



- Loan Portfolio Overview
- Customer Risk Analysis
- Performance by Category
- Regional Loan Trends 1
- Regional Loan Trends 2
- Repayment & Delinquency
- Financial Performance

Filters

Loan Status

All

Loan Type

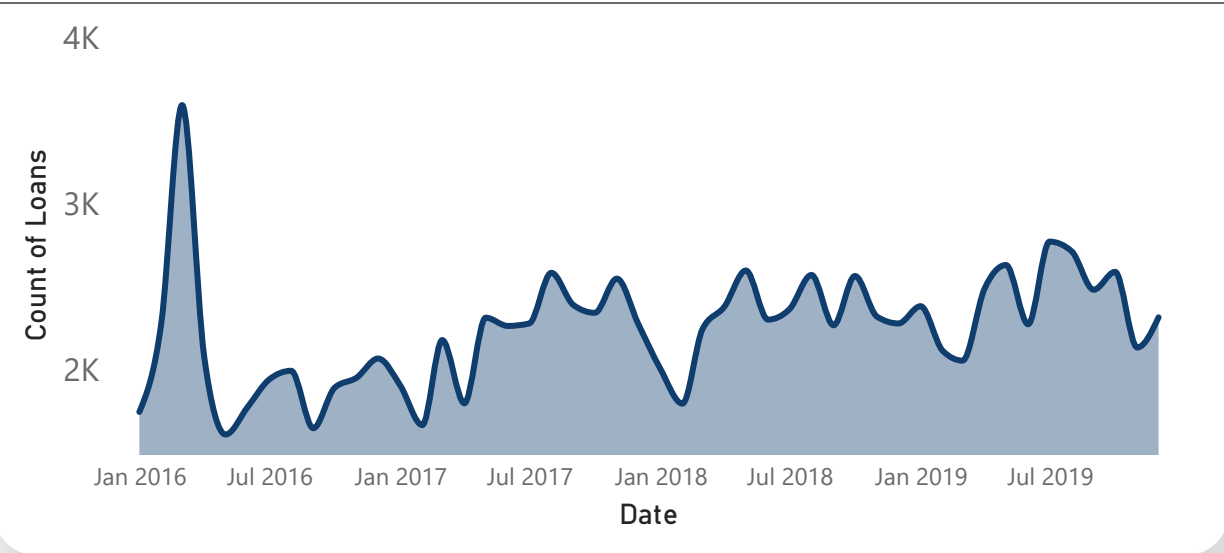
All

Month

All

Loan Portfolio Overview

Loan Trend Over Time



Avg Loan Size

\$16K

Total Loan Amnt

