

Sonata Performance Report					
Performance as on 30th September, 09					
		Target	Achivement	%	
1.	Total No. of Branch/ Units	50	50	100%	
2.	Total Number of Staff	759	645	85%	
	HO Staff	73	99	136%	
	Field Staff	686	546	80%	
	BM/Unit Managers	76	98	129%	
	Branch Support staff	150	84	56%	
	Business Executives (LO)	400	304	76%	
	BDAs (Agents)	60	60	100%	
3.	Net Number of Group Formed	9,813	6,957	71%	
	Total Group Passed	10,057	7,201	72%	
	Total Dissolved Group	244	244	100%	
4.	Net Number of Members	117,750	83,725	71%	
	Total Members	148,973	111,054	75%	
	Dropout Members	31223	27329	88%	
5.	Total Number of Loan Client	101,900	73,952	73%	
	Uttar Pradesh		54,089		
	Madhy Pradesh		19,863		
6.	Number of Client Insured	73,952	73,952	100%	
7.	Loan Portfolio	600,998,636	405,689,449	68%	
7.a	Net Own Portfolio		375,018,286		
7.b	Managed Portfolio		30,671,163		
	Loan Amount Disbursed	2,094,557,490	1,777,555,890	85%	
	Principal Collection	1,493,558,854	1,371,866,441	92%	
8.	Total Income	79,530,348	64,749,176	81%	
	Interest Income Earned	69,605,288	57,881,163	83%	
	Processing Fee	6,340,894	4,954,473	78%	
	Income on Investment	1,338,871	616,746	46%	
	Income through Insurance	2,137,380	1,188,880	56%	
	Other Income	107,915	107,915	100%	
9.	Total Expenditure	76,331,195	50,547,888	66%	
	Financial Cost	33,058,245	19,807,318	60%	
	Loan Loss Provision	3,035,043	2,350,079	77%	
	Total Operating Expenses	40,237,906	28,390,491	71%	
	a. HO Operating Expense	7,548,674	10,038,321	133%	
	b. Field Operating Expense	31,269,717	17,702,508	57%	
	c. Depreciation	1,419,516	649,661	46%	
10.	Accumulated Profit/(Loss) after Tax	20,621,717	26,801,213	130%	
	PAT	2,163,589	8,343,085	386%	
	Tax for Current Year	1,035,565	5,858,204	566%	
	Current Year profit before Tax	3,199,153	14,201,289	444%	
	Previous Year Profit	18,458,128	18,458,128	100%	
11.	Portfolio at Risk	1.0%	1.4%	142%	
12.	OSS	104.19%	128.09%	123%	
13.	Case Load (4/2.c)	255	243	95%	
14.	Average Loan Portfolio Per Loan Officer	1,502,497	1,334,505	89%	
15.	Total Equity	63,200,000	63,200,000	100%	
16.	Funding Tie Up	Sanctioned	Amount Aailed	Balance	%
	Term Loan	Amount	Amount Aailed	Outstanding	%
16.a	FWWB	240,000,000	230,000,000	71,666,629	21.9%
16.b	HDFC Bank	196,000,000	159,000,000	65,875,000	20.1%
16.c	ABN-AMBRO Bank	65,000,000	50,000,000	-	0.0%
16.e	SIDBI	60,000,000	60,000,000	43,806,000	13.4%
16.f	ICICI	20,000,000	20,000,000	2,363,608	0.7%
16.g	Axis Bank	105,000,000	105,000,000	33,571,430	10.2%
16.h	Bellwether Microfinance Fund	131,000,000	131,000,000	40,000,000	12.2%
16.i	Yes Bank	30,000,000	30,000,000	21,428,571	6.5%
16.j	IFMR	50,000,000	50,000,000	49,014,830	15.0%
	Subtotal	897,000,000	835,000,000	327,726,068	100.0%
	Managed Portfolio				
16.k	ICICI	100,000,000	80,329,830	15,948,723	52.0%
16.l	DCB	60,000,000	60,000,000	12,168,726	39.7%
16.m	Axis Bank	100,000,000	39,999,972	2,553,714	8.3%
	Subtotal	260,000,000	180,329,802	30,671,163	100.0%
	Total	1,157,000,000	1,015,329,802	358,397,231	100.0%