

Portfolio Cuts as on Sept 30, 2022
Rs in Crores

Segment	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Higher Education Loan (HEL)	5,264	1,178.4	1,170.4	28	8.0	5.2	1.9	0.2	0.0	0.8
Affordable Institution Loan (AIL)	280	155.5	101.6	69	53.8	19.2	8.9	7.4	7.0	11.3
Total	5,544	1,333.9	1,272.0	97	61.8	24.3	10.8	7.6	7.0	12.1

Secured / Unsecured	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Secured	1,024	331.3	272.3	82	59.0	22.7	10.0	7.4	7.0	11.8
Unsecured	4,520	1,002.6	999.7	15	2.9	1.6	0.8	0.2	-	0.3
Total	5,544	1,333.9	1,272.0	97	61.8	24.3	10.8	7.6	7.0	12.1
	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

Branch Wise	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Ahmedabad	597	111.4	111.2	2	0.2	0.1	-	-	-	0.1
Bengaluru	413	104.1	96.2	16	8.0	6.6	1.2	0.2	-	-
Chennai	731	215.8	192.4	27	23.3	12.7	8.0	2.5	0.0	0.2
Delhi	490	96.5	92.9	12	3.6	1.3	0.0	1.3	0.2	0.9
Hyderabad	2,058	488.0	479.5	21	8.5	2.4	1.1	2.5	1.8	0.7
Mumbai	842	198.9	197.8	5	1.1	0.4	0.5	-	-	0.2
Pune	413	119.1	102.0	14	17.1	0.8	-	1.1	5.1	10.0
Total	5,544	1,333.9	1,272.0	97	61.8	24.3	10.8	7.6	7.0	12.1
	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

Product & Current Repayment Type Wise	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Higher Education Loan - EMI	1,280	203.1	196.1	25	7.0	4.2	1.9	0.2	0.0	0.8
Higher Education Loan - Partial Interest	3,783	938.4	937.7	2	0.7	0.7	-	-	-	-
Higher Education Loan - Simple Interest	201	36.9	36.6	1	0.3	0.3	-	-	-	-
Affordable Institution Loan - EMI	242	146.5	95.7	60	50.9	17.5	8.7	7.0	6.4	11.3
Affordable Institution Loan - Simple Interest	32	4.2	2.5	8	1.7	0.4	0.2	0.4	0.7	-
Affordable Institution Loan - Partial Interest	6	4.7	3.5	1	1.3	1.3	-	-	-	-
Total	5,544	1,333.9	1,272.0	97	61.8	24.3	10.8	7.6	7.0	12.1
	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

Loan Ticket Size Wise	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
< 5 Lacs	69	1.7	1.6	7	0.2	0.1	0.0	-	0.1	-
5 - 15 Lacs	1,014	100.9	99.4	18	1.5	0.5	0.4	0.2	0.3	0.2
15 - 30 Lacs	3,101	633.3	628.1	27	5.2	2.3	1.6	0.2	0.3	0.8
30 - 50 Lacs	1,190	428.3	424.2	13	4.1	2.2	0.3	0.7	0.3	0.6

50 Lacs - 1 Cr	104	58.7	50.5	13	8.2	3.7	2.6	1.2	-	0.7
1 - 2 Cr	41	44.4	34.1	8	10.3	3.4	1.3	0.8	1.6	3.2
> 2Cr	25	66.6	34.3	11	32.3	12.1	4.7	4.5	4.4	6.7
Total	5,544	1,333.9	1,272.0	97	61.8	24.3	10.8	7.6	7.0	12.1

