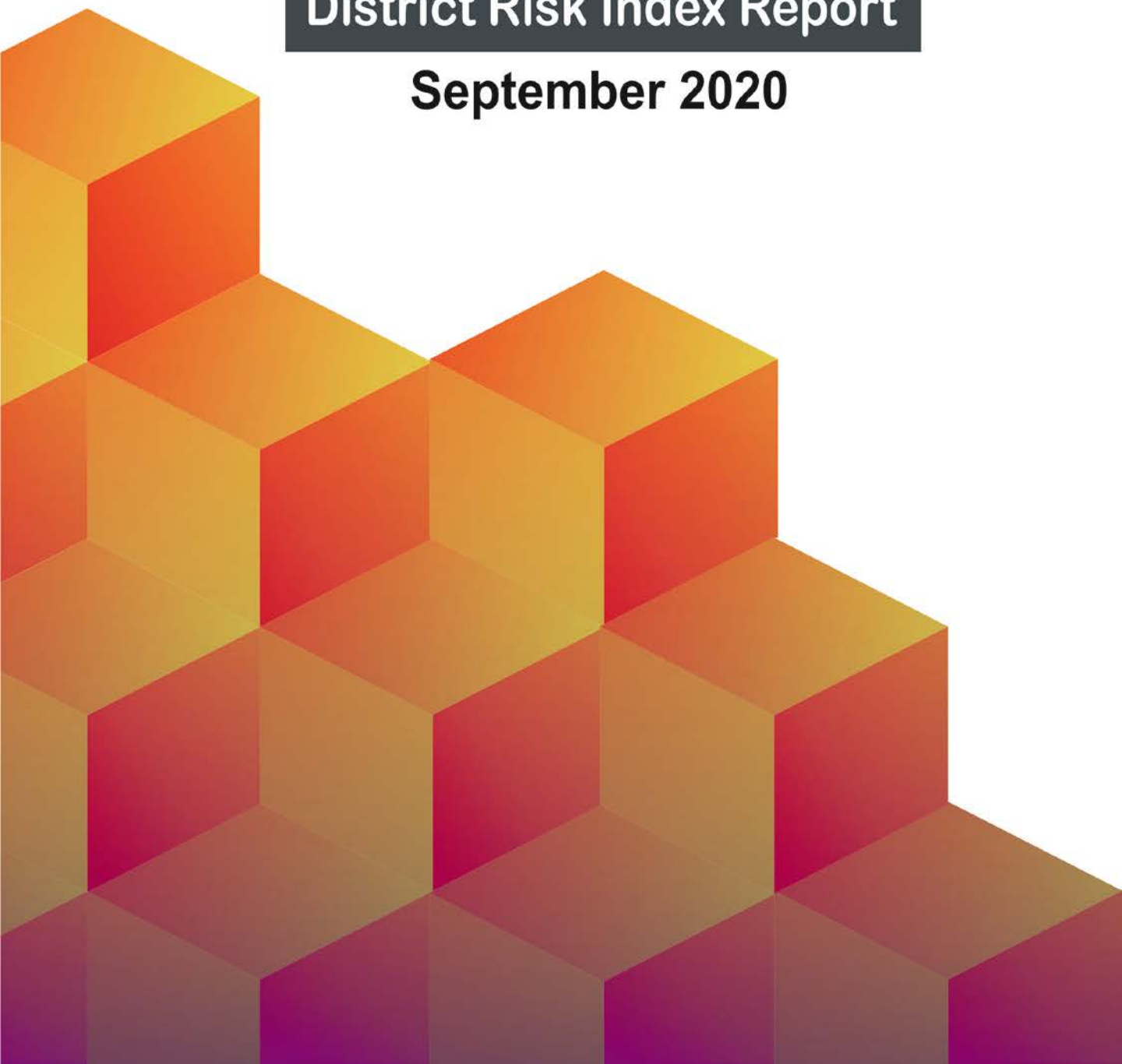


Edition 5

# MicroMirror

District Risk Index Report

September 2020



# Table of Contents

| Section  |                                                                                                               | Page |
|----------|---------------------------------------------------------------------------------------------------------------|------|
|          | <b>Preface and Acknowledgements</b>                                                                           | 3    |
|          | <b>District Risk Index</b>                                                                                    | 4    |
|          | <b>Snapshot of Microfinance Industry</b>                                                                      | 5    |
|          | <b>List of Abbreviations</b>                                                                                  | 6    |
| <b>1</b> | <b>The Microfinance Players</b>                                                                               |      |
|          | <i>Financial institutions offering microfinance</i>                                                           | 8    |
|          | <i>Heat Map 1: Institutional presence at district level ('000 HHs per FI) – <a href="#">DRI parameter</a></i> | 9    |
| <b>2</b> | <b>Outreach Analysis</b>                                                                                      |      |
|          | <i>Client coverage</i>                                                                                        | 11   |
|          | <i>Heat Map 2: Multiple loans (account per unique borrower) – <a href="#">DRI parameter</a></i>               | 12   |
|          | <i>Heat Map 3: District wise loan accounts ('000s)</i>                                                        | 13   |
|          | <i>Heat Map 4: Depth of outreach (% of potential HHs reached) – <a href="#">DRI parameter</a></i>             | 14   |
|          | <i>Heat Map 5: Depth of outreach in Aspirational districts</i>                                                | 15   |
| <b>3</b> | <b>Portfolio Analysis</b>                                                                                     |      |
|          | <i>Portfolio growth and PAR trend</i>                                                                         | 17   |
|          | <i>Heat Map 6: Gross loan portfolio (Rs Cr)</i>                                                               | 18   |
|          | <i>Heat Map 7: Average loan portfolio per account (Rs '000)</i>                                               | 19   |
|          | <i>Heat Map 8: Average loan portfolio per unique borrower (Rs '000)</i>                                       | 20   |
|          | <i>Heat Map 9: PAR &gt;60% - <a href="#">DRI parameter</a></i>                                                | 21   |
|          | <i>Heat Map 10: Per Capita GLP to Per Capita GDDP ratio – <a href="#">DRI Parameter</a></i>                   | 22   |
| <b>4</b> | <b>Disbursement Analysis</b>                                                                                  |      |
|          | <i>Disbursement trend</i>                                                                                     | 24   |
|          | <i>Heat Map 11: Loan amount (Rs Cr) disbursed during FY 2019-20</i>                                           | 25   |
|          | <i>Heat Map 12: Average loan disbursed per account (Rs) during FY 2019-20</i>                                 | 26   |
| <b>5</b> | <b>Top States, Districts and DRI</b>                                                                          |      |
|          | <i>Top ten states</i>                                                                                         | 28   |
|          | <i>Top districts</i>                                                                                          | 29   |
|          | <i>District Risk Index</i>                                                                                    | 30   |
|          | <i>Heat Map 13: <a href="#">District Risk Index</a></i>                                                       | 31   |
|          | <b>Annex</b>                                                                                                  |      |
| 1        | <i>State Wise Data</i>                                                                                        | 32   |
| 2        | <i>District Wise Data</i>                                                                                     | 34   |

# Preface & Acknowledgements

This is the **third edition** of MFIN's publication – **MicroMirror**. This publication provides an overview of the **Microfinance Universe**, including all types of lenders in the microfinance space like Banks, NBFC-MFIs, SFBs, NBFCs and others (nonprofit institutions). The report analyses the district level outreach and progress of the “Universe” with the intention to provide the required intelligence to MFIN Members and Associates to manage their district level presence in a more informed manner.

The analysis is based on **loans originated after February 2017**. This has been done to reflect the current position of the microfinance industry, by excluding the legacy accounts/portfolio resulting from the AP crisis as well as demonetization. The data is **sourced from Equifax** and we are thankful for their continued support for MFIN publications.

The report is structured into seven broad sections as below

- **Snapshot of the Microfinance Industry:** Provides “at a glance” infographic view of the microfinance industry **as on date** in terms of its size, outreach (geographical as well as operational).
- **Section 1 - The Microfinance Players:** Displays the numbers of various types of microfinance players and the extent of their geographical presence. The district level presence of institutions is depicted in a heat map.
- **Section 2 - Outreach Analysis:** Analyses the reach of the industry in terms of geographical spread (state & districts including aspirational districts with microfinance presence) and depth (proportion of potential population served).
- **Section 3 - Portfolio Analysis:** Examines the health of the portfolio, tracked down to the district level. The heat maps on PAR >30, >60, >90 and >180 days will be able to clearly depict the red flags and therefore the corrective action that the players need to take. The section also analyses the trends of portfolio growth and health.
- **Section 4 - Disbursement Analysis:** Presents the disbursements (in terms of no. of loan accounts and amount disbursed) during a completed financial year or quarter. Comparison with the corresponding period for the last financial year/quarter is also depicted to provide an understanding of the trends.
- **Section 5 - Top 10 States, Top Districts and DRI:** Illustrates the top states and districts (including aspirational districts) and analyses their contribution to the universe in terms of gross loan portfolio (GLP), outreach (accounts and unique borrowers) and portfolio quality.

The report also includes an indicator developed by “MFIN Information Hub”, termed as **District Risk Index (DRI)** – the explanation of this index is provided in the next page. Readers may contact the Information Hub team for any clarifications regarding this report.

Swetan Sagar, Head – Advocacy & Development  
Amit Mathur, Vice President – Advocacy and Development  
Rajkumar Chauhan, Manager - Information Hub

# District Risk Index

District Risk Index (DRI) has been created to provide a **comprehensive picture** of risk profile of a district at a point in time. **Five parameters** have been chosen that **indicate riskiness** of microfinance operations and for which basic data is available for analysis. These parameters point towards situations that can lead to multiple loans, over-indebtedness, concentration etc. and which have in the past (and at present as well) led to crisis events. The following are the parameters

**1) Multiple loans: Accounts per unique borrower**

*The ratio of number of accounts per unique borrower indicates the risk of multiple loans. The higher the number of loans with a borrower, the greater is the risk of getting into a debt trap. It is also difficult to manage multiple loans, as a borrower then has to attend higher number of group meetings per week/month.*

**2) Density of FIs: '000 potential HHs per FI**

*This ratio analyses number of potential households served per financial institution (FI) in a district. The lower the ratio the greater the risk and it would mean that multiple FIs are targeting common households leading to unhealthy competition.*

**3) Depth of outreach: Unique borrowers to potential HHs**

*This ratio points towards saturation level in a district. Potential households are assumed to be 70% of the total households in a district (as per census and extrapolated by a growth rate of 1.2% p.a. to the current month), with the bottom 15% and the top 15% households in terms of economic wellbeing excluded.*

**4) Likely indebtedness: per capita GLP to per capita GDDP**

*Per capita income is generally skewed by the top 15-20% of the income class who are not microfinance clients. Average loan outstanding to per capita GNI ratio of around 20-25% indicates that low income households are targeted, and this ratio is commonly used by multilateral agencies to explain targeting. In this context, if low income households are targeted but if per capita GLP/GNI is >30% it could mean risk of over indebtedness. Since district level GNI data is not available, Gross District Domestic Product (GDDP) has been used as a proxy for analysis.*

**5) Portfolio quality: PAR > 60 days**

*PAR > 60 days has been considered as the most suitable indicator for measuring the quality/health of the portfolio – it has neither become an NPA where risk of loss is very high, nor it takes the actual delinquency numbers (PAR > 0 days) which could be due to delayed repayment and therefore probability of recovery is better.*

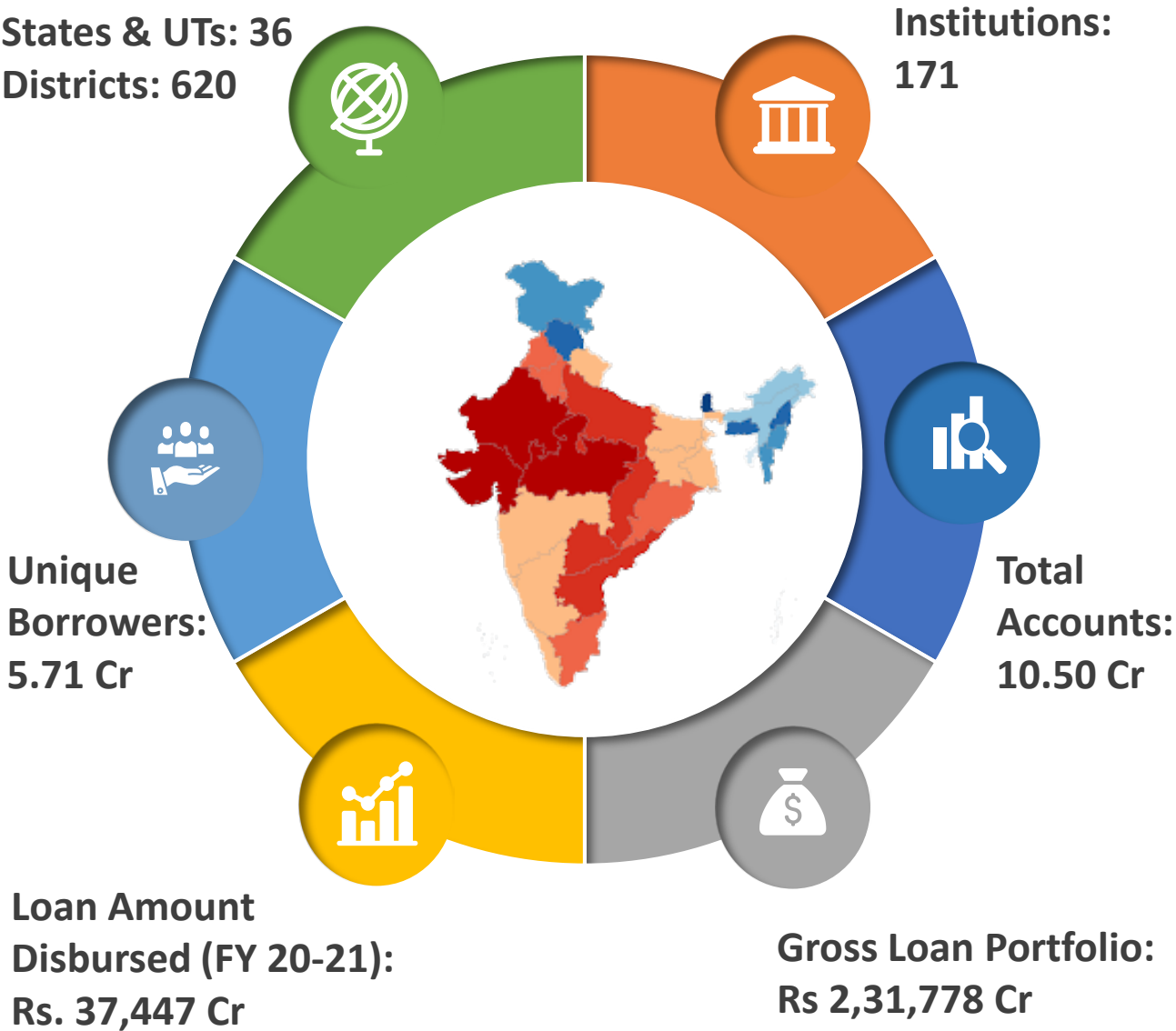
Each parameter individually does not provide an idea on extent of riskiness. Therefore, DRI is calculated by overlaying these five risk parameters to provide the risk profile of each district with microfinance portfolio.

- Percentile method used to assign district wise score for each parameter
- Weightage have been assigned to each parameter based on perceived degree of riskiness: 15% each to Account/Unique Borrowers & Density of FIs, 20% to Depth of Outreach (Unique/HH) and 25% each to Portfolio/GDDP (Per Capita) and PAR >60 days.
- Weighted average of the five parameters provides the Risk Index of a district
- Apart from DRI score calculated as per above conditions, if PAR >60 is more than 15%, the concerned district is considered Very High-Risk district and if PAR >60 is between 10% and 15% the district is considered High-Risk district.

DRI is meant to provide the required intelligence for taking an informed decision by members for managing their presence in a district. State/District wise DRI is presented in the **Annexes 1 and 2**.

# Snapshot of the Microfinance Industry

## 30 September 2020



## List of Abbreviations

|    | Expanded Form              |
|----|----------------------------|
| AN | Andaman and Nicobar Island |
| AP | Andhra Pradesh             |
| AR | Arunachal Pradesh          |
| AS | Assam                      |
| BH | Bihar                      |
| CH | Chandigarh                 |
| CG | Chhattisgarh               |
| DN | Dadra and Nagar Haveli     |
| DD | Daman and Diu              |
| DL | Delhi                      |
| GO | Goa                        |
| GJ | Gujarat                    |
| HR | Haryana                    |
| HP | Himachal Pradesh           |
| JK | Jammu and Kashmir          |
| JH | Jharkhand                  |
| KA | Karnataka                  |
| KL | Kerala                     |
| LA | Ladakh                     |
| LD | Lakshadweep                |
| MP | Madhya Pradesh             |
| MH | Maharashtra                |
| MN | Manipur                    |
| ML | Meghalaya                  |
| MZ | Mizoram                    |
| NG | Nagaland                   |
| OD | Odisha                     |
| PY | Puducherry                 |
| PB | Punjab                     |
| RJ | Rajasthan                  |
| SK | Sikkim                     |
| TN | Tamil Nadu                 |
| TL | Telangana                  |
| TR | Tripura                    |
| UP | Uttar Pradesh              |
| UK | Uttarakhand                |
| WB | West Bengal                |

|       | Expanded Form                   |
|-------|---------------------------------|
| HH    | Household                       |
| UB    | Unique Borrower                 |
| GLP   | Gross Loan Portfolio            |
| K     | '000                            |
| Cr    | Crore                           |
| Av or | Average                         |
| Avg   |                                 |
| UT    | Union Territories               |
| FY    | Financial Year                  |
| FI    | Financial Institutions          |
| PAR   | Portfolio at Risk               |
| GDDP  | Gross District Domestic Product |
| GDP   | Gross Domestic Product          |
| GNI   | Gross National Income           |
| MFIN  | Microfinance Institutions       |
|       | Network                         |
| DRI   | District Risk Index             |
| SFB   | Small Finance Banks             |
| NBFC  | Non-Bank Finance Company        |
| NBFC- | Non-Bank Finance Company –      |
| MFI   | Microfinance Institution        |
| CAGR  | Compound Annual Growth Rate     |
| O/s   | Outstanding                     |
| Disb  | Disbursement                    |
| GSDP  | Gross State Domestic Product    |
| Lk    | Lakh                            |

# **Section 1**

## **The Microfinance Players**

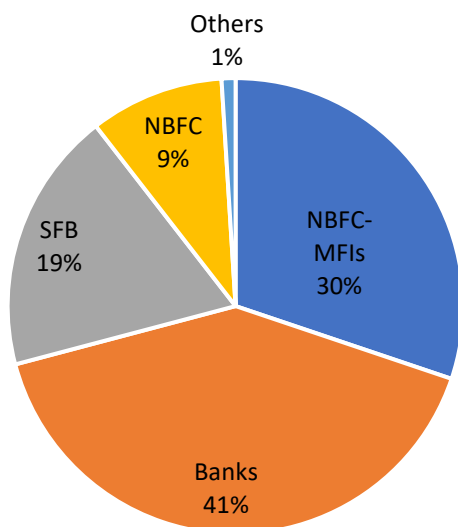
## Financial institutions offering microfinance

As shown in the table below, the different types of financial institutions active in the microfinance space includes NBFC-MFIs, Banks, SFBs, NBFCs and others (mainly nonprofit institutions). As on **30<sup>th</sup> September 2020**, 171 institutions were offering microfinance services across 620 districts in 36 states and union territories, with a total GLP of Rs 2,31,778 Cr with 5.71 Cr unique borrowers through 10.50 Cr accounts. There is a slight increase in GLP as compared to last month due to resumption of business activity and disbursements.

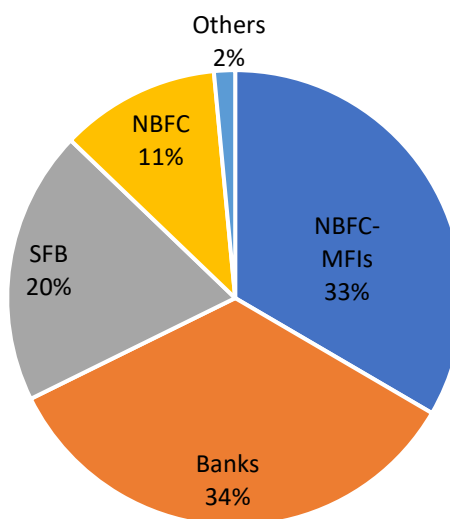
| Entity Type     | No. of institutions | No. of states where active | No. of districts where active |
|-----------------|---------------------|----------------------------|-------------------------------|
| NBFC-MFI        | 84                  | 35                         | 597                           |
| Bank            | 12                  | 36                         | 620                           |
| SFB             | 8                   | 35                         | 596                           |
| NBFC            | 46                  | 29                         | 521                           |
| Others          | 21                  | 23                         | 384                           |
| <b>Universe</b> | <b>171</b>          | <b>36</b>                  | <b>620</b>                    |

Banks continue to be the largest player in the microfinance segment with contribution of 41% in terms of GLP and 34% of unique borrowers. NBFC-MFIs, are contributing 30% in terms of GLP and 33% of unique borrowers. They are followed by SFBs, NBFCs and others in that sequence.

Distribution of GLP

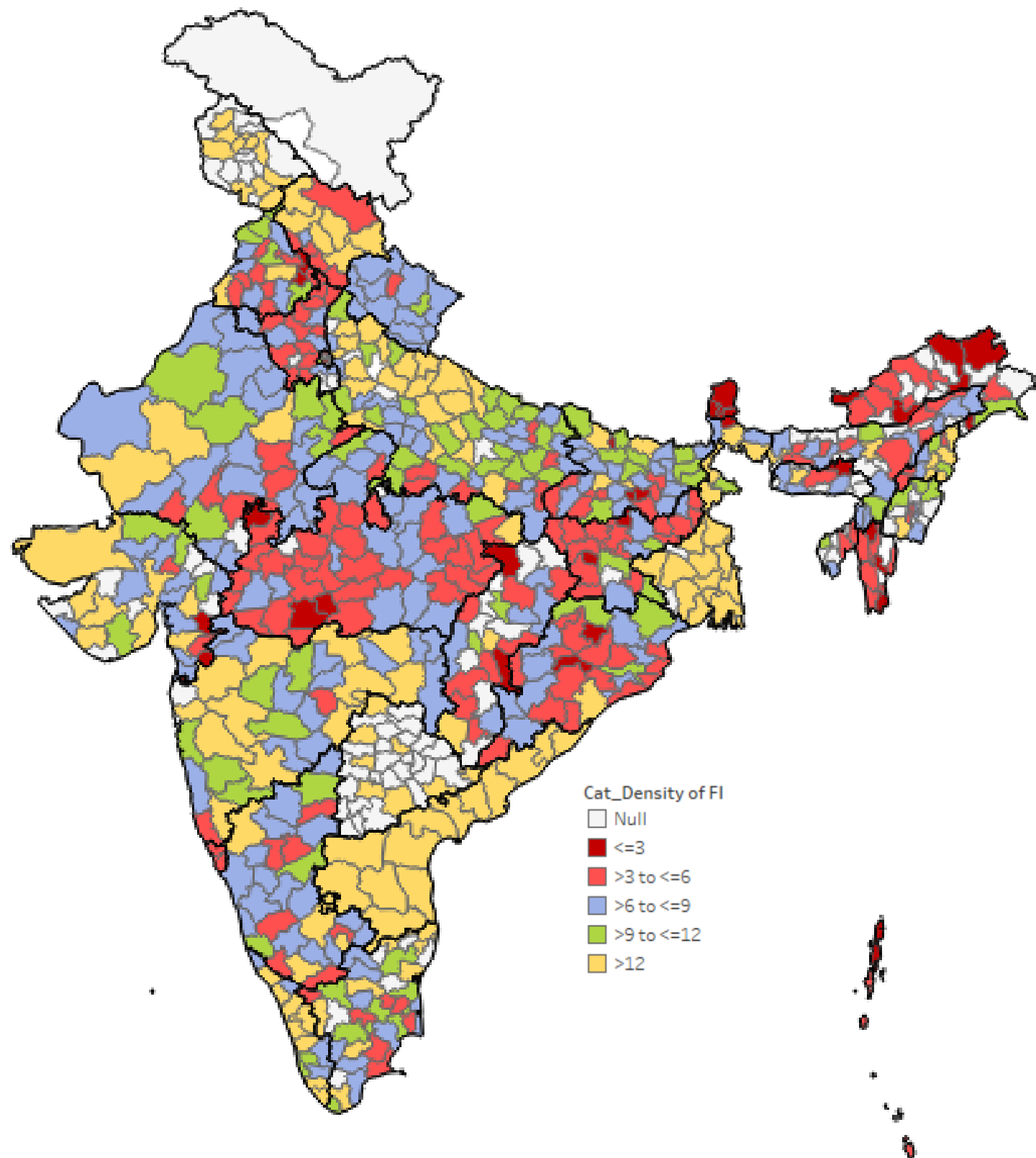


Distribution of Unique Borrowers



The average number of active FIs per district is 33. The **Heat Map 1** on the next page depicts the number of households (in '000s) served per FI for each district and provides an idea on "Density of FIs" which is one of the risk parameters for DRI. At an all India level, the density of FIs is 1,123 which means that for every 1,123 thousand potential household there is an active financial institution.

Heat Map 1: FIs presence at district level ('000 HHs per FI) – **DRI parameter**



As evident from the map, central India (parts of Madhya Pradesh and Jharkhand) and parts of east and north east India have higher density of FIs ('000 potential HHs per FI). However, a higher density of FIs shown in North East may be due to low/scattered population as well.

# **Section 2**

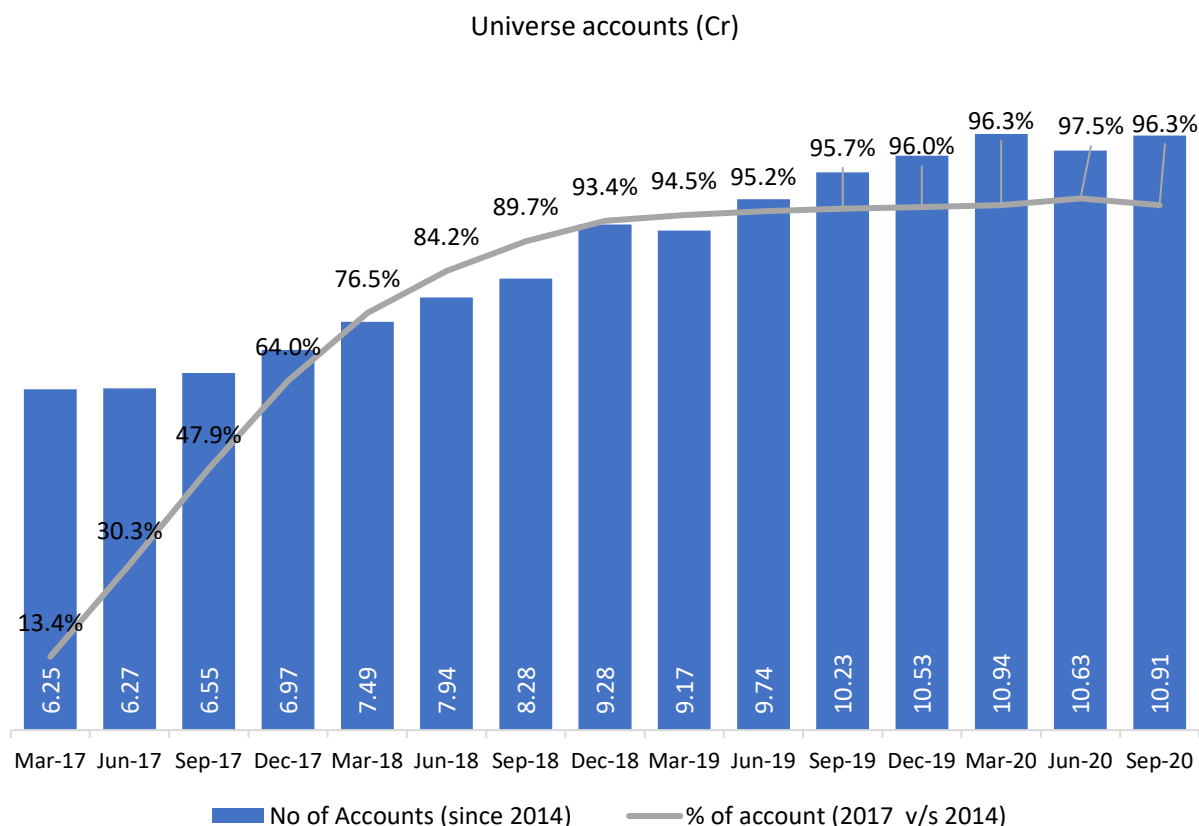
## **Outreach Analysis**

## Client coverage

As on 30<sup>th</sup> September 2020, the microfinance industry has attained an outreach of 5.71 Cr unique borrowers through 10.50 Cr accounts. This translates into 1.84 accounts per unique borrower. The continuous drop in portfolio witnessed in the earlier months has been arrested and fresh portfolio creation is happening now. The **Heat Map 2** on the next page illustrates the district wise ratio of accounts per borrower.

