

Keertana Finserv Private Limited
Operational Highlights

Particulars	Q1 FY 23	Q2 FY 23	Q3 FY 23	Q4 FY 23	Apr-23	May-23	Jun-23	Jul-23	Aug-23
Total No of Branches	142	170	222	234	242	248	248	253	253
No of Gold Loan Branches	120	131	148	147	147	146	146	143	143
No of MSME Branches	20	37	42	49	49	50	50	48	48
No of Group Loan Branches	2	2	32	38	46	52	52	62	62

No of Operating Branches	89	115	165	185	199	214	225	226	230
No of Gold Loan Branches	77	93	114	124	128	135	142	142	143
No of MSME Branches	11	20	35	36	40	42	41	40	40
No of Group Loan Branches	1	2	16	25	31	37	42	44	47
No of States having Presence	4	5	5	5	5	5	5	5	5
NO of Districts having presence	35	35	35	35	35	37	35	36	35

NO of Active Borrowers	23,911	30,216	44,116	66,431	73,668	82,805	93,477	1,04,419	1,16,251
Gold Loan Borrowers	18,735	22,850	28,428	30,009	30,480	30,894	32,190	32,800	33,107
MSME Borrowers	246	1,295	3,704	5,797	6,599	7,401	8,273	9,055	10,090
LAP Borrowers	22	118	439	648	716	768	826	891	945
Group Loan Borrowers	4,908	5,953	11,545	29,977	35,873	43,742	52,188	61,673	72,109

No of Active Loans	40,939	50,813	66,536	87,838	1,02,241	1,18,225	1,39,722	1,60,922	1,76,801
No of Active Gold Loans	35,107	42,792	50,227	50,847	58,492	65,781	77,841	88,742	93,172
No of Active MSME Loans	246	1,295	3,705	5,798	6,600	7,402	8,275	9,057	10,092
No of Active LAP Loans	22	118	439	648	717	771	830	895	948
NO of Active Group Loans	5,564	6,608	12,165	30,545	36,432	44,271	52,776	62,228	72,589

No of Employees	438	698	897	1,038	1,123	1,231	1,307	1,295	1,328
Gold Loans Employees	337	478	529	561	601	659	673	626	631
MSME Employees	56	124	177	199	206	220	253	251	260
Group Loans Employees	9	14	93	164	202	220	242	274	313
HO Staff	36	82	98	114	114	132	139	144	124

Portfolio Outstanding	268.89	343.39	460.97	609.13	660.07	703.04	761.70	809.54	857.38
Gold Loans Portfolio	250.57	303.93	350.09	385.43	401.43	403.07	417.71	420.08	418.33
MSME Portfolio	2.32	14.50	41.06	60.08	66.99	73.13	78.76	81.81	84.94
LAP Portfolio	1.26	6.88	22.28	31.50	34.38	36.33	38.57	40.83	42.60
Group Loans Portfolio	14.75	18.09	47.53	132.13	157.26	190.51	226.65	266.82	311.51

Value of Loan Disbursed (Rs in Cr)	226.29	240.96	349.53	526.29	160.92	157.38	141.86	234.51	194.28
Gold Loans	219.24	216.15	272.31	401.44	119.14	107.56	87.88	177.27	130.93
MSME Loans	1.99	12.68	28.49	23.98	9.08	8.80	8.65	6.39	6.87
LAP Loans	1.14	5.65	15.58	10.06	3.25	2.41	2.74	2.82	2.33
Groups Loans	3.92	6.48	33.15	90.81	29.46	38.60	42.58	48.02	54.15

No of Loans Disbursed	54,587	32,152	45,843	60,400	26,865	31,440	29,974	49,255	41,043
Gold Loans	53,419	29,538	36,567	43,096	19,827	22,587	20,342	38,663	29,122
MSME Loans	180	1,042	2,425	2,120	812	820	912	820	1,087
LAP Loans	19	96	320	213	71	57	63	68	58
Groups Loans	969	1,476	6,531	14,971	6,155	7,976	8,657	9,704	10,776

No of Loans given to New Customers	1,471	3,052	12,221	25,135	11,917	14,997	12,680	13,268	14,293
Gold Loans	438	825	3,701	8,431	5,015	6,222	3,102	2,883	2,779
MSME Loans	179	1,042	2,352	2,070	806	807	907	794	985
LAP Loans	19	92	318	211	66	54	60	65	54
Groups Loans	835	1,093	5,850	14,423	6,030	7,914	8,611	9,526	10,475

Keertana Finserv Private Limited
Operational Highlights

Particulars	Q1 FY 23	Q2 FY 23	Q3 FY 23	Q4 FY 23	Apr-23	May-23	Jun-23	Jul-23	Aug-23
-------------	----------	----------	----------	----------	--------	--------	--------	--------	--------

No of Loans given to Existing customers	53,116	29,100	33,622	35,265	14,948	16,443	17,294	35,987	26,750
Gold Loans	52,981	28,713	32,866	34,665	14,812	16,365	17,240	35,780	26,343
MSME Loans	1	-	73	50	6	13	5	26	102
LAP Loans	-	4	2	2	5	3	3	3	4
Groups Loans	134	383	681	548	125	62	46	178	301

Collections (Rs in Cr)	164.93	166.46	231.95	378.12	109.99	114.41	83.16	186.67	146.45
Gold Loans	162.10	162.80	226.14	366.11	103.13	105.93	73.23	174.91	132.68
MSME Loans	0.29	0.50	1.92	4.96	2.16	2.66	3.02	3.35	3.74
LAP Loans	0.01	0.03	0.18	0.85	0.36	0.46	0.50	0.56	0.57
Groups Loans	2.54	3.14	3.71	6.20	4.33	5.35	6.41	7.86	9.45

No of ROs	253	436	582	693	787	881	955	937	993
Gold Loans	211	336	376	428	474	540	559	518	530
MSME Loans	34	89	138	155	154	169	203	199	214
Group Loans	8	11	68	110	159	172	193	220	249

AUM Per Branch	3.02	2.99	2.79	3.29	3.32	3.29	3.39	3.58	3.73
Gold Loans AUM per Branch	3.25	3.27	3.07	3.11	3.14	2.99	2.94	2.96	2.93
MSME AUM per Branch	0.33	1.07	1.81	2.54	2.53	2.61	2.86	3.07	3.19
Group Loans AUM per Branch	14.75	9.04	2.97	5.29	5.07	5.15	5.40	6.06	6.63

AUM per RO	1.06	0.79	0.79	0.88	0.84	0.80	0.80	0.86	0.86
Gold Loans AUM per RO	1.19	0.90	0.93	0.90	0.85	0.75	0.75	0.81	0.79
MSME AUM per RO	0.11	0.24	0.46	0.59	0.66	0.65	0.58	0.62	0.60
Group Loans AUM per RO	1.84	1.64	0.70	1.20	0.99	1.11	1.17	1.21	1.25