\$1.68bn

Default Rate

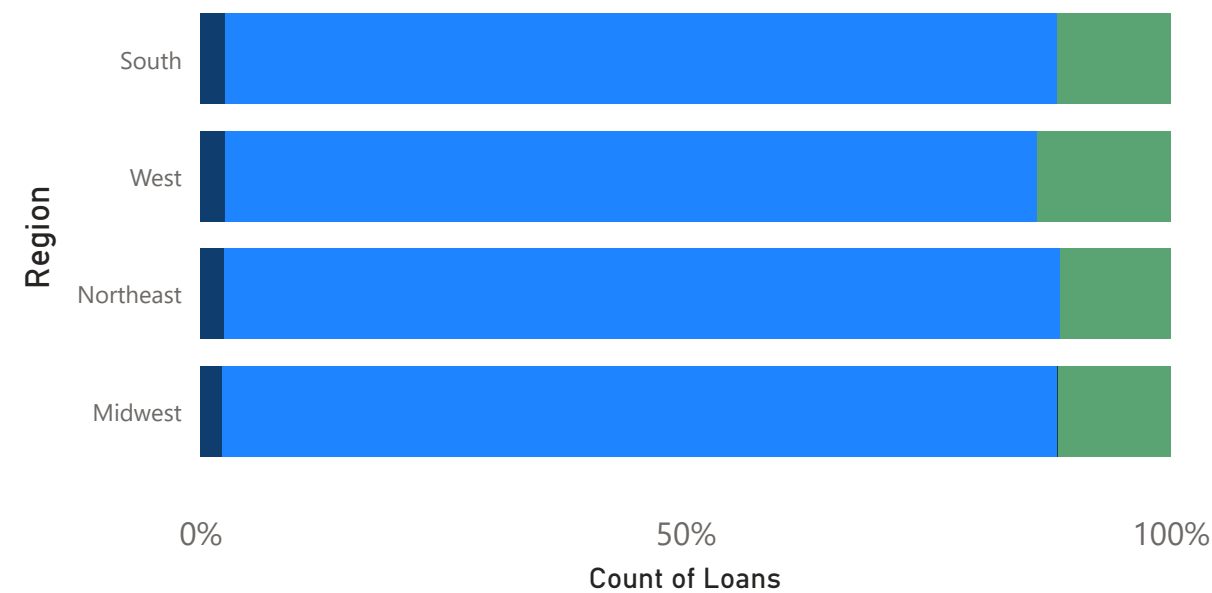
2.46%

Total Loans

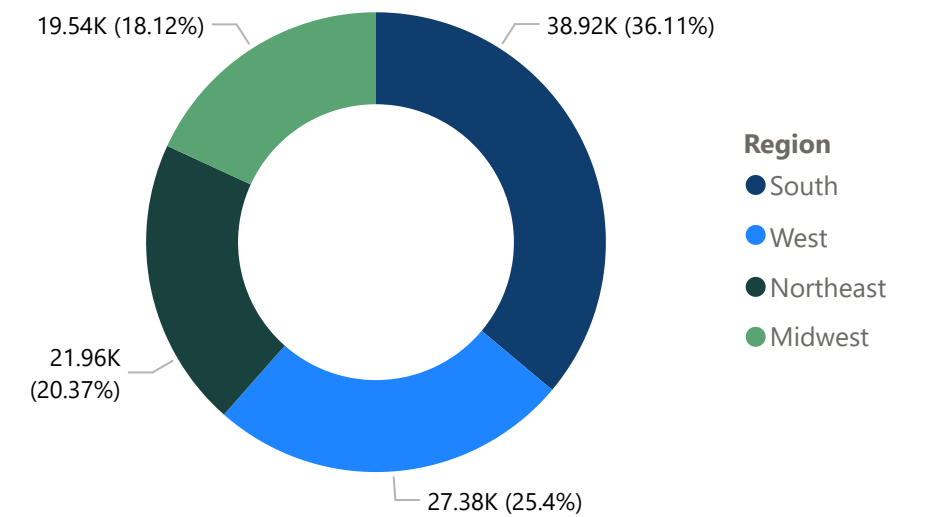
108K

Defaulted vs Non Defaulted Loans

Region ● Charged Off ● Current ● Default ● Fully Paid



Loans by Region





Loan Portfolio Overview

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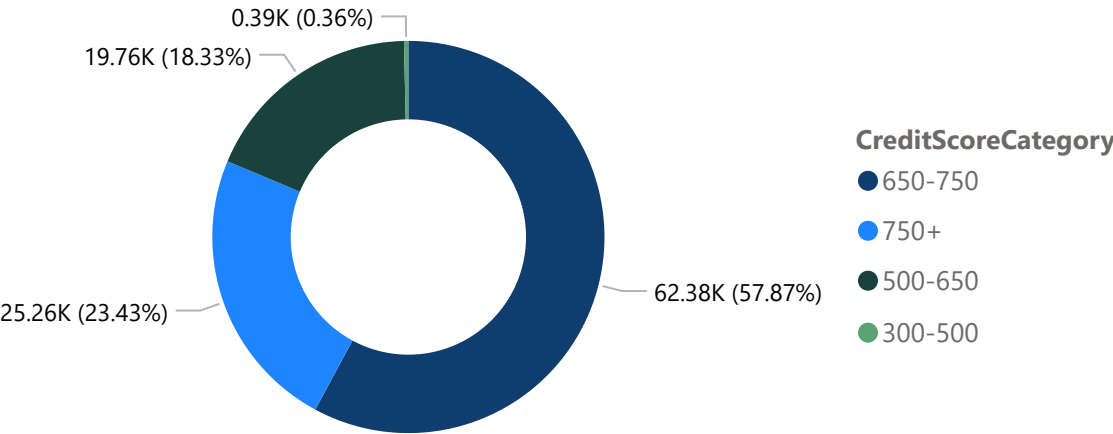
All