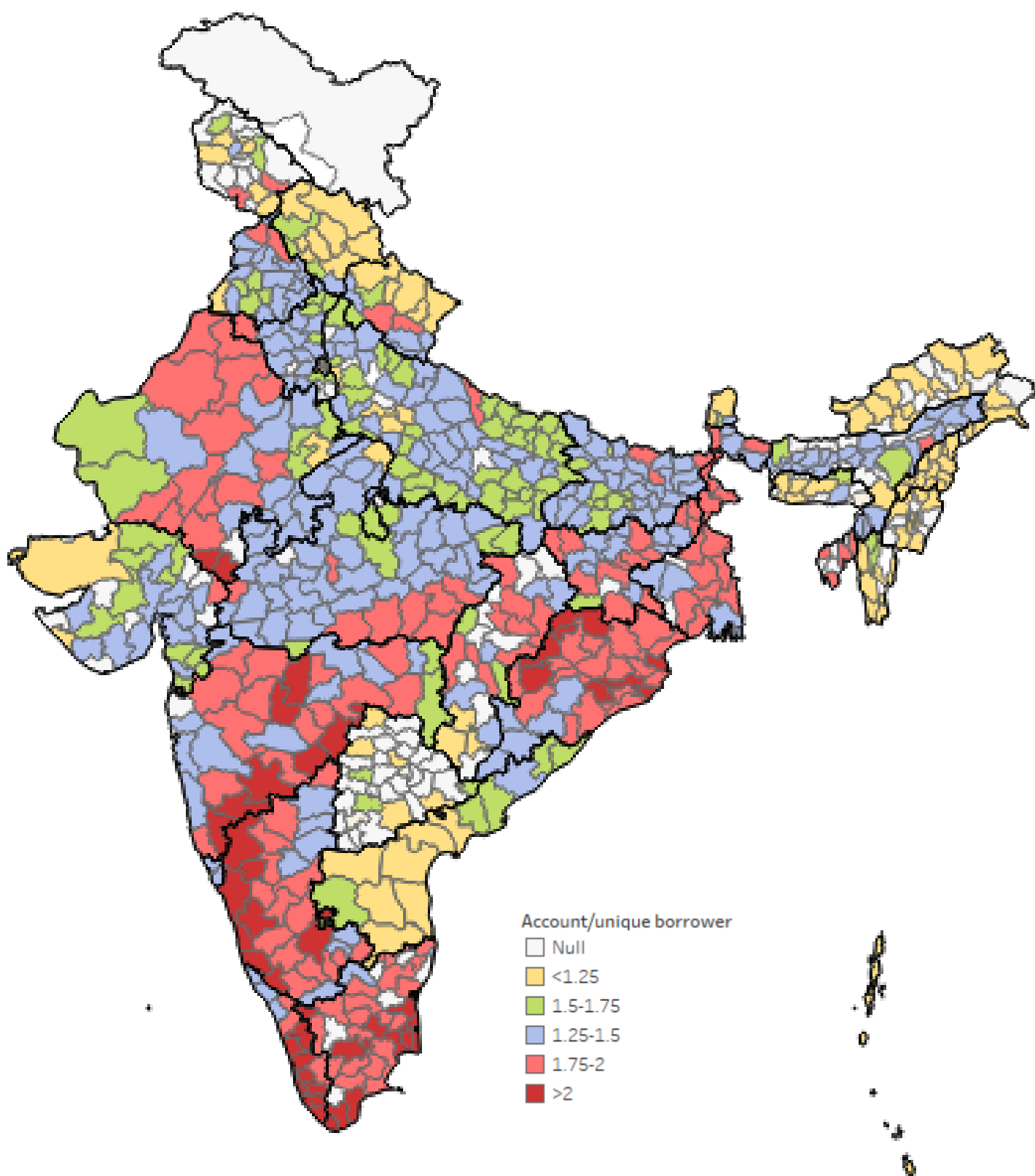
|                                  | 31 Jul 20 | 31 Aug 20 | 30 Sep 20 |
|----------------------------------|-----------|-----------|-----------|
| Loan accounts (Cr)               | 10.33     | 10.53     | 10.50     |
| Unique borrowers (Cr)            | 5.73      | 5.79      | 5.71      |
| <b>Ratio (accounts/borrower)</b> | 1.80      | 1.82      | 1.84      |

The number of (ever) loan accounts have grown by a CAGR of 17.70% since March 2017. The loan accounts created based on loans originated after February 2017 is now 96.3% of ever accounts as shown in the graph below. District wise spread of number of accounts is shown in **Heat Map 3**.

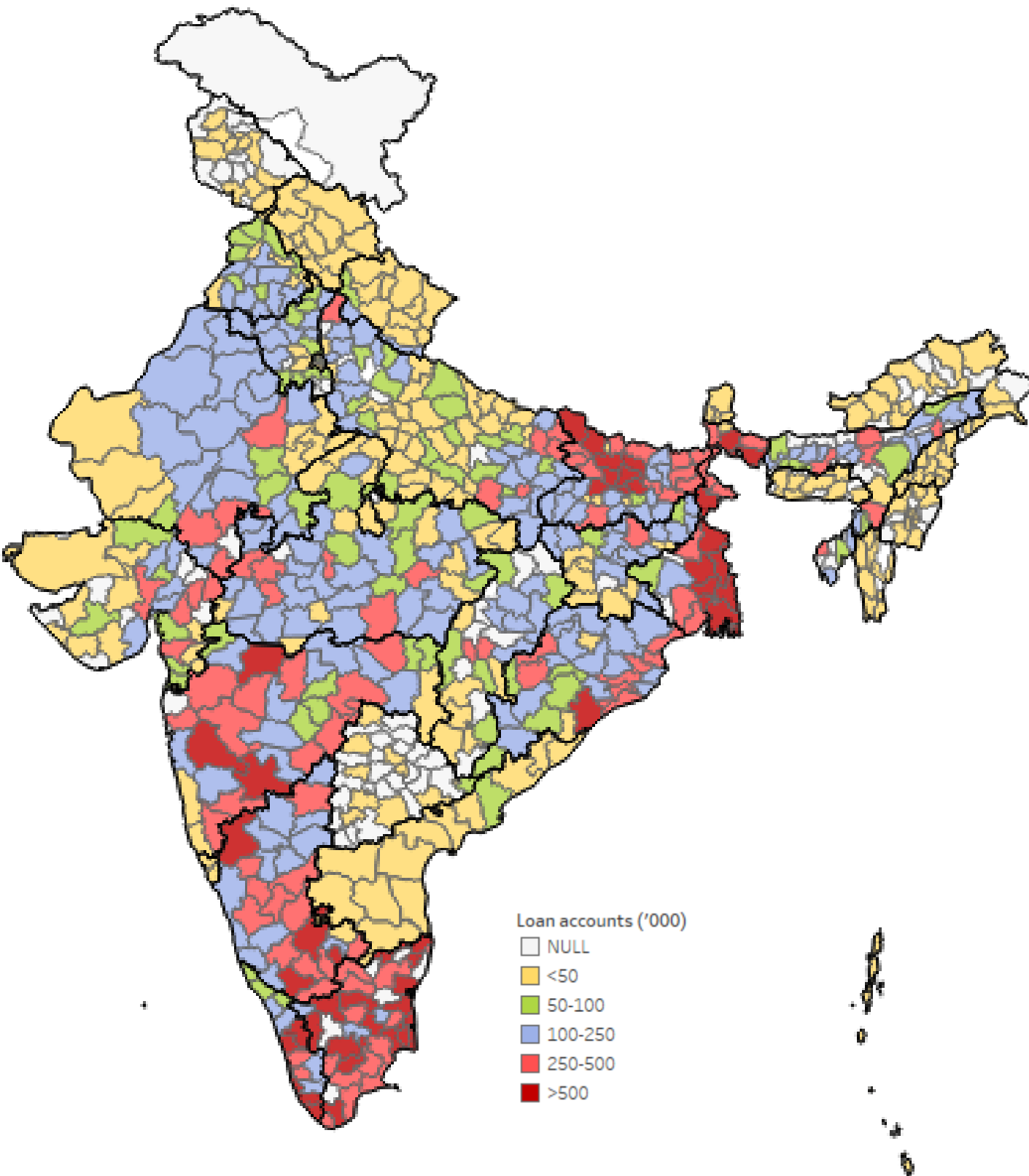


Depth of outreach indicates the proportion of potential households reached by microfinance. The universe depth of outreach is 29.08% which means that there is significant scope for the microfinance players to grow and expand. The district wise depth of outreach is presented in **Heat Map 4** and the depth of outreach in Aspirational Districts is separately shown in **Heat Map 5**.

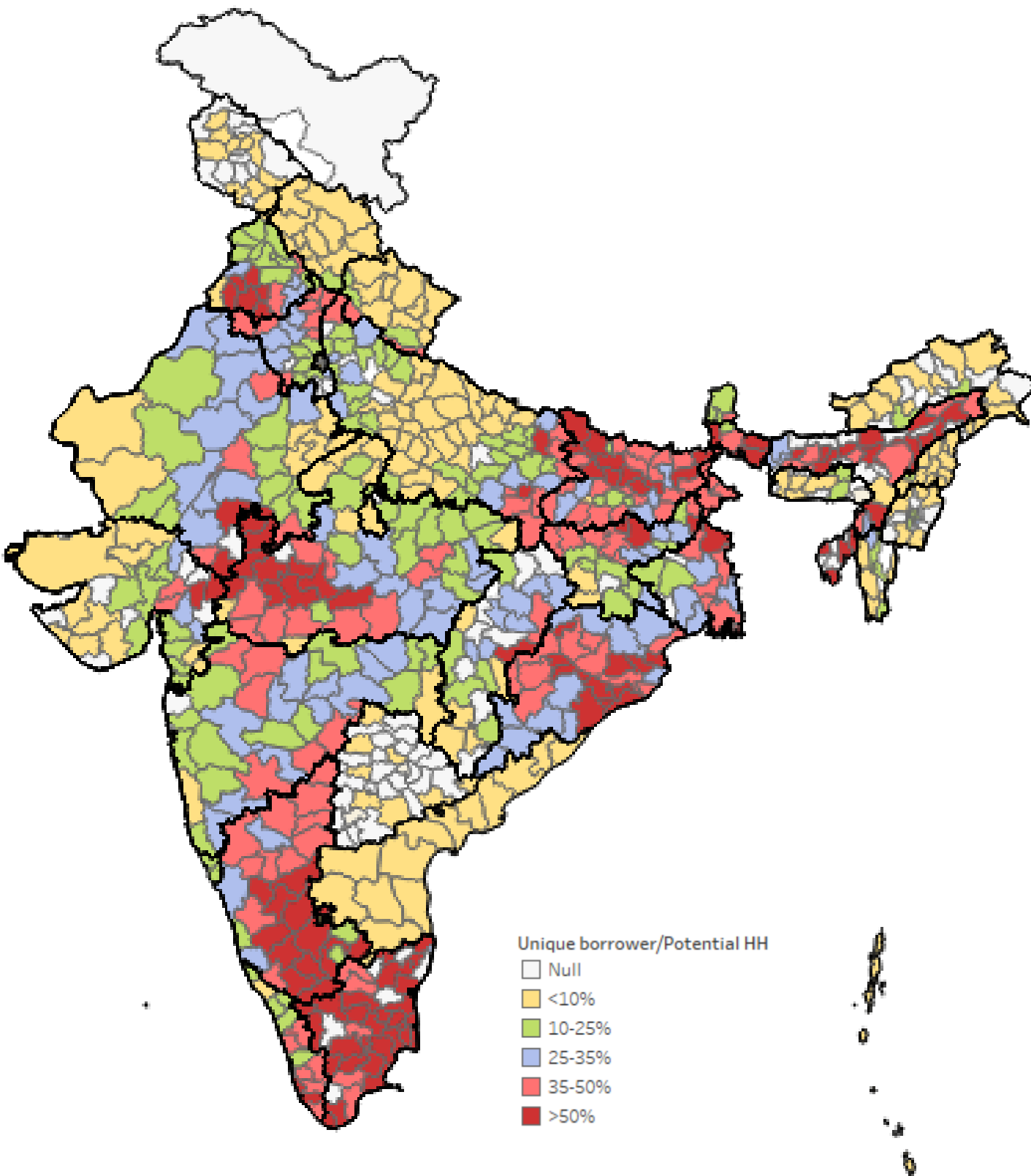
Heat Map 2: Multiple loans (accounts per unique borrowers) – **DRI parameter**



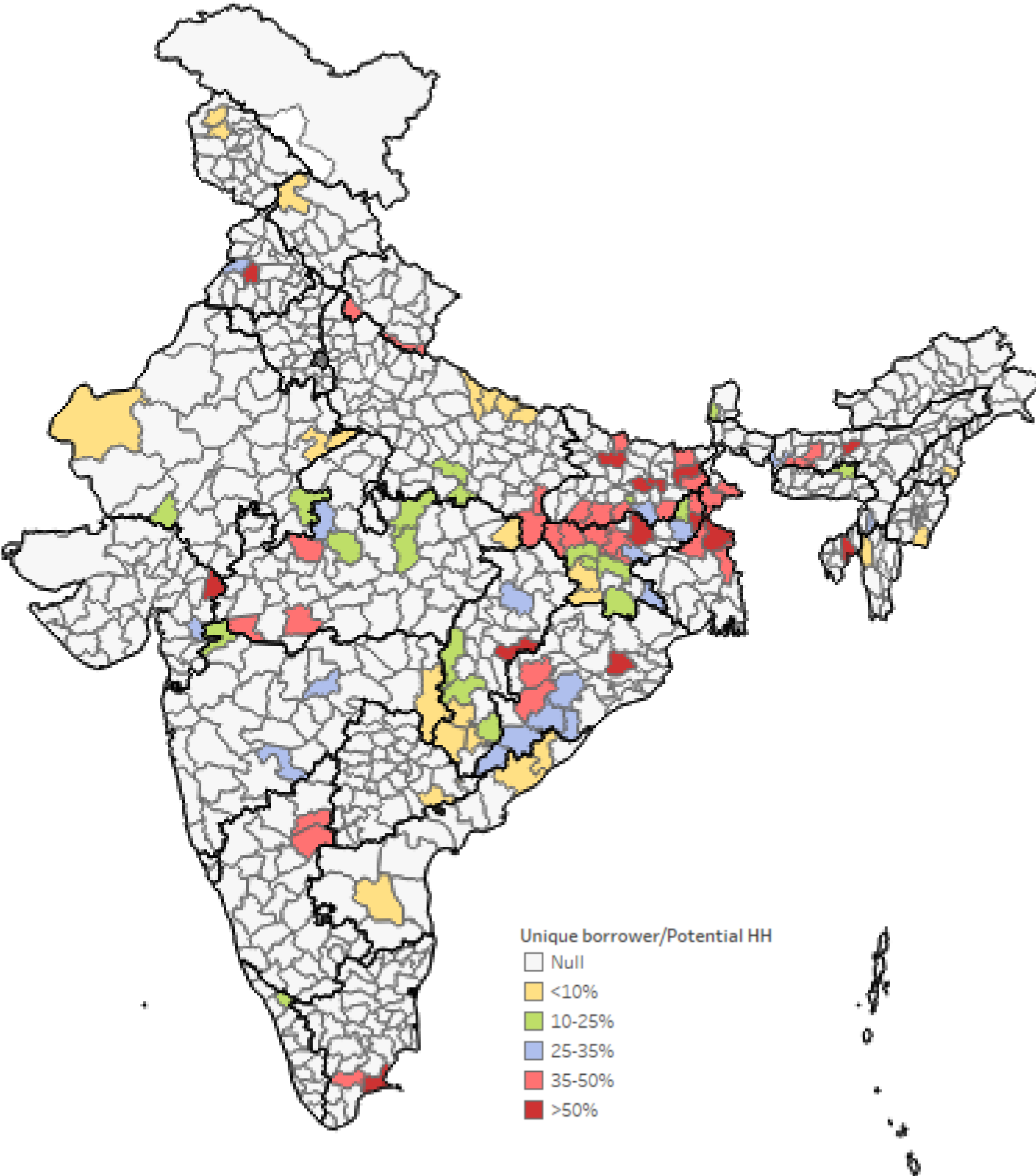
Heat Map 3: District wise loan accounts ('000)



Heat Map 4: Depth of outreach (% of potential HHs reached) – [DRI parameter](#)



Heat Map 5: Depth of outreach in Aspirational districts

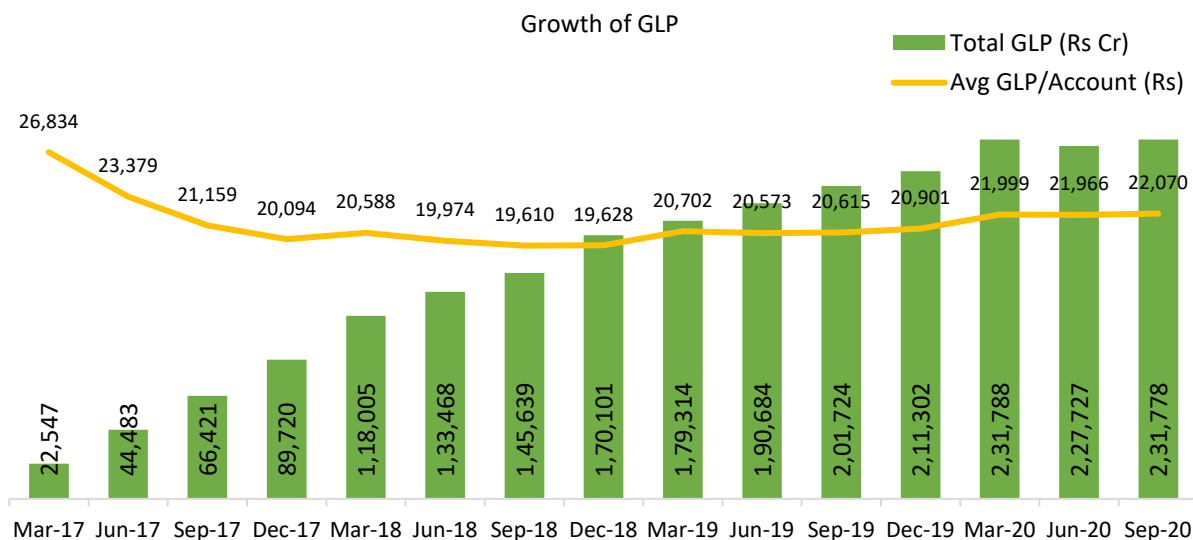


# **Section 3**

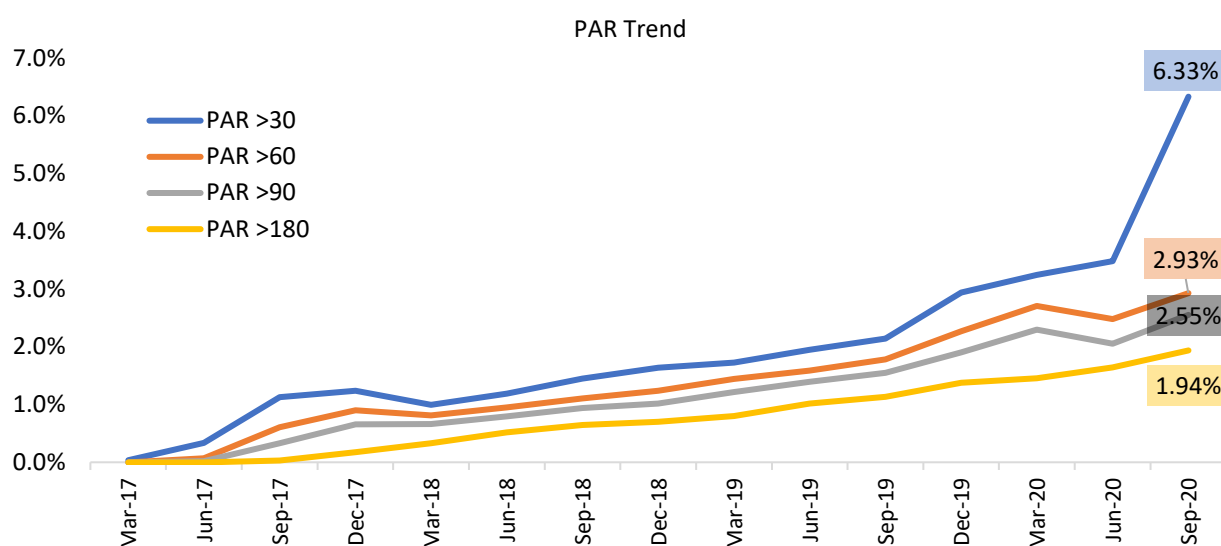
## **Portfolio Analysis**

## Portfolio growth and PAR trend

The industry GLP as on 30<sup>th</sup> September 2020 has reached Rs 2,31,778 Cr, of loans originated after February 2017 – district wise GLP is shown in **Heat Map 6**. This is now 97.51% of the ever GLP which grew by a CAGR of 28.25% since March 2017. The average outstanding portfolio per account is Rs 22,070 and per unique borrower is Rs 40,578. The graph below shows the growth of GLP since Mar'17. District wise average loan outstanding per account and per unique borrower is presented in **Heat Maps 7 and 8**.

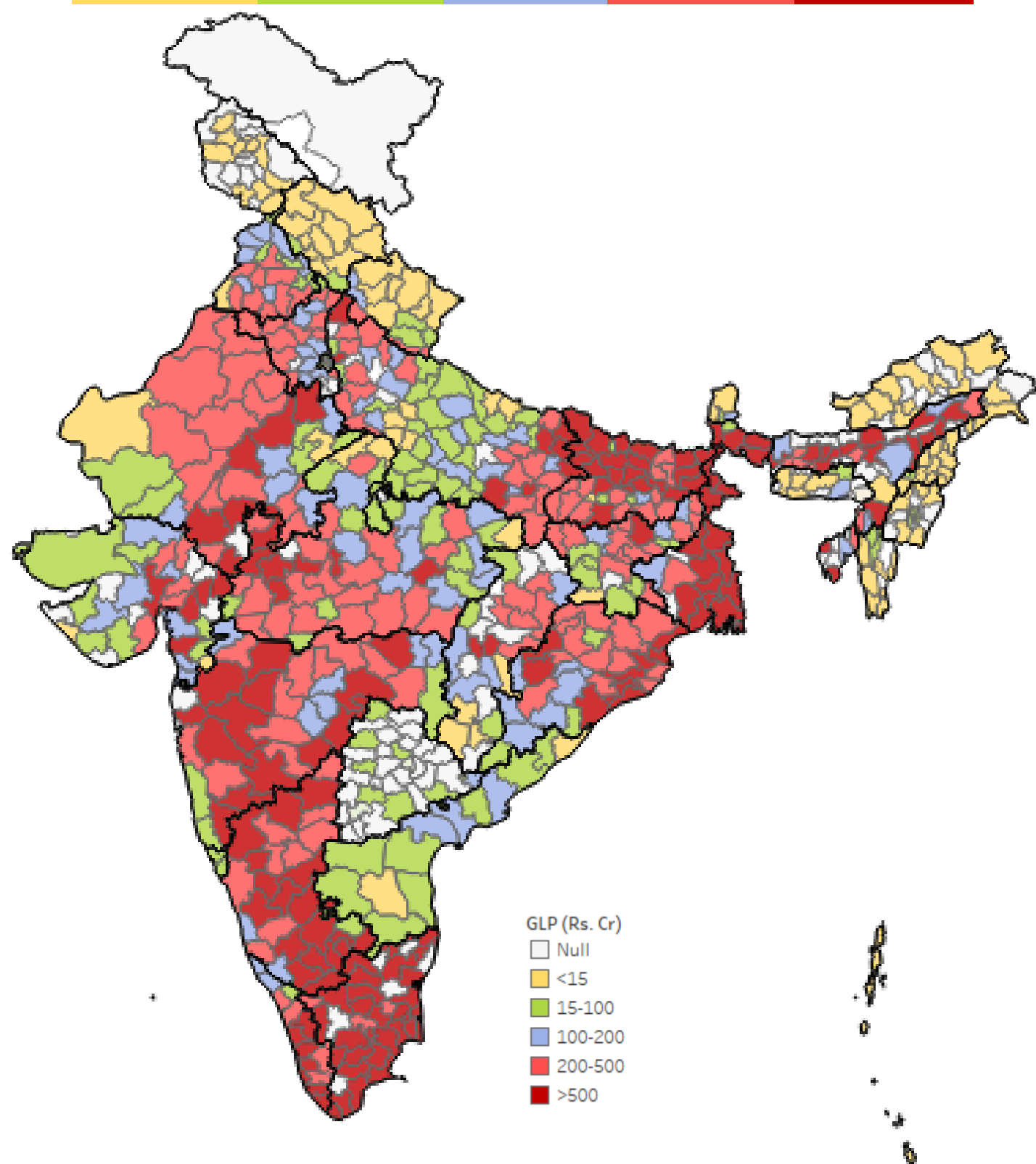


As on 30<sup>th</sup> September 2020 PAR >30 has risen to 6.33%, which is the highest level seen in all preceding 15 quarters since March 2017, while the NPA as depicted by PAR >90 days is 2.55%, which is slightly higher than the previous quarter (2.05%) and has been historically below 1%. More detailed picture of the impact of COVID-19 related delinquencies will come in ensuing quarters. The graph below shows the PAR trends, and the **Heat Map 9** displays the district wise PAR >60 which is one of the risk parameters for DRI. **State** and **district wise** details are in **Annex 1 and 2**.

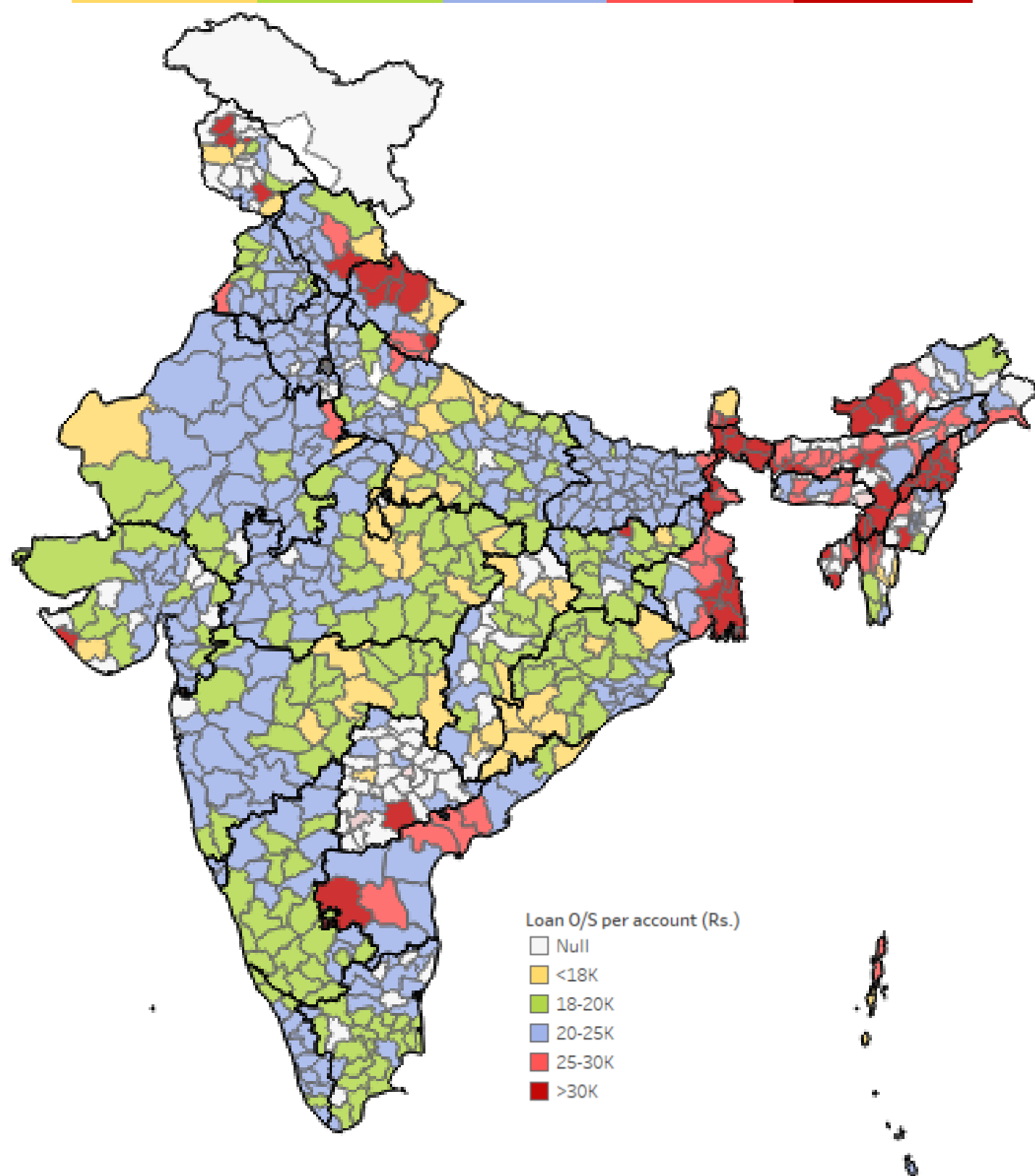


**Heat Map 10**, illustrates the district wise likely indebtedness based on the ratio of per capita GLP to per capita GDDP. The GLP/GDP (per capita) ratio for India is 31.03%. This ratio has improved in comparison to the last quarter as business activity of microfinance borrowers have resumed resulting in an increase in GLP while the contraction of GDP has reduced to 7.5%.

