

**TRIDENT MICROFIN PRIVATE LIMITED**

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**Operational Highlights for the Month 31st July' 2010****(Rs in ,000)**

Particulars	July/10	
<b>A. Client Information</b>		
No.of New Groups	2,509	
No. of active groups	50,575	
No. of New clients	12,969	
Total No. of clients	240,923	
No. of active clients	215,433	
No. of centers	14,512	
<b>B. Disbursement Status</b>		
Total No. of loan accounts**	24,180	
Total No. of loan accounts During FY*	74,786	
Total disbursement amount ** (Rs)	279,382	
Total disbursement amount FY*1 (Rs)	834,404	
Cumulative No. of loan accounts	415,751	
Cumulative disbursement amount (Rs)	4,033,552	
Average loan size*1	9.70	
<b>C. Portfolio Quality</b>		
Outstanding loan amount (Rs)	1,487,365	
No. of outstanding loan accounts	242,531	
Demand for the Month	190,448	
Collection for the Month	212,518	
Principal Recovery ** (Rs)	212,518	
Principal Recovery *1 (Rs)	728,290	
Repayment rate (%)	99.66	
Portfolio at risk > 30 days (%)	0.34	
<b>D.Coverage</b>		
<b>State Name</b>	<b>Total Outstanding</b>	<b>No.of Clients</b>
1. Andhra Pradesh	1,100,627	155,158
2.Maharashtra	354,531	57,290
3.Madhya Pradesh	32,206	2,985
No.of Districts	24	
No.of Branches	79	
No.of Villages/Slums	2,670	
<b>E. Revenue Status</b>		
Membership fee** (Rs)	1,649	
Membership fee*1 (Rs)	5,169	

Loan Processing Fee** (Rs)	8,381
Loan Processing Fee*1 (Rs)	24,319
Admin charges for insurance ** (Rs)	5,034
Admin charges for insurance *1 (Rs)	15,363
Interest** (Rs)	27,215
Interest *1 (Rs)	98,918
<b>F. Staff Yield Information</b>	
Total No. of staff	515
Total No. of managerial staff(UM and above +HO)	86
Total No. of field staff (CRO+BM+ABM)	429
Total No.of CRO's	283
Client to total staff ratio	418
Client to field staff ratio	502
Client to CRO ratio	761
Outstanding to total staff ratio	2,888
Outstanding to field staff ratio	3,467
Outstanding to CRO ratio	5,256
Average no.of CRO's per Branch	4
Average Outstanding per Branch	18,827
Average Clients per Branch	2,727
Average No.of Groups per Center	3
Average No.of Groups per CRO	179
Average No.of Centers per CRO	51

\*1 Since April 1, 2010 (Indian Fiscal Year)

\*\* During the Month