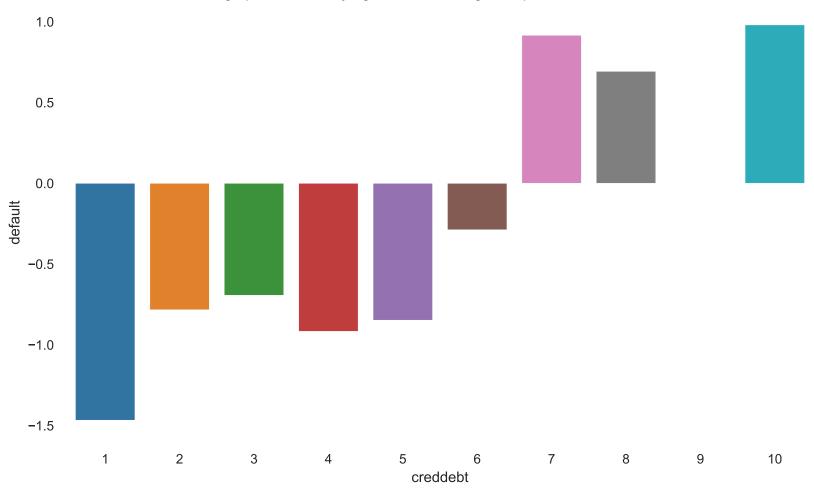
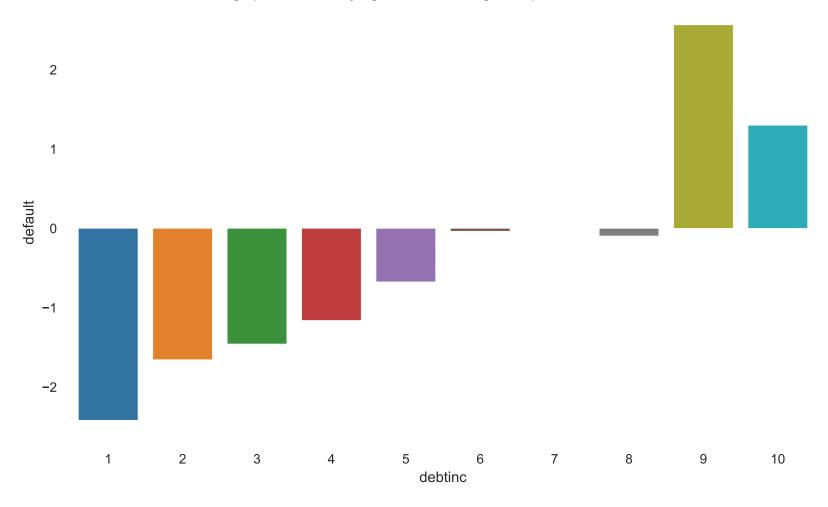
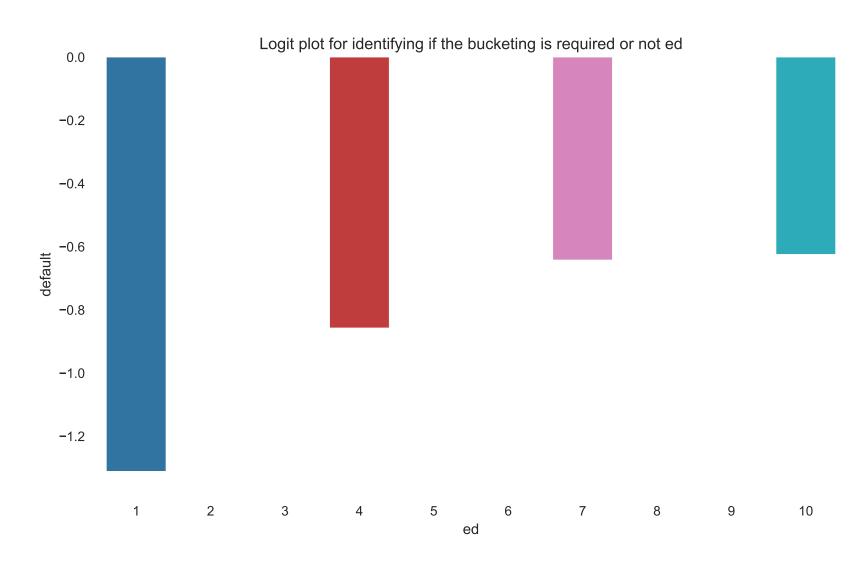