Month

All

Customer Risk Analysis

Customer Credit Score Distribution



Avg Credit Score

690.66

Repayment Rate%

11.80%

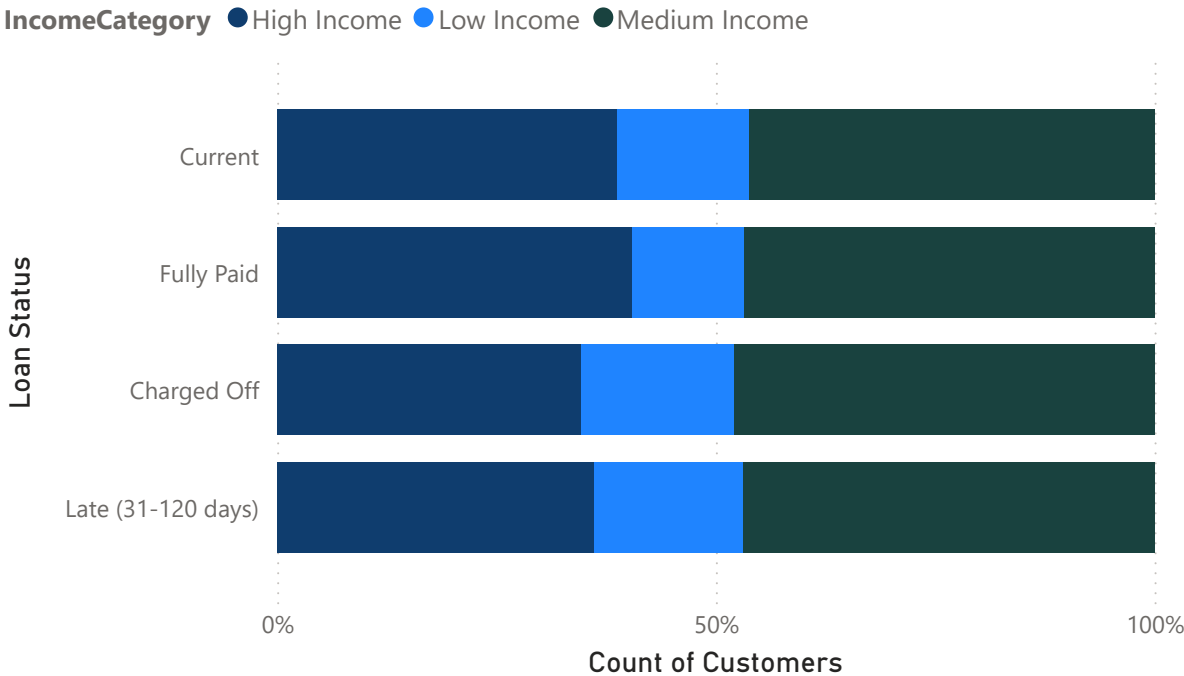
Total Customers

108K

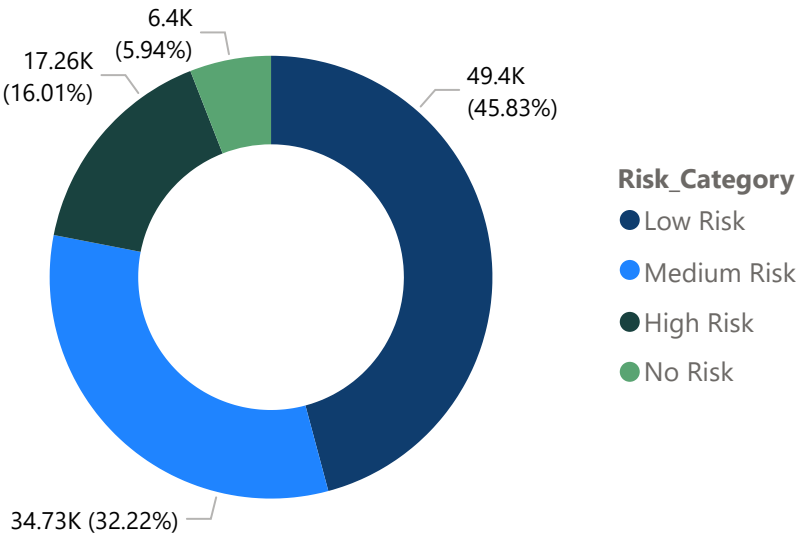
High Risk%

16.01%

Loan Status by Customer Profile



Risk Segmentation of Customers





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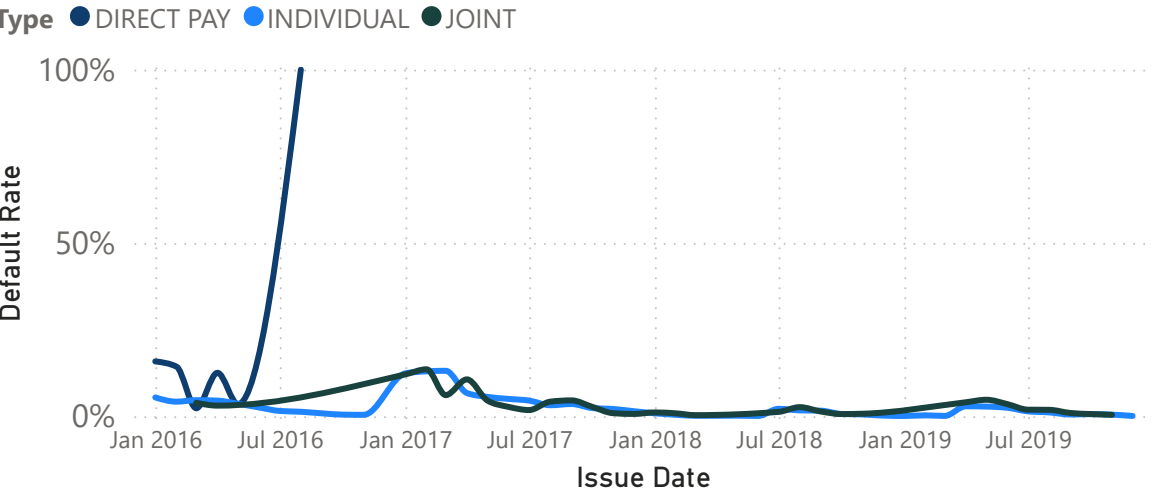
All