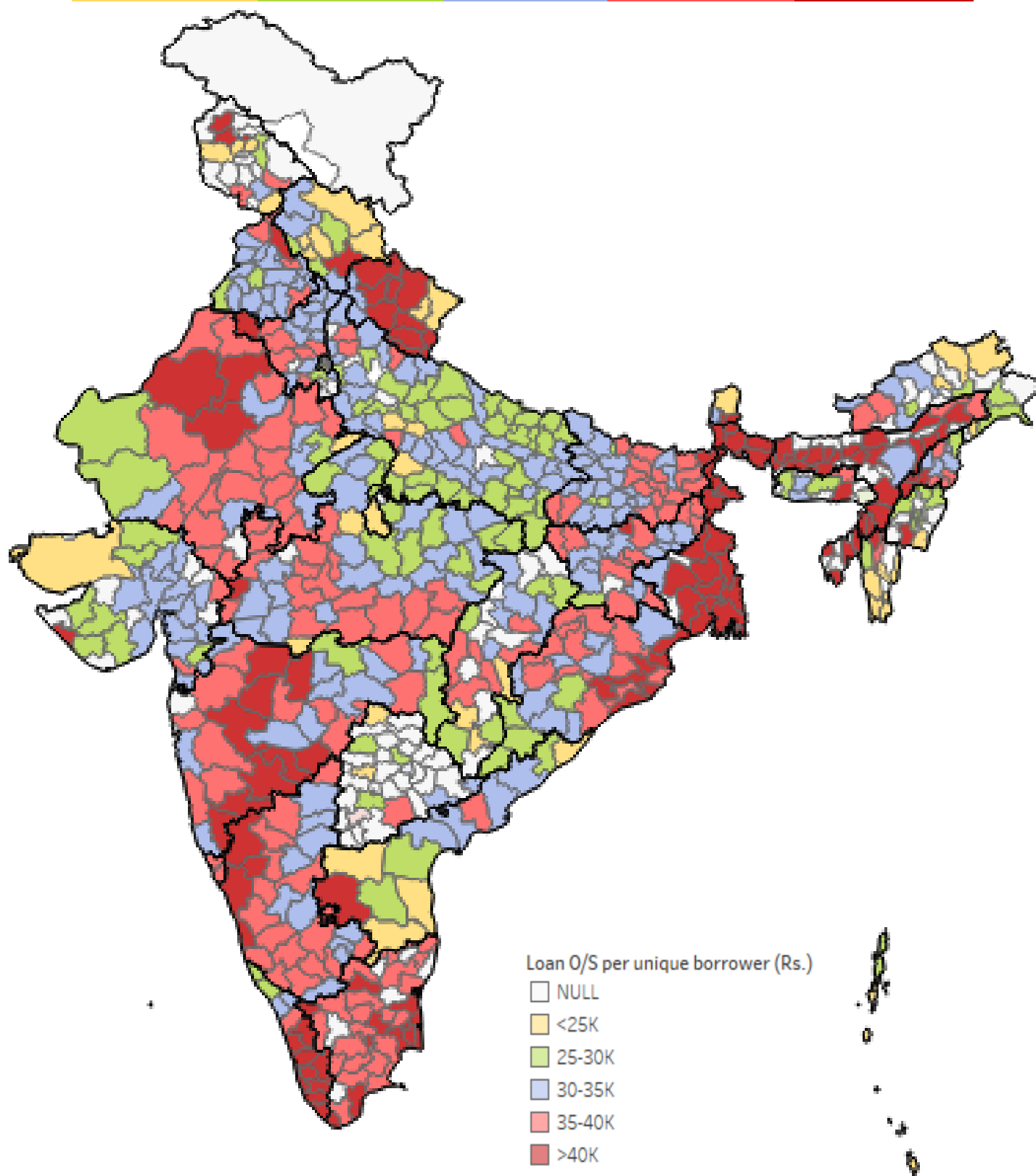
Heat Map 6: Gross loan portfolio (Rs Cr)



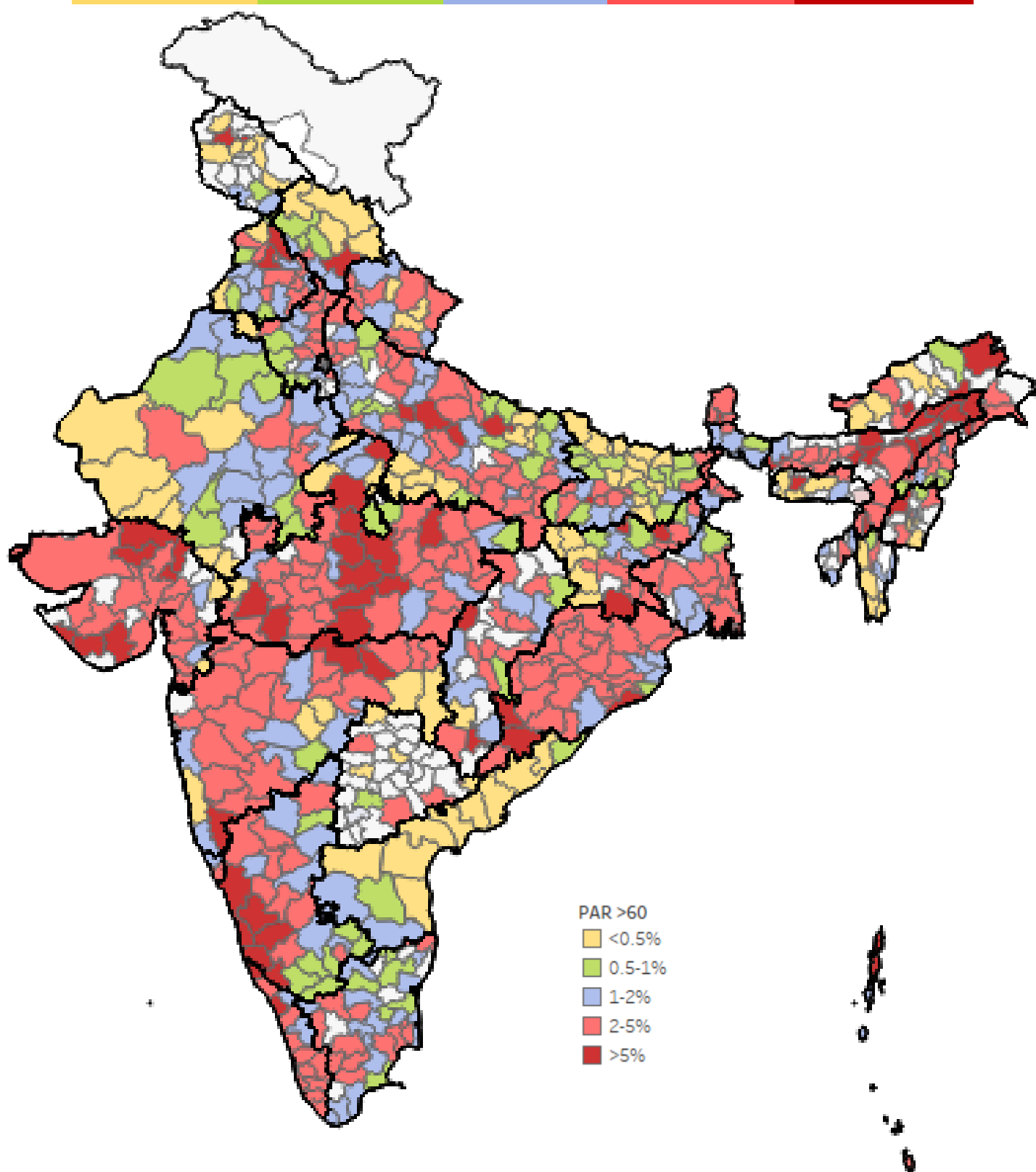
Heat Map 7: Average loan outstanding per account (Rs)



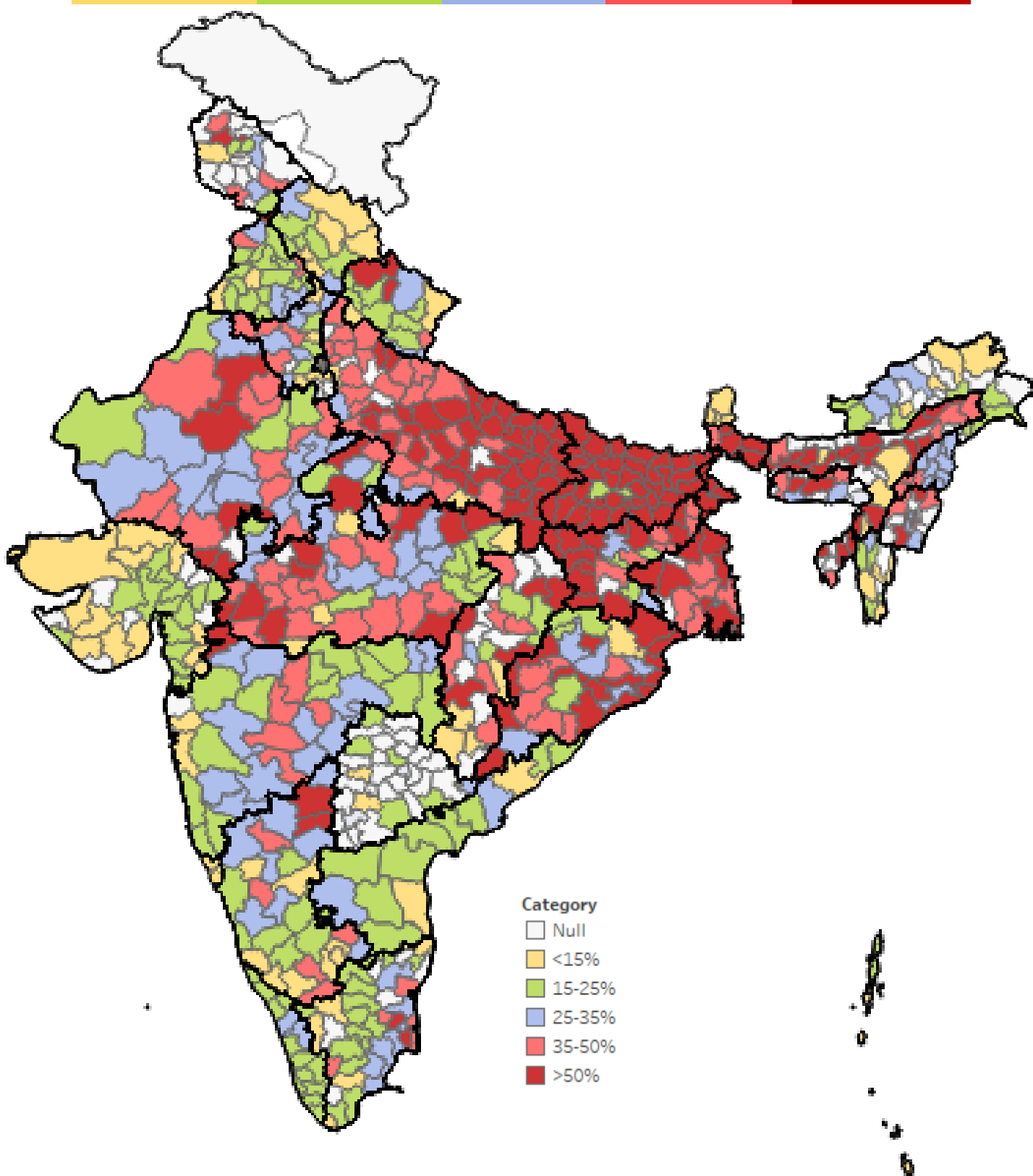
Heat Map 8: Average loan outstanding per unique borrower (Rs)



Heat Map 9: Portfolio at Risk > 60 days – DRI Parameter



Heat Map 10: Per Capita GLP to Per Capita GDDP ratio – **DRI Parameter**



# **Section 4**

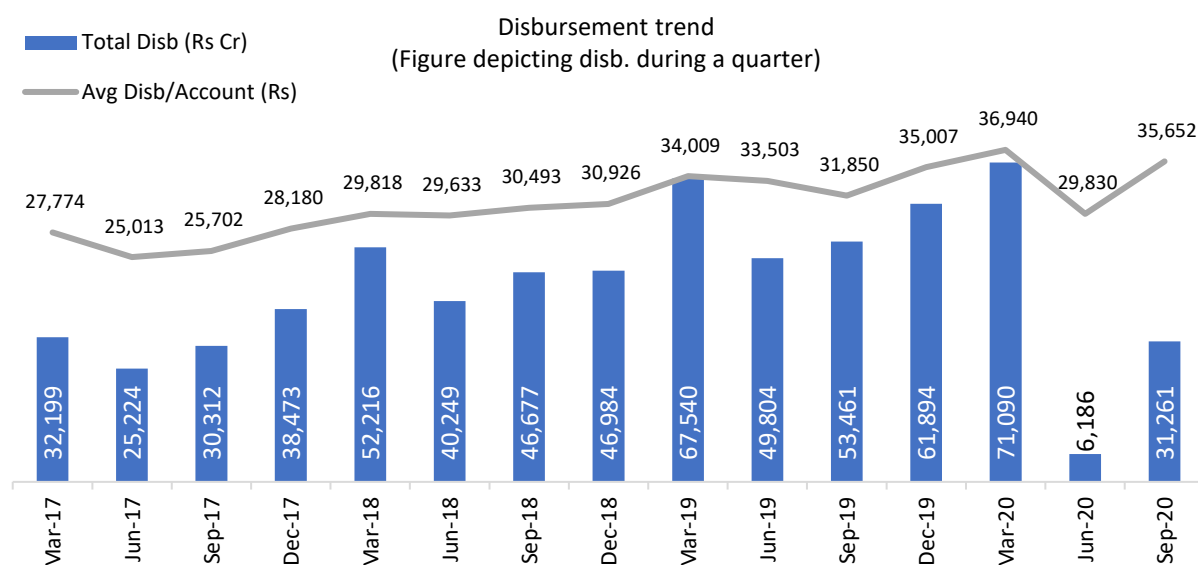
## **Disbursement Analysis**

## Disbursement trend

There is a resumption of operations after COVID-19 related lockdown. Consequently, disbursements have picked up significantly as compared to last quarter. The total amount of loan disbursed during the second quarter of FY 2020-21 is Rs 31,261 Cr to 0.88 Cr accounts as opposed to only Rs 6,187 Cr in Q1. The average loan size (per account) has increased by 38.71% from Rs 25,702 for Q2 FY 2017-18 to Rs 35,652 for Q2 FY 2020-21 as shown in the table below.

|                                           | Q2 FY 19-20   | Q1 FY 20-21   | Q2 FY 20-21   |
|-------------------------------------------|---------------|---------------|---------------|
| Loan amount disbursed (Rs Cr)             | 53,461        | 6,186         | 31,261        |
| Accounts disbursed (Cr)                   | 1.68          | 0.21          | 0.88          |
| <b>Average loan size per account (Rs)</b> | <b>31,850</b> | <b>29,830</b> | <b>35,652</b> |

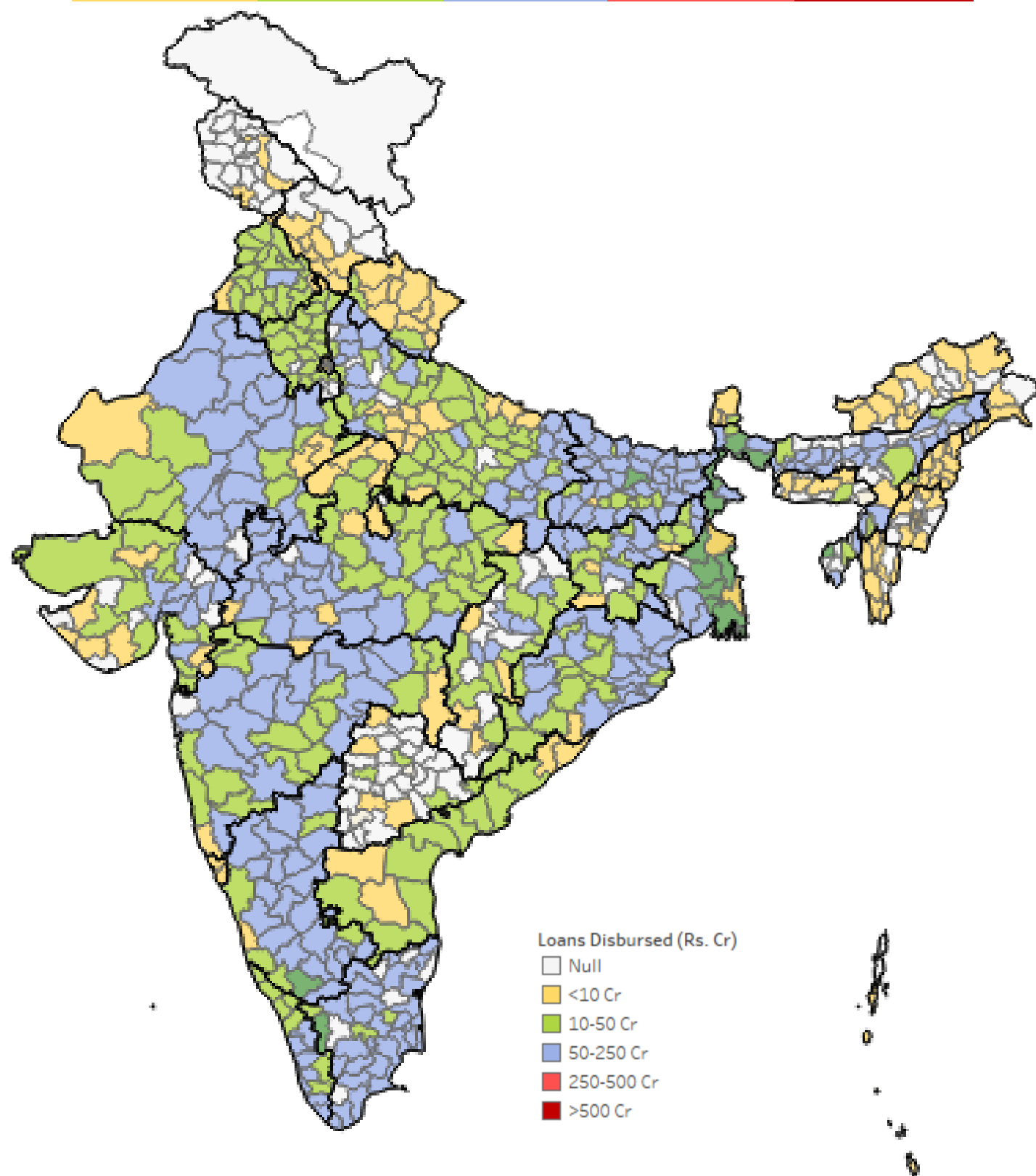
The quarterly disbursement trend since March 2017 is shown in the graph below. It is evident that every year quarter one remains sluggish and disbursement picks up in the later quarters of the financial year. However, in FY 20-21 there is a huge decline on a QoQ basis clearly indicating the slowdown of operations due to COVID -19 related disruptions.



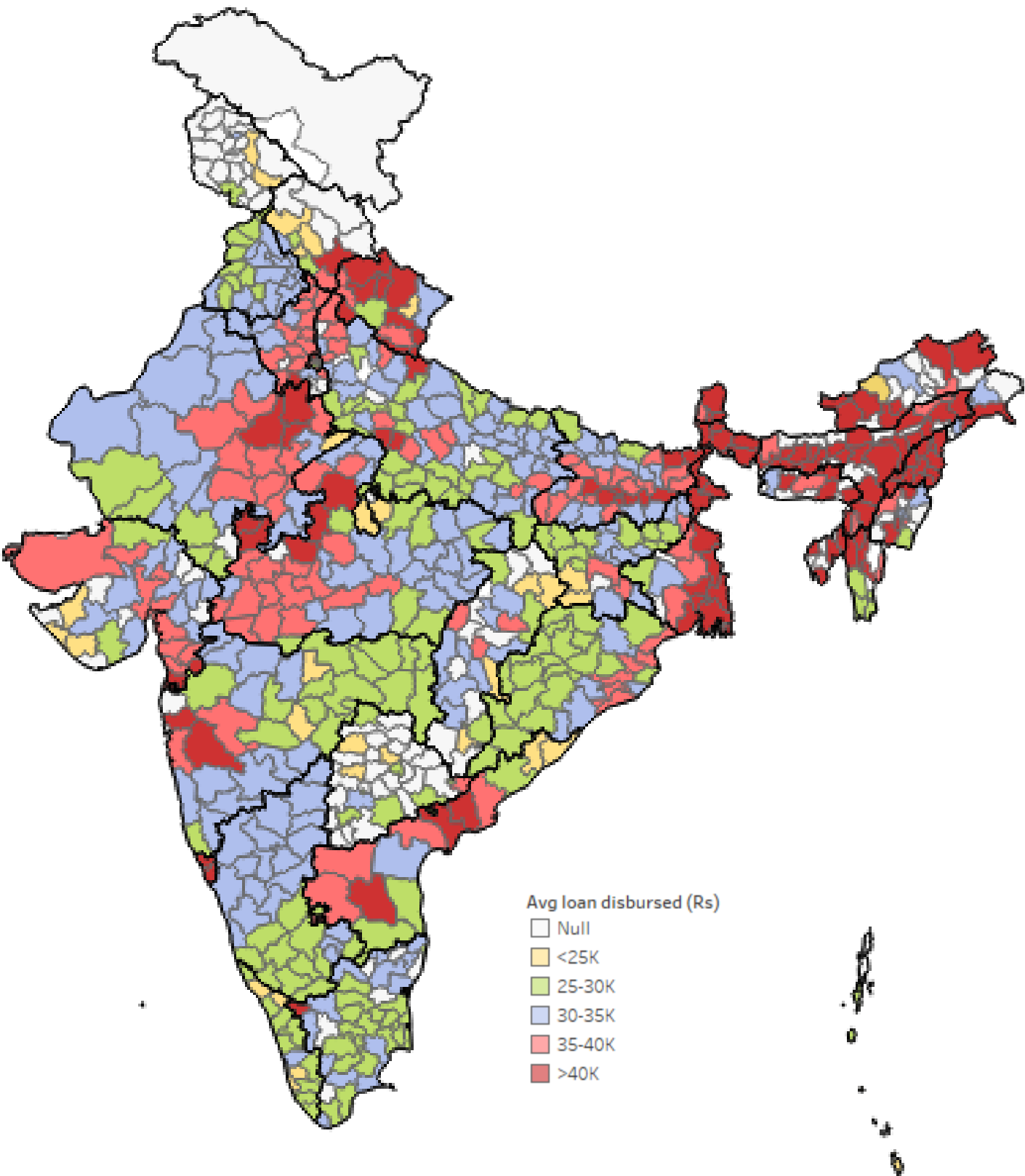
The district wise loan amount disbursed during the Q2 FY 2020-21 is displayed in **Heat Map 11** and the average loan disbursed per account is presented in **Heat Map 12**. It is evident that

- 276 districts had average loan size higher than the country average
- Of them 121 districts had average loan size >Rs 40,000, 44 have >Rs 50,000 and 17 have >Rs 60,000.
- 34 out of 44 the districts with average loan size >Rs 50,000 are from East and North East region.
- Distribution of districts with >50,000 average loan disbursed amount is - Andhra Pradesh (1), Arunachal Pradesh (7), Assam (2), Bihar (1), Dadra and Nagar Haveli (1), Delhi (2), Himachal Pradesh (1), Manipur (2), Meghalaya (3), Mizoram (2), Nagaland (11), Sikkim (2), Tripura (1), Uttar Pradesh (1), Uttarakhand (4) and West Bengal (3).

Heat Map 11: Loan amount (Rs Cr) disbursed during FY 2019-20



Heat Map 12: Average loan disbursed per account (Rs) during FY 2019-20



# **Section 5**

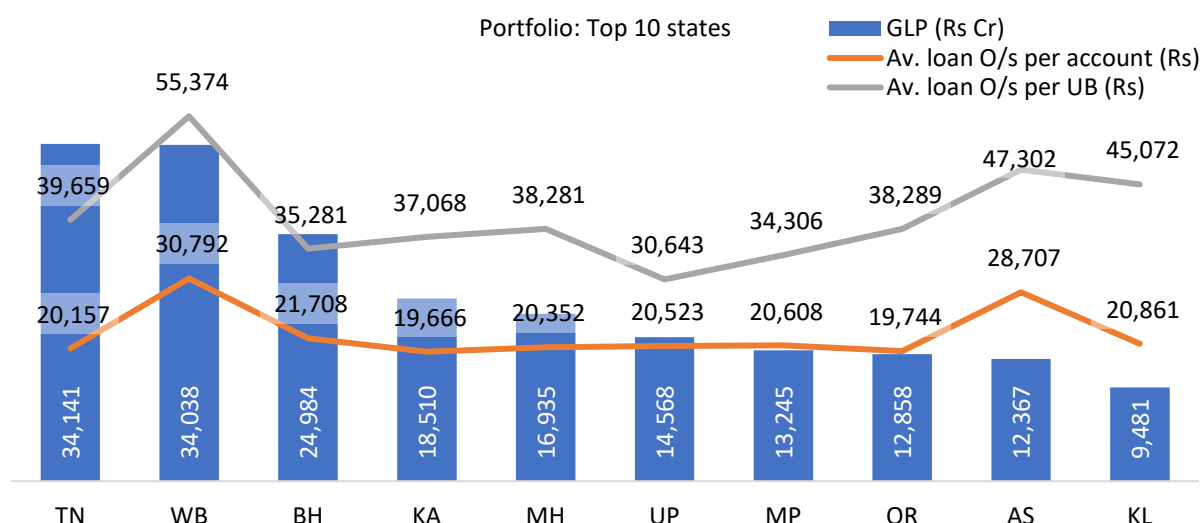
**Top States, Top Districts & DRI**

## Top ten states

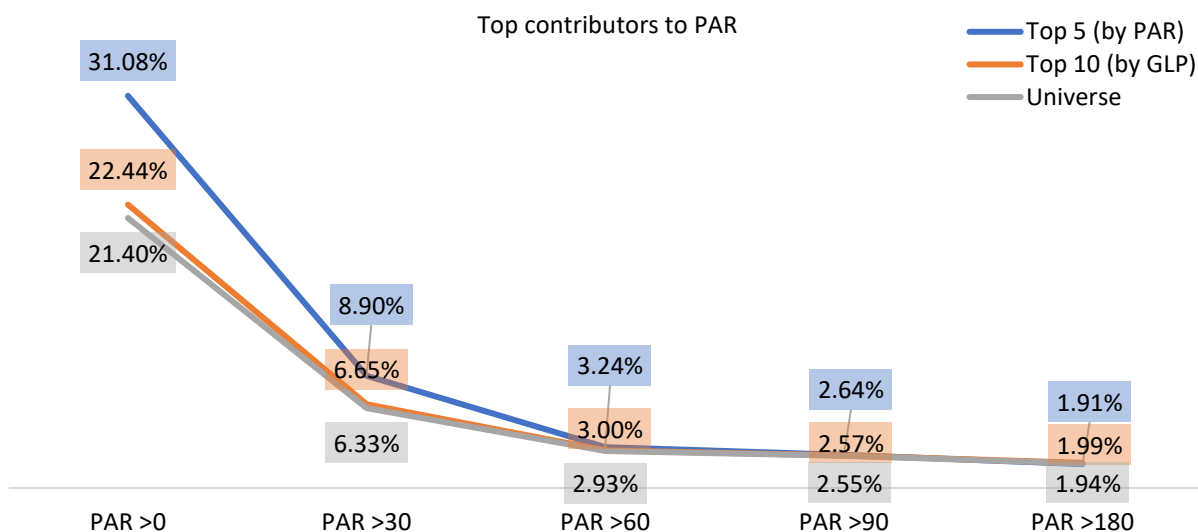
As on 30<sup>th</sup> September 2020, the Top 10 states in terms of GLP, account for 82.46% of the universe GLP. The contribution of these states in terms of accounts and unique borrowers is also very significant as shown in the table below.

|                               | GLP<br>(Rs Cr) | Accounts<br>(Cr) | Unique<br>Borrowers (Cr) |
|-------------------------------|----------------|------------------|--------------------------|
| Top 10 States (in GLP)        | 1,91,128       | 8.61             | 4.79                     |
| Universe                      | 2,31,778       | 10.50            | 5.93                     |
| <b>Contribution of Top 10</b> | <b>82.46%</b>  | <b>82.01%</b>    | <b>80.89%</b>            |

The GLP of Top 10 states and average loan outstanding per account and per unique borrower is shown in the figure below. The **largest state is Tamil Nadu** with a GLP of Rs 34,141 Cr closely followed by **West Bengal** having a GLP of Rs 34,038 Cr.



The contribution of Top 10 states to universe PAR >30 is 86.49% and to PAR >90 is 83.00%. The Top 5 PAR contributing states are West Bengal, Assam, Bihar, Maharashtra and Odisha. Together they account for 70.87% of universe PAR >30 and 54.44% of PAR >90.

