

Sonata Performance Report					
Performance as on 31st May, 2011					
		Target	Achivement	%	
1.	<b>Total No. of Branch/ Units</b>	125	123	98%	
2.	<b>Total Number of Staff</b>	1,113	775	70%	
	HO Staff	106	80	75%	
	Field Staff	1,007	695	69%	
	BM/Unit Managers	183	164	90%	
	Branch Support staff	209	105	50%	
	Business Executives (LO)	588	399	68%	
	BDAs (Agents)	27	27	100%	
3.	<b>Net Number of Group Formed</b>	13,154	12,119	92%	
	Total Group Passed	13,722	12,687	92%	
	Total Dissolved Group	568	568	100%	
4.	<b>Net Number of Members</b>	175,322	161,662	92%	
	Total Members	236,165	225,624	96%	
	Dropout Members	60,843	63,962	105%	
5.	<b>Total Number of Loan Client</b>	150,144	132,707	88%	
	<b>IGL</b>		97,932		
	Uttar Pradesh		32,341		
	Madhy Pradesh		712		
	Uttaranchal		518		
	Haryana				
	<b>IL</b>		1,204		
6.	<b>Number of Client Insured</b>	132,694	132,694	100%	
7.	<b>Total Loan Portfolio</b>	971,732,979	860,721,786	89%	
7.a	<b>IGL Own Portfolio</b>		774,187,700		
7.b	<b>IGL Managed Portfolio</b>		63,838,375		
7.c	<b>Individual Loan Portfolio</b>		22,695,711		
	Loan Amount Disbursed	4,579,806,904	4,473,744,804	98%	
	Principal Collection	3,608,073,925	3,613,023,018	100%	
8.	<b>Total Income</b>	47,162,337	51,064,747	108%	
	Interest Income Earned	41,674,597	47,734,671	115%	
	Processing Fee	3,580,560	2,370,783	66%	
	Income on Investment	1,048,174	848,423	81%	
	Income through Insurance	779,640	31,504	4%	
	Other Income	79,366	79,366	0%	
9.	<b>Total Expenditure</b>	41,560,267	32,401,736	78%	
	Financial Cost	16,989,593	13,134,754	77%	
	Loan Loss Provision	2,199,888	2,727,156	124%	
	Total Operating Expenses	22,370,786	16,539,826	74%	
	a. HO/RO Operating Expense	4,099,412	6,001,914	146%	
	b. Field Operating Expense	17,744,684	10,154,863	57%	
	c. Depreciation	526,690	383,048	73%	
10.	<b>Accumulated Profit/( Loss) after Tax</b>	76,394,785	83,836,999	110%	
	<b>Current Year Profit after Tax (PAT)</b>	<b>3,724,903</b>	<b>11,167,117</b>	300%	
	Tax for Current Year	1,877,167	7,495,894	399%	
	Current Year profit before Tax (PBT)	5,602,070	18,663,011	333%	
	Previous Year Profit	72,669,882	72,669,882	100%	
11.	<b>Portfolio at Risk (%)</b>	1.0%	0.73%	0%	
12.	<b>OSS (%)</b>	113.48%	157.60%	139%	
13.	<b>Case Load</b>	255	333	130%	
14.	<b>Average Loan Portfolio Per Loan Officer</b>	1,653,129	2,157,197	130%	
15.	<b>Total Equity</b>	290,337,328	290,337,328	100%	
16.	<b>Funding Tie Up</b>	<b>Sanctioned Amount</b>	<b>Amount Aailed</b>	<b>Balance Outstanding</b>	<b>%</b>
	<b>Term Loan</b>				
16.a	Ananya Finance (FWWB)	330,000,000	330,000,000	51,111,097	8.2%
16.b	HDFC Bank	214,900,000	214,900,000	12,650,000	2.0%
16.c	RBS (ABN-AMRO Bank)	95,000,000	95,000,000	-	0.0%
16.d	SIDBI	160,000,000	160,000,000	102,376,000	16.4%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	155,000,000	21,428,568	3.4%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	-	0.0%
16.h	Yes Bank	60,000,000	45,000,000	6,666,667	1.1%
16.i	Reliance Capital	100,000,000	100,000,000	35,653,492	5.7%
16.j	Corporation Bank	50,000,000	50,000,000	37,400,000	6.0%
16.k	Maanaveeya Holding & Investments Pvt. Ltd	100,000,000	100,000,000	100,000,000	16.0%
16.l	Central Bank	100,000,000	100,000,000	74,780,671	12.0%
16.m	Indusind Bank	50,000,000	50,000,000	33,333,333	5.3%
16.n	MicroVenture	60,000,000	60,000,000	60,000,000	9.6%
16.o	Union Bank of India	150,000,000	50,000,000	40,038,644	6.4%
16.p	MAS Financial	50,000,000	50,000,000	50,000,000	8.0%
	Subtotal	<b>1,825,900,000</b>	<b>1,710,900,000</b>	<b>625,438,472</b>	100.0%
	<b>Managed Portfolio</b>				
16.q	ICICI	100,000,000	80,329,830	-	0.0%
16.r	DCB	127,500,000	127,275,579	26,435,428	41.4%
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	37,402,947	58.6%
	Subtotal	<b>456,984,359</b>	<b>363,996,097,000</b>	<b>63,838,375</b>	0.0%
	<b>Total</b>	<b>2,282,884,359</b>	<b>2,074,896,097</b>	<b>689,276,847</b>	<b>100.0%</b>