Month

All

Loan Performance By Category

Default Rate by Issue Date & Loan Type



Avg Interest%

12.98%

Repayment Rate

11.80%

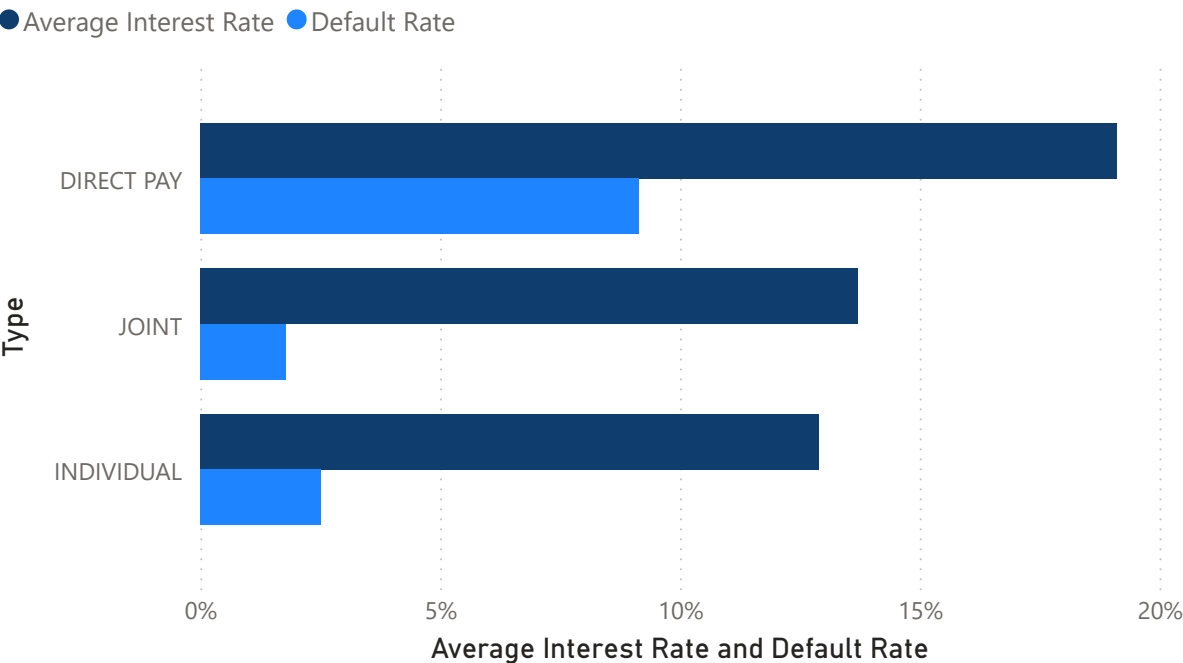
Default Rate

2.46%

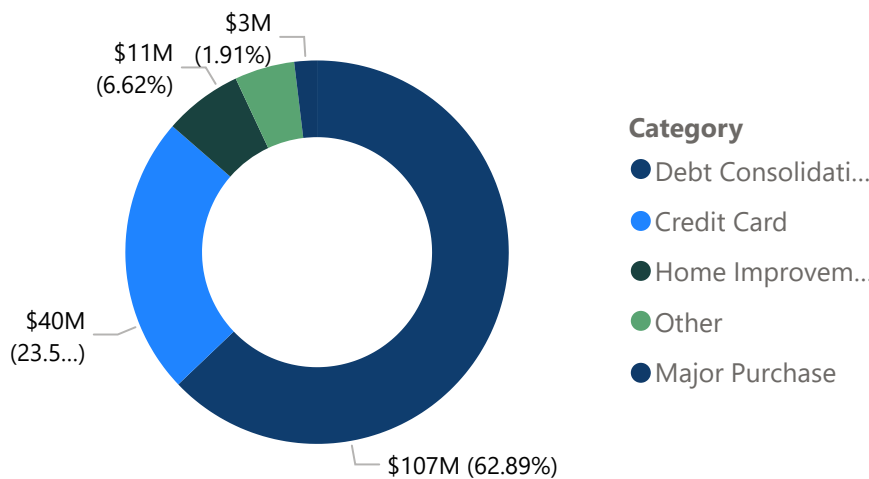
Interest Income

₹ 220M

Default & Interest Rate By Type



Net Loan Revenue By Category





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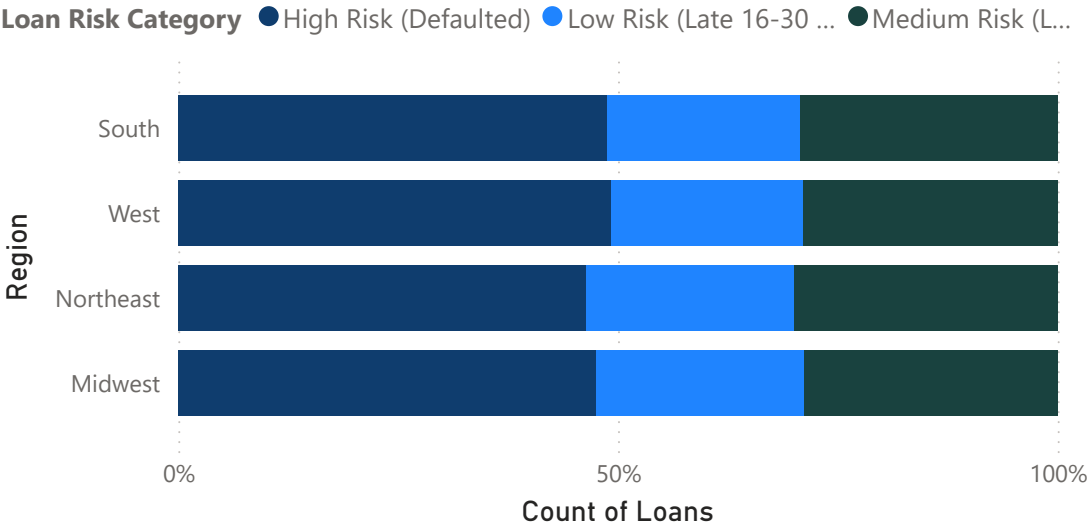
