

# BNPL Portfolio Risk & Performance Audit

Total Portfolio Volume (GMV)

₹ 3M

Portfolio Default Rate

30.3%

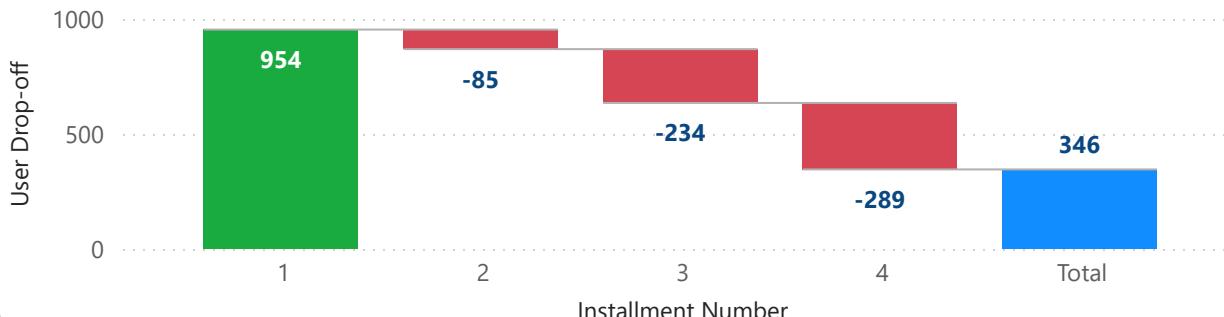
Lending Health Score (%)

69.7%

## Customer Retention & Loss by Installment

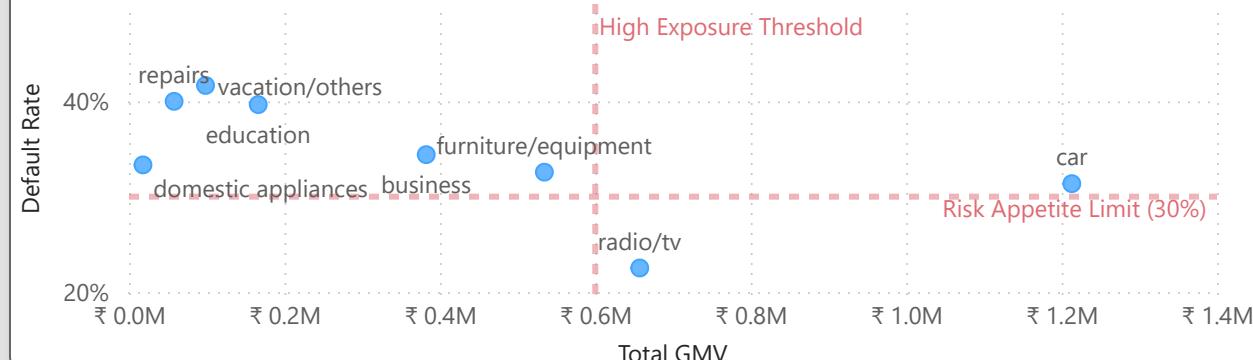
Identifying the 'Survival Cliff' across the 4-payment cycle

● Increase ● Decrease ● Total



## Merchant Risk vs. Volume Analysis

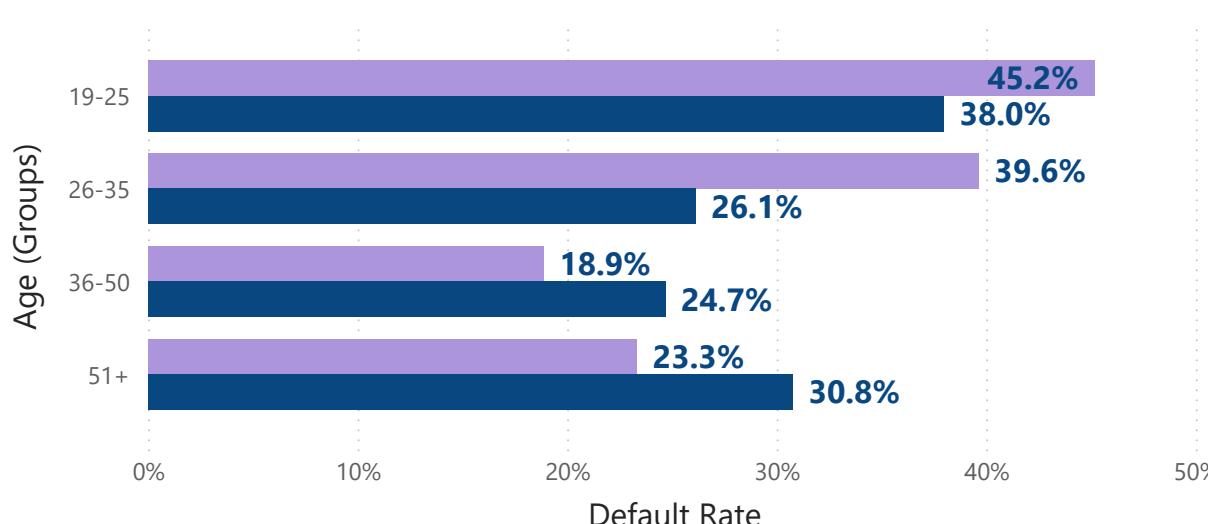
Top-Right Quadrant indicates high-exposure categories requiring audit



