

Sonata Performance Report

Performance as on 31st March, 2011

		Target	Achivement	%	
1.	Total No. of Branch/ Units	100	123	123%	
2.	Total Number of Staff	1,045	834	80%	
	HO Staff	111	83	75%	
	Field Staff	934	751	80%	
	BM/Unit Managers	151	169	112%	
	Branch Support staff	168	105	63%	
	Business Executives (LO)	582	444	76%	
	BDA's (Agents)	33	33	100%	
3.	Net Number of Group Formed	13,992	11,887	85%	
	Total Group Passed	14,404	12,299	85%	
	Total Dissolved Group	412	412	100%	
4.	Net Number of Members	188,361	157,051	83%	
	Total Members	254,403	213,518	84%	
	Dropout Members	66042	56467	86%	
5.	Total Number of Loan Client	167,122	132,011	79%	
	Uttar Pradesh		98,414		
	Madhy Pradesh		32,549		
	Individual Loan Client		1,048		
6.	Number of Client Insured	132,011	132,011	100%	
7.	Total Loan Portfolio	926,583,237	827,097,961	89%	
7.a	IGL Own Portfolio		727,805,989		
7.b	IGL Managed Portfolio		79,259,937		
7.c	Individual Loan Portfolio		20,032,035		
	Loan Amount Disbursed	4,403,917,490	4,154,561,104	94%	
	Principal Collection	3,477,334,253	3,327,463,143	96%	
8.	Total Income	225,803,950	264,964,215	117%	
	Interest Income Earned	195,034,491	235,714,594	121%	
	Processing Fee	17,522,520	13,720,740	78%	
	Income on Investment	4,533,669	5,992,324	132%	
	Gain on Securitization	4,342,456	4,708,082	108%	
	Income through Insurance	3,827,760	4,285,421	112%	
	Other Income	543,054	543,054	100%	
9.	Total Expenditure	205,792,806	191,925,186	93%	
	Financial Cost	76,509,137	82,570,695	108%	
	Loan Loss Provision	7,136,665	4,108,254	58%	
	Total Operating Expenses	122,147,004	105,246,237	86%	
	a. HO/RO Operating Expense	22,083,011	34,515,188	156%	
	b. Field Operating Expense	96,598,744	68,242,342	71%	
	c. Depreciation	3,465,249	2,488,707	72%	
10.	Accumulated Profit/(Loss) after Tax	38,806,261	72,669,882	187%	
	Current Year Profit after Tax (PAT)	13,522,429	47,386,050	350%	
	Tax for Current Year	6,488,714	25,632,978	395%	
	Current Year profit before Tax (PBT)	20,011,144	73,039,028	365%	
	Previous Year Profit	25283831	25283831	100%	
11.	Portfolio at Risk (%)	1.0%	0.58%	58%	
12.	OSS (%)	109.72%	138.06%	126%	
13.	Case Load	287	297	104%	
14.	Average Loan Portfolio Per Loan Officer	1,592,067	1,862,833	117%	
15.	Total Equity	290,337,328	290,337,328	100%	
16.	Funding Tie Up	Sanctioned	Amount Aailed	Balance Outstanding	%
	Term Loan	Amount	Amount Aailed	Balance Outstanding	%
16.a	Ananya Finance (FWWB)	330,000,000	330,000,000	61,944,429	9.0%
16.b	HDFC Bank	214,900,000	214,900,000	18,633,333	2.7%
16.c	RBS (ABN-AMRO Bank)	95,000,000	95,000,000	2,500,000	0.4%
16.d	SIDBI	160,000,000	160,000,000	107,138,000	15.6%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	155,000,000	28,571,426	4.2%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	-	0.0%
16.h	Yes Bank	60,000,000	45,000,000	8,333,333	1.2%
16.i	Reliance Capital	100,000,000	100,000,000	48,527,988	7.1%
16.j	Corporation Bank	50,000,000	50,000,000	37,400,000	5.4%
16.k	Maanaveeya Holding & Investments Pvt. Ltd	100,000,000	100,000,000	100,000,000	14.6%
16.l	Central Bank	100,000,000	100,000,000	83,114,005	12.1%
16.m	Indusind Bank	50,000,000	50,000,000	40,000,000	5.8%
16.n	MicroVenture	60,000,000	55,000,000	55,000,000	8.0%
16.o	Union Bank of India	150,000,000	50,000,000	45,105,455	6.6%
16.p	MAS Financial	50,000,000	50,000,000	50,000,000	7.3%
	Subtotal	1,825,900,000	1,705,900,000	686,267,970	100.0%
	Managed Portfolio				
16.q	ICICI	100,000,000	80,329,830	-	0.0%
16.r	DCB	127,500,000	127,275,579	29,775,579	37.6%
16.s	Axis Bank	100,000,000	39,999,972	-	0.0%
16.t	IFMR	50,000,000	50,000,000	-	0.0%
16.u	MAS Financial	30,000,000	16,906,357	-	0.0%
16.v	Dhanlaxmi Bank	49,484,359	49,484,359	49,484,359	62.4%
	Subtotal	456,984,359	363,996,097	79,259,937	0.0%
	Total	2,282,884,359	2,069,896,097	765,527,907	100.0%