All

Month

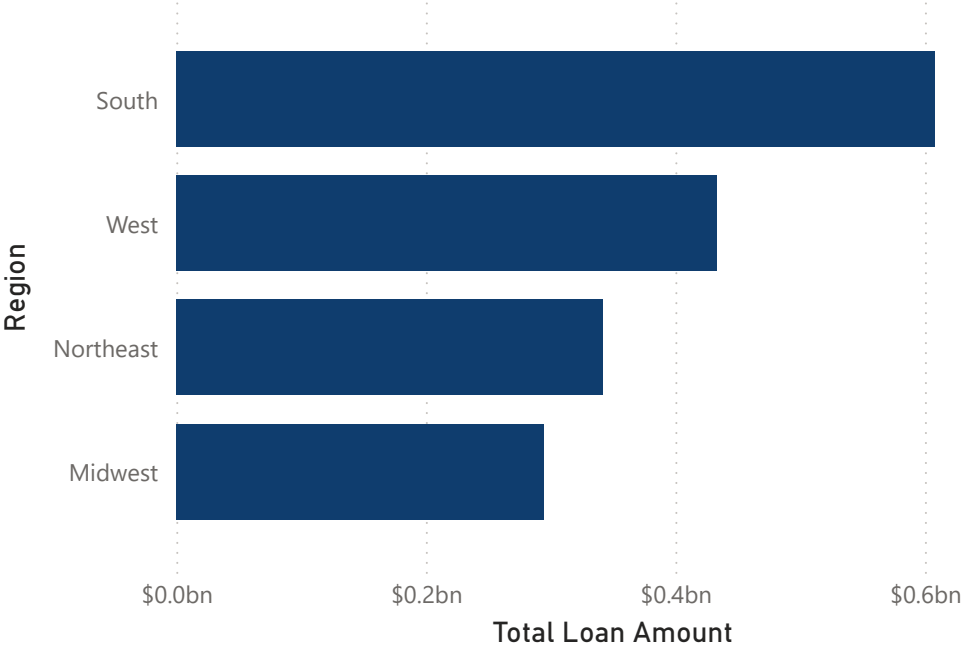
All

Regional Loan Trends

High-Risk Regions for Defaults



Loan Performance by Region



State	Default rate	Repayment Rate	Avg Interest Rate
AK	3.72%	11.98%	13.02%
MS	3.65%	11.25%	13.46%
AR	3.16%	10.58%	13.07%
NV	3.14%	13.87%	13.00%
HI	3.14%	11.09%	13.91%
MD	3.11%	10.42%	13.22%
LA	3.02%	9.82%	13.16%
MN	2.96%	11.79%	12.85%
Total	2.46%	11.80%	12.98%