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Country wise(Higher Education Loan)	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Secured	744	175.8	170.7	13	5.1	3.5	1.1	-	0.0	0.5
India	23	3.4	3.4	-	-	-	-	-	-	-
USA	223	74.4	70.8	4	3.6	2.7	0.6	-	-	0.4
Canada	186	35.7	35.1	4	0.6	0.3	0.3	-	-	-
Australia	65	13.3	12.8	2	0.5	0.5	-	-	-	-
UK	103	25.6	25.5	1	0.2	-	-	-	-	0.2
Germany	24	4.3	4.1	1	0.2	-	0.2	-	-	-
Ireland	46	7.2	7.2	-	-	-	-	-	-	-
New Zealand	35	4.6	4.6	-	-	-	-	-	-	-
France	20	3.0	3.0	1	0.0	-	-	-	0.0	-
Others	19	4.2	4.2	-	-	-	-	-	-	-
Unsecured	4,520	1,002.6	999.7	15	2.9	1.6	0.8	0.2	-	0.3
India	171	15.1	14.8	3	0.3	0.1	0.0	0.2	-	-
USA	2,256	576.2	575.0	4	1.2	0.8	0.4	-	-	-
Canada	1,099	208.5	207.8	4	0.7	0.4	0.2	-	-	0.1
Australia	7	1.2	1.2	-	-	-	-	-	-	-
UK	518	127.5	127.4	1	0.1	0.1	-	-	-	-
Germany	228	33.0	32.8	1	0.1	-	0.1	-	-	-
Ireland	163	26.6	26.6	-	-	-	-	-	-	-
New Zealand	-	-	-	-	-	-	-	-	-	-
France	35	6.2	6.2	-	-	-	-	-	-	-
Others	43	8.3	7.9	2	0.4	0.2	-	-	-	0.2
Total	5,264	1,178.4	1,170.4	28	8.0	5.2	1.9	0.2	0.0	0.8

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Course Stream wise(Higher Education Loan)	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Secured	744	175.8	170.7	13	5.1	3.5	1.1	-	0.0	0.5
Bachelors	51	18.1	15.7	1	2.4	2.4	-	-	-	-
CERTDIP	126	21.6	21.4	2	0.3	0.3	-	-	-	-
Executive	-	-	-	-	-	-	-	-	-	-
Masters	567	136.1	133.6	10	2.4	0.8	1.1	-	0.0	0.5
Unsecured	4,520	1,002.6	999.7	15	2.9	1.6	0.8	0.2	-	0.3
Bachelors	48	6.6	6.4	1	0.2	-	-	-	-	0.2
CERTDIP	667	121.1	120.6	3	0.4	0.1	0.2	-	-	0.1
Executive	12	0.5	0.5	-	-	-	-	-	-	-

Masters	3,793	874.5	872.2	11	2.3	1.5	0.6	0.2	-	-
Total	5,264	1,178.4	1,170.4	28	8.0	5.2	1.9	0.2	0.0	0.8
	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

Balance Tenure Wise	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Higher Education Loan (HEL)	5,264	1,178.4	1,170.4	28	8.0	5.2	1.9	0.2	0.0	0.8
<1 Year	23	0.6	0.6	-	-	-	-	-	-	-
1-3 Years	97	7.5	7.5	1	0.0	-	0.0	-	-	-
3-5 Years	107	12.9	12.9	-	-	-	-	-	-	-
5-7 Years	436	74.5	72.9	8	1.7	1.2	0.5	-	-	-
> 7 Years	4,601	1,082.8	1,076.5	19	6.3	3.9	1.4	0.2	0.0	0.8
Affordable Institution Loan (AIL)	280	155.5	101.6	69	53.8	19.2	8.9	7.4	7.0	11.3
<1 Year	3	0.4	0.3	1	0.2	-	-	-	-	0.2
1-3 Years	109	12.3	9.1	23	3.2	0.5	1.2	0.9	0.3	0.3
3-5 Years	63	25.9	15.4	19	10.5	2.4	1.3	3.7	2.2	0.9
5-7 Years	37	28.4	12.8	11	15.6	8.7	4.0	2.9	0.1	-
> 7 Years	68	88.4	64.1	15	24.3	7.6	2.5	-	4.4	9.9
Total	5,544	1,333.9	1,272.0	97	61.8	24.3	10.8	7.6	7.0	12.1
	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

