

**Keertana Finserv Private Limited**

**Operational Highlights**

Particulars	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23
<b>Total No of Branches</b>	<b>136</b>	<b>138</b>	<b>142</b>	<b>144</b>	<b>157</b>	<b>170</b>	<b>198</b>	<b>224</b>	<b>222</b>	<b>234</b>	<b>234</b>	<b>234</b>	<b>244</b>
No of Gold Loan Branches	119	120	120	121	123	131	142	156	148	148	148	147	147
No of MSME Branches	16	17	20	21	32	37	38	42	42	54	55	49	49
No of Group Loan Branches	1	1	2	2	2	2	18	26	32	32	31	38	48
<b>No of Operating Branches</b>	<b>83</b>	<b>90</b>	<b>89</b>	<b>98</b>	<b>107</b>	<b>115</b>	<b>133</b>	<b>147</b>	<b>165</b>	<b>171</b>	<b>175</b>	<b>186</b>	<b>201</b>
No of Gold Loan Branches	76	77	77	80	84	93	101	110	114	115	116	125	128
No of MSME Branches	6	12	11	16	21	20	30	31	35	37	39	36	39
No of Group Loan Branches	1	1	1	2	2	2	2	6	16	19	20	25	34
No of States having Presence	3	4	4	4	4	5	5	5	5	5	5	5	5
NO of Districts having presence	33	34	35	35	35	35	35	35	35	35	35	35	36
<b>NO of Active Borrowers</b>	<b>21,742</b>	<b>23,391</b>	<b>23,911</b>	<b>25,565</b>	<b>27,380</b>	<b>30,216</b>	<b>32,368</b>	<b>36,812</b>	<b>44,116</b>	<b>50,878</b>	<b>55,590</b>	<b>66,437</b>	<b>73,635</b>
Gold Loan Borrowers	17,144	18,415	18,735	19,801	21,151	22,850	23,933	26,765	28,428	29,808	29,498	29,997	30,457
MSME Borrowers	146	215	246	464	543	1,295	1,967	2,801	3,704	4,432	4,992	5,808	6,590
LAP Borrowers	10	14	22	42	81	118	195	305	439	529	575	649	715
Group Loan Borrowers	4,442	4,747	4,908	5,258	5,605	5,953	6,273	6,941	11,545	16,109	20,525	29,983	35,873
<b>No of Active Loans</b>	<b>36,131</b>	<b>39,742</b>	<b>40,939</b>	<b>43,518</b>	<b>47,278</b>	<b>50,813</b>	<b>54,756</b>	<b>58,958</b>	<b>66,536</b>	<b>73,884</b>	<b>76,983</b>	<b>87,844</b>	<b>1,02,269</b>
No of Active Gold Loans	30,916	34,130	35,107	37,096	40,033	42,792	45,612	48,303	50,227	52,256	50,328	50,835	58,531
No of Active MSME Loans	146	215	246	464	893	1,295	2,018	2,801	3,705	4,433	4,993	5,809	6,591
No of Active LAP Loans	10	14	22	42	81	118	195	305	439	529	575	649	715
NO of Active Group Loans	5,059	5,383	5,564	5,916	6,271	6,608	6,931	7,549	12,165	16,666	21,087	30,551	36,432
<b>No of Employees</b>	<b>438</b>	<b>433</b>	<b>438</b>	<b>565</b>	<b>618</b>	<b>698</b>	<b>764</b>	<b>833</b>	<b>897</b>	<b>946</b>	<b>1,001</b>	<b>1,038</b>	<b>1,123</b>
Gold Loans Employees	363	344	337	413	446	478	522	546	529	533	548	561	601
MSME Employees	40	46	56	92	105	124	141	175	177	198	209	199	206
Group Loans Employees	3	8	9	14	10	14	13	18	93	102	126	164	202
HO Staff	32	35	36	46	57	82	88	94	98	113	118	114	114
<b>Portfolio Outstanding</b>	<b>245.44</b>	<b>264.42</b>	<b>268.89</b>	<b>292.19</b>	<b>323.60</b>	<b>343.39</b>	<b>373.28</b>	<b>408.63</b>	<b>460.97</b>	<b>513.68</b>	<b>550.21</b>	<b>609.16</b>	<b>659.31</b>
Gold Loans Portfolio	229.27	246.71	250.57	269.52	294.40	303.93	320.67	336.89	350.09	370.45	379.14	385.30	400.76
MSME Portfolio	1.33	2.04	2.32	4.89	8.11	14.50	22.42	31.95	41.06	48.02	52.65	60.17	66.98
LAP Portfolio	0.63	0.82	1.26	2.27	4.63	6.88	10.59	16.16	22.28	26.23	28.25	31.53	34.31
Group Loans Portfolio	14.21	14.85	14.75	15.51	16.46	18.09	19.60	23.62	47.53	68.98	90.16	132.16	157.26
<b>Value of Loan Disbursed (Rs in Cr)</b>	<b>92.33</b>	<b>80.59</b>	<b>53.37</b>	<b>71.34</b>	<b>89.56</b>	<b>79.89</b>	<b>92.70</b>	<b>111.87</b>	<b>144.96</b>	<b>162.07</b>	<b>188.85</b>	<b>158.03</b>	<b>162.15</b>
Gold Loans	89.48	78.17	51.59	65.96	82.02	68.18	77.98	90.81	103.51	126.84	157.08	117.54	120.36
MSME Loans	0.72	0.73	0.53	2.62	3.19	6.70	8.25	10.20	10.04	8.24	6.32	9.40	9.09
LAP Loans	0.51	0.19	0.45	1.01	2.37	2.27	3.75	5.62	6.22	4.21	2.25	3.60	3.24
Groups Loans	1.62	1.50	0.80	1.76	1.98	2.74	2.72	5.24	25.19	22.78	23.19	27.49	29.46
<b>No of Loans Disbursed</b>	<b>10,213</b>	<b>9,336</b>	<b>7,724</b>	<b>9,585</b>	<b>11,175</b>	<b>11,392</b>	<b>12,742</b>	<b>13,954</b>	<b>19,147</b>	<b>19,778</b>	<b>20,875</b>	<b>19,753</b>	<b>27,190</b>
Gold Loans	9,729	8,913	7,463	8,938	10,400	10,200	11,398	11,948	13,221	14,248	15,572	13,288	20,152
MSME Loans	73	56	51	217	267	558	697	877	851	737	568	806	813
LAP Loans	8	3	8	20	39	37	77	110	133	92	47	74	70
Groups Loans	403	364	202	410	469	597	570	1,019	4,942	4,701	4,688	5,585	6,155
<b>No of Loans given to New Customers</b>	<b>667</b>	<b>550</b>	<b>254</b>	<b>676</b>	<b>983</b>	<b>1,393</b>	<b>1,630</b>	<b>2,893</b>	<b>7,698</b>	<b>8,010</b>	<b>7,841</b>	<b>9,285</b>	<b>9,281</b>
Gold Loans	215	192	31	100	321	404	524	1,179	1,998	2,688	2,721	3,017	2,379
MSME Loans	73	55	51	217	267	558	669	839	844	726	538	806	806
LAP Loans	8	3	8	19	36	37	76	110	132	91	46	74	66
Groups Loans	371	300	164	340	359	394	361	765	4,724	4,505	4,536	5,388	6,030
<b>No of Loans given to Existing customers</b>	<b>9,546</b>	<b>8,786</b>	<b>7,470</b>	<b>8,909</b>	<b>10,192</b>	<b>9,999</b>	<b>11,112</b>	<b>11,061</b>	<b>11,449</b>	<b>11,768</b>	<b>13,034</b>	<b>10,468</b>	<b>17,909</b>
Gold Loans	9,514	8,721	7,432	8,838	10,079	9,796	10,874	10,769	11,223	11,560	12,851	10,271	17,773
MSME Loans	-	1	-	-	-	-	28	38	7	11	30	-	7
LAP Loans	-	-	-	1	3	-	1	-	1	1	1	-	4
Groups Loans	32	64	38	70	110	203	209	254	218	196	152	197	125
<b>Collections (Rs in Cr)</b>	<b>51.62</b>	<b>61.67</b>	<b>48.84</b>	<b>48.07</b>	<b>58.32</b>	<b>59.94</b>	<b>62.78</b>	<b>76.56</b>	<b>92.61</b>	<b>109.28</b>	<b>151.63</b>	<b>116.45</b>	<b>112.00</b>
Gold Loans	50.87	60.77	47.88	47.00	57.15	58.60	61.26	74.67	90.33	106.46	147.73	111.39	104.90
MSME Loans	0.00	0.04	0.06	0.09	0.14	0.21	0.36	0.58	0.93	1.29	1.67	1.88	2.28
LAP Loans	0.00	0.00	0.00	0.01	0.01	0.02	0.04	0.05	0.10	0.22	0.24	0.32	0.46
Groups Loans	0.76	0.86	0.90	0.99	1.03	1.11	1.12	1.26	1.26	1.31	1.98	2.86	4.36
<b>No of ROs</b>	<b>245</b>	<b>246</b>	<b>253</b>	<b>352</b>	<b>387</b>	<b>436</b>	<b>481</b>	<b>536</b>	<b>582</b>	<b>605</b>	<b>654</b>	<b>693</b>	<b>787</b>
Gold Loans	219	216	211	270	299	336	359	391	376	382	402	428	474