Year	Midwest	Northeast	South	West
2016	9.19%	8.71%	9.56%	9.03%
February	47.52%	26.14%	27.86%	28.32%
March	47.65%	65.32%	58.02%	56.72%
April	-41.82%	-44.41%	-41.36%	-41.69%
May	-14.06%	-18.87%	-22.06%	-32.26%
June	-4.24%	12.39%	4.92%	30.64%
July	9.49%	6.72%	12.92%	6.40%
August	-1.73%	16.62%	-1.14%	0.20%
September	-15.00%	-26.78%	-10.27%	-20.00%
October	15.92%	12.39%	9.68%	24.00%
Total	2.03%	2.13%	2.20%	2.36%



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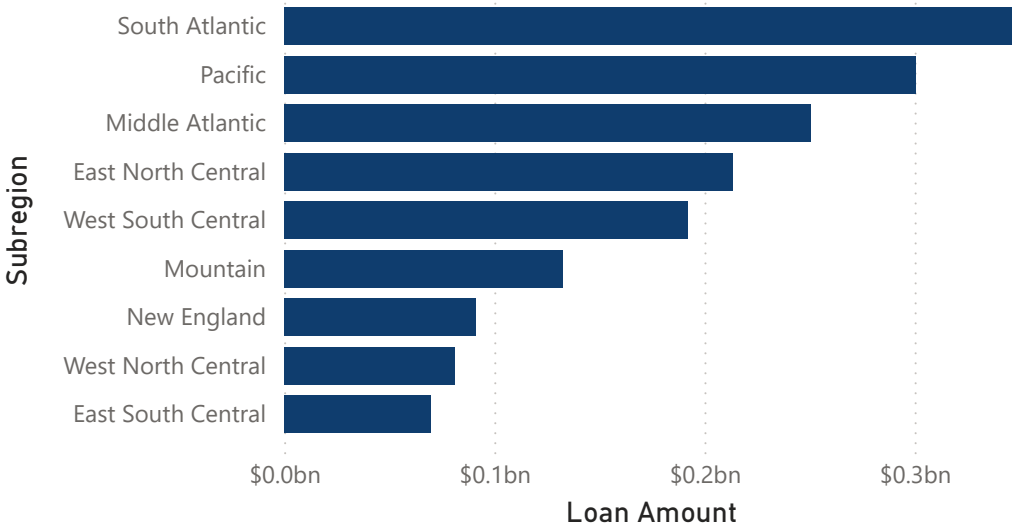
All