Co-borrower profile - Higher Education Loan	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Secured	744	175.8	170.7	13	5.1	3.5	1.1	-	0.0	0.5
Salaried	424	100.1	95.7	10	4.4	3.0	1.1	-	0.0	0.4
SEP	32	7.7	7.5	1	0.2	0.2	-	-	-	-
SENP	244	57.7	57.2	2	0.5	0.3	-	-	-	0.2
Others	44	10.3	10.3	-	-	-	-	-	-	-
Unsecured	4,520	1,002.6	999.7	15	2.9	1.6	0.8	0.2	-	0.3
Salaried	2,178	456.4	455.0	7	1.4	0.8	0.5	0.2	-	-
SEP	61	9.5	9.1	1	0.4	0.4	-	-	-	-
SENP	1,581	351.7	350.7	7	1.0	0.4	0.3	-	-	0.3
Others	700	185.0	185.0	-	-	-	-	-	-	-
Total	5,264	1,178.4	1,170.4	28	8.0	5.2	1.9	0.2	0.0	0.8
	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

CIBIL - Higher Education Loan	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
New (-1,0)	201	38.2	37.0	3	1.2	0.6	0.6	-	-	-
500-600	54	12.2	11.9	2	0.3	0.1	0.1	-	-	-
600-700	607	135.6	131.8	8	3.8	3.3	0.2	-	0.0	0.4
700+	4,402	992.4	989.6	15	2.8	1.2	1.0	0.2	-	0.4
Total	5,264	1,178.4	1,170.4	28	8.0	5.2	1.9	0.2	0.0	0.8

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ROI	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Higher Education Loan (HEL)	5,264	1,178.4	1,170.4	28	8.0	5.2	1.9	0.2	0.0	0.8
Upto 10%	-	-	-	-	-	-	-	-	-	-
10%-12%	1,090	253.7	253.7	-	-	-	-	-	-	-
12%-14%	2,961	726.4	721.7	10	4.7	3.2	1.0	0.2	-	0.4
14%-16%	1,211	198.1	194.8	18	3.3	2.0	0.8	-	0.0	0.4
16%-18%	2	0.2	0.2	-	-	-	-	-	-	-
Affordable Institution Loan (AIL)	280	155.5	101.6	69	53.8	19.2	8.9	7.4	7.0	11.3
12%-14%	1	1.4	1.4	-	-	-	-	-	-	-
14%-16%	157	59.6	40.6	33	19.0	6.8	1.4	1.3	5.4	4.2
16%-18%	98	80.7	55.5	25	25.2	10.0	1.3	5.6	1.6	6.7
18%-20%	24	13.8	4.1	11	9.6	2.4	6.3	0.5	-	0.4
Total	5,544	1,333.9	1,272.0	97	61.8	24.3	10.8	7.6	7.0	12.1

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LTV	No of Loans	Total POS	Current POS	No of Loans in arrears	POS of cases in arrears	1-30 DPD	31-60 DPD	61-90 DPD	91-180 DPD	> 180 DPD
Affordable Institution Loan (AIL)										
UPTO 5%	3	0.2	0.2	-	-	0.0	0.0	0.0	0.0	0.0
5%-10%	7	1.9	1.9	-	-	0.0	0.0	0.0	0.0	0.0
10%-15%	11	3.5	3.4	1	0.1	0.1	0.0	0.0	0.0	0.0
15%-20%	7	1.9	1.9	-	-	0.0	0.0	0.0	0.0	0.0
20%-25%	17	9.3	7.5	2	1.8	0.0	0.1	0.0	0.0	1.7
More than 25%	235	138.6	86.7	66	51.9	19.0	8.8	7.4	7.0	9.6
Total	280	155.5	101.6	69	53.8	19.2	8.9	7.4	7.0	11.3

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