropout Members	40432	43739	108%	
5.	Total Number of Loan Client	155,900	85,897	55%	
	Uttar Pradesh		61,350		
	Madhy Pradesh		24,454		
			93		
6.	Number of Client Insured	85,897	85,897	100%	
7.	Total Loan Portfolio	804,643,509	565,203,004	70%	
7.a	Own Portfolio		503,194,953		
7.b	Managed Portfolio		60,299,409		
7.c	Individual Loan Portfolio		1,708,642		
	Loan Amount Disbursed	3,084,818,290	2,441,638,690	79%	
	Principal Collection	2,280,174,781	1,876,435,686	82%	
8.	Total Income	193,414,953	145,066,354	75%	
	Interest Income Earned	170,661,658	126,381,445	74%	
	Processing Fee	15,244,988	13,142,378	86%	
	Income on Investment	1,956,710	2,830,729	145%	
	Income through Insurance	5,138,760	2,298,964	45%	
	Other Income	412,837	412,837	100%	
9.	Total Expenditure	173,538,648	133,635,285	77%	
	Financial Cost	69,972,864	50,220,760	72%	
	Loan Loss Provision	6,105,586	4,439,550	73%	
	Total Operating Expenses	97,460,197	78,974,975	81%	
	a. HO Operating Expense	17,162,107	30,030,934.65	175%	
	b. Field Operating Expense	77,199,363	47,408,239.47	61%	
	c. Depreciation	3,098,728	1,535,801	50%	
10.	Accumulated Profit/(Loss) after Tax	31,949,215	25,454,412	80%	
	PAT	13,356,043	6,861,240	51%	
	Tax for Current Year	6,520,262	4,569,829	70%	
	Current Year profit before Tax	19,876,304	11,431,069	58%	
	Previous Year Profit	18,593,172	18,593,172	100%	
11.	Portfolio at Risk	1.0%	1.2%	124%	
12.	OSS	111.45%	108.55%	97%	
13.	Case Load (4/2.c)	300	205	69%	
14.	Average Loan Portfolio Per Loan Officer	1,547,391	1,352,160	87%	
15.	Total Equity	290,337,328	290,337,328	100%	
16.	Funding Tie Up	Sanctioned	Balance		
	Term Loan	Amount	Amount Availed	Outstanding	%
16.a	FWWB	300,000,000	250,000,000	49,999,956	11.3%
16.b	HDFC Bank	251,900,000	214,900,000	89,525,000	20.3%
16.c	ABN-AMRO Bank	95,000,000	80,000,000	24,500,000	5.6%
16.d	SIDBI	160,000,000	90,000,000	65,712,000	14.9%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	130,000,000	37,500,002	8.5%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	-	0.0%
16.h	Yes Bank	60,000,000	45,000,000	27,857,143	6.3%
16.i	Reliance Capital	100,000,000	100,000,000	95,620,064	21.7%
16.j	Corporation Bank	50,000,000	50,000,000	50,000,000	11.3%
	Subtotal	1,322,900,000	1,110,900,000	440,714,165	100.0%