

## **TRIDENT MICROFIN PRIVATE LIMITED**

**formerly (ANNAPURNA FINANCIAL SERVICES PRIVATE LIMITED)**

**D No:11-8-15, MIG 33, Shree Sai Arcade, 1st&2nd Floors, Saroor Nagar,  
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### **Operational Highlights for the Month of September 2009**

**(Rs in ,000)**

| <b>Particulars</b>                     | <b>Sep-09</b>            |                       |
|--|--------------------------|-----------------------|
| <b>A. Client Information</b>           |                          |                       |
| Total No. of clients                   | 104,701                  |                       |
| No. of active clients                  | 95,025                   |                       |
| No. of active groups                   | 23,116                   |                       |
| No. of centers                         | 7,519                    |                       |
| <b>B. Disbursement Status</b>          |                          |                       |
| Total No. of loan accounts             | 20,345                   |                       |
| Total No. of loan accounts During FY*1 | 70,866                   |                       |
| Total disbursement amount              | 202,494                  |                       |
| Total disbursement amount FY*1         | 666,868                  |                       |
| Cumulative No. of loan accounts        | 204,329                  |                       |
| Cumulative disbursement amount         | 1,720,608                |                       |
| Average loan size*1                    | 8.42                     |                       |
| <b>C. Portfolio Quality</b>            |                          |                       |
| Outstanding loan amount                | 673,225                  |                       |
| No. of outstanding loan accounts       | 118,479                  |                       |
| Principal Recovery                     | 90,242                   |                       |
| Repayment rate (%)                     | 100                      |                       |
| Portfolio at risk (%)                  | 0                        |                       |
| <b>D. Coverage</b>                     |                          |                       |
| <b>State Name</b>                      | <b>Total Outstanding</b> | <b>No. of Clients</b> |
| 1. Andhra Pradesh                      | 571,533                  | 80,259                |
| 2. Maharashtra                         | 101,692                  | 14,766                |
| No. of Districts                       | 12                       |                       |
| No. of Branches                        | 39                       |                       |
| No. of Villages/Slums                  | 1012                     |                       |
| <b>E. Revenue Status</b>               |                          |                       |
| Membership fee                         | 987                      |                       |
| Membership fee*1                       | 3,142                    |                       |
| Loan Processing Fee                    | 6,075                    |                       |
| Loan Processing Fee*1                  | 20,006                   |                       |
| Admin charges for insurance            | 3,230                    |                       |
| Admin charges for insurance *1         | 12,918                   |                       |
| Interest                               | 12,072                   |                       |
| Interest *1                            | 59,964                   |                       |

| <b>F. Staff Yield Information</b> |       |
|-----------------------------------|-------|
| Total No. of staff                | 259   |
| Total No. of managerial staff     | 35    |
| Total No. of field staff          | 224   |
| Total No. of CRO's                | 143   |
| Client to field staff ratio       | 424   |
| Client to CRO ratio               | 665   |
| Client to total staff ratio       | 367   |
| Outstanding to field staff ratio  | 3,005 |
| Outstanding to total staff ratio  | 2,599 |

\*1 Since April 1, 2009 (Indian Fiscal Year)