

Sonata Performance Report					
Performance as on 30th November, 2010					
		Target	Achivement	%	
1.	Total No. of Branch/ Units	100	123	123%	
2.	Total Number of Staff	1,062	957	90%	
	HO Staff	111	87	78%	
	Field Staff	951	870	91%	
	BM/Unit Managers	151	174	115%	
	Branch Support staff	168	105	63%	
	Business Executives (LO)	549	508	93%	
	BDAs (Agents)	83	83	100%	
3.	Net Number of Group Formed	11,482	11,392	99%	
	Total Group Passed	11,796	11,706	99%	
	Total Dissolved Group	314	314	100%	
4.	Net Number of Members	150,711	146,797	97%	
	Total Members	208,173	194,744	94%	
	Dropout Members	57462	47947	83%	
5.	Total Number of Loan Client	132,636	131,180	99%	
	Uttar Pradesh		98,426		
	Madhy Pradesh		32,203		
	Individual Loan Client		551		
6.	Number of Client Insured	132,636	131,180	99%	
7.	Total Loan Portfolio	763,001,700	912,298,686	120%	
7.a	IGL Own Portfolio		899,783,941		
7.b	IGL Managed Portfolio		1,882,585		
7.c	Individual Loan Portfolio		10,632,160		
	Loan Amount Disbursed	3,617,689,890	3,693,808,092	102%	
	Principal Collection	2,854,688,190	2,781,509,406	97%	
8.	Total Income	138,871,245	155,822,273	112%	
	Interest Income Earned	117,995,181	135,591,622	115%	
	Processing Fee	10,485,730	10,142,455	97%	
	Income on Investment	3,558,855	2,911,258	82%	
	Gain on Securitization	4,342,456	4,708,082	108%	
	Income through Insurance	2,291,940	2,271,774	99%	
	Other Income	197,083	197,083	100%	
9.	Total Expenditure	130,949,225	117,153,708	89%	
	Financial Cost	49,327,793	49,236,569	100%	
	Loan Loss Provision	4,529,282	2,392,102	53%	
	Total Operating Expenses	77,092,151	65,525,038	85%	
	a. HO Operating Expense	14,318,953	21,064,109	147%	
	b. Field Operating Expense	60,493,584	43,006,485	71%	
	c. Depreciation	2,279,614	1,454,443	64%	
10.	Accumulated Profit/( Loss) after Tax	36,715,692	56,489,696	154%	
	Current Year Profit after Tax (PAT)	5,347,298	25,121,302	470%	
	Tax for Current Year	2,574,721	13,547,263	526%	
	Current Year profit before Tax (PBT)	7,922,020	38,668,565	488%	
	Previous Year Profit	31,368,394	31,368,394	100%	
11.	Portfolio at Risk	1.0%	0.59%	59%	
12.	OSS	106.05%	133.01%	125%	
13.	Case Load (4/2.c)	242	258	107%	
14.	Average Loan Portfolio Per Loan Officer	1,389,803	1,795,864	129%	
15.	Total Equity	290,337,328	290,337,328	100%	
16.	Funding Tie Up	Sanctioned	Amount Aailed	Balance	%
	Term Loan	Amount	Amount Aailed	Outstanding	%
16.a	Ananya Finance (FWWB)	330,000,000	320,000,000	77,499,969	10.6%
16.b	HDFC Bank	214,900,000	214,900,000	36,283,333	5.0%
16.c	ABN-AMRO Bank	95,000,000	95,000,000	23,500,000	3.2%
16.d	SIDBI	160,000,000	160,000,000	123,806,000	16.9%
16.e	ICICI	20,000,000	20,000,000	-	0.0%
16.f	Axis Bank	155,000,000	155,000,000	35,714,286	4.9%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	-	0.0%
16.h	Yes Bank	60,000,000	45,000,000	11,666,667	1.6%
16.i	Reliance Capital	100,000,000	100,000,000	60,945,988	8.3%
16.j	Corporation Bank	50,000,000	50,000,000	45,800,000	6.3%
16.k	Maanaveeya Holding & Investments Pvt. Ltd	100,000,000	100,000,000	100,000,000	13.7%
16.l	Central Bank	100,000,000	100,000,000	95,833,333	13.1%
16.m	Indusind Bank	50,000,000	50,000,000	50,000,000	6.8%
16.n	MicroVenture	60,000,000	20,000,000	20,000,000	2.7%
16.o	DCB	53,300,000			0.0%
16.p	Union Bank of India	150,000,000	50,000,000	50,000,000	6.8%
	Subtotal	1,829,200,000	1,610,900,000	731,049,576	100.0%