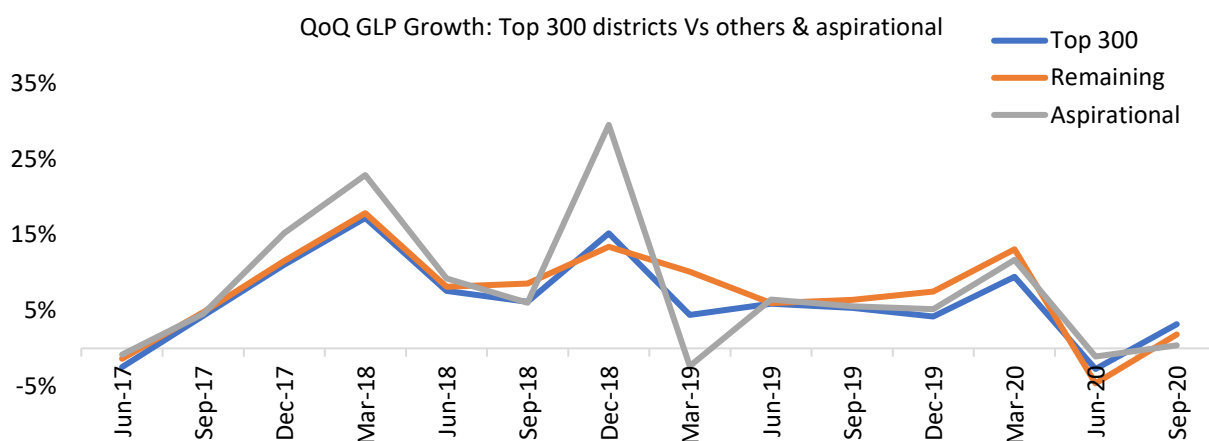


## Top districts

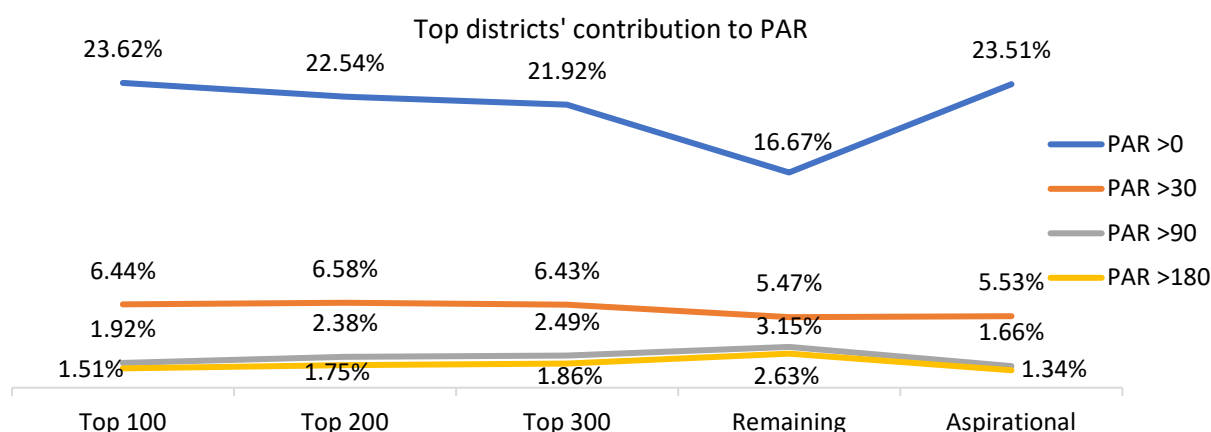
As evident from the table below, while microfinance is present in 620 districts, the operations are concentrated in the Top 300 districts which contribute to almost 90.02% of the universe GLP. Microfinance services are being provided in 106 out of 115 aspirational districts and their contribution to the universe GLP is about 15.50%, though the depth of outreach is lower than the Top 300 districts indicating good scope of expansion in these districts.

| Districts        | GLP<br>(Rs Cr)  | GLP<br>(% of Univ.) | Unique<br>Borrowers (Cr) | UB<br>(% of Univ.) | Depth of<br>outreach |
|------------------|-----------------|---------------------|--------------------------|--------------------|----------------------|
| Top 100          | 1,25,078        | 53.96%              | 2.91                     | 50.97%             | 47.60%               |
| Top 200          | 1,77,519        | 76.59%              | 4.32                     | 75.60%             | 44.71%               |
| Top 300          | 2,08,655        | 90.02%              | 5.21                     | 91.24%             | 41.54%               |
| Remaining 320    | 23,124          | 9.98%               | 0.72                     | 12.53%             | 10.75%               |
| Aspirational 106 | 35,926          | 15.50%              | 0.91                     | 16.00%             | 32.74%               |
| <b>Universe</b>  | <b>2,31,778</b> |                     | <b>5.71</b>              |                    | <b>29.08%</b>        |

The graph below compares the growth of portfolio based on data on loans originated after February 2017. The CAGR GLP from Mar'17 to June'20 for 'ever' loans has been 27.97%, 33.06% and 35.47% respectively for Top 300, remaining and aspirational districts. It does indicate that the FIs continue to see the aspirational districts as a good business avenue.



The PAR analysis of Top districts in comparison to remaining and aspirations districts is shown in the graph below. Contrary to earlier quarters PAR levels of Top 300 districts are worse off as compared to remaining districts due to impact of COVID being higher in larger cities. PAR level of aspirational districts are comparatively better than the top districts. 51 aspirational districts feature in Top 300.



## District Risk Index

The DRI provides a consolidated view of district wise risk in microfinance operations. As explained in the note on page 4, DRI takes into account five risk factors to calculate the index– multiple loans, density of FIs, depth of outreach, indebtedness and portfolio quality as measured by PAR 60.

For analysis, the DRI has been classified into five categories based on combined risk scores of all parameters. These are

**Very High:** >75%

**High:** >=60% to 75%

**Moderate:** >=45% to <60%

**Low:** >=25% to <45%

**Very Low:** <25%

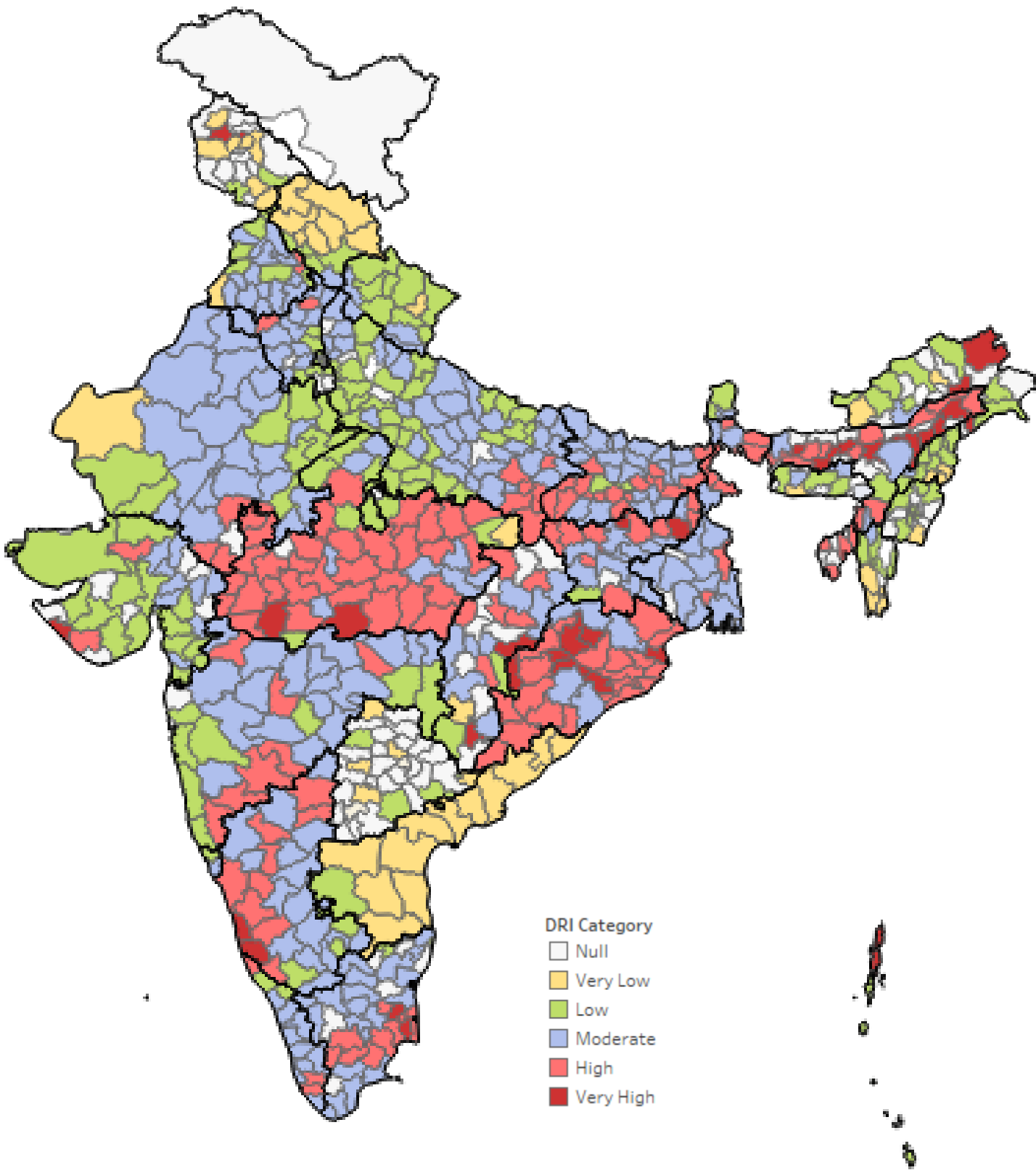
The table below shows the number of districts in various DRI categories. Districts with very high and high DRI are 28.87% of the 620 districts where microfinance operations are present. Districts with moderate DRI are around 38.06% of the total and 33.06% have low and very low DRI. It is also evident that not every large district in terms of GLP feature in Very High or High risk category. However, none of them feature in the very low risk category.

**Heat Map 13** on the next page depicts the district wise DRI. The major states with large number of districts featuring in Very High and High risk categories are as below

- Very High: Arunachal Pradesh (3), Assam (8), Chhattisgarh (2), Jammu & Kashmir (2), Jharkhand (2), Karnataka (2), Madhya Pradesh (2), Odisha (7), Tamil Nadu (2) and 3 other states with 1 district each
- High: Madhya Pradesh (32), Odisha (19), Bihar (16), Assam (11), Jharkhand (9), Karnataka (9), Tamil Nadu (8), Maharashtra (7), West Bengal (7), Chhattisgarh (6), Uttar Pradesh (6), Tripura (4), Kerala (3), Rajasthan (3), Gujarat (2), Haryana (2) and 2 states with 1 district each

| DRI       | No. of districts | % of Universe GLP | Of which in Top 100 | Of which in Top 200 | Of which in Top 300 |
|-----------|------------------|-------------------|---------------------|---------------------|---------------------|
| Very High | 33               | 5.4%              | 5                   | 13                  | 19                  |
| High      | 146              | 30.9%             | 30                  | 68                  | 106                 |
| Moderate  | 236              | 53.9%             | 58                  | 106                 | 152                 |
| Low       | 156              | 9.3%              | 7                   | 13                  | 23                  |
| Very Low  | 49               | 0.5%              | 0                   | 0                   | 0                   |

Heat Map 13: District Risk Index



## Annex 1: State Wise Data

| State                     | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0  | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|---------------------------|-------------------|----------|----------|-------------------------|------------------------------|---------|---------|---------|---------|----------|
| Andaman & Nicobar Islands | 15                | 4.7      | 36       | 3.0                     | 3.1                          | 5.83%   | 3.17%   | 2.12%   | 2.12%   | 2.12%    |
| Andhra Pradesh            | 32                | 870.5    | 19       | 283.8                   | 358.1                        | 2.35%   | 0.83%   | 0.56%   | 0.47%   | 0.36%    |
| Arunachal Pradesh         | 11                | 21.1     | 31       | 7.0                     | 7.6                          | 33.26%  | 13.31%  | 8.28%   | 6.31%   | 2.28%    |
| Assam                     | 40                | 12,367.0 | 9        | 2,614.5                 | 4,308.0                      | 46.44%  | 21.94%  | 11.68%  | 8.13%   | 4.59%    |
| Bihar                     | 66                | 24,984.0 | 3        | 7,081.5                 | 11,508.9                     | 19.26%  | 2.26%   | 0.87%   | 0.77%   | 0.59%    |
| Chandigarh                | 28                | 26.7     | 30       | 8.6                     | 14.3                         | 29.12%  | 9.55%   | 4.15%   | 3.86%   | 3.42%    |
| Chattisgarh               | 48                | 4,127.8  | 15       | 1,194.3                 | 2,155.4                      | 16.83%  | 4.42%   | 2.57%   | 2.37%   | 1.87%    |
| Dadra & Nagar Haveli      | 25                | 20.7     | 32       | 5.8                     | 7.6                          | 15.69%  | 5.01%   | 1.68%   | 1.51%   | 1.44%    |
| Daman & Diu               | 22                | 5.4      | 35       | 1.9                     | 2.5                          | 16.46%  | 4.79%   | 1.11%   | 1.06%   | 1.06%    |
| Delhi                     | 46                | 591.6    | 20       | 181.5                   | 230.9                        | 25.17%  | 9.33%   | 4.36%   | 4.12%   | 3.83%    |
| Goa                       | 29                | 123.6    | 26       | 33.6                    | 57.9                         | 12.16%  | 3.50%   | 2.29%   | 2.16%   | 1.98%    |
| Gujarat                   | 46                | 6,447.4  | 12       | 1,997.4                 | 3,140.3                      | 13.60%  | 5.64%   | 3.47%   | 3.24%   | 2.98%    |
| Haryana                   | 43                | 3,729.2  | 16       | 1,092.2                 | 1,738.0                      | 12.05%  | 3.61%   | 2.00%   | 1.91%   | 1.75%    |
| Himachal Pradesh          | 23                | 77.0     | 27       | 25.8                    | 35.7                         | 10.96%  | 2.83%   | 1.59%   | 1.50%   | 0.98%    |
| Jammu & Kashmir           | 12                | 14.9     | 33       | 4.2                     | 7.2                          | 9.44%   | 2.34%   | 2.28%   | 2.13%   | 1.58%    |
| Jharkhand                 | 50                | 5,481.8  | 13       | 1,482.9                 | 2,628.3                      | 22.28%  | 7.79%   | 5.86%   | 5.73%   | 1.62%    |
| Karnataka                 | 49                | 18,510.4 | 4        | 4,993.6                 | 9,412.5                      | 13.01%  | 5.49%   | 4.28%   | 3.93%   | 3.20%    |
| Kerala                    | 41                | 9,481.1  | 10       | 2,103.6                 | 4,544.9                      | 17.56%  | 4.65%   | 2.93%   | 2.61%   | 2.23%    |
| Ladakh                    | 0                 | 0.0      |          | 0.0                     | 0.0                          |         |         |         |         |          |
| Lakshadweep               | 1                 | 0.0      | 37       | 0.0                     | 0.0                          | 100.00% | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Madhya Pradesh            | 83                | 13,245.3 | 7        | 3,861.0                 | 6,427.4                      | 14.35%  | 5.29%   | 3.56%   | 3.33%   | 2.75%    |
| Maharashtra               | 64                | 16,935.3 | 5        | 4,423.9                 | 8,321.3                      | 22.98%  | 6.62%   | 3.15%   | 2.96%   | 2.51%    |
| Manipur                   | 16                | 145.2    | 24       | 51.0                    | 61.7                         | 18.32%  | 1.55%   | 1.04%   | 0.91%   | 0.84%    |
| Meghalaya                 | 20                | 152.8    | 23       | 38.5                    | 54.2                         | 30.64%  | 7.48%   | 1.83%   | 1.50%   | 1.28%    |

| State           | No of Active FI's | GLP (Cr)          | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0        | PAR >30      | PAR >60      | PAR >90      | PAR >180     |
|-----------------|-------------------|-------------------|----------|-------------------------|------------------------------|---------------|--------------|--------------|--------------|--------------|
| Mizoram         | 15                | 75.8              | 28       | 22.7                    | 30.0                         | 11.17%        | 2.39%        | 1.45%        | 1.26%        | 0.88%        |
| Nagaland        | 15                | 63.5              | 29       | 15.9                    | 18.0                         | 34.56%        | 9.08%        | 2.22%        | 1.86%        | 1.55%        |
| Odisha          | 50                | 12,858.1          | 8        | 3,358.2                 | 6,512.3                      | 24.02%        | 5.71%        | 3.04%        | 2.86%        | 2.40%        |
| Pondicherry     | 43                | 521.4             | 21       | 133.6                   | 256.5                        | 8.86%         | 2.45%        | 0.79%        | 0.64%        | 0.50%        |
| Punjab          | 53                | 4,387.3           | 14       | 1,329.1                 | 2,115.4                      | 22.88%        | 5.80%        | 2.21%        | 2.09%        | 1.67%        |
| Rajasthan       | 54                | 9,306.3           | 11       | 2,510.2                 | 4,475.4                      | 10.81%        | 2.71%        | 1.16%        | 1.07%        | 0.89%        |
| Sikkim          | 21                | 140.7             | 25       | 29.2                    | 42.2                         | 34.23%        | 7.48%        | 4.12%        | 3.72%        | 3.41%        |
| Tamil Nadu      | 52                | 34,141.5          | 1        | 8,608.8                 | 16,937.7                     | 8.87%         | 3.08%        | 1.81%        | 1.61%        | 1.36%        |
| Telangana       | 36                | 368.6             | 22       | 139.3                   | 161.4                        | 3.64%         | 1.82%        | 1.57%        | 1.51%        | 1.35%        |
| Tripura         | 30                | 2,790.4           | 17       | 433.1                   | 832.4                        | 28.50%        | 6.15%        | 1.51%        | 1.35%        | 1.12%        |
| Uttar Pradesh   | 59                | 14,567.6          | 6        | 4,753.9                 | 7,098.0                      | 16.79%        | 3.38%        | 2.04%        | 1.90%        | 1.71%        |
| Uttarakhand     | 41                | 1,145.9           | 18       | 298.7                   | 453.2                        | 19.78%        | 5.48%        | 2.78%        | 2.67%        | 2.43%        |
| West Bengal     | 52                | 34,037.9          | 2        | 6,146.9                 | 11,054.1                     | 40.87%        | 11.37%       | 2.02%        | 1.79%        | 1.42%        |
| Other           | 14                | 9.6               | 34       | 4.6                     | 5.2                          | 5.07%         | 1.78%        | 1.41%        | 1.10%        | 0.85%        |
| <b>Universe</b> | <b>171</b>        | <b>2,31,778.2</b> |          | <b>57,118.7</b>         | <b>1,05,017.5</b>            | <b>21.40%</b> | <b>6.33%</b> | <b>2.93%</b> | <b>2.55%</b> | <b>1.94%</b> |

## Annex 2: District Wise Data

| State                     | District          | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|---------------------------|-------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Andaman & Nicobar Islands | Nicobar           | 35% | Low          | 33.3            | 1                 | 0.07     | 603      | 0.02                    | 0.03                         | 3.73%  | 3.73%   | 3.73%   | 3.73%   | 3.73%    |
| Andaman & Nicobar Islands | North And Middle  | 44% | Very High    | 39.0            | 10                | 0.09     | 596      | 0.04                    | 0.04                         | 24.58% | 24.58%  | 24.58%  | 24.58%  | 24.58%   |
| Andaman & Nicobar Islands | South Andaman     | 31% | Low          | 78.4            | 15                | 4.45     | 540      | 4.08                    | 4.14                         | 1.87%  | 1.85%   | 1.69%   | 1.69%   | 1.22%    |
| Andhra Pradesh            | Ananthapur        | 27% | Low          | 69.3            | 30                | 77.25    | 433      | 18.40                   | 23.81                        | 1.21%  | 1.17%   | 1.11%   | 1.06%   | 0.83%    |
| Andhra Pradesh            | Chittoor          | 23% | Very Low     | 68.8            | 32                | 92.75    | 414      | 39.87                   | 45.11                        | 5.06%  | 2.67%   | 1.68%   | 1.14%   | 0.45%    |
| Andhra Pradesh            | Cuddapah (A)      | 15% | Very Low     | 75.5            | 18                | 11.81    | 522      | 4.75                    | 5.13                         | 0.74%  | 0.74%   | 0.74%   | 0.74%   | 0.05%    |
| Andhra Pradesh            | East Godavari     | 21% | Very Low     | 78.5            | 22                | 135.71   | 371      | 39.49                   | 57.65                        | 0.76%  | 0.42%   | 0.36%   | 0.34%   | 0.21%    |
| Andhra Pradesh            | Guntur            | 19% | Very Low     | 85.1            | 28                | 108.75   | 394      | 33.73                   | 42.18                        | 1.24%  | 0.86%   | 0.74%   | 0.70%   | 0.34%    |
| Andhra Pradesh            | Krishna           | 15% | Very Low     | 89.7            | 31                | 95.72    | 408      | 31.68                   | 40.86                        | 0.65%  | 0.49%   | 0.42%   | 0.39%   | 0.23%    |
| Andhra Pradesh            | Kurnool           | 15% | Very Low     | 68.4            | 22                | 33.03    | 479      | 14.87                   | 16.89                        | 0.38%  | 0.37%   | 0.33%   | 0.30%   | 0.27%    |
| Andhra Pradesh            | Nellore           | 15% | Very Low     | 75.3            | 28                | 39.96    | 474      | 16.24                   | 18.30                        | 1.42%  | 0.95%   | 0.79%   | 0.69%   | 0.47%    |
| Andhra Pradesh            | Prakasam          | 12% | Very Low     | 79.2            | 30                | 53.74    | 456      | 19.04                   | 22.85                        | 0.11%  | 0.11%   | 0.11%   | 0.11%   | 0.08%    |
| Andhra Pradesh            | Srikakulam        | 18% | Very Low     | 73.6            | 27                | 11.26    | 525      | 6.46                    | 7.39                         | 1.13%  | 1.07%   | 1.06%   | 1.03%   | 0.92%    |
| Andhra Pradesh            | Visakhapatnam (A) | 16% | Very Low     | 93.6            | 25                | 50.76    | 458      | 15.14                   | 23.09                        | 0.48%  | 0.42%   | 0.37%   | 0.34%   | 0.23%    |
| Andhra Pradesh            | Vizianagaram (A)  | 19% | Very Low     | 71.4            | 17                | 23.92    | 495      | 8.81                    | 12.32                        | 0.48%  | 0.47%   | 0.46%   | 0.45%   | 0.45%    |
| Andhra Pradesh            | West Godavari     | 18% | Very Low     | 82.0            | 16                | 83.56    | 425      | 24.63                   | 33.52                        | 0.82%  | 0.39%   | 0.28%   | 0.22%   | 0.17%    |
| Arunachal Pradesh         | Changlang         | 22% | Very Low     | 22.0            | 2                 | 0.16     | 591      | 0.07                    | 0.07                         | 2.96%  | 2.96%   | 1.66%   | 0.39%   | 0.38%    |
| Arunachal Pradesh         | Dibang Valley     | 43% | Low          | 51.9            | 3                 | 0.07     | 599      | 0.04                    | 0.04                         | 25.39% | 16.93%  | 8.90%   | 8.90%   | 8.90%    |
| Arunachal Pradesh         | East Kameng       | 22% | Very Low     | 18.0            | 2                 | 0.11     | 595      | 0.04                    | 0.05                         | 0.65%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Arunachal Pradesh         | East Siang        | 57% | Very High    | 56.8            | 9                 | 8.00     | 534      | 2.78                    | 3.19                         | 35.52% | 34.12%  | 28.01%  | 13.28%  | 0.25%    |
| Arunachal Pradesh         | Kurung Kumey      | 36% | Low          | 5.2             | 3                 | 0.08     | 598      | 0.03                    | 0.03                         | 2.27%  | 2.27%   | 2.27%   | 0.00%   | 0.00%    |
| Arunachal Pradesh         | Lohit             | 33% | Low          | 26.9            | 3                 | 0.22     | 587      | 0.09                    | 0.09                         | 13.73% | 7.90%   | 3.10%   | 2.22%   | 1.11%    |
| Arunachal Pradesh         | Lower Subansiri   | 43% | Low          | 38.0            | 3                 | 1.04     | 564      | 0.37                    | 0.38                         | 6.04%  | 5.80%   | 4.84%   | 4.41%   | 3.97%    |
| Arunachal Pradesh         | Papum Pare        | 48% | Moderate     | 76.0            | 11                | 11.29    | 524      | 3.41                    | 3.48                         | 4.41%  | 3.92%   | 3.58%   | 3.34%   | 2.97%    |
| Arunachal Pradesh         | Tawang            | 40% | Low          | 37.1            | 3                 | 0.03     | 610      | 0.01                    | 0.01                         | 3.69%  | 3.69%   | 3.69%   | 3.69%   | 0.00%    |
| Arunachal Pradesh         | Tirap             | 49% | Very High    | 21.3            | 6                 | 0.16     | 590      | 0.07                    | 0.07                         | 41.47% | 30.23%  | 26.17%  | 23.90%  | 20.69%   |
| Arunachal Pradesh         | Upper Siang       | 20% | Very Low     | 35.2            | 3                 | 0.15     | 592      | 0.06                    | 0.06                         | 0.77%  | 0.77%   | 0.00%   | 0.00%   | 0.00%    |

\* (A) – Aspirational District

| State             | District           | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-------------------|--------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Arunachal Pradesh | Upper Subansiri    | 52% | Very High    | 21.8            | 3                 | 0.07     | 601      | 0.02                    | 0.02                         | 23.54% | 20.26%  | 20.26%  | 10.72%  | 0.00%    |
| Arunachal Pradesh | West Kameng        | 19% | Very Low     | 40.0            | 3                 | 0.14     | 593      | 0.04                    | 0.04                         | 1.34%  | 1.34%   | 0.00%   | 0.00%   | 0.00%    |
| Arunachal Pradesh | West Siang         | 17% | Very Low     | 38.5            | 3                 | 0.11     | 594      | 0.05                    | 0.05                         | 0.01%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Assam             | Barpeta (A)        | 76% | Very High    | 43.2            | 30                | 583.08   | 128      | 128.42                  | 206.81                       | 10.08% | 6.54%   | 4.76%   | 3.19%   | 1.79%    |
| Assam             | Bongaigaon         | 80% | Very High    | 53.1            | 27                | 354.80   | 228      | 75.30                   | 122.16                       | 6.31%  | 4.77%   | 3.59%   | 2.12%   | 1.16%    |
| Assam             | Cachar             | 67% | High         | 48.9            | 24                | 902.60   | 68       | 161.07                  | 251.83                       | 4.67%  | 2.84%   | 2.35%   | 1.98%   | 1.83%    |
| Assam             | Darrang (A)        | 79% | Very High    | 44.1            | 31                | 531.88   | 148      | 128.27                  | 204.85                       | 7.36%  | 4.20%   | 2.83%   | 1.77%   | 0.93%    |
| Assam             | Dhemaji            | 80% | Very High    | 35.8            | 24                | 151.91   | 364      | 44.71                   | 67.70                        | 27.57% | 16.09%  | 6.91%   | 2.29%   | 0.69%    |
| Assam             | Dhubri (A)         | 70% | High         | 28.4            | 24                | 575.03   | 132      | 95.48                   | 150.40                       | 17.50% | 11.92%  | 7.85%   | 6.23%   | 5.60%    |
| Assam             | Dibrugarh          | 75% | Very High    | 69.0            | 29                | 582.37   | 129      | 145.03                  | 237.31                       | 55.27% | 47.35%  | 35.48%  | 26.37%  | 20.82%   |
| Assam             | Goalpara (A)       | 76% | Very High    | 32.6            | 28                | 283.31   | 264      | 62.77                   | 98.27                        | 5.92%  | 4.29%   | 3.34%   | 2.02%   | 0.86%    |
| Assam             | Golaghat           | 89% | Very High    | 58.6            | 28                | 611.45   | 117      | 140.98                  | 245.24                       | 37.34% | 27.26%  | 16.30%  | 8.56%   | 6.58%    |
| Assam             | Hailakandi (A)     | 53% | Moderate     | 36.5            | 18                | 160.45   | 359      | 35.60                   | 53.28                        | 9.19%  | 7.63%   | 6.74%   | 6.04%   | 5.21%    |
| Assam             | Jorhat             | 91% | Very High    | 75.4            | 31                | 565.90   | 138      | 129.62                  | 231.73                       | 50.56% | 42.15%  | 29.16%  | 17.28%  | 13.63%   |
| Assam             | Kamrup             | 81% | Very High    | 65.5            | 39                | 1459.57  | 20       | 298.57                  | 512.39                       | 6.12%  | 3.71%   | 2.66%   | 1.76%   | 1.00%    |
| Assam             | Karbi Anglong      | 52% | Moderate     | 43.8            | 27                | 176.85   | 339      | 56.70                   | 74.50                        | 10.44% | 7.74%   | 4.98%   | 1.36%   | 0.34%    |
| Assam             | Karimganj          | 72% | High         | 34.8            | 22                | 390.01   | 202      | 70.80                   | 115.85                       | 5.96%  | 4.75%   | 3.93%   | 3.24%   | 2.83%    |
| Assam             | Kokrajhar          | 52% | Moderate     | 31.7            | 22                | 154.44   | 361      | 37.05                   | 51.57                        | 5.49%  | 3.69%   | 1.78%   | 1.11%   | 0.43%    |
| Assam             | Lakhimpur          | 83% | Very High    | 48.4            | 29                | 540.28   | 145      | 122.74                  | 205.70                       | 29.89% | 18.48%  | 6.55%   | 2.22%   | 1.10%    |
| Assam             | Marigaon           | 75% | Very High    |                 | 23                | 347.21   | 233      | 71.54                   | 104.96                       | 28.78% | 18.73%  | 8.80%   | 6.82%   | 4.45%    |
| Assam             | Nagaon             | 76% | Very High    | 39.7            | 34                | 1188.80  | 40       | 250.21                  | 396.60                       | 19.67% | 13.56%  | 7.20%   | 3.05%   | 2.50%    |
| Assam             | Nalbari            | 65% | High         | 62.1            | 37                | 535.30   | 146      | 121.84                  | 206.87                       | 7.49%  | 5.00%   | 3.47%   | 2.44%   | 1.35%    |
| Assam             | North Cachar Hills | 31% | Low          | 45.5            | 4                 | 2.64     | 549      | 0.59                    | 0.64                         | 5.72%  | 4.82%   | 3.56%   | 2.76%   | 2.75%    |
| Assam             | Sibsagar           | 77% | Very High    | 62.8            | 29                | 670.20   | 101      | 156.06                  | 266.79                       | 48.57% | 39.66%  | 27.56%  | 17.58%  | 13.72%   |
| Assam             | Sonitpur           | 79% | Very High    | 48.4            | 32                | 861.47   | 73       | 198.16                  | 323.58                       | 20.23% | 13.74%  | 8.58%   | 5.17%   | 3.49%    |
| Assam             | Tinsukia           | 68% | High         | 54.4            | 24                | 377.30   | 212      | 104.91                  | 163.79                       | 26.17% | 17.27%  | 10.57%  | 5.69%   | 3.92%    |
| Bihar             | Araria (A)         | 58% | Moderate     | 28.0            | 42                | 800.20   | 79       | 216.66                  | 356.72                       | 4.00%  | 1.83%   | 0.69%   | 0.60%   | 0.55%    |

