

# CreditFlow360 - 2026-02-14

## Key Performance Indicators

total_outstanding	stressed_assets	avg_yield	total_customers	fraud_alerts_30d	gnpa_ratio	net_income
5835532858.72	1035606358.05	10.69	23759.0	171.0	4.37	7651

## Recent Trends (Last 10 months)

year	month	month_name	new_loans	disbursements	outstanding	npa_amount	avg_rate
2025	2	February	103	223881000.0	96163701.52	-2626622.59	10.84
2025	3	March	195	496399000.0	242922822.48	9219947.91	10.86
2025	4	April	193	437994000.0	151278664.34	19711636.73	10.95
2025	5	May	196	529532000.0	276421765.52	21902424.3	10.95
2025	6	June	188	431363000.0	179555125.74	9360385.15	11.08
2025	7	July	215	514814000.0	230041828.39	80321.58	11.06
2025	8	August	202	482493000.0	226614484.77	13765418.7	10.9
2025	9	September	196	473079000.0	232681667.09	2334740.46	10.93
2025	10	October	197	471403000.0	265867331.37	17600209.78	11.03
2025	11	November	219	547785000.0	344162053.96	15226674.36	10.84

## Top Risk Segments

product_type	credit_tier	loan_count	exposure	avg_pd	npa_rate	expected_loss
Auto Loan	Near-Prime	332	199922087.75	0.3	4.52	72827506.19
Auto Loan	Prime	298	194514832.29	0.1	7.38	26872302.75
Auto Loan	Sub-Prime	51	20982972.13	0.64	3.92	17564305.76
Business Loan	Near-Prime	981	1072628265.88	0.29	4.89	394955464.2
Business Loan	Prime	954	1514709800.55	0.09	5.03	168398016.2
Business Loan	Sub-Prime	120	83883927.51	0.66	10.0	69558975.2
Education Loan	Near-Prime	385	332844233.87	0.29	4.42	152471876.55
Education Loan	Prime	406	499809633.78	0.09	4.68	61240033.64

product_type	credit_tier	loan_count	exposure	avg_pd	npa_rate	expected_loss
Education Loan	Sub-Prime	41	17088157.19	0.64	4.88	19896940.93
Home Loan	Near-Prime	983	2180578806.17	0.29	4.17	467950207.09