



LOAN DELINQUENCY ANALYSIS

AEQUITAS Debt Solutions PVT Ltd

Portfolio Overview

Total Disbursed Loan

₹ 35,90,63,135

Present Outstanding

₹ 23,04,21,274

Total Amount Recovered

₹ 49,47,01,165

% of High Risk Accounts

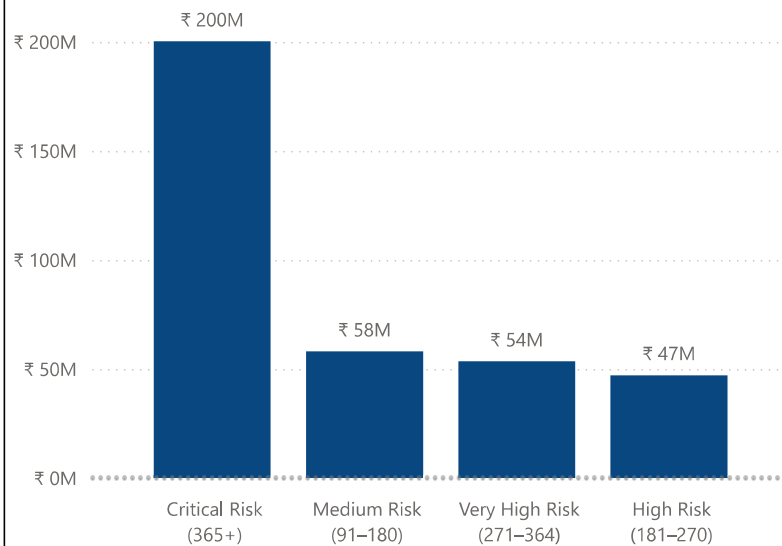
90.50%

Filters

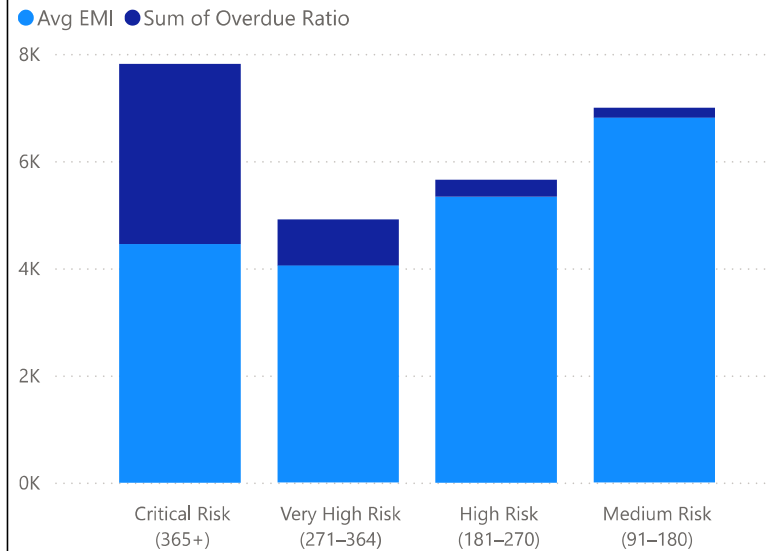
% Accounts in Selected Risk

100.00%

Loans by Delinquency Risk Level



EMI & Overdue Distribution Across Risk Categories



Delinquency Risk Level

- ☐ Critical Risk (365+)
- ☐ High Risk (181-270)
- ☐ Medium Risk (91-180)
- ☐ Very High Risk (271-364)

Payment Behavior

- ☐ Chronically Late
- ☐ Disciplined
- ☐ Inconsistent

Loan Tenure





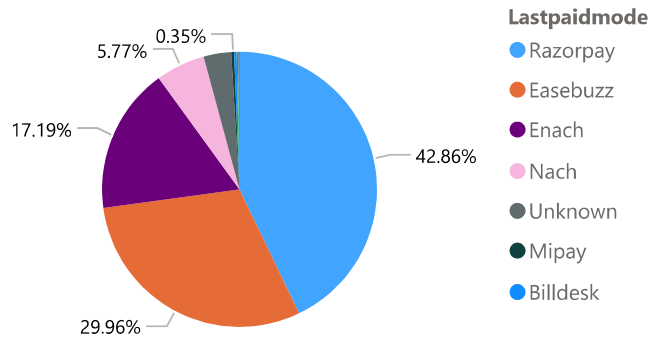
LOAN DELNIQUENCY ANALYSIS

AEQUITAS Debt Solutions PVT Ltd

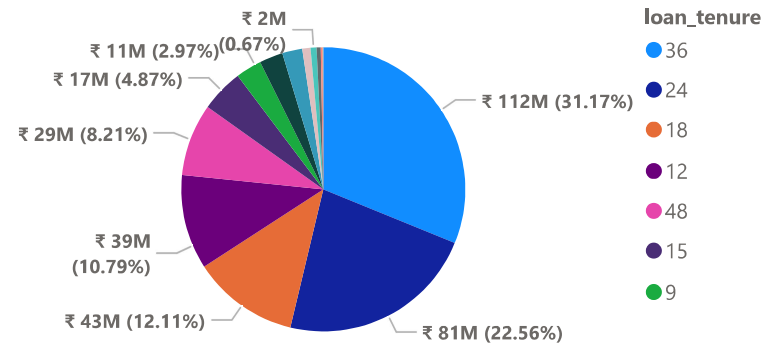
Delinquency Deep Dive

Filters

Last Payment Mode



Disbursed Loan Breakdown by Tenure



Loan Disbursement and Delinquency by Tenure Range

Tenure Range	Disbursed Loan	Average DPD	No of Loans in Tenure
13–24 Months	₹ 14,21,28,509	328.98	1617
25–36 Months	₹ 12,01,25,000	345.30	604
0–12 Months	₹ 6,49,19,626	374.01	2678
37–48 Months	₹ 2,94,75,000	349.69	93
49+ Months	₹ 24,15,000	295.50	8

Top 7 Defaulters

Application_no	DPD	Overdue Amount	Penalties	Overdue Ratio
113636000000	545	₹ 10,29,916	₹ 3,79,099	2.06
191008000000	545	₹ 9,29,509	₹ 2,94,853	1.86
131882000000	545	₹ 8,79,769	₹ 2,66,573	1.76
118271000000	545	₹ 8,43,404	₹ 2,47,706	1.69
165673000000	1090	₹ 8,43,202	₹ 3,16,141	1.72
169633000000	545	₹ 8,04,060	₹ 2,58,700	1.91
145960000000	545	₹ 7,85,606	₹ 2,04,956	1.57

Payment Mode

All

Delinquency Risk Level

- ☐ Critical Risk (365+)
- ☐ High Risk (181–270)
- ☐ Medium Risk (91–180)
- ☐ Very High Risk (271–364)

Payment Behavior

- ☐ Chronically Late
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Loan Tenure

3 60