\* (A) – Aspirational District

| State | District           | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-------|--------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Bihar | Arwal              | 67% | High         | 29.4            | 26                | 13.24    | 518      | 4.80                    | 6.43                         | 7.71%  | 5.69%   | 4.99%   | 4.74%   | 3.48%    |
| Bihar | Aurangabad(Bh) (A) | 60% | High         | 35.0            | 54                | 365.70   | 223      | 115.79                  | 181.09                       | 3.72%  | 1.88%   | 0.82%   | 0.64%   | 0.50%    |
| Bihar | Banka (A)          | 62% | High         | 34.7            | 45                | 389.81   | 203      | 111.91                  | 188.45                       | 2.38%  | 1.41%   | 0.69%   | 0.56%   | 0.39%    |
| Bihar | Begusarai (A)      | 62% | High         | 45.2            | 62                | 1329.58  | 24       | 362.46                  | 617.08                       | 2.38%  | 1.38%   | 0.69%   | 0.60%   | 0.50%    |
| Bihar | Bhagalpur          | 62% | High         | 42.1            | 52                | 772.80   | 85       | 201.98                  | 340.26                       | 2.55%  | 1.85%   | 1.28%   | 1.13%   | 0.63%    |
| Bihar | Bhojpur            | 63% | High         | 44.4            | 52                | 326.84   | 244      | 95.25                   | 147.01                       | 4.82%  | 3.11%   | 1.90%   | 1.65%   | 1.16%    |
| Bihar | Buxar              | 71% | High         | 45.5            | 50                | 248.16   | 285      | 78.05                   | 114.86                       | 4.91%  | 3.38%   | 2.39%   | 2.12%   | 1.84%    |
| Bihar | Darbhanga          | 55% | Moderate     | 35.2            | 62                | 1112.85  | 50       | 311.47                  | 527.89                       | 2.18%  | 0.88%   | 0.13%   | 0.07%   | 0.06%    |
| Bihar | East Champaran     | 56% | Moderate     | 33.9            | 58                | 1771.15  | 13       | 503.25                  | 810.46                       | 2.13%  | 1.14%   | 0.36%   | 0.25%   | 0.20%    |
| Bihar | Gaya (A)           | 55% | Moderate     | 37.3            | 53                | 602.30   | 118      | 199.10                  | 297.60                       | 3.85%  | 2.34%   | 1.31%   | 1.18%   | 1.00%    |
| Bihar | Gopalganj          | 62% | High         | 41.7            | 53                | 672.09   | 100      | 196.33                  | 306.29                       | 3.07%  | 1.59%   | 0.63%   | 0.51%   | 0.43%    |
| Bihar | Jamui (A)          | 57% | Moderate     | 34.6            | 44                | 281.25   | 265      | 79.76                   | 123.08                       | 1.78%  | 1.19%   | 0.45%   | 0.35%   | 0.32%    |
| Bihar | Jehanabad          | 68% | High         | 39.8            | 43                | 90.53    | 417      | 30.85                   | 43.34                        | 5.21%  | 4.26%   | 3.22%   | 2.67%   | 2.44%    |
| Bihar | Kaimur (Bhabua)    | 68% | High         | 33.0            | 46                | 356.51   | 227      | 100.97                  | 166.01                       | 2.34%  | 1.58%   | 0.91%   | 0.78%   | 0.66%    |
| Bihar | Katihar (A)        | 56% | Moderate     | 27.6            | 48                | 774.29   | 84       | 205.36                  | 345.51                       | 4.69%  | 1.95%   | 0.38%   | 0.26%   | 0.17%    |
| Bihar | Khagaria (A)       | 67% | High         | 32.8            | 53                | 571.82   | 136      | 151.66                  | 262.59                       | 1.54%  | 0.75%   | 0.19%   | 0.14%   | 0.11%    |
| Bihar | Kishanganj         | 70% | High         | 36.6            | 39                | 695.16   | 95       | 147.49                  | 261.85                       | 6.21%  | 3.12%   | 1.07%   | 1.04%   | 0.90%    |
| Bihar | Lakhisarai         | 61% | High         | 41.0            | 46                | 161.02   | 357      | 47.51                   | 72.00                        | 2.82%  | 1.42%   | 0.43%   | 0.31%   | 0.26%    |
| Bihar | Madhepura          | 56% | Moderate     | 27.7            | 47                | 375.63   | 215      | 108.16                  | 175.58                       | 4.19%  | 1.63%   | 0.29%   | 0.16%   | 0.13%    |
| Bihar | Madhubani          | 54% | Moderate     | 30.6            | 58                | 1037.82  | 56       | 285.77                  | 504.07                       | 2.27%  | 0.74%   | 0.09%   | 0.05%   | 0.03%    |
| Bihar | Munger             | 57% | Moderate     | 39.7            | 44                | 244.72   | 288      | 66.84                   | 111.06                       | 2.96%  | 1.58%   | 0.80%   | 0.68%   | 0.63%    |
| Bihar | Muzaffarpur (A)    | 56% | Moderate     | 48.8            | 66                | 1768.46  | 14       | 528.16                  | 825.45                       | 2.10%  | 1.10%   | 0.58%   | 0.50%   | 0.28%    |
| Bihar | Nalanda            | 62% | High         | 40.6            | 49                | 258.96   | 272      | 84.40                   | 120.32                       | 6.30%  | 4.51%   | 3.22%   | 2.98%   | 2.85%    |
| Bihar | Nawada (A)         | 62% | High         | 32.3            | 44                | 347.60   | 232      | 102.26                  | 154.77                       | 3.27%  | 2.01%   | 1.13%   | 1.04%   | 0.95%    |
| Bihar | Patna              | 44% | Low          | 72.9            | 62                | 1232.88  | 36       | 370.83                  | 555.04                       | 4.12%  | 2.94%   | 2.06%   | 1.79%   | 1.42%    |
| Bihar | Purnia (A)         | 57% | Moderate     | 31.9            | 50                | 1022.25  | 58       | 268.70                  | 447.18                       | 1.51%  | 0.69%   | 0.22%   | 0.18%   | 0.16%    |
| Bihar | Rohtas             | 64% | High         | 42.8            | 50                | 435.63   | 181      | 124.65                  | 206.66                       | 3.52%  | 2.56%   | 1.79%   | 1.62%   | 1.32%    |

\* (A) – Aspirational District

| State       | District         | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-------------|------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Bihar       | Saharsa          | 63% | High         | 29.2            | 47                | 502.93   | 159      | 134.83                  | 237.11                       | 2.78%  | 1.29%   | 0.32%   | 0.20%   | 0.17%    |
| Bihar       | Samastipur       | 60% | Moderate     | 40.4            | 64                | 1752.16  | 15       | 478.65                  | 818.92                       | 2.14%  | 0.92%   | 0.29%   | 0.21%   | 0.13%    |
| Bihar       | Saran            | 62% | High         | 44.3            | 62                | 1097.43  | 52       | 317.02                  | 483.41                       | 2.20%  | 1.44%   | 0.97%   | 0.86%   | 0.79%    |
| Bihar       | Sheikhpura (A)   | 63% | High         | 34.8            | 42                | 69.01    | 443      | 20.33                   | 28.43                        | 1.94%  | 1.77%   | 1.62%   | 1.57%   | 0.96%    |
| Bihar       | Sheohar          | 54% | Moderate     | 28.0            | 50                | 80.08    | 430      | 28.27                   | 41.42                        | 2.79%  | 0.91%   | 0.09%   | 0.05%   | 0.03%    |
| Bihar       | Sitamarhi (A)    | 53% | Moderate     | 24.9            | 58                | 757.83   | 88       | 212.50                  | 357.56                       | 2.06%  | 0.89%   | 0.18%   | 0.13%   | 0.10%    |
| Bihar       | Siwan            | 59% | Moderate     | 39.1            | 56                | 682.72   | 99       | 199.37                  | 297.27                       | 2.31%  | 1.46%   | 0.84%   | 0.74%   | 0.68%    |
| Bihar       | Supaul           | 55% | Moderate     | 26.9            | 45                | 455.74   | 172      | 136.92                  | 222.22                       | 1.73%  | 0.66%   | 0.18%   | 0.15%   | 0.12%    |
| Bihar       | Vaishali         | 61% | High         | 43.0            | 66                | 1240.02  | 34       | 367.26                  | 576.91                       | 2.48%  | 1.29%   | 0.42%   | 0.30%   | 0.23%    |
| Bihar       | West Champaran   | 56% | Moderate     | 29.2            | 48                | 1207.78  | 38       | 357.29                  | 573.48                       | 1.72%  | 0.97%   | 0.39%   | 0.26%   | 0.19%    |
| Chandigarh  | Chandigarh       | 41% | Low          | 86.7            | 29                | 26.82    | 492      | 8.86                    | 14.50                        | 5.36%  | 4.03%   | 3.05%   | 2.52%   | 1.56%    |
| Chattisgarh | Bastar (A)       | 47% | Moderate     | 35.9            | 31                | 96.42    | 406      | 34.79                   | 53.14                        | 1.67%  | 1.64%   | 1.60%   | 1.47%   | 1.33%    |
| Chattisgarh | Bijapur(Cgh) (A) | 29% | Low          | 20.9            | 3                 | 0.09     | 597      | 0.03                    | 0.04                         | 4.14%  | 4.14%   | 4.14%   | 4.14%   | 4.14%    |
| Chattisgarh | Bilaspur(Cgh)    | 63% | High         | 54.3            | 50                | 451.24   | 176      | 134.33                  | 233.52                       | 5.81%  | 4.56%   | 3.55%   | 3.24%   | 2.41%    |
| Chattisgarh | Dantewada (A)    | 39% | High         | 40.1            | 18                | 1.07     | 562      | 0.70                    | 0.71                         | 14.42% | 14.42%  | 14.42%  | 14.42%  | 9.96%    |
| Chattisgarh | Dhamtari         | 69% | High         | 51.9            | 39                | 116.77   | 385      | 30.45                   | 58.96                        | 4.38%  | 3.59%   | 3.19%   | 2.95%   | 2.61%    |
| Chattisgarh | Durg             | 51% | Moderate     | 80.6            | 48                | 628.82   | 109      | 165.71                  | 317.85                       | 2.94%  | 2.16%   | 1.81%   | 1.65%   | 1.26%    |
| Chattisgarh | Gariaband        | 29% | Low          | 19.4            | 17                | 0.95     | 567      | 0.54                    | 0.70                         | 3.25%  | 1.25%   | 1.15%   | 1.15%   | 1.05%    |
| Chattisgarh | Janjgir-Champa   | 67% | High         | 40.5            | 46                | 351.27   | 229      | 98.81                   | 178.93                       | 3.56%  | 2.66%   | 2.12%   | 1.94%   | 1.48%    |
| Chattisgarh | Jashpur          | 58% | Moderate     | 38.2            | 38                | 145.39   | 369      | 50.42                   | 85.81                        | 1.71%  | 0.96%   | 0.33%   | 0.27%   | 0.14%    |
| Chattisgarh | Kanker (A)       | 60% | Moderate     | 41.6            | 29                | 101.58   | 399      | 27.89                   | 48.08                        | 1.86%  | 1.54%   | 1.41%   | 1.24%   | 0.29%    |
| Chattisgarh | Kawardha         | 66% | High         | 30.4            | 30                | 28.69    | 488      | 9.93                    | 13.58                        | 6.87%  | 5.84%   | 5.61%   | 5.48%   | 5.17%    |
| Chattisgarh | Korba (A)        | 53% | Moderate     | 48.3            | 45                | 231.60   | 298      | 65.41                   | 121.00                       | 2.47%  | 1.65%   | 1.09%   | 0.95%   | 0.75%    |
| Chattisgarh | Koriya           | 71% | High         | 57.3            | 45                | 96.37    | 407      | 30.19                   | 54.28                        | 6.93%  | 4.61%   | 2.90%   | 2.52%   | 1.69%    |
| Chattisgarh | Mahasamund (A)   | 80% | Very High    | 48.9            | 43                | 381.56   | 209      | 104.91                  | 194.37                       | 4.29%  | 3.28%   | 2.64%   | 2.40%   | 1.99%    |
| Chattisgarh | Narayanpur (A)   | 22% | Very Low     | 25.3            | 9                 | 1.35     | 560      | 0.55                    | 0.64                         | 0.18%  | 0.18%   | 0.18%   | 0.18%   | 0.00%    |
| Chattisgarh | Raigarh          | 54% | Moderate     | 50.7            | 45                | 389.58   | 204      | 109.59                  | 208.78                       | 4.50%  | 2.65%   | 1.47%   | 1.26%   | 0.99%    |

\* (A) – Aspirational District

| State                | District             | DRI | DRI Category | CRISIL Inclusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|----------------------|----------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Chattisgarh          | Raipur               | 50% | Moderate     | 75.0            | 50                | 654.46   | 105      | 195.51                  | 330.60                       | 4.02%  | 3.18%   | 2.75%   | 2.54%   | 1.75%    |
| Chattisgarh          | Rajnandgaon (A)      | 59% | Moderate     | 37.9            | 37                | 152.57   | 363      | 40.97                   | 75.11                        | 2.34%  | 2.00%   | 1.84%   | 1.69%   | 0.63%    |
| Chattisgarh          | Surguja              | 64% | High         | 59.1            | 44                | 344.29   | 234      | 112.64                  | 197.29                       | 4.55%  | 3.25%   | 2.25%   | 1.87%   | 1.52%    |
| Dadra & Nagar Haveli | Dadra & Nagar Haveli | 53% | Moderate     | 60.2            | 24                | 21.79    | 499      | 6.11                    | 8.00                         | 1.89%  | 1.70%   | 1.55%   | 1.42%   | 1.38%    |
| Daman & Diu          | Daman                | 32% | Low          | 61.7            | 21                | 5.73     | 537      | 1.98                    | 2.68                         | 1.16%  | 1.04%   | 0.99%   | 0.99%   | 0.99%    |
| Daman & Diu          | Diu                  | 44% | Low          | 56.3            | 2                 | 0.01     | 614      | 0.00                    | 0.00                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Delhi                | Central Delhi        | 42% | Low          | 86.1            | 31                | 12.56    | 520      | 3.93                    | 4.39                         | 5.41%  | 4.84%   | 4.11%   | 3.76%   | 3.09%    |
| Delhi                | East Delhi           | 39% | Low          |                 | 38                | 140.77   | 370      | 42.02                   | 54.43                        | 8.82%  | 4.06%   | 3.70%   | 3.44%   | 3.26%    |
| Delhi                | New Delhi            | 30% | Low          |                 | 10                | 0.20     | 588      | 0.08                    | 0.09                         | 16.21% | 1.82%   | 1.82%   | 1.82%   | 0.88%    |
| Delhi                | North Delhi          | 43% | Low          |                 | 31                | 33.01    | 480      | 10.22                   | 12.37                        | 5.62%  | 5.20%   | 4.92%   | 4.78%   | 4.60%    |
| Delhi                | North West Delhi     | 32% | Low          |                 | 46                | 196.04   | 327      | 57.23                   | 74.58                        | 4.61%  | 3.77%   | 3.24%   | 3.08%   | 2.88%    |
| Delhi                | South Delhi          | 33% | Low          |                 | 35                | 94.64    | 411      | 28.45                   | 36.40                        | 5.20%  | 4.43%   | 4.07%   | 3.82%   | 3.61%    |
| Delhi                | South West Delhi     | 22% | Very Low     |                 | 41                | 46.10    | 467      | 16.30                   | 19.44                        | 2.07%  | 1.79%   | 1.55%   | 1.50%   | 1.40%    |
| Delhi                | West Delhi           | 33% | Low          |                 | 39                | 73.59    | 437      | 24.12                   | 29.93                        | 4.52%  | 4.26%   | 4.07%   | 3.88%   | 3.56%    |
| Goa                  | North Goa            | 40% | Low          | 89.2            | 28                | 61.91    | 448      | 15.94                   | 28.34                        | 2.20%  | 1.58%   | 1.42%   | 1.32%   | 0.99%    |
| Goa                  | South Goa            | 51% | Moderate     | 88.5            | 24                | 57.08    | 452      | 15.69                   | 28.27                        | 4.06%  | 3.70%   | 3.47%   | 3.36%   | 2.72%    |
| Gujarat              | Ahmedabad            | 37% | Low          | 83.6            | 45                | 594.33   | 121      | 191.10                  | 278.59                       | 5.05%  | 4.56%   | 3.73%   | 3.03%   | 2.41%    |
| Gujarat              | Amreli               | 33% | Low          | 49.9            | 24                | 15.70    | 510      | 6.78                    | 7.63                         | 4.66%  | 4.05%   | 3.74%   | 3.59%   | 3.34%    |
| Gujarat              | Anand                | 56% | Moderate     | 72.9            | 44                | 503.25   | 158      | 146.96                  | 242.05                       | 5.78%  | 4.51%   | 3.43%   | 2.87%   | 2.60%    |
| Gujarat              | Banaskantha          | 37% | Low          | 38.5            | 40                | 112.62   | 388      | 41.63                   | 59.00                        | 5.34%  | 4.64%   | 3.86%   | 3.37%   | 3.19%    |
| Gujarat              | Bharuch              | 43% | Low          | 72.5            | 34                | 209.55   | 313      | 66.40                   | 100.27                       | 3.59%  | 2.84%   | 2.35%   | 2.13%   | 1.86%    |
| Gujarat              | Bhavnagar            | 30% | Low          | 52.9            | 27                | 206.68   | 318      | 69.74                   | 99.61                        | 2.78%  | 2.33%   | 1.93%   | 1.75%   | 1.57%    |
| Gujarat              | Dahod (A)            | 48% | Moderate     | 26.6            | 38                | 824.86   | 75       | 229.48                  | 399.11                       | 1.59%  | 0.67%   | 0.36%   | 0.30%   | 0.21%    |
| Gujarat              | Gandhi Nagar         | 52% | Moderate     | 75.8            | 42                | 170.79   | 345      | 55.44                   | 79.47                        | 6.90%  | 6.04%   | 5.44%   | 4.60%   | 3.97%    |
| Gujarat              | Jamnagar             | 23% | Very Low     | 78.1            | 24                | 64.21    | 447      | 22.91                   | 31.25                        | 1.92%  | 1.57%   | 1.31%   | 1.21%   | 1.15%    |
| Gujarat              | Junagadh             | 30% | Low          | 64.2            | 25                | 23.77    | 496      | 10.59                   | 13.24                        | 4.53%  | 4.06%   | 3.70%   | 3.48%   | 3.38%    |
| Gujarat              | Kachchh              | 25% | Very Low     | 60.8            | 26                | 68.93    | 445      | 28.33                   | 34.83                        | 4.25%  | 2.16%   | 1.82%   | 1.76%   | 1.39%    |

\* (A) – Aspirational District

| State   | District       | DRI | DRI Category | CRISIL Inclusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|---------|----------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Gujarat | Kheda          | 52% | Moderate     | 65.6            | 42                | 485.38   | 162      | 161.64                  | 244.01                       | 5.66%  | 4.96%   | 4.35%   | 4.04%   | 3.82%    |
| Gujarat | Mahesana       | 47% | Moderate     | 74.9            | 38                | 244.05   | 290      | 78.46                   | 116.45                       | 6.04%  | 5.25%   | 4.42%   | 3.55%   | 3.13%    |
| Gujarat | Narmada (A)    | 52% | Moderate     | 49.3            | 33                | 81.57    | 428      | 27.66                   | 41.24                        | 3.74%  | 3.15%   | 2.85%   | 2.61%   | 2.36%    |
| Gujarat | Navsari        | 53% | Moderate     | 72.9            | 37                | 178.93   | 335      | 48.84                   | 81.27                        | 4.23%  | 3.69%   | 3.46%   | 3.30%   | 3.18%    |
| Gujarat | Panch Mahals   | 46% | Moderate     | 49.0            | 38                | 650.87   | 106      | 197.93                  | 312.42                       | 2.30%  | 1.85%   | 1.58%   | 1.46%   | 1.36%    |
| Gujarat | Patan          | 44% | Low          | 52.5            | 30                | 58.62    | 450      | 20.89                   | 27.66                        | 8.27%  | 7.77%   | 7.24%   | 6.74%   | 6.48%    |
| Gujarat | Porbandar      | 36% | Very High    | 59.7            | 11                | 0.61     | 575      | 0.21                    | 0.23                         | 69.61% | 69.48%  | 69.37%  | 69.37%  | 68.64%   |
| Gujarat | Rajkot         | 32% | Low          | 76.3            | 35                | 171.03   | 344      | 61.29                   | 82.66                        | 4.34%  | 3.73%   | 3.20%   | 2.88%   | 2.73%    |
| Gujarat | Sabarkantha    | 45% | Low          | 83.7            | 38                | 374.51   | 217      | 124.70                  | 176.85                       | 4.53%  | 3.96%   | 3.57%   | 3.36%   | 3.28%    |
| Gujarat | Surat          | 30% | Low          | 63.0            | 42                | 581.71   | 130      | 175.48                  | 251.52                       | 2.54%  | 2.11%   | 1.85%   | 1.70%   | 1.63%    |
| Gujarat | Surendra Nagar | 36% | Low          | 51.4            | 34                | 104.80   | 397      | 32.81                   | 45.61                        | 4.35%  | 2.49%   | 2.14%   | 1.84%   | 1.07%    |
| Gujarat | Tapi           | 29% | Low          | 23.0            | 27                | 19.29    | 504      | 7.31                    | 10.14                        | 1.42%  | 1.14%   | 1.06%   | 1.01%   | 0.91%    |
| Gujarat | The Dangs      | 26% | Low          | 24.3            | 19                | 3.77     | 544      | 1.21                    | 1.57                         | 0.90%  | 0.89%   | 0.00%   | 0.00%   | 0.00%    |
| Gujarat | Vadodara       | 44% | Low          | 96.4            | 44                | 625.91   | 110      | 197.93                  | 300.18                       | 5.64%  | 4.58%   | 3.77%   | 3.35%   | 3.05%    |
| Gujarat | Valsad         | 42% | Low          | 65.0            | 35                | 201.61   | 323      | 60.46                   | 90.07                        | 3.27%  | 2.78%   | 2.51%   | 2.28%   | 2.15%    |
| Haryana | Ambala         | 43% | Low          | 92.3            | 34                | 222.64   | 304      | 71.43                   | 102.56                       | 5.04%  | 2.77%   | 1.61%   | 1.34%   | 1.02%    |
| Haryana | Bhiwani        | 53% | Moderate     | 56.1            | 42                | 253.64   | 280      | 67.42                   | 117.50                       | 6.49%  | 3.14%   | 0.79%   | 0.53%   | 0.39%    |
| Haryana | Faridabad      | 35% | Low          | 85.8            | 41                | 242.35   | 293      | 73.31                   | 103.85                       | 2.41%  | 2.04%   | 1.74%   | 1.66%   | 1.51%    |
| Haryana | Fatehabad      | 73% | High         | 63.8            | 30                | 231.03   | 299      | 60.00                   | 106.29                       | 8.66%  | 5.51%   | 2.60%   | 2.30%   | 1.19%    |
| Haryana | Gurgaon        | 27% | Low          | 89.5            | 40                | 168.28   | 349      | 56.26                   | 82.13                        | 1.32%  | 0.93%   | 0.64%   | 0.58%   | 0.53%    |
| Haryana | Hisar          | 47% | Moderate     | 66.0            | 39                | 258.31   | 273      | 70.24                   | 118.38                       | 5.06%  | 2.78%   | 0.90%   | 0.72%   | 0.56%    |
| Haryana | Jhajjar        | 44% | Low          | 63.7            | 36                | 101.71   | 398      | 29.65                   | 47.29                        | 6.19%  | 3.28%   | 1.17%   | 0.89%   | 0.80%    |
| Haryana | Jind           | 55% | Moderate     | 63.0            | 32                | 214.76   | 309      | 63.66                   | 103.62                       | 5.42%  | 2.86%   | 1.24%   | 1.02%   | 0.78%    |
| Haryana | Kaithal        | 56% | Moderate     | 64.0            | 31                | 178.38   | 336      | 51.95                   | 85.03                        | 8.10%  | 4.30%   | 1.88%   | 1.63%   | 1.43%    |
| Haryana | Karnal         | 59% | Moderate     | 82.0            | 38                | 318.04   | 246      | 95.02                   | 142.27                       | 7.83%  | 5.42%   | 3.78%   | 3.41%   | 2.61%    |
| Haryana | Kurukshetra    | 59% | Moderate     | 76.7            | 34                | 181.50   | 333      | 57.72                   | 84.67                        | 6.88%  | 4.53%   | 2.91%   | 2.69%   | 2.29%    |
| Haryana | Mahendragarh   | 53% | Moderate     | 65.2            | 39                | 208.94   | 314      | 65.04                   | 99.95                        | 4.52%  | 2.20%   | 0.65%   | 0.52%   | 0.47%    |

\* (A) – Aspirational District

| State            | District      | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|------------------|---------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Haryana          | Panchkula     | 45% | Moderate     | 81.1            | 30                | 50.25    | 460      | 14.28                   | 22.19                        | 8.15%  | 4.82%   | 2.29%   | 1.96%   | 1.46%    |
| Haryana          | Panipat       | 41% | Low          | 67.1            | 32                | 230.92   | 300      | 69.84                   | 97.34                        | 3.16%  | 2.29%   | 1.86%   | 1.71%   | 1.42%    |
| Haryana          | Rewari        | 39% | Low          | 47.2            | 35                | 126.21   | 379      | 32.52                   | 55.16                        | 3.12%  | 1.54%   | 0.64%   | 0.55%   | 0.52%    |
| Haryana          | Rohtak        | 52% | Moderate     | 77.1            | 33                | 104.93   | 396      | 29.18                   | 46.46                        | 7.46%  | 4.26%   | 2.19%   | 2.01%   | 1.93%    |
| Haryana          | Sirsa         | 56% | Moderate     | 61.8            | 28                | 308.79   | 250      | 75.74                   | 141.26                       | 7.72%  | 3.96%   | 0.77%   | 0.45%   | 0.30%    |
| Haryana          | Sonipat       | 38% | Low          | 65.8            | 35                | 146.95   | 367      | 44.04                   | 64.94                        | 2.34%  | 1.71%   | 1.14%   | 1.04%   | 0.93%    |
| Haryana          | Yamuna Nagar  | 51% | Moderate     | 69.4            | 39                | 263.70   | 271      | 84.09                   | 118.21                       | 5.03%  | 2.64%   | 1.38%   | 1.22%   | 1.01%    |
| Himachal Pradesh | Bilaspur (Hp) | 34% | Low          | 72.2            | 8                 | 1.40     | 559      | 0.57                    | 0.62                         | 11.27% | 7.65%   | 3.26%   | 3.00%   | 0.68%    |
| Himachal Pradesh | Chamba (A)    | 20% | Very Low     | 55.5            | 1                 | 0.05     | 606      | 0.01                    | 0.02                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Himachal Pradesh | Hamirpur(Hp)  | 15% | Very Low     | 74.8            | 8                 | 1.55     | 558      | 0.67                    | 0.69                         | 2.22%  | 1.69%   | 0.39%   | 0.39%   | 0.19%    |
| Himachal Pradesh | Kangra        | 30% | Low          | 73.2            | 15                | 4.84     | 539      | 1.50                    | 2.20                         | 6.45%  | 3.82%   | 1.99%   | 1.90%   | 0.04%    |
| Himachal Pradesh | Kinnaur       | 3%  | Very Low     | 74.4            | 1                 | 0.00     | 618      | 0.00                    | 0.00                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Himachal Pradesh | Kullu         | 3%  | Very Low     | 75.1            | 4                 | 0.03     | 611      | 0.01                    | 0.01                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Himachal Pradesh | Lahul & Spiti | 14% | Very Low     | 65.8            | 1                 | 0.03     | 609      | 0.01                    | 0.01                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Himachal Pradesh | Mandi         | 24% | Very Low     | 71.1            | 9                 | 3.36     | 545      | 1.49                    | 1.64                         | 1.91%  | 1.91%   | 1.91%   | 1.91%   | 0.64%    |
| Himachal Pradesh | Shimla        | 35% | High         | 79.1            | 12                | 0.62     | 574      | 0.14                    | 0.15                         | 11.95% | 10.41%  | 10.41%  | 10.41%  | 0.21%    |
| Himachal Pradesh | Sirmaur       | 43% | Low          | 61.3            | 21                | 28.02    | 490      | 8.32                    | 12.38                        | 7.90%  | 4.48%   | 1.16%   | 0.57%   | 0.24%    |
| Himachal Pradesh | Solan         | 36% | Low          | 82.9            | 17                | 12.18    | 521      | 4.04                    | 5.25                         | 14.57% | 7.70%   | 2.79%   | 1.99%   | 1.24%    |
| Himachal Pradesh | Una           | 44% | Low          | 72.3            | 16                | 14.99    | 514      | 5.00                    | 6.84                         | 10.81% | 5.03%   | 3.04%   | 3.00%   | 1.25%    |
| Jammu & Kashmir  | Ananthnag     | 10% | Very Low     | 36.6            | 1                 | 0.01     | 615      | 0.00                    | 0.00                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Jammu & Kashmir  | Baramulla (A) | 22% | Very Low     | 47.5            | 2                 | 0.03     | 608      | 0.01                    | 0.01                         | 31.76% | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Jammu & Kashmir  | Budgam        | 15% | Very Low     | 43.2            | 1                 | 0.00     | 616      | 0.00                    | 0.00                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Jammu & Kashmir  | Doda          | 18% | Very Low     | 41.6            | 2                 | 0.02     | 612      | 0.01                    | 0.01                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Jammu & Kashmir  | Jammu         | 41% | Low          | 79.4            | 13                | 15.06    | 512      | 4.09                    | 7.63                         | 1.53%  | 1.47%   | 1.38%   | 1.31%   | 0.70%    |
| Jammu & Kashmir  | Kathua        | 31% | Low          | 60.3            | 2                 | 0.30     | 583      | 0.17                    | 0.18                         | 93.48% | 85.58%  | 5.58%   | 5.58%   | 1.66%    |
| Jammu & Kashmir  | Kupwara (A)   | 23% | Very Low     | 29.9            | 3                 | 0.02     | 613      | 0.00                    | 0.00                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Jammu & Kashmir  | Poonch        | 2%  | Very Low     | 30.6            | 1                 | 0.00     | 617      | 0.00                    | 0.00                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |

