

Board Risk & Stress Testing Report

Executive Summary

Total Portfolio Exposure: ■259,225,386
Baseline Expected Loss: ■59,845,058
Stress Expected Loss: ■89,581,774
Increase in EL under Stress: 49.69%
High Risk Accounts (PD > 10%): 100.00%
NPA Accounts (DPD > 90): 1.80%

Key Risk Observations

- Portfolio shows high sensitivity to macro stress.
- High PD loans drive majority of expected losses.
- NPA accounts remain the largest loss contributors.

Recommended Management Actions

- Increase provisioning for high-risk segments.
- Focus field collections beyond 60 DPD.
- Tighten underwriting for high EMI-to-income borrowers.
- Strengthen early delinquency monitoring.