

| Sonata Performance Report | | | | | |
|------------------------------------|---|-------------------|---------------|---------------------|--------|
| Performance as on 31st October, 09 | | | | | |
| | | Target | Achivement | % | |
| 1. | Total No. of Branch/ Units | 60 | 50 | 83% | |
| 2. | Total Number of Staff | 890 | 647 | 73% | |
| | HO Staff | 82 | 99 | 121% | |
| | Field Staff | 808 | 548 | 68% | |
| | BM/Unit Managers | 88 | 95 | 108% | |
| | Branch Support staff | 180 | 88 | 49% | |
| | Business Executives (LO) | 480 | 305 | 64% | |
| | BDAs (Agents) | 60 | 60 | 100% | |
| 3. | Net Number of Group Formed | 10,613 | 7,014 | 66% | |
| | Total Group Passed | 10,884 | 7,285 | 67% | |
| | Total Dissolved Group | 271 | 271 | 100% | |
| 4. | Net Number of Members | 127,350 | 84,201 | 66% | |
| | Total Members | 160,105 | 113,691 | 71% | |
| | Dropout Members | 32755 | 29490 | 90% | |
| 5. | Total Number of Loan Client | 110,540 | 75,256 | 68% | |
| | Uttar Pradesh | | 54,684 | | |
| | Madhy Pradesh | | 20,572 | | |
| 6. | Number of Client Insured | 75,256 | 75,256 | 100% | |
| 7. | Loan Portfolio | 650,326,898 | 426,566,875 | 66% | |
| 7.a | Net Own Portfolio | | 405,228,987 | | |
| 7.b | Managed Portfolio | | 21,337,888 | | |
| | Loan Amount Disbursed | 2,255,205,190 | 1,876,425,640 | 83% | |
| | Principal Collection | 1,604,878,292 | 1,449,858,765 | 90% | |
| 8. | Total Income | 96,146,145 | 79,103,750 | 82% | |
| | Interest Income Earned | 84,204,086 | 70,609,342 | 84% | |
| | Processing Fee | 7,791,861 | 6,183,361 | 79% | |
| | Income on Investment | 1,390,075 | 687,551 | 49% | |
| | Income through Insurance | 2,626,470 | 1,489,843 | 57% | |
| | Other Income | 133,653 | 133,653 | 100% | |
| 9. | Total Expenditure | 91,618,912 | 58,684,080 | 64% | |
| | Financial Cost | 39,030,711 | 21,955,216 | 56% | |
| | Loan Loss Provision | 3,555,120 | 2,750,876 | 77% | |
| | Total Operating Expenses | 49,033,081 | 33,977,988 | 69% | |
| | a. HO Operating Expense | 8,945,250 | 12,408,097 | 139% | |
| | b. Field Operating Expense | 38,399,202 | 20,810,391 | 54% | |
| | c. Depreciation | 1,688,628 | 759,500 | 45% | |
| 10. | Accumulated Profit/(Loss) after Tax | 21,513,512 | 31,002,129 | 144% | |
| | PAT | 3,055,383 | 12,544,001 | 411% | |
| | Tax for Current Year | 1,471,849 | 7,875,668 | 535% | |
| | Current Year profit before Tax | 4,527,233 | 20,419,670 | 451% | |
| | Previous Year Profit | 18,458,128 | 18,458,128 | 100% | |
| 11. | Portfolio at Risk | 1.0% | 1.6% | 159% | |
| 12. | OSS | 104.94% | 134.80% | 128% | |
| 13. | Case Load (4/2.c) | 230 | 247 | 107% | |
| 14. | Average Loan Portfolio Per Loan Officer | 1,354,848 | 1,398,580 | 103% | |
| 15. | Total Equity | 63,200,000 | 63,200,000 | 100% | |
| Funding Tie Up | | | | | |
| 16. | | Sanctioned Amount | Amount Aailed | Balance Outstanding | % |
| Term Loan | | | | | |
| 16.a | FWWB | 240,000,000 | 235,000,000 | 68,888,840 | 16.8% |
| 16.b | HDFC Bank | 196,000,000 | 159,000,000 | 62,125,000 | 15.2% |
| 16.c | ABN-AMBRO Bank | 65,000,000 | 50,000,000 | - | 0.0% |
| 16.d | SIDBI | 60,000,000 | 60,000,000 | 43,806,000 | 10.7% |
| 16.e | ICICI | 20,000,000 | 20,000,000 | 1,575,728 | 0.4% |
| 16.f | Axis Bank | 105,000,000 | 105,000,000 | 33,571,430 | 8.2% |
| 16.g | Bellwether Microfinance Fund | 131,000,000 | 131,000,000 | 40,000,000 | 9.8% |
| 16.h | Yes Bank | 60,000,000 | 30,000,000 | 21,428,571 | 5.2% |
| 16.i | IFMR | 50,000,000 | 50,000,000 | 45,050,913 | 11.0% |
| 16.j | DCB | 37,500,000 | 37,500,000 | 37,500,000 | 9.2% |
| 16.k | Mass Financial | 30,000,000 | 15,000,000 | 15,000,000 | 3.7% |
| 16.l | Reliance Capital | 50,000,000 | 40,000,000 | 40,000,000 | 9.8% |
| | Subtotal | 1,044,500,000 | 932,500,000 | 408,946,482 | 100.0% |
| Managed Portfolio | | | | | |
| 16.m | ICICI | 100,000,000 | 80,329,830 | 11,467,428 | 53.7% |
| 16.n | DCB | 60,000,000 | 60,000,000 | 9,489,644 | 44.5% |
| 16.o | Axis Bank | 100,000,000 | 39,999,972 | 380,816 | 1.8% |
| | Subtotal | 260,000,000 | 180,329,802 | 21,337,888 | 100.0% |
| | Total | 1,304,500,000 | 1,112,829,802 | 430,284,370 | 100.0% |