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<b>Particulars</b>	<b>Apr-22</b>	<b>May-22</b>	<b>Jun-22</b>	<b>Jul-22</b>	<b>Aug-22</b>	<b>Sep-22</b>	<b>Oct-22</b>	<b>Nov-22</b>	<b>Dec-22</b>	<b>Jan-23</b>	<b>Feb-23</b>	<b>Mar-23</b>	<b>Apr-23</b>
MSME Loans	24	23	34	71	80	89	112	134	138	150	158	155	154
Group Loans	2	7	8	11	8	11	10	11	68	73	94	110	159
AUM Per Branch	2.96	2.94	3.02	2.98	3.02	2.99	2.81	2.78	2.79	3.00	3.14	3.28	3.28
Gold Loans AUM per Branch	3.02	3.20	3.25	3.37	3.50	3.27	3.17	3.06	3.07	3.22	3.27	3.08	3.13
MSME AUM per Branch	0.33	0.24	0.33	0.45	0.61	1.07	1.10	1.55	1.81	2.01	2.07	2.55	2.60
Group Loans AUM per Branch	14.21	14.85	14.75	7.76	8.23	9.04	9.80	3.94	2.97	3.63	4.51	5.29	4.63
AUM per RO	1.00	1.07	1.06	0.83	0.84	0.79	0.78	0.76	0.79	0.85	0.84	0.88	0.84
Gold Loans AUM per RO	1.05	1.14	1.19	1.00	0.98	0.90	0.89	0.86	0.93	0.97	0.94	0.90	0.85
MSME AUM per RO	0.08	0.12	0.11	0.10	0.16	0.24	0.29	0.36	0.46	0.49	0.51	0.59	0.66
Group Loans AUM per RO	7.10	2.12	1.84	1.41	2.06	1.64	1.96	2.15	0.70	0.94	0.96	1.20	0.99