\* (A) – Aspirational District

| State           | District            | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-----------------|---------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Jammu & Kashmir | Pulwama             |     |              |                 |                   |          |          |                         |                              |        |         |         |         |          |
| Jammu & Kashmir | Srinagar            | 47% | Very High    | 56.4            | 7                 | 0.27     | 585      | 0.05                    | 0.06                         | 46.71% | 46.71%  | 46.71%  | 46.71%  | 43.83%   |
| Jammu & Kashmir | Udhampur            | 17% | Very Low     | 56.4            | 2                 | 0.06     | 605      | 0.02                    | 0.02                         | 0.51%  | 0.51%   | 0.51%   | 0.00%   | 0.00%    |
| Jharkhand       | Bokaro (A)          | 57% | Moderate     | 60.7            | 40                | 307.69   | 251      | 88.30                   | 155.56                       | 5.23%  | 3.26%   | 1.85%   | 1.64%   | 1.38%    |
| Jharkhand       | Chatra (A)          | 64% | High         | 29.6            | 43                | 164.49   | 353      | 50.71                   | 84.42                        | 4.33%  | 2.35%   | 0.92%   | 0.68%   | 0.54%    |
| Jharkhand       | Deoghar             | 74% | High         | 43.1            | 42                | 196.81   | 326      | 65.88                   | 112.10                       | 9.72%  | 8.07%   | 6.34%   | 6.15%   | 5.72%    |
| Jharkhand       | Dhanbad             | 55% | Moderate     | 64.7            | 43                | 405.62   | 195      | 117.34                  | 211.98                       | 5.63%  | 3.98%   | 2.54%   | 2.19%   | 1.51%    |
| Jharkhand       | Dumka (A)           | 76% | Very High    | 41.6            | 36                | 231.99   | 297      | 75.47                   | 126.11                       | 5.24%  | 4.37%   | 3.36%   | 3.21%   | 2.90%    |
| Jharkhand       | East Singhbhum (A)  | 59% | Moderate     | 79.4            | 41                | 336.34   | 238      | 96.73                   | 171.97                       | 5.47%  | 4.33%   | 3.42%   | 3.18%   | 2.82%    |
| Jharkhand       | Garhwa (A)          | 63% | High         | 29.3            | 39                | 297.52   | 256      | 80.40                   | 147.00                       | 1.32%  | 0.49%   | 0.13%   | 0.08%   | 0.07%    |
| Jharkhand       | Giridh (A)          | 68% | High         | 37.5            | 46                | 617.19   | 115      | 168.15                  | 314.24                       | 4.49%  | 2.71%   | 1.06%   | 0.78%   | 0.61%    |
| Jharkhand       | Godda (A)           | 58% | Moderate     | 35.4            | 34                | 160.94   | 358      | 44.69                   | 79.34                        | 2.38%  | 1.43%   | 0.63%   | 0.51%   | 0.45%    |
| Jharkhand       | Gumla (A)           | 55% | Moderate     | 43.1            | 32                | 42.64    | 468      | 13.67                   | 23.66                        | 0.40%  | 0.23%   | 0.20%   | 0.18%   | 0.11%    |
| Jharkhand       | Hazaribag (A)       | 58% | Moderate     | 55.3            | 45                | 387.90   | 205      | 112.89                  | 192.78                       | 3.77%  | 2.48%   | 1.45%   | 1.28%   | 0.97%    |
| Jharkhand       | Jamtara             | 58% | Moderate     | 35.2            | 29                | 42.32    | 469      | 14.06                   | 23.22                        | 4.62%  | 3.27%   | 2.55%   | 2.36%   | 2.16%    |
| Jharkhand       | Koderma             | 68% | High         | 52.5            | 40                | 248.43   | 284      | 74.84                   | 124.92                       | 3.29%  | 1.89%   | 0.78%   | 0.58%   | 0.45%    |
| Jharkhand       | Latehar (A)         | 52% | Moderate     | 28.3            | 35                | 46.90    | 466      | 15.07                   | 25.01                        | 1.18%  | 0.70%   | 0.42%   | 0.34%   | 0.21%    |
| Jharkhand       | Lohardaga (A)       | 71% | High         | 46.9            | 32                | 31.72    | 484      | 9.32                    | 15.91                        | 2.80%  | 2.64%   | 2.57%   | 2.48%   | 0.75%    |
| Jharkhand       | Pakur (A)           | 70% | High         | 29.2            | 36                | 299.19   | 254      | 78.77                   | 147.20                       | 2.57%  | 1.89%   | 1.28%   | 1.13%   | 1.01%    |
| Jharkhand       | Palamau (A)         | 64% | High         | 35.2            | 49                | 408.30   | 192      | 113.59                  | 207.88                       | 1.94%  | 0.74%   | 0.15%   | 0.10%   | 0.08%    |
| Jharkhand       | Ramgarh (A)         | 60% | Moderate     | 63.0            | 41                | 228.90   | 301      | 61.33                   | 108.06                       | 4.50%  | 3.13%   | 2.13%   | 1.89%   | 1.68%    |
| Jharkhand       | Ranchi (A)          | 52% | Moderate     | 70.9            | 43                | 376.35   | 213      | 100.53                  | 173.55                       | 3.79%  | 2.78%   | 1.94%   | 1.79%   | 1.59%    |
| Jharkhand       | Sahibganj (A)       | 71% | High         | 32.9            | 36                | 256.39   | 277      | 69.83                   | 128.63                       | 5.77%  | 3.92%   | 2.37%   | 2.02%   | 1.65%    |
| Jharkhand       | Seraikela-Kharsawan | 49% | Moderate     | 48.2            | 30                | 83.20    | 426      | 27.65                   | 42.85                        | 4.89%  | 3.80%   | 2.91%   | 2.71%   | 2.35%    |
| Jharkhand       | Simdega (A)         | 44% | Low          | 30.4            | 25                | 6.90     | 536      | 2.53                    | 3.42                         | 0.48%  | 0.44%   | 0.41%   | 0.41%   | 0.41%    |
| Jharkhand       | West Singhbhum (A)  | 73% | High         | 37.7            | 30                | 89.17    | 419      | 25.49                   | 47.20                        | 6.55%  | 6.11%   | 5.68%   | 5.46%   | 4.83%    |
| Karnataka       | Bagalkot            | 64% | High         | 74.6            | 32                | 368.89   | 220      | 97.31                   | 187.71                       | 3.55%  | 3.21%   | 2.97%   | 2.80%   | 2.54%    |

\* (A) – Aspirational District

| State     | District         | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-----------|------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Karnataka | Ballari          | 45% | Low          | 67.9            | 36                | 768.84   | 86       | 226.26                  | 395.06                       | 1.82%  | 1.62%   | 1.37%   | 1.21%   | 1.06%    |
| Karnataka | Bangalore Rural  | 45% | Low          | 82.8            | 36                | 481.79   | 167      | 143.22                  | 228.42                       | 1.22%  | 0.93%   | 0.81%   | 0.76%   | 0.66%    |
| Karnataka | Belagavi         | 61% | High         |                 | 40                | 1241.88  | 32       | 311.19                  | 636.85                       | 4.33%  | 3.88%   | 3.51%   | 3.26%   | 2.79%    |
| Karnataka | Bengaluru        | 30% | Low          |                 | 43                | 1176.14  | 42       | 363.41                  | 626.50                       | 1.79%  | 1.47%   | 1.31%   | 1.22%   | 1.10%    |
| Karnataka | Bidar            | 57% | Moderate     | 58.5            | 38                | 483.29   | 164      | 126.49                  | 242.28                       | 1.34%  | 1.03%   | 0.79%   | 0.63%   | 0.53%    |
| Karnataka | Bijapur          | 57% | Moderate     | 59.1            | 49                | 504.23   | 157      | 129.43                  | 246.95                       | 1.49%  | 1.32%   | 1.21%   | 1.17%   | 1.10%    |
| Karnataka | Chamrajnagar     | 60% | Moderate     | 77.7            | 34                | 690.28   | 96       | 217.90                  | 361.90                       | 1.31%  | 0.89%   | 0.75%   | 0.66%   | 0.59%    |
| Karnataka | Chikkaballapur   | 44% | Low          | 67.1            | 27                | 89.14    | 420      | 27.49                   | 45.18                        | 0.89%  | 0.79%   | 0.67%   | 0.61%   | 0.50%    |
| Karnataka | Chikkamagaluru   | 72% | High         | 100.0           | 37                | 452.75   | 174      | 121.33                  | 243.15                       | 14.23% | 12.38%  | 10.32%  | 6.34%   | 3.91%    |
| Karnataka | Chitradurga      | 59% | Moderate     | 79.1            | 37                | 573.29   | 134      | 169.91                  | 312.46                       | 3.23%  | 2.35%   | 2.13%   | 1.97%   | 1.67%    |
| Karnataka | Dakshina Kannada | 55% | Very High    | 91.8            | 32                | 334.25   | 240      | 86.81                   | 184.94                       | 77.41% | 75.64%  | 72.41%  | 64.77%  | 36.47%   |
| Karnataka | Davangere        | 59% | Moderate     | 87.0            | 38                | 792.07   | 82       | 234.88                  | 422.50                       | 2.16%  | 1.87%   | 1.69%   | 1.53%   | 1.32%    |
| Karnataka | Dharwad          | 51% | Moderate     | 100.0           | 38                | 578.43   | 131      | 141.02                  | 298.45                       | 2.22%  | 1.76%   | 1.53%   | 1.38%   | 1.21%    |
| Karnataka | Gadag            | 71% | High         | 92.0            | 38                | 271.95   | 270      | 71.41                   | 138.87                       | 2.88%  | 2.74%   | 2.52%   | 2.42%   | 2.21%    |
| Karnataka | Hassan           | 56% | Moderate     | 100.0           | 38                | 865.43   | 72       | 225.58                  | 444.38                       | 2.57%  | 2.24%   | 1.93%   | 1.62%   | 1.29%    |
| Karnataka | Haveri           | 70% | High         | 89.2            | 38                | 515.37   | 154      | 132.49                  | 264.18                       | 2.47%  | 2.26%   | 2.05%   | 1.92%   | 1.69%    |
| Karnataka | Kalaburagi       | 63% | High         | 60.0            | 41                | 511.43   | 155      | 150.02                  | 252.44                       | 3.20%  | 2.95%   | 1.80%   | 1.18%   | 0.94%    |
| Karnataka | Kodagu           | 70% | High         | 100.0           | 33                | 202.04   | 322      | 52.47                   | 111.65                       | 8.07%  | 7.52%   | 7.05%   | 6.16%   | 4.56%    |
| Karnataka | Kolar            | 55% | Moderate     | 64.0            | 33                | 776.17   | 83       | 214.92                  | 404.05                       | 1.03%  | 0.84%   | 0.74%   | 0.67%   | 0.60%    |
| Karnataka | Koppal           | 57% | Moderate     | 55.3            | 34                | 315.03   | 247      | 97.16                   | 163.64                       | 3.00%  | 2.36%   | 2.02%   | 1.87%   | 1.65%    |
| Karnataka | Mandya           | 57% | Moderate     | 90.0            | 38                | 920.68   | 66       | 256.53                  | 483.05                       | 1.08%  | 0.81%   | 0.71%   | 0.63%   | 0.53%    |
| Karnataka | Mysuru           | 44% | Low          | 90.2            | 36                | 2022.10  | 9        | 560.49                  | 1074.45                      | 1.22%  | 0.89%   | 0.80%   | 0.72%   | 0.63%    |
| Karnataka | Raichur (A)      | 53% | Moderate     | 63.2            | 40                | 470.46   | 170      | 142.17                  | 235.20                       | 1.84%  | 1.38%   | 1.14%   | 1.00%   | 0.82%    |
| Karnataka | Ramanagar        | 48% | Moderate     | 67.6            | 31                | 543.22   | 144      | 147.37                  | 282.57                       | 0.99%  | 0.81%   | 0.66%   | 0.61%   | 0.56%    |
| Karnataka | Shivamogga       | 70% | High         | 100.0           | 38                | 592.98   | 123      | 153.60                  | 317.22                       | 6.45%  | 5.79%   | 5.27%   | 4.44%   | 3.55%    |
| Karnataka | Tumakuru         | 53% | Moderate     | 83.5            | 35                | 1151.91  | 44       | 300.16                  | 613.06                       | 2.23%  | 1.64%   | 1.44%   | 1.30%   | 1.08%    |
| Karnataka | Udupi            | 65% | Very High    | 97.2            | 31                | 186.33   | 331      | 46.20                   | 101.47                       | 76.69% | 74.75%  | 72.11%  | 63.79%  | 37.34%   |

\* (A) – Aspirational District

| State          | District           | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|----------------|--------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Karnataka      | Uttara Kannada     | 64% | High         | 79.0            | 36                | 255.46   | 278      | 63.51                   | 139.18                       | 10.93% | 9.61%   | 8.42%   | 7.14%   | 4.86%    |
| Karnataka      | Yadgir (A)         | 65% | High         | 52.5            | 34                | 243.03   | 291      | 75.62                   | 123.07                       | 1.32%  | 1.03%   | 0.66%   | 0.56%   | 0.39%    |
| Kerala         | Alappuzha          | 60% | Moderate     | 100.0           | 38                | 1120.04  | 48       | 240.36                  | 557.45                       | 3.52%  | 2.68%   | 2.08%   | 1.73%   | 1.47%    |
| Kerala         | Ernakulam          | 49% | Moderate     | 100.0           | 40                | 656.03   | 104      | 145.10                  | 324.30                       | 4.82%  | 3.76%   | 3.16%   | 2.67%   | 2.22%    |
| Kerala         | Idukki             | 61% | High         | 89.5            | 34                | 320.46   | 245      | 77.73                   | 150.70                       | 3.73%  | 3.12%   | 2.85%   | 2.63%   | 2.20%    |
| Kerala         | Kannur             | 40% | Low          | 90.7            | 34                | 125.69   | 380      | 44.15                   | 69.04                        | 4.86%  | 3.94%   | 3.48%   | 3.09%   | 2.77%    |
| Kerala         | Kasargod           | 53% | High         | 90.5            | 26                | 92.61    | 415      | 31.54                   | 52.35                        | 14.58% | 13.50%  | 12.25%  | 10.30%  | 5.40%    |
| Kerala         | Kollam             | 64% | High         | 91.2            | 36                | 1198.76  | 39       | 276.19                  | 617.40                       | 5.28%  | 4.39%   | 3.80%   | 3.34%   | 2.92%    |
| Kerala         | Kottayam           | 60% | Moderate     | 100.0           | 38                | 666.63   | 103      | 141.39                  | 328.77                       | 4.87%  | 3.86%   | 3.28%   | 2.93%   | 2.61%    |
| Kerala         | Kozhikode          | 52% | Moderate     | 92.0            | 35                | 384.52   | 207      | 108.13                  | 186.28                       | 9.59%  | 8.78%   | 8.32%   | 7.94%   | 7.21%    |
| Kerala         | Malappuram         | 54% | Moderate     | 63.2            | 35                | 378.46   | 210      | 95.86                   | 177.44                       | 4.31%  | 3.78%   | 3.44%   | 3.18%   | 2.80%    |
| Kerala         | Palakkad           | 53% | Moderate     | 88.2            | 38                | 1101.89  | 51       | 227.91                  | 547.32                       | 2.12%  | 1.39%   | 1.27%   | 1.22%   | 1.05%    |
| Kerala         | Pathanamthitta     | 65% | High         | 100.0           | 35                | 427.00   | 185      | 98.06                   | 213.57                       | 6.41%  | 5.41%   | 4.38%   | 3.66%   | 3.30%    |
| Kerala         | Thiruvananthapuram | 56% | Moderate     | 99.0            | 40                | 1274.12  | 30       | 255.47                  | 601.73                       | 3.90%  | 3.21%   | 2.60%   | 2.15%   | 1.96%    |
| Kerala         | Thrissur           | 54% | Moderate     | 100.0           | 38                | 1116.56  | 49       | 232.89                  | 544.56                       | 3.13%  | 2.42%   | 2.10%   | 1.89%   | 1.49%    |
| Kerala         | Wayanad (A)        | 47% | Moderate     | 79.6            | 19                | 106.25   | 395      | 32.09                   | 57.59                        | 2.00%  | 1.68%   | 1.44%   | 1.28%   | 1.02%    |
| Ladakh         | Leh                | 4%  | Very Low     | 57.2            | 1                 | 0.00     | 619      | 0.00                    | 0.00                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Lakshadweep    | Lakshadweep        | 0%  | Very Low     | 51.3            | 1                 | 0.00     | 621      | 0.00                    | 0.00                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Madhya Pradesh | Alirajpur          | 66% | High         | 19.6            | 29                | 23.15    | 497      | 6.44                    | 10.00                        | 7.59%  | 4.98%   | 4.05%   | 3.98%   | 2.93%    |
| Madhya Pradesh | Anuppur            | 60% | High         | 48.0            | 43                | 134.51   | 373      | 46.34                   | 73.67                        | 8.43%  | 5.73%   | 3.54%   | 2.89%   | 2.38%    |
| Madhya Pradesh | Ashok Nagar        | 45% | High         | 39.5            | 33                | 24.94    | 494      | 10.82                   | 13.83                        | 12.24% | 10.81%  | 10.04%  | 9.14%   | 8.98%    |
| Madhya Pradesh | Balaghat           | 62% | High         | 47.6            | 39                | 292.67   | 259      | 80.69                   | 148.04                       | 3.36%  | 2.58%   | 2.17%   | 1.99%   | 1.41%    |
| Madhya Pradesh | Barwani (A)        | 70% | High         | 34.3            | 43                | 249.89   | 283      | 74.90                   | 122.79                       | 5.24%  | 4.09%   | 3.23%   | 2.93%   | 2.62%    |
| Madhya Pradesh | Betul              | 75% | Very High    | 58.7            | 43                | 417.34   | 189      | 121.70                  | 218.37                       | 6.93%  | 5.36%   | 4.30%   | 4.05%   | 3.59%    |
| Madhya Pradesh | Bhind              | 48% | Moderate     | 29.8            | 34                | 3.33     | 546      | 1.25                    | 1.42                         | 8.13%  | 4.31%   | 3.26%   | 3.06%   | 2.65%    |
| Madhya Pradesh | Bhopal             | 54% | Moderate     | 84.3            | 57                | 563.53   | 139      | 152.68                  | 270.53                       | 3.62%  | 2.28%   | 1.43%   | 1.33%   | 1.22%    |
| Madhya Pradesh | Burhanpur          | 37% | Low          | 46.1            | 26                | 17.14    | 506      | 6.56                    | 8.29                         | 2.51%  | 2.43%   | 2.38%   | 2.34%   | 2.15%    |

\* (A) – Aspirational District

| State          | District       | DRI | DRI Category | CRISIL Inclusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|----------------|----------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Madhya Pradesh | Chhatarpur (A) | 65% | High         | 37.9            | 43                | 174.35   | 342      | 61.72                   | 94.40                        | 9.15%  | 6.48%   | 4.36%   | 2.21%   | 1.65%    |
| Madhya Pradesh | Chhindwara     | 70% | High         | 53.5            | 48                | 488.33   | 161      | 139.88                  | 255.60                       | 6.02%  | 4.79%   | 3.70%   | 3.30%   | 2.92%    |
| Madhya Pradesh | Damoh (A)      | 61% | High         | 41.6            | 34                | 165.62   | 350      | 56.72                   | 94.60                        | 6.04%  | 4.61%   | 3.60%   | 3.45%   | 3.21%    |
| Madhya Pradesh | Datia          | 31% | Low          | 39.3            | 30                | 32.89    | 481      | 12.11                   | 17.87                        | 5.57%  | 1.40%   | 0.39%   | 0.38%   | 0.33%    |
| Madhya Pradesh | Dewas          | 73% | High         | 53.5            | 52                | 483.74   | 163      | 134.71                  | 222.60                       | 4.35%  | 3.89%   | 3.56%   | 3.35%   | 1.92%    |
| Madhya Pradesh | Dhar           | 73% | High         | 48.9            | 50                | 474.77   | 168      | 150.32                  | 234.04                       | 7.21%  | 5.89%   | 4.98%   | 4.66%   | 3.70%    |
| Madhya Pradesh | Dindori        | 50% | Moderate     | 27.7            | 30                | 72.67    | 438      | 24.08                   | 41.73                        | 6.94%  | 4.14%   | 1.98%   | 1.71%   | 1.31%    |
| Madhya Pradesh | East Nimar (A) | 70% | High         | 45.6            | 85                | 297.70   | 255      | 86.25                   | 140.58                       | 3.90%  | 3.53%   | 3.20%   | 3.03%   | 2.10%    |
| Madhya Pradesh | Guna (A)       | 66% | High         | 40.3            | 42                | 225.01   | 302      | 65.35                   | 106.32                       | 7.35%  | 5.22%   | 3.73%   | 3.38%   | 3.26%    |
| Madhya Pradesh | Gwalior        | 50% | Moderate     | 61.8            | 41                | 245.70   | 286      | 71.22                   | 120.53                       | 5.00%  | 2.72%   | 1.46%   | 1.31%   | 1.26%    |
| Madhya Pradesh | Harda          | 49% | Moderate     | 50.7            | 38                | 47.08    | 465      | 15.99                   | 23.75                        | 5.04%  | 4.44%   | 4.07%   | 3.71%   | 3.16%    |
| Madhya Pradesh | Hoshangabad    | 71% | High         | 64.3            | 51                | 378.19   | 211      | 110.11                  | 182.90                       | 7.37%  | 5.85%   | 4.91%   | 4.51%   | 4.02%    |
| Madhya Pradesh | Indore         | 58% | Moderate     | 88.1            | 57                | 1070.30  | 54       | 308.44                  | 467.02                       | 3.78%  | 2.69%   | 2.12%   | 2.00%   | 1.62%    |
| Madhya Pradesh | Jabalpur       | 55% | Moderate     | 77.7            | 47                | 534.58   | 147      | 172.56                  | 274.94                       | 4.76%  | 3.36%   | 2.58%   | 2.37%   | 2.11%    |
| Madhya Pradesh | Jhabua         | 61% | High         | 28.5            | 40                | 348.90   | 231      | 85.80                   | 153.51                       | 1.17%  | 0.51%   | 0.31%   | 0.29%   | 0.11%    |
| Madhya Pradesh | Katni          | 62% | High         | 51.1            | 44                | 273.79   | 269      | 88.23                   | 143.90                       | 4.76%  | 3.59%   | 2.85%   | 2.53%   | 2.11%    |
| Madhya Pradesh | West Nimar     | 76% | Very High    |                 | 69                | 334.60   | 239      | 111.25                  | 172.18                       | 9.19%  | 7.80%   | 6.77%   | 6.29%   | 5.45%    |
| Madhya Pradesh | Mandla         | 66% | High         | 32.8            | 36                | 195.54   | 328      | 58.11                   | 105.71                       | 3.21%  | 2.56%   | 2.09%   | 1.83%   | 1.51%    |
| Madhya Pradesh | Mandsaur       | 67% | High         | 51.5            | 53                | 508.17   | 156      | 134.90                  | 220.23                       | 3.88%  | 2.86%   | 2.25%   | 2.03%   | 1.32%    |
| Madhya Pradesh | Morena         | 46% | Moderate     | 28.0            | 29                | 10.58    | 527      | 3.64                    | 5.24                         | 2.94%  | 2.39%   | 2.18%   | 1.98%   | 1.89%    |
| Madhya Pradesh | Narsinghpur    | 66% | High         | 58.4            | 38                | 177.42   | 338      | 55.19                   | 89.31                        | 9.79%  | 9.13%   | 8.75%   | 8.51%   | 8.11%    |
| Madhya Pradesh | Neemuch        | 67% | High         | 57.9            | 48                | 277.19   | 267      | 74.77                   | 117.40                       | 5.72%  | 4.88%   | 4.11%   | 3.73%   | 2.08%    |
| Madhya Pradesh | Panna          | 65% | High         | 34.0            | 40                | 86.21    | 421      | 29.86                   | 48.68                        | 12.30% | 10.63%  | 8.62%   | 5.22%   | 4.26%    |
| Madhya Pradesh | Raisen         | 65% | High         | 49.2            | 45                | 215.34   | 308      | 72.83                   | 109.83                       | 7.74%  | 6.67%   | 6.17%   | 6.03%   | 5.80%    |
| Madhya Pradesh | Rajgarh (A)    | 71% | High         | 44.4            | 48                | 466.20   | 171      | 130.63                  | 208.54                       | 5.14%  | 4.00%   | 3.15%   | 2.88%   | 2.52%    |
| Madhya Pradesh | Ratlam         | 62% | High         | 58.6            | 52                | 631.52   | 108      | 171.24                  | 282.94                       | 2.45%  | 1.78%   | 1.17%   | 1.00%   | 0.76%    |
| Madhya Pradesh | Rewa           | 61% | High         | 40.1            | 46                | 134.58   | 372      | 43.32                   | 66.93                        | 7.67%  | 6.08%   | 4.20%   | 1.95%   | 1.31%    |

\* (A) – Aspirational District

| State          | District       | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|----------------|----------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Madhya Pradesh | Sagar          | 62% | High         | 55.6            | 44                | 291.43   | 260      | 113.66                  | 162.46                       | 12.70% | 10.50%  | 9.25%   | 8.35%   | 8.18%    |
| Madhya Pradesh | Satna          | 63% | High         | 44.4            | 44                | 291.14   | 261      | 89.14                   | 149.53                       | 6.41%  | 4.64%   | 2.76%   | 1.60%   | 1.17%    |
| Madhya Pradesh | Sehore         | 73% | High         | 51.7            | 52                | 422.30   | 186      | 120.27                  | 194.57                       | 3.35%  | 3.01%   | 2.68%   | 2.47%   | 2.12%    |
| Madhya Pradesh | Seoni          | 62% | High         | 42.6            | 39                | 296.86   | 257      | 85.03                   | 157.97                       | 4.10%  | 2.69%   | 1.86%   | 1.69%   | 1.39%    |
| Madhya Pradesh | Shahdol        | 60% | High         | 47.3            | 43                | 208.62   | 315      | 69.16                   | 113.20                       | 8.44%  | 5.59%   | 2.96%   | 2.58%   | 1.76%    |
| Madhya Pradesh | Shajapur       | 73% | High         | 53.5            | 52                | 548.71   | 142      | 145.88                  | 249.83                       | 3.11%  | 2.52%   | 2.02%   | 1.87%   | 1.38%    |
| Madhya Pradesh | Sheopur        | 31% | Low          | 29.0            | 17                | 35.54    | 476      | 11.81                   | 18.33                        | 0.19%  | 0.15%   | 0.13%   | 0.13%   | 0.09%    |
| Madhya Pradesh | Shivpuri       | 67% | High         | 27.6            | 39                | 157.21   | 360      | 46.48                   | 76.20                        | 8.63%  | 6.52%   | 4.93%   | 4.51%   | 4.36%    |
| Madhya Pradesh | Sidhi          | 42% | Low          | 34.2            | 32                | 50.48    | 459      | 20.05                   | 27.35                        | 8.17%  | 5.13%   | 2.33%   | 0.54%   | 0.29%    |
| Madhya Pradesh | Singrauli (A)  | 19% | Very Low     | 22.3            | 16                | 9.44     | 531      | 3.58                    | 5.24                         | 0.98%  | 0.96%   | 0.93%   | 0.93%   | 0.78%    |
| Madhya Pradesh | Tikamgarh      | 39% | Low          | 25.2            | 30                | 61.71    | 449      | 24.14                   | 34.16                        | 2.25%  | 1.48%   | 0.82%   | 0.45%   | 0.38%    |
| Madhya Pradesh | Ujjain         | 69% | High         | 64.1            | 55                | 704.84   | 94       | 205.95                  | 322.28                       | 4.69%  | 3.59%   | 2.97%   | 2.76%   | 1.98%    |
| Madhya Pradesh | Umaria         | 52% | Moderate     | 31.6            | 35                | 74.18    | 435      | 25.09                   | 40.88                        | 5.25%  | 3.54%   | 2.18%   | 1.99%   | 1.74%    |
| Madhya Pradesh | Vidisha (A)    | 62% | High         | 45.6            | 40                | 174.93   | 340      | 58.69                   | 87.04                        | 7.91%  | 5.67%   | 4.23%   | 4.01%   | 3.92%    |
| Maharashtra    | Ahmed Nagar    | 55% | Moderate     | 56.2            | 57                | 874.47   | 71       | 217.48                  | 404.35                       | 3.87%  | 3.63%   | 2.46%   | 2.26%   | 2.02%    |
| Maharashtra    | Akola          | 56% | Moderate     | 62.3            | 39                | 233.08   | 295      | 74.65                   | 125.95                       | 4.96%  | 4.61%   | 4.46%   | 4.29%   | 3.04%    |
| Maharashtra    | Amravati       | 46% | Moderate     | 70.4            | 37                | 307.27   | 252      | 114.78                  | 169.49                       | 7.38%  | 6.57%   | 6.43%   | 6.30%   | 5.84%    |
| Maharashtra    | Aurangabad     | 51% | Moderate     | 57.8            | 55                | 942.50   | 64       | 235.98                  | 459.36                       | 2.78%  | 2.48%   | 1.38%   | 1.29%   | 0.93%    |
| Maharashtra    | Beed           | 44% | Low          | 45.2            | 45                | 218.47   | 305      | 65.46                   | 112.84                       | 2.08%  | 1.43%   | 0.72%   | 0.65%   | 0.54%    |
| Maharashtra    | Bhandara       | 51% | Moderate     | 62.6            | 29                | 127.66   | 378      | 44.87                   | 69.55                        | 3.86%  | 3.39%   | 3.23%   | 3.10%   | 2.82%    |
| Maharashtra    | Buldhana       | 55% | Moderate     | 53.0            | 45                | 444.26   | 178      | 119.89                  | 246.22                       | 2.09%  | 1.99%   | 1.80%   | 1.76%   | 1.59%    |
| Maharashtra    | Chandrapur     | 32% | Low          | 56.4            | 31                | 245.23   | 287      | 71.16                   | 127.16                       | 1.02%  | 0.32%   | 0.22%   | 0.19%   | 0.16%    |
| Maharashtra    | Dhule          | 65% | High         | 47.4            | 47                | 430.58   | 183      | 113.83                  | 209.11                       | 5.09%  | 4.34%   | 3.82%   | 3.04%   | 1.62%    |
| Maharashtra    | Gadchiroli (A) | 28% | Low          | 26.4            | 26                | 47.30    | 464      | 18.38                   | 26.16                        | 0.81%  | 0.36%   | 0.32%   | 0.31%   | 0.26%    |
| Maharashtra    | Gondia         | 40% | Low          | 47.3            | 30                | 129.20   | 377      | 46.96                   | 67.15                        | 1.89%  | 1.46%   | 1.41%   | 1.33%   | 1.20%    |
| Maharashtra    | Hingoli        | 56% | Moderate     | 41.3            | 31                | 203.46   | 320      | 54.79                   | 105.28                       | 0.58%  | 0.52%   | 0.41%   | 0.39%   | 0.15%    |
| Maharashtra    | Jalgaon        | 59% | Moderate     | 51.5            | 47                | 1131.39  | 47       | 282.62                  | 526.16                       | 3.54%  | 3.23%   | 2.89%   | 2.68%   | 2.10%    |

