

Keertana Finserv Private Limited

Operational Highlights

Particulars	Q1 FY 23	Q2 FY 23	Q3 FY 23	Q4 FY 23	Q1FY24	Jul-23	Aug-23	Sep-23
Total No of Branches	142	170	213	223	239	241	247	259
No of Gold Loan Branches	120	131	146	146	142	143	143	145
No of MSME Branches	20	37	36	46	48	48	48	48
No of Group Loan Branches	2	2	31	31	49	50	56	66

No of Operating Branches	89	115	165	185	225	226	229	234
No of Gold Loan Branches	77	93	114	124	142	142	142	141
No of MSME Branches	11	20	35	36	41	40	40	40
No of Group Loan Branches	1	2	16	25	42	44	47	53
No of States having Presence	4	5	5	5	5	5	5	5
NO of Districts having presence	35	35	35	35	35	35	35	35

NO of Active Borrowers	23,911	30,216	44,116	66,431	93,477	1,04,419	1,15,943	1,33,549
Gold Loan Borrowers	18,735	22,850	28,428	30,009	32,190	32,800	32,804	33,640
MSME Borrowers	246	1,295	3,704	5,797	8,273	9,055	10,090	10,700
LAP Borrowers	22	118	439	648	826	891	945	1,016
Group Loan Borrowers	4,908	5,953	11,545	29,977	52,188	61,673	72,104	88,193

No of Active Loans	40,939	50,813	66,536	87,838	1,39,722	1,60,922	1,75,499	1,96,517
No of Active Gold Loans	35,107	42,792	50,227	50,847	77,841	88,742	91,877	96,021
No of Active MSME Loans	246	1,295	3,705	5,798	8,275	9,057	10,092	10,705
No of Active LAP Loans	22	118	439	648	830	895	948	1,020
NO of Active Group Loans	5,564	6,608	12,165	30,545	52,776	62,228	72,582	88,771

No of Employees	438	698	897	1,038	1,307	1,295	1,328	1358
Gold Loans Employees	337	478	529	561	673	626	631	612
MSME Employees	56	124	177	199	253	251	260	272
Group Loans Employees	9	14	93	164	242	274	313	339
HO Staff	36	82	98	114	139	144	124	135

Portfolio Outstanding	268.89	343.39	460.97	609.13	761.70	809.54	850.26	923.88
Gold Loans Portfolio	250.57	303.93	350.09	385.43	417.71	420.08	411.23	422.59
MSME Portfolio	2.32	14.50	41.06	60.08	78.76	81.81	84.94	85.28
LAP Portfolio	1.26	6.88	22.28	31.50	38.57	40.83	42.60	44.72
Group Loans Portfolio	14.75	18.09	47.53	132.13	226.65	266.82	311.49	371.29

Value of Loan Disbursed (Rs in Cr)	226.29	240.96	349.53	526.29	460.16	234.51	186.81	246.15
Gold Loans	219.24	216.15	272.31	401.44	314.58	177.27	123.45	167.17
MSME Loans	1.99	12.68	28.49	23.98	26.53	6.39	6.87	4.37
LAP Loans	1.14	5.65	15.58	10.06	8.40	2.82	2.33	2.83
Groups Loans	3.92	6.48	33.15	90.81	110.64	48.02	54.15	71.78

No of Loans Disbursed	54,587	32,152	45,843	60,400	88,279	49,255	39,416	44,667
Gold Loans	53,419	29,538	36,567	43,096	62,756	38,663	27,495	32,525
MSME Loans	180	1,042	2,425	2,120	2,544	820	1,087	664
LAP Loans	19	96	320	213	191	68	58	77
Groups Loans	969	1,476	6,531	14,971	22,788	9,704	10,776	11,401

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Particulars	Q1 FY 23	Q2 FY 23	Q3 FY 23	Q4 FY 23	Q1FY24	Jul-23	Aug-23	Sep-23
No of Loans given to New Customers	1,471	3,052	12,221	25,135	39,594	13,268	14,154	14,211
Gold Loans	438	825	3,701	8,431	14,339	2,883	2,640	3,102
MSME Loans	179	1,042	2,352	2,070	2,520	794	985	636
LAP Loans	19	92	318	211	180	65	54	68
Groups Loans	835	1,093	5,850	14,423	22,555	9,526	10,475	10,405

No of Loans given to Existing customers	53,116	29,100	33,622	35,265	48,685	35,987	25,262	30,456
Gold Loans	52,981	28,713	32,866	34,665	48,417	35,780	24,855	29,423
MSME Loans	1	-	73	50	24	26	102	28
LAP Loans	-	4	2	2	11	3	4	9
Groups Loans	134	383	681	548	233	178	301	996

Collections (Rs in Cr)	164.93	166.46	231.95	378.12	307.57	186.67	146.09	172.53
Gold Loans	162.10	162.80	226.14	366.11	282.30	174.91	132.30	155.81
MSME Loans	0.29	0.50	1.92	4.96	7.85	3.35	3.74	4.04
LAP Loans	0.01	0.03	0.18	0.85	1.33	0.56	0.57	0.71
Groups Loans	2.54	3.14	3.71	6.20	16.09	7.86	9.48	11.98

No of ROs	253	436	582	693	955	937	993	1007
Gold Loans	211	336	376	428	559	518	530	516
MSME Loans	34	89	138	155	203	199	214	222
Group Loans	8	11	68	110	193	220	249	269

AUM Per Branch	3.02	2.99	2.79	3.29	3.39	3.58	3.71	3.95
Gold Loans AUM per Branch	3.25	3.27	3.07	3.11	2.94	2.96	2.90	3.00
MSME AUM per Branch	0.33	1.07	1.81	2.54	2.86	3.07	3.19	3.25
Group Loans AUM per Branch	14.75	9.04	2.97	5.29	5.40	6.06	6.63	7.01

AUM per RO	1.06	0.79	0.79	0.88	0.80	0.86	0.86	0.92
Gold Loans AUM per RO	1.19	0.90	0.93	0.90	0.75	0.81	0.78	0.82
MSME AUM per RO	0.11	0.24	0.46	0.59	0.58	0.62	0.60	0.59
Group Loans AUM per RO	1.84	1.64	0.70	1.20	1.17	1.21	1.25	1.38