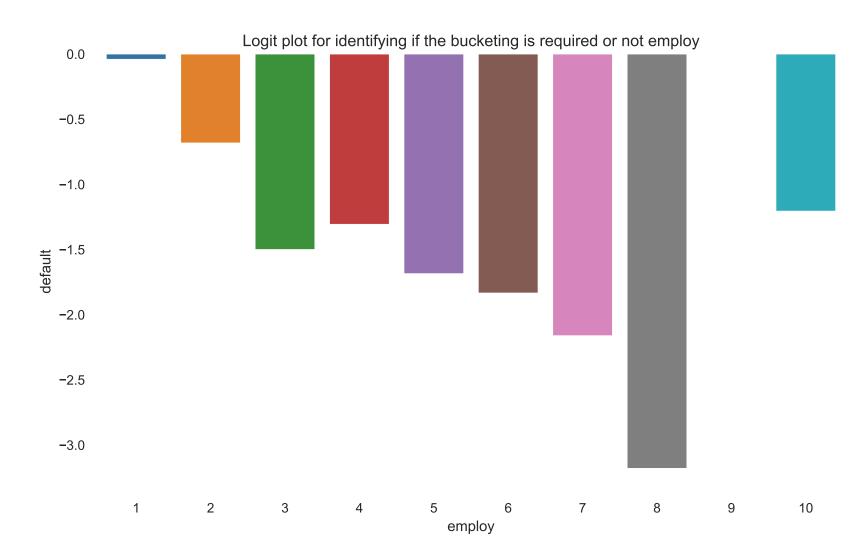
## Logit plot for identifying if the bucketing is required or not creddebt

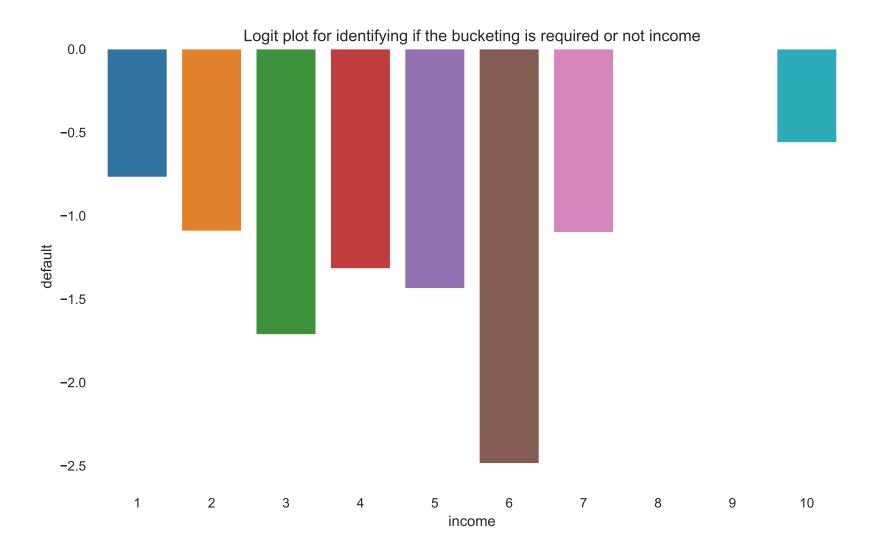


## Logit plot for identifying if the bucketing is required or not debtinc









## Logit plot for identifying if the bucketing is required or not othdebt

