

CreditFlow3C0 - 2026-02-13

Key Performance Indicators

total_outstanding	stressed_assets	avg_yield	total_customers	fraud_alerts_30d	gnpa_ratio	net_income
6597373897.78	1228092631.8	10.9	948.0	12.0	5.16	1021500000.0

Recent Trends (Last 10 months)

year	month	month_name	new_loans	disbursements	outstanding	npa_amount	avg_rate
2025	2	February	48	115051000.0	97053745.94	4026404.52	10.73
2025	3	March	94	225086000.0	185167033.71	5934962.48	10.86
2025	4	April	101	219172000.0	181601523.78	16053412.32	11.03
2025	5	May	98	244838000.0	210660890.39	21546760.87	11.04
2025	6	June	95	239950000.0	207241173.62	20109753.35	11.21
2025	7	July	96	219510000.0	194765834.96	6823280.31	10.91
2025	8	August	96	215007000.0	192010572.09	16131991.83	10.89
2025	9	September	82	208095000.0	192406941.69	4398766.1	10.77
2025	10	October	92	237147000.0	219196369.67	6801167.11	11.06
2025	11	November	94	230152000.0	214488161.88	15859671.0	10.99

Top Risk Segments

product_type	credit_tier	loan_count	exposure	avg_pd	npa_rate	expected_loss
Auto Loan	Near-Prime	274	182902624.62	0.3	5.47	50088905.67
Auto Loan	Prime	237	202366655.31	0.1	5.91	17781201.99
Auto Loan	Sub-Prime	29	20377392.2	0.67	3.45	11030031.45
Business Loan	Near-Prime	648	774255360.36	0.29	5.4	224336303.22
Business Loan	Prime	526	821581904.64	0.1	3.8	80243857.05
Business Loan	Sub-Prime	136	105157654.0	0.7	10.29	75297990.22
Education Loan	Near-Prime	256	261285119.93	0.29	4.69	86887803.83
Education Loan	Prime	258	365287293.4	0.1	5.81	45486068.46

product_type	credit_tier	loan_count	exposure	avg_pd	npa_rate	expected_loss
Education Loan	Sub-Prime	42	22837877.49	0.67	4.76	21242645.43
Home Loan	Near-Prime	582	1529912954.12	0.3	5.84	269643978.82