Month

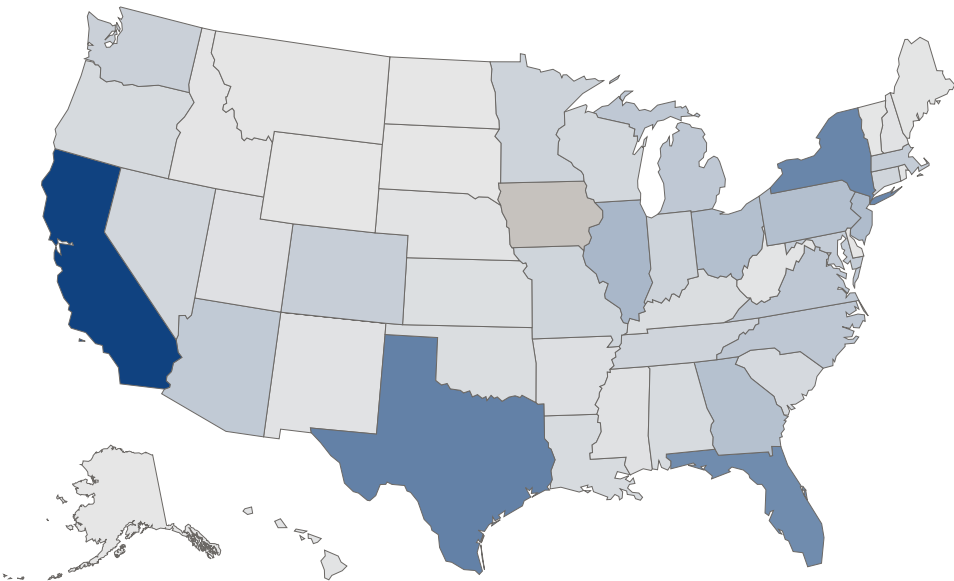
All

Regional Loan Trends

Loan Amount by Subregion



Loan Distribution by State



State	Count of Loans	Charge-Off Loss	Net Loan Revenue
AK	242	\$1,19,000	\$4,49,967
AL	1203	\$4,90,925	\$19,33,790
AR	822	\$3,58,650	\$11,78,728
AZ	2663	\$10,49,025	\$41,93,665
CA	14572	\$66,86,075	\$2,38,01,603
CO	2272	\$7,43,300	\$37,67,271
CT	1714	\$5,15,725	\$30,36,292
DC	230	\$18,000	\$4,20,308
DE	302	\$70,500	\$5,63,864
FL	8118	\$35,74,575	\$1,25,25,219
GA	3472	\$12,08,800	\$61,04,924
HI	478	\$2,01,525	\$9,12,774
ID	349	\$57,975	\$6,76,250
IL	4290	\$17,52,300	\$69,74,712
IN	1879	\$3,98,275	\$32,63,802
KS	859	\$2,03,575	\$15,12,922
KY	1044	\$2,70,575	\$17,91,099
LA	1191	\$5,95,250	\$18,31,868
MA	2497	\$9,81,400	\$42,24,725
MD	2505	\$12,73,525	\$41,28,660
ME	340	\$31,575	\$5,98,540
MI	2809	\$9,38,050	\$46,41,369
Total	107788	\$4,26,32,400	\$17,75,07,757



Loan Portfolio Overview

Customer Risk Analysis

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Risk Category

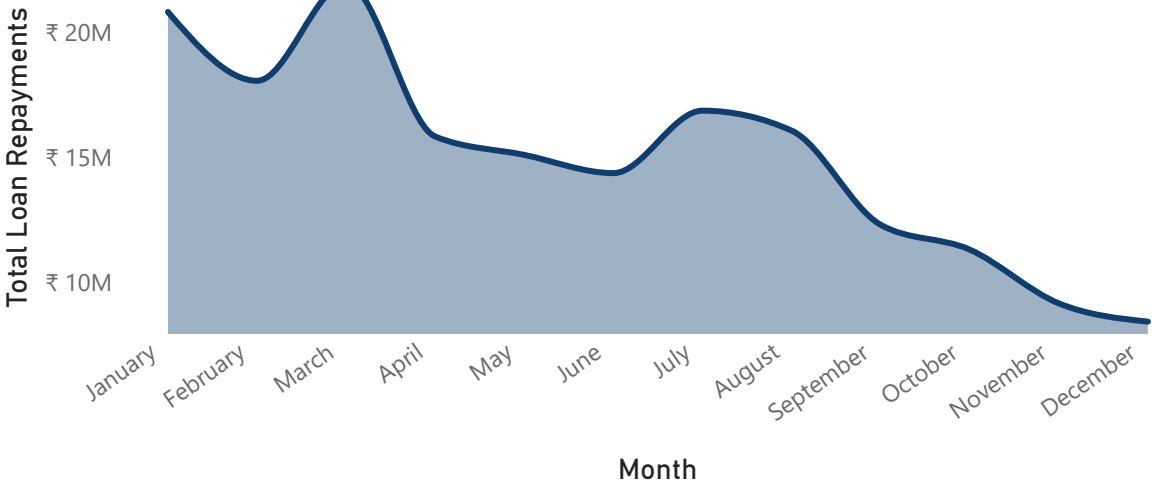
All

Year

All

Loan Repayment & Delinquency

Total Loan Repayments by Month



Delinquent Rate

5.10%

Repayment Rate

11.80%

Avg Time For Repayment(Years)