\* (A) – Aspirational District

| State       | District      | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-------------|---------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Maharashtra | Jalna         | 50% | Moderate     | 46.3            | 41                | 327.12   | 243      | 86.31                   | 174.04                       | 5.81%  | 4.82%   | 0.35%   | 0.32%   | 0.16%    |
| Maharashtra | Kolhapur      | 61% | High         | 80.7            | 50                | 921.80   | 65       | 216.07                  | 480.08                       | 7.61%  | 6.60%   | 5.61%   | 5.19%   | 4.10%    |
| Maharashtra | Latur         | 49% | Moderate     | 47.4            | 44                | 526.64   | 150      | 131.67                  | 265.62                       | 1.63%  | 0.95%   | 0.65%   | 0.57%   | 0.43%    |
| Maharashtra | Mumbai        | 46% | Moderate     | 100.0           | 62                | 793.03   | 81       | 205.56                  | 337.07                       | 3.73%  | 3.19%   | 2.96%   | 2.80%   | 2.55%    |
| Maharashtra | Nagpur        | 44% | Low          | 92.8            | 46                | 903.61   | 67       | 261.46                  | 466.69                       | 2.76%  | 2.31%   | 2.13%   | 2.09%   | 2.00%    |
| Maharashtra | Nanded        | 49% | Moderate     | 48.4            | 38                | 757.62   | 89       | 193.17                  | 392.19                       | 1.50%  | 1.21%   | 0.66%   | 0.60%   | 0.53%    |
| Maharashtra | Nandurbar (A) | 58% | Moderate     | 29.2            | 33                | 152.87   | 362      | 49.31                   | 83.53                        | 2.66%  | 2.31%   | 2.03%   | 1.87%   | 1.50%    |
| Maharashtra | Nashik        | 47% | Moderate     | 57.3            | 54                | 709.57   | 93       | 203.27                  | 360.60                       | 3.28%  | 2.99%   | 2.53%   | 2.37%   | 2.03%    |
| Maharashtra | Osmanabad (A) | 58% | Moderate     | 49.9            | 45                | 368.88   | 221      | 94.08                   | 178.45                       | 1.58%  | 1.20%   | 0.95%   | 0.87%   | 0.80%    |
| Maharashtra | Parbhani      | 41% | Low          | 43.2            | 39                | 119.94   | 383      | 35.16                   | 67.33                        | 0.54%  | 0.39%   | 0.15%   | 0.14%   | 0.11%    |
| Maharashtra | Pune          | 39% | Low          | 86.0            | 65                | 1158.63  | 43       | 299.27                  | 484.25                       | 4.26%  | 3.81%   | 3.42%   | 3.23%   | 3.07%    |
| Maharashtra | Raigarh(Mh)   | 34% | Low          | 64.7            | 47                | 212.15   | 312      | 61.42                   | 100.99                       | 2.21%  | 1.86%   | 1.68%   | 1.59%   | 1.33%    |
| Maharashtra | Ratnagiri     | 33% | Low          | 69.8            | 36                | 79.91    | 431      | 23.54                   | 40.03                        | 1.21%  | 0.65%   | 0.53%   | 0.50%   | 0.30%    |
| Maharashtra | Sangli        | 63% | High         | 70.2            | 48                | 625.50   | 111      | 147.75                  | 314.90                       | 5.20%  | 4.83%   | 4.37%   | 4.08%   | 3.35%    |
| Maharashtra | Satara        | 48% | Moderate     | 62.7            | 52                | 359.81   | 224      | 102.16                  | 173.28                       | 2.95%  | 2.65%   | 2.29%   | 2.16%   | 1.97%    |
| Maharashtra | Sindhudurg    | 45% | Low          | 73.2            | 30                | 55.31    | 454      | 16.84                   | 29.61                        | 3.27%  | 2.12%   | 2.04%   | 2.00%   | 1.30%    |
| Maharashtra | Solapur       | 58% | Moderate     | 56.8            | 56                | 1260.93  | 31       | 301.12                  | 624.65                       | 2.34%  | 2.11%   | 1.79%   | 1.65%   | 1.42%    |
| Maharashtra | Thane         | 31% | Low          | 70.5            | 64                | 819.21   | 76       | 231.17                  | 355.55                       | 2.91%  | 2.60%   | 2.40%   | 2.26%   | 2.09%    |
| Maharashtra | Wardha        | 60% | High         | 81.3            | 36                | 233.08   | 294      | 77.80                   | 127.30                       | 8.35%  | 7.45%   | 7.13%   | 7.03%   | 5.88%    |
| Maharashtra | Washim (A)    | 44% | Low          | 43.0            | 28                | 161.61   | 354      | 56.11                   | 86.51                        | 2.42%  | 2.14%   | 1.94%   | 1.83%   | 1.60%    |
| Maharashtra | Yavatmal      | 57% | Moderate     | 54.0            | 34                | 530.25   | 149      | 166.85                  | 293.79                       | 5.80%  | 4.40%   | 3.69%   | 3.57%   | 3.44%    |
| Manipur     | Bishnupur     | 38% | Low          | 30.3            | 11                | 18.38    | 505      | 6.59                    | 7.41                         | 0.45%  | 0.33%   | 0.17%   | 0.16%   | 0.14%    |
| Manipur     | Chandel (A)   | 22% | Very Low     | 21.6            | 3                 | 0.37     | 582      | 0.18                    | 0.18                         | 3.21%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Manipur     | Churachandpur | 45% | Moderate     | 23.5            | 3                 | 0.96     | 566      | 0.18                    | 0.19                         | 4.26%  | 2.76%   | 2.76%   | 2.76%   | 0.57%    |
| Manipur     | Imphal East   | 43% | Low          | 26.2            | 12                | 29.91    | 487      | 10.78                   | 13.75                        | 4.73%  | 1.64%   | 1.19%   | 0.99%   | 0.66%    |
| Manipur     | Imphal West   | 45% | Low          | 64.4            | 16                | 42.18    | 470      | 14.51                   | 17.19                        | 8.09%  | 2.67%   | 2.15%   | 1.94%   | 1.49%    |
| Manipur     | Senapati      | 30% | Low          | 33.9            | 7                 | 0.50     | 578      | 0.18                    | 0.19                         | 1.11%  | 0.37%   | 0.37%   | 0.37%   | 0.37%    |

\* (A) – Aspirational District

| State     | District         | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-----------|------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Manipur   | Tamenglong       | 45% | Moderate     | 9.6             | 2                 | 0.07     | 600      | 0.02                    | 0.02                         | 5.41%  | 5.41%   | 5.41%   | 5.41%   | 5.41%    |
| Manipur   | Thoubal          | 37% | Low          | 23.6            | 10                | 51.00    | 457      | 19.39                   | 21.90                        | 0.23%  | 0.14%   | 0.02%   | 0.02%   | 0.02%    |
| Manipur   | Ukhrul           | 24% | Very Low     | 14.9            | 3                 | 0.18     | 589      | 0.07                    | 0.07                         | 5.41%  | 5.41%   | 0.10%   | 0.10%   | 0.10%    |
| Meghalaya | East Garo Hills  | 47% | Moderate     | 28.6            | 3                 | 1.01     | 565      | 0.32                    | 0.36                         | 10.86% | 9.34%   | 4.99%   | 3.68%   | 3.68%    |
| Meghalaya | East Khasi Hills | 48% | Moderate     | 59.0            | 19                | 99.79    | 400      | 22.90                   | 35.66                        | 3.26%  | 2.60%   | 2.04%   | 1.46%   | 0.84%    |
| Meghalaya | Jaintia Hills    | 49% | Moderate     | 20.3            | 8                 | 8.33     | 533      | 3.01                    | 3.28                         | 10.37% | 8.48%   | 6.81%   | 6.13%   | 4.70%    |
| Meghalaya | Ri Bhoi (A)      | 56% | Moderate     | 36.9            | 16                | 32.73    | 482      | 8.85                    | 11.40                        | 4.00%  | 2.68%   | 1.91%   | 1.68%   | 1.37%    |
| Meghalaya | South Garo Hills | 20% | Very Low     | 9.3             | 3                 | 0.07     | 602      | 0.03                    | 0.03                         | 3.31%  | 2.83%   | 0.00%   | 0.00%   | 0.00%    |
| Meghalaya | West Garo Hills  | 32% | Low          | 28.4            | 17                | 5.61     | 538      | 2.23                    | 2.34                         | 0.35%  | 0.21%   | 0.13%   | 0.04%   | 0.04%    |
| Meghalaya | West Khasi Hills | 38% | Low          | 25.8            | 9                 | 4.13     | 542      | 1.56                    | 1.69                         | 0.59%  | 0.37%   | 0.26%   | 0.14%   | 0.14%    |
| Mizoram   | Aizawl           | 53% | Moderate     | 54.1            | 15                | 41.75    | 471      | 10.70                   | 15.23                        | 8.98%  | 7.31%   | 5.12%   | 2.13%   | 0.90%    |
| Mizoram   | Champhai         | 30% | Low          | 38.1            | 5                 | 3.15     | 547      | 1.44                    | 1.44                         | 1.83%  | 1.44%   | 0.91%   | 0.82%   | 0.82%    |
| Mizoram   | Kolasib          | 51% | Moderate     | 41.8            | 9                 | 21.27    | 500      | 4.64                    | 6.70                         | 3.93%  | 1.06%   | 0.83%   | 0.65%   | 0.60%    |
| Mizoram   | Lawngtlai        | 24% | Very Low     | 31.1            | 5                 | 1.93     | 553      | 0.86                    | 0.86                         | 3.42%  | 3.42%   | 0.00%   | 0.00%   | 0.00%    |
| Mizoram   | Lunglei          | 26% | Low          | 39.6            | 7                 | 4.04     | 543      | 1.85                    | 1.90                         | 4.62%  | 0.49%   | 0.44%   | 0.30%   | 0.18%    |
| Mizoram   | Mammit (A)       | 27% | Low          | 30.8            | 3                 | 0.50     | 579      | 0.16                    | 0.17                         | 1.63%  | 1.63%   | 0.15%   | 0.15%   | 0.15%    |
| Mizoram   | Saiha            | 22% | Very Low     | 39.4            | 3                 | 2.05     | 551      | 0.87                    | 0.87                         | 8.12%  | 3.32%   | 0.00%   | 0.00%   | 0.00%    |
| Mizoram   | Serchhip         | 31% | Low          | 39.8            | 5                 | 2.58     | 550      | 1.46                    | 1.47                         | 8.52%  | 2.32%   | 1.14%   | 0.74%   | 0.17%    |
| Nagaland  | Dimapur          | 51% | Moderate     | 60.8            | 14                | 40.08    | 473      | 10.38                   | 12.39                        | 4.64%  | 3.11%   | 2.21%   | 1.90%   | 1.88%    |
| Nagaland  | Kiphire (A)      | 19% | Very Low     | 15.6            | 1                 | 0.42     | 581      | 0.12                    | 0.12                         | 2.96%  | 0.99%   | 0.01%   | 0.00%   | 0.00%    |
| Nagaland  | Kohima           | 37% | Low          | 46.3            | 7                 | 13.18    | 519      | 3.25                    | 3.38                         | 2.11%  | 1.37%   | 0.99%   | 0.82%   | 0.81%    |
| Nagaland  | Longleng         | 37% | Low          | 21.0            | 2                 | 0.42     | 580      | 0.13                    | 0.13                         | 8.01%  | 1.80%   | 1.80%   | 1.80%   | 1.80%    |
| Nagaland  | Mokokchung       | 39% | Low          | 44.0            | 3                 | 1.82     | 554      | 0.51                    | 0.56                         | 5.95%  | 5.22%   | 3.33%   | 2.69%   | 2.69%    |
| Nagaland  | Mon              | 20% | Very Low     | 9.9             | 1                 | 0.53     | 577      | 0.19                    | 0.20                         | 6.83%  | 4.87%   | 1.08%   | 0.00%   | 0.00%    |
| Nagaland  | Peren            | 31% | Low          | 18.6            | 3                 | 0.57     | 576      | 0.15                    | 0.15                         | 3.23%  | 2.50%   | 0.37%   | 0.00%   | 0.00%    |
| Nagaland  | Phek             | 21% | Very Low     | 13.7            | 2                 | 1.95     | 552      | 0.53                    | 0.54                         | 1.82%  | 1.15%   | 0.33%   | 0.23%   | 0.23%    |
| Nagaland  | Tuensang         | 32% | Low          | 15.7            | 2                 | 0.70     | 573      | 0.23                    | 0.24                         | 4.86%  | 3.47%   | 2.43%   | 1.25%   | 1.25%    |

\* (A) – Aspirational District

| State    | District       | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|----------|----------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Nagaland | Wokha          | 44% | Low          | 21.1            | 4                 | 1.05     | 563      | 0.32                    | 0.33                         | 6.15%  | 4.97%   | 3.56%   | 1.99%   | 1.94%    |
| Nagaland | Zunhebotta     | 37% | Low          | 22.4            | 1                 | 0.93     | 568      | 0.29                    | 0.30                         | 5.69%  | 4.78%   | 4.58%   | 3.41%   | 3.39%    |
| Odisha   | Angul          | 71% | High         | 77.8            | 46                | 342.07   | 235      | 104.30                  | 183.84                       | 8.05%  | 6.12%   | 4.57%   | 4.12%   | 3.55%    |
| Odisha   | Balangir (A)   | 70% | High         | 53.6            | 44                | 593.66   | 122      | 156.43                  | 319.93                       | 7.13%  | 4.66%   | 2.41%   | 2.07%   | 1.81%    |
| Odisha   | Baleswar       | 70% | High         | 63.8            | 50                | 730.82   | 91       | 177.04                  | 346.09                       | 5.92%  | 4.76%   | 2.19%   | 2.00%   | 1.83%    |
| Odisha   | Bargarh        | 74% | High         | 57.1            | 38                | 549.75   | 141      | 141.18                  | 287.67                       | 5.40%  | 3.98%   | 2.46%   | 2.16%   | 1.81%    |
| Odisha   | Bhadrak        | 77% | Very High    | 59.6            | 50                | 801.70   | 78       | 179.67                  | 354.25                       | 4.07%  | 3.12%   | 1.33%   | 1.17%   | 0.93%    |
| Odisha   | Boudh          | 80% | Very High    | 45.2            | 29                | 165.46   | 351      | 45.31                   | 87.70                        | 6.31%  | 4.77%   | 2.68%   | 2.31%   | 2.07%    |
| Odisha   | Cuttack        | 69% | High         | 88.3            | 51                | 958.96   | 62       | 230.60                  | 466.86                       | 4.51%  | 3.43%   | 2.19%   | 1.88%   | 1.71%    |
| Odisha   | Debagarh       | 85% | Very High    | 53.1            | 32                | 70.99    | 440      | 21.93                   | 43.41                        | 14.99% | 9.75%   | 5.19%   | 3.74%   | 3.12%    |
| Odisha   | Dhenkanal (A)  | 77% | Very High    | 64.8            | 47                | 445.59   | 177      | 127.71                  | 242.47                       | 5.99%  | 4.41%   | 2.53%   | 2.17%   | 1.85%    |
| Odisha   | Gajapati (A)   | 74% | High         | 50.8            | 30                | 84.46    | 423      | 26.79                   | 47.35                        | 4.83%  | 4.44%   | 4.14%   | 4.02%   | 3.69%    |
| Odisha   | Ganjam         | 63% | High         | 67.2            | 46                | 1241.20  | 33       | 326.74                  | 652.86                       | 4.38%  | 2.92%   | 1.46%   | 0.90%   | 0.72%    |
| Odisha   | Jagatsinghapur | 66% | High         | 71.5            | 42                | 390.07   | 201      | 86.11                   | 195.53                       | 4.72%  | 3.15%   | 1.02%   | 0.64%   | 0.52%    |
| Odisha   | Jajapur        | 60% | Moderate     | 69.1            | 51                | 687.19   | 98       | 173.07                  | 326.11                       | 4.06%  | 2.86%   | 1.13%   | 0.95%   | 0.72%    |
| Odisha   | Jharsuguda     | 71% | High         | 77.3            | 34                | 224.37   | 303      | 63.14                   | 122.65                       | 5.31%  | 3.84%   | 2.46%   | 1.96%   | 1.74%    |
| Odisha   | Kalahandi (A)  | 70% | High         | 45.8            | 38                | 430.16   | 184      | 124.71                  | 244.77                       | 7.19%  | 5.08%   | 2.93%   | 2.58%   | 2.27%    |
| Odisha   | Kandhamal (A)  | 60% | Moderate     | 45.8            | 33                | 123.58   | 382      | 44.33                   | 71.77                        | 5.15%  | 4.03%   | 3.43%   | 3.14%   | 2.57%    |
| Odisha   | Kendrapara     | 70% | High         | 52.3            | 48                | 232.28   | 296      | 69.10                   | 122.57                       | 10.82% | 6.97%   | 2.23%   | 1.75%   | 1.07%    |
| Odisha   | Kendujhar      | 52% | Moderate     | 55.2            | 41                | 406.88   | 193      | 114.78                  | 217.15                       | 5.28%  | 3.98%   | 2.67%   | 2.38%   | 2.05%    |
| Odisha   | Khorda         | 72% | High         | 100.0           | 52                | 1025.10  | 57       | 260.71                  | 491.51                       | 4.74%  | 4.08%   | 3.27%   | 3.02%   | 2.20%    |
| Odisha   | Koraput (A)    | 64% | High         | 48.7            | 36                | 198.68   | 324      | 70.75                   | 120.42                       | 12.13% | 8.33%   | 5.77%   | 5.37%   | 4.29%    |
| Odisha   | Malkangiri (A) | 67% | High         | 26.2            | 23                | 93.05    | 413      | 32.35                   | 53.45                        | 11.11% | 5.98%   | 1.88%   | 1.25%   | 0.98%    |
| Odisha   | Mayurbhanj     | 66% | High         | 52.5            | 46                | 406.13   | 194      | 126.19                  | 234.66                       | 7.82%  | 5.94%   | 3.66%   | 3.39%   | 3.20%    |
| Odisha   | Nabarangapur   | 74% | High         | 30.6            | 29                | 172.53   | 343      | 62.14                   | 107.38                       | 15.87% | 11.84%  | 8.05%   | 7.51%   | 6.07%    |
| Odisha   | Nayagarh       | 86% | Very High    | 67.5            | 40                | 442.86   | 179      | 114.71                  | 228.04                       | 7.48%  | 5.79%   | 3.22%   | 2.45%   | 1.74%    |
| Odisha   | Nuapada        | 78% | Very High    | 42.8            | 31                | 151.01   | 365      | 47.13                   | 84.86                        | 7.73%  | 5.00%   | 3.46%   | 3.12%   | 2.82%    |

\* (A) – Aspirational District

| State       | District        | DRI | DRI Category | CRISIL Inclusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-------------|-----------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Odisha      | Puri            | 87% | High         | 69.2            | 49                | 584.61   | 127      | 151.68                  | 297.09                       | 16.76% | 14.04%  | 11.61%  | 10.74%  | 9.35%    |
| Odisha      | Rayagada (A)    | 72% | High         | 48.3            | 37                | 170.04   | 347      | 56.30                   | 98.82                        | 8.81%  | 6.57%   | 4.15%   | 3.79%   | 3.39%    |
| Odisha      | Sambalpur       | 77% | Very High    | 83.5            | 37                | 341.27   | 237      | 96.99                   | 190.47                       | 8.54%  | 6.38%   | 4.56%   | 4.02%   | 3.59%    |
| Odisha      | Sonapur         | 78% | Very High    | 49.8            | 33                | 207.50   | 316      | 63.59                   | 113.42                       | 6.07%  | 4.55%   | 3.00%   | 2.63%   | 2.20%    |
| Odisha      | Sundergarh      | 53% | Moderate     | 67.5            | 39                | 453.44   | 173      | 127.42                  | 245.36                       | 4.58%  | 3.46%   | 2.44%   | 2.16%   | 1.94%    |
| Pondicherry | Karaikal        | 60% | Moderate     | 90.5            | 31                | 99.21    | 403      | 28.34                   | 51.40                        | 2.00%  | 1.89%   | 1.46%   | 1.25%   | 0.90%    |
| Pondicherry | Mahe            | 46% | Very High    | 80.1            | 4                 | 0.06     | 604      | 0.03                    | 0.04                         | 24.14% | 24.14%  | 23.75%  | 23.75%  | 23.75%   |
| Pondicherry | Pondicherry     | 47% | Moderate     | 88.7            | 41                | 372.41   | 218      | 104.51                  | 173.96                       | 1.63%  | 0.99%   | 0.60%   | 0.46%   | 0.35%    |
| Punjab      | Amritsar        | 51% | Moderate     | 78.8            | 35                | 197.03   | 325      | 64.00                   | 99.78                        | 6.25%  | 4.18%   | 2.47%   | 1.83%   | 1.55%    |
| Punjab      | Barnala         | 57% | Moderate     | 69.7            | 30                | 182.26   | 332      | 60.16                   | 84.18                        | 6.62%  | 4.62%   | 2.14%   | 1.81%   | 1.44%    |
| Punjab      | Bathinda        | 50% | Moderate     | 68.8            | 31                | 451.41   | 175      | 136.08                  | 200.42                       | 4.14%  | 2.87%   | 1.44%   | 1.16%   | 0.54%    |
| Punjab      | Faridkot        | 58% | Moderate     | 69.5            | 30                | 202.12   | 321      | 65.27                   | 93.25                        | 6.87%  | 4.85%   | 1.96%   | 1.41%   | 0.53%    |
| Punjab      | Fatehgarh Sahib | 53% | Moderate     | 72.0            | 32                | 93.14    | 412      | 28.87                   | 47.39                        | 5.11%  | 3.20%   | 1.81%   | 1.54%   | 1.12%    |
| Punjab      | Fazilka         | 7%  | Very Low     | 47.8            | 3                 | 0.79     | 571      | 0.28                    | 0.29                         | 0.00%  | 0.00%   | 0.00%   | 0.00%   | 0.00%    |
| Punjab      | Firozpur (A)    | 42% | Low          | 75.1            | 33                | 312.31   | 249      | 98.62                   | 156.06                       | 6.47%  | 4.06%   | 1.24%   | 0.95%   | 0.68%    |
| Punjab      | Gurdaspur       | 39% | Low          | 65.2            | 32                | 204.01   | 319      | 53.90                   | 96.92                        | 7.54%  | 3.97%   | 0.77%   | 0.23%   | 0.13%    |
| Punjab      | Hoshiarpur      | 60% | Moderate     | 69.0            | 37                | 178.98   | 334      | 43.98                   | 82.13                        | 11.95% | 8.82%   | 5.51%   | 4.80%   | 0.67%    |
| Punjab      | Jalandhar       | 48% | Moderate     | 78.2            | 32                | 215.64   | 307      | 65.44                   | 105.88                       | 10.21% | 6.88%   | 4.62%   | 3.93%   | 2.89%    |
| Punjab      | Kapurthala      | 55% | Moderate     | 73.2            | 27                | 99.74    | 401      | 32.71                   | 50.81                        | 9.75%  | 6.61%   | 4.32%   | 3.22%   | 2.07%    |
| Punjab      | Ludhiana        | 41% | Low          | 82.1            | 45                | 415.74   | 190      | 126.10                  | 190.92                       | 8.10%  | 5.05%   | 2.59%   | 2.22%   | 1.75%    |
| Punjab      | Mansa           | 52% | Moderate     | 58.0            | 28                | 252.90   | 282      | 79.36                   | 119.54                       | 5.45%  | 3.50%   | 0.97%   | 0.56%   | 0.37%    |
| Punjab      | Moga (A)        | 47% | Moderate     | 61.2            | 29                | 253.22   | 281      | 86.50                   | 125.04                       | 6.75%  | 4.50%   | 1.50%   | 1.19%   | 0.88%    |
| Punjab      | Mohali          | 42% | Low          | 72.4            | 28                | 68.07    | 446      | 19.91                   | 34.19                        | 5.00%  | 2.87%   | 1.51%   | 1.38%   | 1.08%    |
| Punjab      | Muktsar         | 50% | Moderate     | 62.0            | 31                | 289.29   | 263      | 91.58                   | 135.70                       | 6.10%  | 3.35%   | 0.84%   | 0.62%   | 0.54%    |
| Punjab      | Nawanshahr      | 50% | Moderate     | 62.6            | 26                | 75.21    | 434      | 21.01                   | 36.34                        | 8.64%  | 4.97%   | 1.85%   | 1.20%   | 0.70%    |
| Punjab      | Pathankot       | 45% | Low          | 61.8            | 10                | 16.55    | 509      | 4.51                    | 7.84                         | 12.08% | 4.88%   | 0.54%   | 0.41%   | 0.37%    |
| Punjab      | Patiala         | 52% | Moderate     | 82.5            | 33                | 367.73   | 222      | 102.11                  | 164.28                       | 5.58%  | 3.54%   | 2.30%   | 2.01%   | 1.54%    |

