

# RISK ANALYTICS - EARLY WARNING INDICATORS

High\_DPD\_High\_Balance

Stale\_Docs

Product

Region

Risk\_Bucket

DPD

Clear All Filters



150

Total Customer



150M

Total Loan



110M

Outstanding Loan



30.90

Average DPD



12%

% High Risk Customers



48

High Utilization Account



28M

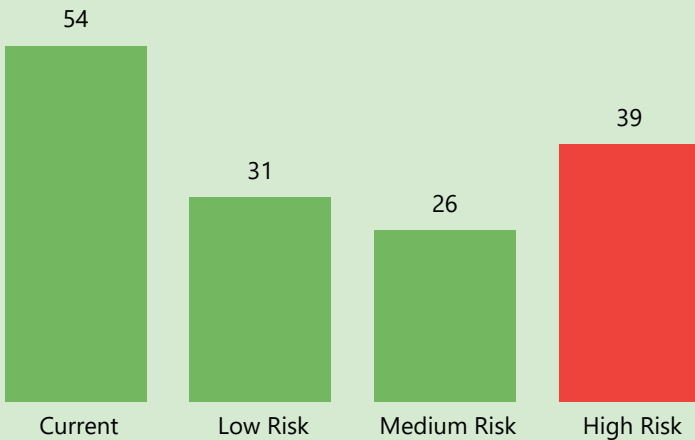
EAR



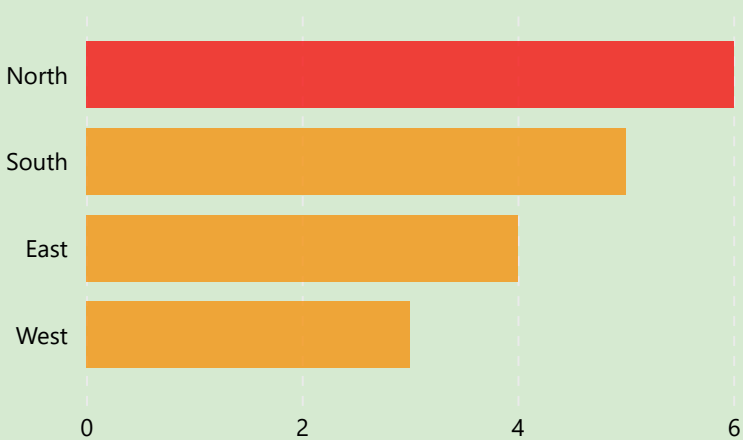
25%

EAR %

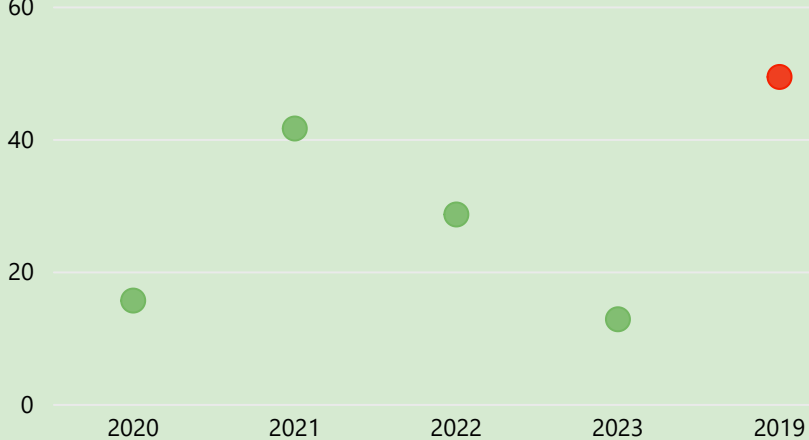
Risk Segmentation by DPD



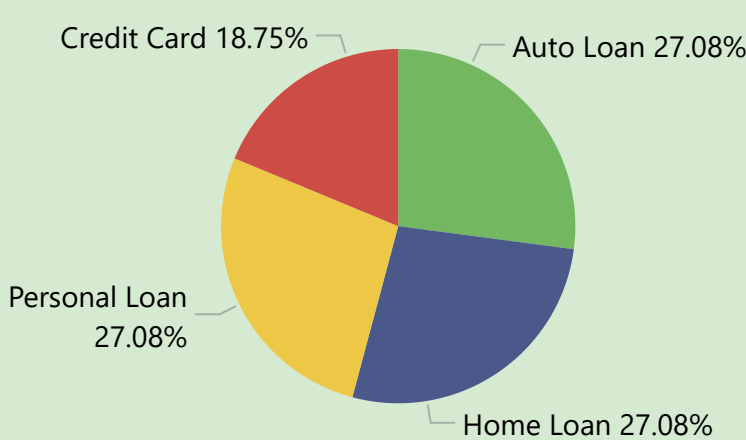
Region-wise High-Risk Accounts



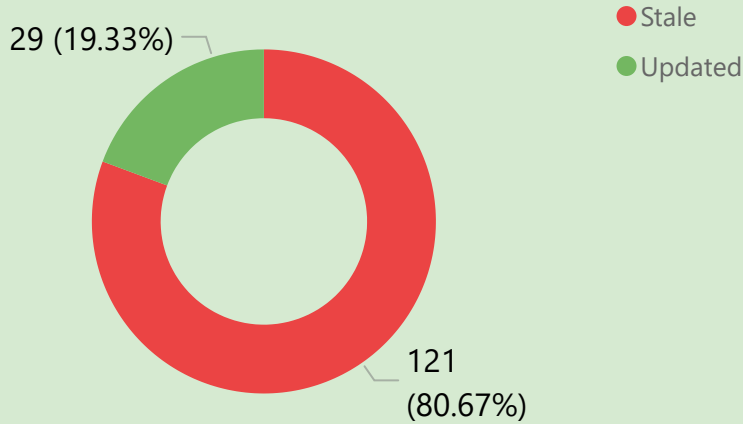
Average DPD by Year



High Utilization % by Product



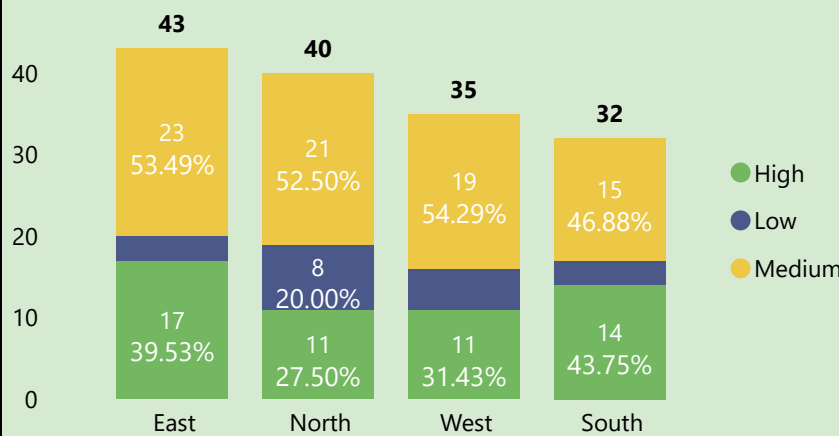
Total Customer by StaleDocs



High Risk Customer by Product & Region

Product	East	North	South	West	Total
Auto Loan	1	0	1	1	3
Credit Card	2	2	2	0	6
Home Loan	0	3	1	0	4
Personal Loan	1	1	1	2	5
Total	4	6	5	3	18

Customer by Region and EWI Score Bucket



Risk Performance by Region

Region	Average DPD	% High Risk Customers	Utilization %	Total Account
East	30	9.3%	41.9%	43
South	30	15.6%	34.4%	32
West	33	8.6%	31.4%	35
North	32	15.0%	20.0%	40
Total	31	12.0%	32.0%	150

Stale Docs	81%
Average DPD	30.90
Avg. Loan Amount	1.0M
High Risk Accounts	150

Region	Product	Average DPD ▼	Avg EWI Score	HighRisk_Count
West	Auto Loan	49.50	1.30	5
South	Home Loan	45.00	1.50	2
East	Credit Card	41.67	1.11	2
South	Auto Loan	41.25	2.00	1