

Sonata Performance Report

Performance as on 31st October 08

		Target	Achivement	%	
1.	Total No. of Branch/ Units	40	42	105%	
2.	Total Number of Staff	682	538	79%	
	HO Staff	74	50	68%	
	Field Staff	608	488	80%	
	BM/Unit Managers	58	55	95%	
	Branch Support staff	120	60	50%	
	Business Executives (LO)	320	263	82%	
	BDAs (Agents)	110	110	100%	
3.	Net Number of Group Formed	6919	5495	79%	
	Total Group Passed	7041	5,617	80%	
	Total Dissolved Group	122	122	100%	
4.	Net Number of Members	83,022	72,053	87%	
	Total Members	97,728	85,337	87%	
	Dropout Members	14706	13284	90%	
5.	Total Number of Loan Client	71,267	63,919	90%	
	Uttar Pradesh		48,997		
	Madhy Pradesh		14,922		
6.	Number of Client Insured	54,817	54,817	100%	
7.	Loan Portfolio	415,985,025	352,558,142	85%	
	Loan Amount Disbursed	1,091,567,400	965,036,300	88%	
	Principal Collection	675,582,375	612,478,158	91%	
8.	Total Income	60,403,331	56,631,244	94%	
	Interest Income Earned	53,282,957	49,968,392	94%	
	Processing Fee	5,157,906	5,534,655	107%	
	Income on Investment	212,854	284,224	134%	
	Income through Insurance	1,738,620	832,980	48%	
	Other Income	10,993	10,993	100%	
9.	Total Expenditure	53,713,793	41,124,231	77%	
	Financial Cost	20,156,822	19,497,786	97%	
	Loan Loss	3,591,337	244,901	7%	
	Total Operating Expenses	29,965,634	21,381,544	71%	
	a. HO Operating Expense	7,287,854	7,764,960	107%	
	b. Field Operating Expense	22,677,780	13,616,584	60%	
10.	Accumulated Profit/(Loss)	982,699	9,800,174	997%	
	Current Year	6,689,537	15,507,013	232%	
	Previos Year losses	(5,706,838)	(5,706,838)	66%	
11.	Portfolio at Risk	2.0%	0.12%	6%	
12.	OSS	112.45%	137.71%	122%	
13.	Case Load (4/2.c)	223	243	109%	
14.	Average Loan Portfolio Per Loan Officer	1,299,953	1,340,525	103%	
15.	Total Equity	63,200,000	63,200,000	100%	
16.	Funding Tie Up				
	Term Loan	Sanctioned Amount	Amount Aailed	Balance Outstanding	%
16.a	FWWB	175,000,000	145,000,000	69,741,067	22.2%
16.b	HDFC Bank	151,000,000	114,000,000	76,312,500	24.3%
16.c	ABN-AMBRO Bank	65,000,000	50,000,000	19,750,000	6.3%
16.d	Bellwether Fund	91,000,000	91,000,000	10,000,000	3.2%
16.e	SIDBI	60,000,000	50,000,000	44,570,000	14.2%
16.f	ICICI	20,000,000	20,000,000	11,030,288	3.5%
16.g	Axis Bank	105,000,000	105,000,000	82,142,858	26.2%
16.h	Yes Bank	30,000,000	-	-	0.0%
	Subtotal	697,000,000	575,000,000	313,546,713	100.0%
	Managed Portfolio				
16.i	ICICI	100,000,000	-	-	0.0%
16.j	DCB	30,000,000	30,000,000	27,424,051	100.0%
	Subtotal	130,000,000	30,000,000	27,424,051	100.0%
	Total	827,000,000	605,000,000	340,970,764	100.0%