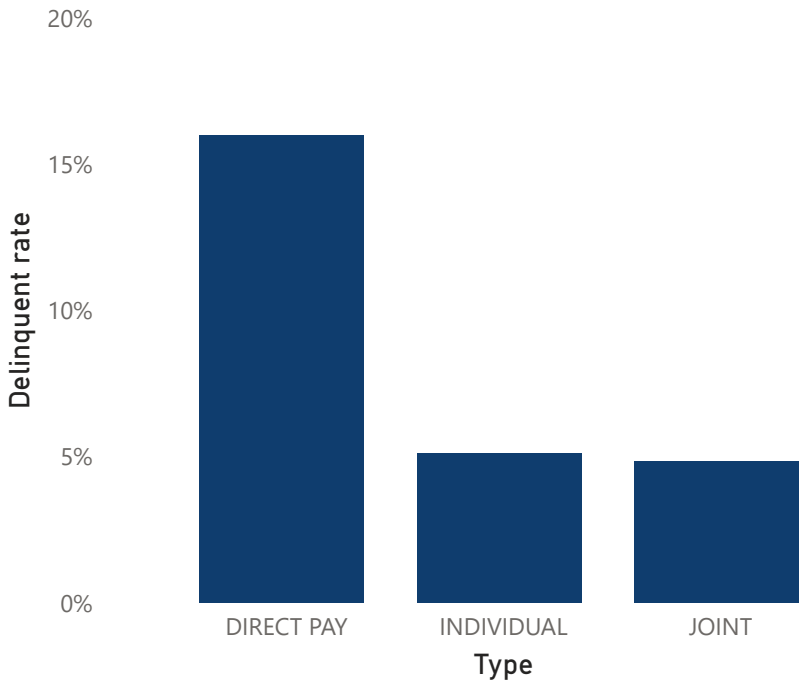
3.46

Total Loan Repaid

₹ 180M

State	Region	Late Loan%	Count of Late Loans	Avg CScore
AK	West	1.24%	3	692.00
AL	South	1.75%	21	686.66
AR	South	2.68%	22	690.06
AZ	West	1.76%	47	690.33
CA	West	2.05%	299	692.21
CO	West	1.58%	36	693.47
CT	Northeast	1.52%	26	690.68
DC	South	1.30%	3	700.59
DE	South	0.66%	2	686.44
FL	South	2.04%	166	689.70
GA	South	1.61%	56	688.58
Total		1.87%	2016	690.66

Delinquent Rate by Loan Type





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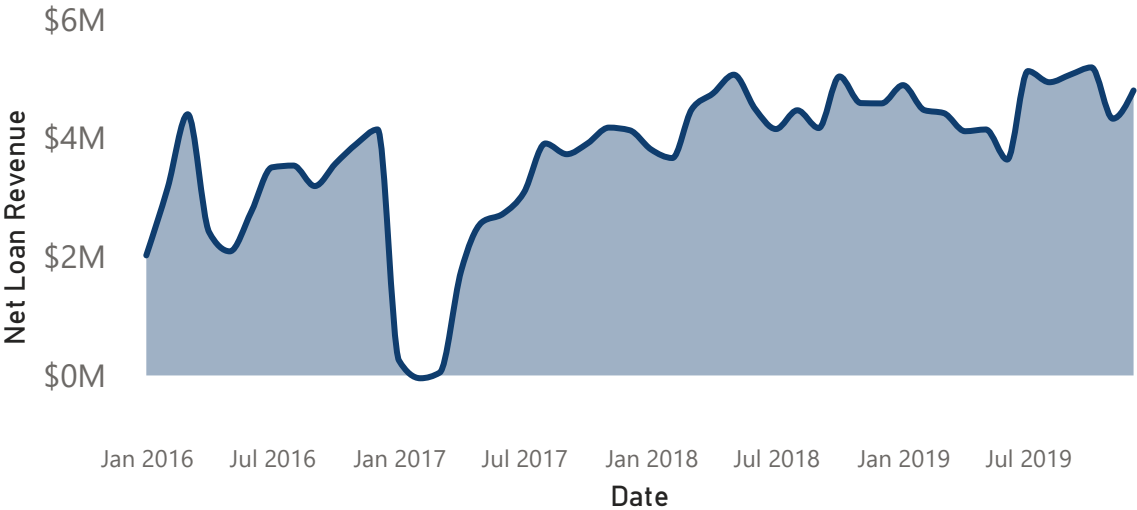
All

Month

All

Financial Performance

Net Loan Revenue by Date



Interest Income

₹ 220M

NPL Ratio

2.46%

Charge-off Loss

\$42.63...

Net Revenue

\$178M

Category	DIRECT PAY	INDIVIDUAL	JOINT	
Debt Consolidation	₹ 3,20,494	₹ 11,50,26,315	₹ 1,89,24,978	₹
Credit Card	₹ 98,635	₹ 4,17,74,819	₹ 52,38,727	₹
Home Improvement	₹ 8,867	₹ 1,20,34,349	₹ 21,68,847	₹
Other	₹ 21,248	₹ 93,17,999	₹ 13,85,418	₹
Major Purchase	₹ 864	₹ 37,36,005	₹ 5,88,396	₹
Small Business		₹ 23,43,908	₹ 2,48,683	₹
Medical	₹ 3,262	₹ 16,07,672	₹ 3,14,725	₹
House		₹ 15,95,202	₹ 2,14,946	₹
Car	₹ 3,986	₹ 12,66,248	₹ 1,45,519	₹
Moving	₹ 8,697	₹ 7,72,376	₹ 1,55,338	₹
Total	₹ 4,69,530	₹ 19,01,93,227	₹ 2,94,77,401	₹

Financial stability of the loan portfolio