## Default Rate by Age Group & Gender

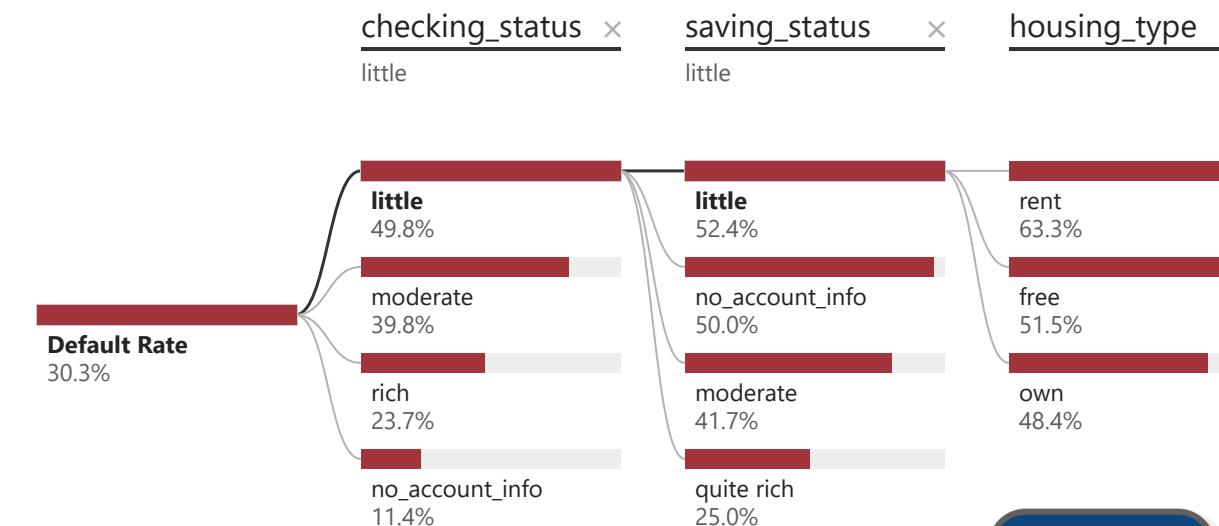
Identifying demographic risk concentrations across the portfolio

Gender ● female ● male



## Root Cause Analysis (Risk Decomposition)

Drill down into financial status to identify high-risk personas



->AuditDetails



## Transaction-Level Audit Log

user_id	age	gender	merchant_category	checking_status	risk_rating	loan_amount
11	24	female	business	little	Bad	4308
29	63	male	business	little	Bad	6836
62	61	male	business	moderate	Bad	1953
63	25	male	business	moderate	Bad	14421
95	58	male	business	moderate	Bad	15945
169	31	male	business	moderate	Bad	1935
180	28	male	business	no_account_info	Bad	9572
181	30	male	business	moderate	Bad	4455
190	54	male	business	no_account_info	Bad	4591
191	34	male	business	moderate	Bad	3844
192	36	male	business	moderate	Bad	3915
212	50	male	business	little	Bad	5293
213	66	male	business	rich	Bad	1908
237	61	male	business	moderate	Bad	2767
375	37	female	business	little	Bad	7685
402	27	male	business	no_account_info	Bad	8648
412	42	male	business	no_account_info	Bad	2292
439	26	female	business	rich	Bad	609
491	42	female	business	moderate	Bad	8318
597	36	male	business	moderate	Bad	4241
622	38	male	business	no_account_info	Bad	3914
645	27	male	business	no_account_info	Bad	7980
674	41	male	business	no_account_info	Bad	2580
728	59	female	business	moderate	Bad	6416
739	26	female	business	moderate	Bad	4280
790	39	female	business	moderate	Bad	1188
827	36	male	business	no_account_info	Bad	4165
832	29	male	business	little	Bad	11816
861	28	male	business	no_account_info	Bad	2169
887	23	male	business	moderate	Bad	15672
914	31	male	business	little	Bad	3161
951	24	male	business	little	Bad	2145
17	25	male	business	little	Good	8072
30	36	male	business	moderate	Good	1913
33	57	male	business	no_account_info	Good	1264
60	27	male	business	moderate	Good	1391
73	41	female	business	moderate	Good	5954