

PORTFOLIO PERFORMANCE

Rating-wise Distribution of Portfolio*

Rating	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018
M1	2.6%	2.5%	2.4%	2.4%	2.8%	3.1%	3.1%
M2	4.1%	3.9%	3.7%	3.6%	4.0%	4.5%	4.5%
M3	8.0%	7.5%	7.3%	7.0%	7.6%	7.9%	7.7%
M4	14.2%	14.0%	13.3%	12.3%	12.6%	12.7%	13.5%
M5	25.6%	26.8%	27.2%	26.8%	26.1%	25.6%	25.4%
M6	20.5%	21.1%	21.4%	22.2%	21.7%	21.5%	21.4%
M7	13.1%	12.9%	12.7%	12.9%	12.7%	12.6%	12.9%
M8	11.9%	11.3%	12.0%	12.8%	12.5%	12.1%	11.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Term-wise Distribution of Portfolio*

Term	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018
<=12	15.1%	14.8%	15.6%	16.2%	16.3%	15.9%	15.2%
13-24	24.1%	24.3%	24.3%	24.1%	24.4%	25.1%	24.9%
>24	60.8%	60.9%	60.1%	59.7%	59.3%	59.0%	59.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Purpose-wise Distribution of Portfolio*

Loan Purpose	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018
Debt Consolidation	23.6%	23.7%	24.2%	24.0%	23.8%	23.9%	24.2%
Home Renovation	20.4%	20.2%	20.0%	19.8%	19.8%	19.6%	19.6%
Household General	18.6%	18.7%	18.3%	18.1%	17.9%	17.7%	17.5%
Wedding	13.5%	13.1%	13.0%	12.9%	12.9%	13.0%	13.1%
Medical	11.5%	11.6%	11.7%	11.6%	11.8%	12.2%	12.0%
Education	5.6%	5.7%	6.0%	7.0%	7.2%	6.8%	7.0%
Business	4.9%	5.0%	4.9%	4.8%	4.8%	4.9%	4.8%
Holiday	1.9%	2.0%	1.9%	1.8%	1.8%	1.9%	1.8%
Grand Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Delayed Loans*

Number of delayed loans	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018
More than 90 days	87	96	114	128	143	165	184

*Based on total number of loans disbursed till end of the particular month.