\* (A) – Aspirational District

| State     | District      | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-----------|---------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Punjab    | Ropar         | 68% | High         | 89.0            | 53                | 147.54   | 366      | 43.86                   | 73.31                        | 5.31%  | 3.47%   | 1.98%   | 1.58%   | 0.81%    |
| Punjab    | Sangrur       | 52% | Moderate     | 64.0            | 33                | 371.18   | 219      | 110.36                  | 170.43                       | 5.38%  | 3.44%   | 1.56%   | 1.33%   | 0.74%    |
| Punjab    | Tarn Taran    | 43% | Low          | 49.7            | 24                | 111.20   | 393      | 33.93                   | 58.27                        | 5.24%  | 3.04%   | 1.08%   | 0.34%   | 0.22%    |
| Rajasthan | Ajmer         | 46% | Moderate     | 73.8            | 46                | 526.28   | 151      | 143.75                  | 234.82                       | 3.72%  | 2.16%   | 1.19%   | 1.02%   | 0.83%    |
| Rajasthan | Alwar         | 39% | Low          | 50.9            | 48                | 573.71   | 133      | 161.37                  | 243.38                       | 2.30%  | 1.64%   | 1.19%   | 1.10%   | 1.03%    |
| Rajasthan | Banswara      | 66% | High         | 34.6            | 40                | 809.93   | 77       | 219.49                  | 425.40                       | 1.29%  | 0.49%   | 0.16%   | 0.11%   | 0.05%    |
| Rajasthan | Baran (A)     | 53% | Moderate     | 42.7            | 30                | 111.47   | 391      | 35.28                   | 56.29                        | 3.19%  | 2.91%   | 2.45%   | 2.28%   | 2.03%    |
| Rajasthan | Barmer        | 23% | Very Low     | 31.7            | 27                | 28.59    | 489      | 11.58                   | 15.67                        | 0.44%  | 0.35%   | 0.29%   | 0.20%   | 0.19%    |
| Rajasthan | Bharatpur     | 44% | Low          | 37.4            | 37                | 129.75   | 376      | 33.94                   | 49.62                        | 2.43%  | 1.84%   | 1.68%   | 1.62%   | 1.47%    |
| Rajasthan | Bhilwara      | 46% | Moderate     | 53.7            | 49                | 403.82   | 196      | 107.26                  | 183.11                       | 2.19%  | 1.74%   | 1.24%   | 1.13%   | 0.77%    |
| Rajasthan | Bikaner       | 49% | Moderate     | 52.7            | 30                | 258.14   | 274      | 63.68                   | 116.95                       | 1.42%  | 1.17%   | 0.84%   | 0.73%   | 0.60%    |
| Rajasthan | Bundi         | 53% | Moderate     | 51.1            | 30                | 131.76   | 375      | 36.35                   | 61.12                        | 2.18%  | 1.85%   | 1.57%   | 1.44%   | 0.64%    |
| Rajasthan | Chittorgarh   | 66% | High         | 63.8            | 46                | 586.52   | 126      | 171.29                  | 286.52                       | 2.95%  | 2.02%   | 1.10%   | 0.90%   | 0.67%    |
| Rajasthan | Churu         | 59% | Moderate     | 47.9            | 39                | 330.86   | 242      | 84.28                   | 154.76                       | 2.08%  | 1.36%   | 0.80%   | 0.65%   | 0.53%    |
| Rajasthan | Dausa         | 52% | Moderate     | 42.1            | 37                | 54.22    | 455      | 16.13                   | 23.35                        | 3.77%  | 3.44%   | 3.16%   | 3.03%   | 2.91%    |
| Rajasthan | Dholpur (A)   | 33% | Low          | 27.1            | 27                | 34.75    | 477      | 13.53                   | 20.25                        | 0.06%  | 0.05%   | 0.05%   | 0.05%   | 0.05%    |
| Rajasthan | Dungarpur     | 62% | High         | 38.0            | 34                | 384.79   | 206      | 106.65                  | 213.16                       | 0.59%  | 0.26%   | 0.11%   | 0.07%   | 0.04%    |
| Rajasthan | Ganganagar    | 52% | Moderate     | 63.4            | 37                | 382.76   | 208      | 109.15                  | 186.03                       | 3.11%  | 2.49%   | 2.05%   | 1.92%   | 1.59%    |
| Rajasthan | Hanumangarh   | 51% | Moderate     | 52.0            | 33                | 278.59   | 266      | 81.15                   | 136.99                       | 5.16%  | 3.19%   | 1.76%   | 1.57%   | 1.05%    |
| Rajasthan | Jaipur        | 36% | Low          | 76.6            | 55                | 588.95   | 124      | 170.91                  | 257.00                       | 4.20%  | 3.16%   | 2.29%   | 2.07%   | 1.88%    |
| Rajasthan | Jaisalmer (A) | 18% | Very Low     | 44.6            | 14                | 0.27     | 584      | 0.12                    | 0.14                         | 0.20%  | 0.20%   | 0.20%   | 0.20%   | 0.20%    |
| Rajasthan | Jalor         | 38% | Low          | 40.1            | 33                | 82.15    | 427      | 25.54                   | 41.24                        | 0.47%  | 0.35%   | 0.15%   | 0.10%   | 0.09%    |
| Rajasthan | Jhalawar      | 52% | Moderate     | 40.1            | 34                | 295.98   | 258      | 83.42                   | 141.47                       | 1.48%  | 0.94%   | 0.57%   | 0.48%   | 0.43%    |
| Rajasthan | Jhujhunu      | 57% | Moderate     | 53.8            | 44                | 411.89   | 191      | 108.63                  | 192.22                       | 2.52%  | 1.70%   | 1.04%   | 0.95%   | 0.80%    |
| Rajasthan | Jodhpur       | 42% | Low          | 54.3            | 37                | 257.83   | 276      | 71.18                   | 119.28                       | 4.16%  | 2.72%   | 1.53%   | 1.30%   | 1.00%    |
| Rajasthan | Karauli (A)   | 39% | Low          | 31.4            | 25                | 1.23     | 561      | 0.49                    | 0.59                         | 4.64%  | 3.60%   | 3.60%   | 3.60%   | 3.26%    |
| Rajasthan | Kota          | 42% | Low          | 61.5            | 39                | 289.82   | 262      | 78.57                   | 130.15                       | 1.01%  | 0.83%   | 0.72%   | 0.67%   | 0.60%    |

\* (A) – Aspirational District

| State      | District        | DRI | DRI Category | CRISIL Inclusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|------------|-----------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Rajasthan  | Nagaur          | 50% | Moderate     | 39.9            | 43                | 470.88   | 169      | 118.36                  | 213.40                       | 1.81%  | 1.07%   | 0.49%   | 0.39%   | 0.35%    |
| Rajasthan  | Pali            | 52% | Moderate     | 58.9            | 48                | 341.52   | 236      | 92.22                   | 158.16                       | 2.73%  | 2.03%   | 1.46%   | 1.28%   | 0.95%    |
| Rajasthan  | Rajsamand       | 56% | Moderate     | 46.7            | 44                | 242.70   | 292      | 61.77                   | 114.46                       | 2.21%  | 1.30%   | 0.87%   | 0.81%   | 0.31%    |
| Rajasthan  | Sawai Madhopur  | 44% | Low          | 46.8            | 28                | 27.71    | 491      | 8.68                    | 12.23                        | 2.98%  | 2.74%   | 2.38%   | 2.19%   | 2.07%    |
| Rajasthan  | Sikar           | 52% | Moderate     | 50.4            | 45                | 358.41   | 226      | 102.56                  | 167.80                       | 3.11%  | 2.23%   | 1.38%   | 1.28%   | 1.08%    |
| Rajasthan  | Sirohi (A)      | 49% | Moderate     | 47.4            | 35                | 117.60   | 384      | 30.99                   | 56.21                        | 0.50%  | 0.39%   | 0.29%   | 0.26%   | 0.21%    |
| Rajasthan  | Tonk            | 53% | Moderate     | 50.7            | 36                | 125.53   | 381      | 38.87                   | 63.37                        | 5.47%  | 3.42%   | 1.46%   | 1.29%   | 1.04%    |
| Rajasthan  | Udaipur         | 51% | Moderate     | 48.4            | 43                | 623.25   | 112      | 170.13                  | 321.56                       | 1.82%  | 1.16%   | 0.72%   | 0.64%   | 0.42%    |
| Sikkim     | East Sikkim     | 57% | Moderate     | 83.1            | 21                | 97.83    | 404      | 17.66                   | 26.89                        | 5.49%  | 4.44%   | 3.70%   | 3.46%   | 3.35%    |
| Sikkim     | North Sikkim    | 41% | Low          | 42.0            | 9                 | 2.83     | 548      | 1.98                    | 2.12                         | 2.70%  | 2.26%   | 1.95%   | 1.56%   | 1.51%    |
| Sikkim     | South Sikkim    | 52% | Moderate     | 48.1            | 16                | 22.33    | 498      | 5.11                    | 7.24                         | 7.97%  | 6.44%   | 5.71%   | 5.39%   | 5.12%    |
| Sikkim     | West Sikkim (A) | 34% | Low          | 30.4            | 15                | 15.01    | 513      | 4.89                    | 5.65                         | 3.31%  | 0.96%   | 0.82%   | 0.75%   | 0.72%    |
| Tamil Nadu | Ariyalur        | 74% | High         | 70.2            | 40                | 525.93   | 152      | 149.31                  | 260.73                       | 2.59%  | 1.93%   | 1.55%   | 1.34%   | 1.08%    |
| Tamil Nadu | Chennai         | 34% | Low          | 99.6            | 47                | 896.15   | 69       | 286.91                  | 411.06                       | 2.19%  | 1.83%   | 1.71%   | 1.61%   | 1.32%    |
| Tamil Nadu | Coimbatore      | 50% | Moderate     | 94.3            | 50                | 1960.43  | 11       | 531.31                  | 974.16                       | 3.30%  | 2.68%   | 2.19%   | 1.92%   | 1.59%    |
| Tamil Nadu | Cuddalore       | 55% | Moderate     | 69.9            | 51                | 2026.07  | 8        | 495.26                  | 988.06                       | 2.51%  | 1.57%   | 1.01%   | 0.77%   | 0.55%    |
| Tamil Nadu | Dharmapuri      | 49% | Moderate     | 56.6            | 39                | 572.20   | 135      | 145.68                  | 276.87                       | 1.53%  | 0.86%   | 0.51%   | 0.41%   | 0.30%    |
| Tamil Nadu | Dindigul        | 63% | High         | 70.8            | 46                | 960.99   | 61       | 266.84                  | 493.49                       | 4.91%  | 4.05%   | 3.19%   | 2.62%   | 1.93%    |
| Tamil Nadu | Erode           | 51% | Moderate     | 88.4            | 47                | 1053.71  | 55       | 298.41                  | 533.50                       | 3.54%  | 2.81%   | 2.26%   | 1.86%   | 1.44%    |
| Tamil Nadu | Kanchipuram     | 46% | Moderate     | 92.3            | 51                | 1720.29  | 17       | 482.24                  | 796.57                       | 2.78%  | 2.03%   | 1.50%   | 1.21%   | 0.91%    |
| Tamil Nadu | Kanyakumari     | 46% | Moderate     | 88.0            | 39                | 835.75   | 74       | 185.86                  | 403.08                       | 2.06%  | 1.35%   | 0.94%   | 0.77%   | 0.64%    |
| Tamil Nadu | Karur           | 52% | Moderate     | 80.2            | 42                | 349.40   | 230      | 103.86                  | 175.84                       | 2.64%  | 2.16%   | 1.60%   | 1.37%   | 1.13%    |
| Tamil Nadu | Krishnagiri     | 48% | Moderate     | 64.9            | 43                | 561.23   | 140      | 160.59                  | 262.60                       | 3.00%  | 2.26%   | 1.79%   | 1.54%   | 1.25%    |
| Tamil Nadu | Madurai         | 59% | Moderate     | 82.2            | 50                | 1404.72  | 23       | 404.24                  | 730.89                       | 4.66%  | 4.02%   | 3.13%   | 2.49%   | 1.85%    |
| Tamil Nadu | Nagapattinam    | 72% | High         | 74.9            | 42                | 1284.13  | 29       | 330.21                  | 640.95                       | 4.16%  | 3.04%   | 2.44%   | 2.15%   | 1.69%    |
| Tamil Nadu | Namakkal        | 56% | Moderate     | 90.9            | 42                | 668.96   | 102      | 186.26                  | 322.45                       | 3.77%  | 3.05%   | 2.40%   | 1.97%   | 1.59%    |
| Tamil Nadu | Nilgiris        | 57% | Moderate     | 86.6            | 31                | 402.70   | 197      | 94.29                   | 185.86                       | 1.80%  | 1.29%   | 1.16%   | 1.10%   | 0.87%    |

\* (A) – Aspirational District

| State      | District           | DRI | DRI Category | CRISIL Inclusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|------------|--------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Tamil Nadu | Perambalur         | 59% | Moderate     | 76.6            | 35                | 213.29   | 311      | 64.33                   | 105.05                       | 2.37%  | 1.42%   | 0.82%   | 0.68%   | 0.58%    |
| Tamil Nadu | Pudukkottai        | 67% | High         | 70.0            | 44                | 768.58   | 87       | 215.42                  | 369.25                       | 4.62%  | 3.88%   | 3.20%   | 2.88%   | 2.42%    |
| Tamil Nadu | Ramanathapuram (A) | 58% | Moderate     | 69.5            | 45                | 601.43   | 119      | 163.86                  | 302.09                       | 2.10%  | 1.26%   | 0.60%   | 0.48%   | 0.39%    |
| Tamil Nadu | Salem              | 47% | Moderate     | 70.7            | 44                | 1409.31  | 22       | 388.45                  | 671.30                       | 2.43%  | 1.94%   | 1.46%   | 1.18%   | 0.89%    |
| Tamil Nadu | Sivaganga          | 60% | High         | 84.3            | 45                | 586.89   | 125      | 172.24                  | 303.39                       | 2.80%  | 2.28%   | 1.52%   | 1.27%   | 1.06%    |
| Tamil Nadu | Thanjavur          | 64% | High         | 77.2            | 43                | 1700.55  | 18       | 453.18                  | 816.45                       | 4.02%  | 3.31%   | 2.84%   | 2.65%   | 2.20%    |
| Tamil Nadu | Theni              | 70% | High         | 72.1            | 42                | 720.10   | 92       | 197.25                  | 357.09                       | 3.26%  | 2.76%   | 2.23%   | 1.88%   | 1.35%    |
| Tamil Nadu | Tiruchirappalli    | 50% | Moderate     | 85.6            | 47                | 1182.42  | 41       | 324.35                  | 581.67                       | 3.07%  | 2.42%   | 1.84%   | 1.48%   | 1.08%    |
| Tamil Nadu | Tirunelveli        | 54% | Moderate     | 78.5            | 49                | 1319.51  | 26       | 356.25                  | 668.89                       | 2.99%  | 2.40%   | 1.91%   | 1.68%   | 1.32%    |
| Tamil Nadu | Tiruvallur         | 42% | Low          | 73.1            | 48                | 1286.52  | 28       | 377.43                  | 593.78                       | 3.43%  | 2.70%   | 1.99%   | 1.77%   | 1.45%    |
| Tamil Nadu | Tiruvannamalai     | 49% | Moderate     | 61.4            | 46                | 965.59   | 60       | 266.50                  | 441.56                       | 3.44%  | 1.84%   | 0.92%   | 0.71%   | 0.52%    |
| Tamil Nadu | Tiruvarur          | 82% | Very High    | 69.1            | 45                | 1014.62  | 59       | 268.81                  | 508.15                       | 4.14%  | 3.70%   | 3.32%   | 3.08%   | 2.67%    |
| Tamil Nadu | Tuticorin          | 53% | Moderate     | 76.8            | 49                | 612.67   | 116      | 159.61                  | 321.36                       | 2.82%  | 2.20%   | 1.81%   | 1.49%   | 1.27%    |
| Tamil Nadu | Vellore            | 41% | Low          | 63.2            | 48                | 1304.71  | 27       | 373.43                  | 601.19                       | 2.95%  | 1.83%   | 1.09%   | 0.95%   | 0.80%    |
| Tamil Nadu | Villupuram         | 58% | Moderate     | 57.7            | 51                | 1938.58  | 12       | 524.79                  | 922.69                       | 3.12%  | 1.87%   | 1.14%   | 0.87%   | 0.60%    |
| Tamil Nadu | Virudhunagar (A)   | 52% | Moderate     | 76.7            | 47                | 751.59   | 90       | 212.00                  | 388.57                       | 3.63%  | 2.90%   | 2.30%   | 1.96%   | 1.62%    |
| Telangana  | Adilabad           | 17% | Very Low     | 69.3            | 24                | 31.44    | 485      | 12.44                   | 13.52                        | 0.58%  | 0.57%   | 0.50%   | 0.50%   | 0.44%    |
| Telangana  | Hyderabad          | 19% | Very Low     | 84.7            | 34                | 49.60    | 462      | 20.65                   | 25.57                        | 1.74%  | 1.64%   | 1.61%   | 1.57%   | 0.17%    |
| Telangana  | K.V.Rangareddy     | 14% | Very Low     | 70.2            | 23                | 11.14    | 526      | 4.23                    | 5.25                         | 1.41%  | 1.10%   | 1.08%   | 0.98%   | 0.77%    |
| Telangana  | Karim Nagar        | 24% | Very Low     | 75.8            | 22                | 15.69    | 511      | 4.47                    | 4.96                         | 3.67%  | 2.01%   | 1.79%   | 1.79%   | 1.51%    |
| Telangana  | Khammam (A)        | 31% | Low          | 75.2            | 11                | 14.24    | 517      | 5.91                    | 7.14                         | 5.04%  | 4.67%   | 4.67%   | 4.55%   | 3.36%    |
| Telangana  | Mahabub Nagar      | 38% | Low          | 60.8            | 18                | 14.44    | 516      | 2.02                    | 2.40                         | 3.41%  | 2.29%   | 2.10%   | 1.99%   | 1.63%    |
| Telangana  | Medak              | 8%  | Very Low     | 65.9            | 20                | 31.31    | 486      | 15.11                   | 18.40                        | 0.09%  | 0.07%   | 0.06%   | 0.06%   | 0.05%    |
| Telangana  | Nalgonda           | 45% | Low          | 77.7            | 10                | 16.74    | 508      | 1.84                    | 1.91                         | 7.26%  | 6.31%   | 6.23%   | 5.50%   | 3.87%    |
| Telangana  | Nizamabad          | 38% | Low          | 74.9            | 20                | 40.10    | 472      | 14.36                   | 17.35                        | 7.59%  | 7.27%   | 7.18%   | 7.11%   | 6.83%    |
| Telangana  | Warangal           | 42% | Low          | 76.1            | 19                | 9.50     | 530      | 1.86                    | 2.03                         | 6.00%  | 4.81%   | 4.19%   | 4.07%   | 2.99%    |
| Tripura    | Dhalai (A)         | 75% | High         | 49.2            | 22                | 187.26   | 330      | 36.43                   | 63.51                        | 3.06%  | 2.38%   | 1.92%   | 1.62%   | 0.88%    |

\* (A) – Aspirational District

| State         | District       | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|---------------|----------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Tripura       | North Tripura  | 73% | High         | 66.9            | 28                | 437.18   | 180      | 72.28                   | 137.10                       | 2.83%  | 1.91%   | 1.51%   | 1.29%   | 1.06%    |
| Tripura       | South Tripura  | 68% | High         | 78.5            | 28                | 617.72   | 114      | 107.18                  | 194.39                       | 1.85%  | 1.61%   | 1.36%   | 1.20%   | 1.00%    |
| Tripura       | West Tripura   | 61% | High         | 100.0           | 29                | 1452.34  | 21       | 218.94                  | 422.35                       | 1.29%  | 1.03%   | 0.83%   | 0.70%   | 0.64%    |
| Uttar Pradesh | Agra           | 41% | Low          | 61.6            | 42                | 391.12   | 200      | 126.98                  | 189.32                       | 4.00%  | 2.23%   | 1.30%   | 1.18%   | 1.03%    |
| Uttar Pradesh | Aligarh        | 39% | Low          | 47.3            | 35                | 302.28   | 253      | 101.42                  | 145.97                       | 6.55%  | 3.15%   | 1.27%   | 1.06%   | 0.96%    |
| Uttar Pradesh | Allahabad      | 48% | Moderate     | 50.8            | 56                | 620.80   | 113      | 205.98                  | 295.21                       | 4.11%  | 2.81%   | 1.88%   | 1.60%   | 1.34%    |
| Uttar Pradesh | Ambedkar Nagar | 52% | Moderate     | 40.6            | 40                | 213.94   | 310      | 70.63                   | 106.48                       | 1.51%  | 1.25%   | 0.99%   | 0.84%   | 0.70%    |
| Uttar Pradesh | Auraiya        | 36% | Low          | 35.0            | 27                | 11.59    | 523      | 3.57                    | 5.02                         | 3.20%  | 1.63%   | 0.94%   | 0.58%   | 0.22%    |
| Uttar Pradesh | Azamgarh       | 49% | Moderate     | 41.6            | 52                | 332.48   | 241      | 108.64                  | 165.68                       | 2.29%  | 1.54%   | 1.01%   | 0.85%   | 0.64%    |
| Uttar Pradesh | Bagpat         | 55% | Moderate     | 42.6            | 22                | 74.09    | 436      | 21.52                   | 36.16                        | 3.84%  | 2.98%   | 2.52%   | 2.41%   | 2.18%    |
| Uttar Pradesh | Bahraich (A)   | 59% | Moderate     | 29.6            | 27                | 80.45    | 429      | 24.47                   | 44.64                        | 6.19%  | 4.67%   | 2.97%   | 0.89%   | 0.31%    |
| Uttar Pradesh | Ballia         | 59% | Moderate     | 47.3            | 54                | 516.14   | 153      | 171.09                  | 242.86                       | 2.79%  | 2.09%   | 1.62%   | 1.50%   | 1.35%    |
| Uttar Pradesh | Balrampur (A)  | 35% | Low          | 22.0            | 27                | 7.92     | 535      | 2.91                    | 4.12                         | 2.44%  | 2.32%   | 0.76%   | 0.10%   | 0.09%    |
| Uttar Pradesh | Banda          | 36% | Low          | 39.8            | 37                | 50.20    | 461      | 21.11                   | 28.62                        | 0.59%  | 0.55%   | 0.50%   | 0.50%   | 0.42%    |
| Uttar Pradesh | Barabanki      | 51% | Moderate     | 37.4            | 40                | 92.14    | 416      | 29.75                   | 46.13                        | 5.74%  | 3.60%   | 1.86%   | 1.64%   | 1.50%    |
| Uttar Pradesh | Bareilly       | 43% | Low          | 45.4            | 39                | 254.62   | 279      | 75.13                   | 108.66                       | 7.92%  | 4.61%   | 2.48%   | 2.31%   | 2.20%    |
| Uttar Pradesh | Basti          | 45% | Low          | 44.4            | 42                | 161.48   | 355      | 57.63                   | 80.42                        | 0.75%  | 0.51%   | 0.37%   | 0.32%   | 0.22%    |
| Uttar Pradesh | Bijnor         | 43% | Low          | 42.4            | 34                | 431.39   | 182      | 132.40                  | 207.35                       | 6.71%  | 3.03%   | 0.85%   | 0.70%   | 0.63%    |
| Uttar Pradesh | Budaun         | 42% | Low          | 31.5            | 24                | 115.41   | 387      | 41.71                   | 58.58                        | 7.28%  | 4.25%   | 2.47%   | 2.23%   | 1.98%    |
| Uttar Pradesh | Bulandshahr    | 46% | Moderate     | 44.6            | 37                | 417.38   | 188      | 125.18                  | 179.02                       | 6.71%  | 3.68%   | 1.88%   | 1.67%   | 1.58%    |
| Uttar Pradesh | Chandauli (A)  | 64% | High         | 39.2            | 44                | 258.01   | 275      | 86.05                   | 123.32                       | 3.46%  | 2.74%   | 2.26%   | 2.02%   | 1.80%    |
| Uttar Pradesh | Chitrakoot (A) | 33% | Low          | 36.5            | 30                | 69.01    | 444      | 25.22                   | 36.95                        | 0.87%  | 0.77%   | 0.71%   | 0.63%   | 0.39%    |
| Uttar Pradesh | Deoria         | 57% | Moderate     | 48.2            | 46                | 546.68   | 143      | 176.90                  | 257.85                       | 2.87%  | 1.78%   | 1.23%   | 1.15%   | 0.90%    |
| Uttar Pradesh | Etah           | 40% | Low          | 38.4            | 33                | 20.80    | 501      | 8.41                    | 10.16                        | 1.01%  | 0.79%   | 0.63%   | 0.61%   | 0.56%    |
| Uttar Pradesh | Etawah         | 46% | Moderate     | 42.0            | 32                | 8.44     | 532      | 2.64                    | 3.91                         | 4.42%  | 1.98%   | 1.27%   | 1.19%   | 0.68%    |
| Uttar Pradesh | Faizabad       | 43% | Low          | 43.0            | 42                | 145.49   | 368      | 48.38                   | 73.12                        | 1.71%  | 1.22%   | 0.92%   | 0.75%   | 0.67%    |
| Uttar Pradesh | Farrukhabad    | 50% | Moderate     | 36.9            | 25                | 1.65     | 557      | 0.72                    | 0.77                         | 13.51% | 10.34%  | 7.49%   | 6.55%   | 3.75%    |

\* (A) – Aspirational District

| State         | District            | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|---------------|---------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Uttar Pradesh | Fatehpur (A)        | 57% | Moderate     | 38.3            | 40                | 111.34   | 392      | 37.27                   | 58.42                        | 4.62%  | 4.41%   | 4.02%   | 3.89%   | 2.35%    |
| Uttar Pradesh | Firozabad           | 49% | Moderate     | 35.3            | 32                | 116.40   | 386      | 35.16                   | 53.05                        | 6.82%  | 3.49%   | 1.72%   | 1.57%   | 0.81%    |
| Uttar Pradesh | Gautam Buddha Nagar | 31% | Low          | 76.0            | 32                | 79.41    | 432      | 29.21                   | 35.89                        | 5.15%  | 3.49%   | 2.19%   | 2.04%   | 1.85%    |
| Uttar Pradesh | Ghaziabad           | 46% | Moderate     | 78.2            | 51                | 596.12   | 120      | 175.95                  | 257.53                       | 4.50%  | 2.97%   | 2.08%   | 1.87%   | 1.78%    |
| Uttar Pradesh | Ghazipur            | 61% | High         | 38.8            | 49                | 396.49   | 198      | 120.37                  | 177.01                       | 5.76%  | 3.95%   | 2.81%   | 2.53%   | 2.18%    |
| Uttar Pradesh | Gonda               | 59% | Moderate     | 33.0            | 41                | 71.47    | 439      | 24.77                   | 36.24                        | 11.50% | 10.20%  | 8.67%   | 7.00%   | 6.58%    |
| Uttar Pradesh | Gorakhpur           | 52% | Moderate     | 62.1            | 50                | 880.21   | 70       | 297.36                  | 433.98                       | 2.37%  | 1.44%   | 0.84%   | 0.72%   | 0.61%    |
| Uttar Pradesh | Hamirpur            | 38% | Low          | 53.8            | 33                | 37.86    | 475      | 14.67                   | 21.90                        | 0.43%  | 0.12%   | 0.05%   | 0.05%   | 0.05%    |
| Uttar Pradesh | Hardoi              | 56% | Moderate     | 33.2            | 32                | 32.59    | 483      | 11.78                   | 17.80                        | 14.11% | 13.18%  | 9.79%   | 2.70%   | 1.77%    |
| Uttar Pradesh | Hathras             | 45% | Moderate     | 49.2            | 29                | 111.86   | 390      | 40.22                   | 58.63                        | 5.55%  | 2.83%   | 1.14%   | 0.96%   | 0.77%    |
| Uttar Pradesh | Jalaun              | 32% | Low          | 45.1            | 27                | 20.63    | 502      | 9.00                    | 12.42                        | 0.70%  | 0.50%   | 0.45%   | 0.35%   | 0.26%    |
| Uttar Pradesh | Jaunpur             | 62% | High         | 44.5            | 54                | 482.82   | 165      | 164.87                  | 239.81                       | 6.23%  | 4.46%   | 3.07%   | 2.75%   | 2.45%    |
| Uttar Pradesh | Jhansi              | 32% | Low          | 51.4            | 31                | 84.34    | 424      | 33.58                   | 52.19                        | 9.75%  | 3.89%   | 0.39%   | 0.07%   | 0.02%    |
| Uttar Pradesh | Jyotiba Phule Nagar | 35% | Low          |                 | 23                | 170.47   | 346      | 56.14                   | 82.36                        | 3.06%  | 1.37%   | 0.35%   | 0.28%   | 0.26%    |
| Uttar Pradesh | Kannauj             | 45% | Low          | 36.0            | 26                | 26.02    | 493      | 11.63                   | 16.27                        | 2.72%  | 2.15%   | 1.77%   | 1.26%   | 0.75%    |
| Uttar Pradesh | Kanpur Dehat        | 51% | Moderate     | 64.4            | 35                | 70.80    | 442      | 21.25                   | 34.50                        | 2.77%  | 1.94%   | 1.39%   | 1.13%   | 0.98%    |
| Uttar Pradesh | Kanpur Nagar        | 45% | Low          | 57.7            | 39                | 132.05   | 374      | 38.18                   | 63.90                        | 4.70%  | 3.00%   | 2.38%   | 2.12%   | 1.88%    |
| Uttar Pradesh | Kaushambi           | 57% | Moderate     | 27.2            | 28                | 85.64    | 422      | 27.21                   | 42.72                        | 3.70%  | 3.13%   | 3.01%   | 2.92%   | 2.83%    |
| Uttar Pradesh | Kheri               | 55% | Moderate     | 33.5            | 27                | 99.39    | 402      | 35.73                   | 58.90                        | 14.64% | 11.13%  | 6.30%   | 2.62%   | 1.61%    |
| Uttar Pradesh | Kushinagar          | 55% | Moderate     | 39.6            | 45                | 649.18   | 107      | 220.80                  | 329.65                       | 2.44%  | 1.45%   | 0.91%   | 0.79%   | 0.67%    |
| Uttar Pradesh | Lalitpur            | 38% | Low          | 40.1            | 31                | 19.38    | 503      | 8.54                    | 12.54                        | 1.81%  | 1.24%   | 0.95%   | 0.90%   | 0.79%    |
| Uttar Pradesh | Lucknow             | 56% | Moderate     | 77.3            | 45                | 190.37   | 329      | 50.96                   | 88.62                        | 6.79%  | 5.92%   | 5.43%   | 5.29%   | 5.13%    |
| Uttar Pradesh | Maharajganj         | 49% | Moderate     | 32.1            | 41                | 314.82   | 248      | 112.15                  | 158.82                       | 1.77%  | 0.89%   | 0.52%   | 0.44%   | 0.35%    |
| Uttar Pradesh | Mahoba              | 35% | Low          | 32.0            | 27                | 17.02    | 507      | 6.97                    | 10.38                        | 1.10%  | 0.52%   | 0.36%   | 0.27%   | 0.25%    |
| Uttar Pradesh | Mainpuri            | 42% | Low          | 36.5            | 29                | 1.66     | 556      | 0.98                    | 1.03                         | 13.13% | 6.02%   | 4.72%   | 3.45%   | 2.31%    |
| Uttar Pradesh | Mathura             | 42% | Low          | 48.1            | 30                | 276.34   | 268      | 88.95                   | 135.67                       | 5.41%  | 2.57%   | 1.23%   | 1.14%   | 1.05%    |
| Uttar Pradesh | Mau                 | 64% | High         | 32.6            | 43                | 177.70   | 337      | 58.09                   | 91.19                        | 5.48%  | 3.88%   | 2.43%   | 2.07%   | 1.71%    |

\* (A) – Aspirational District

| State         | District           | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|---------------|--------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Uttar Pradesh | Meerut             | 42% | Low          | 64.2            | 28                | 374.59   | 216      | 103.81                  | 162.82                       | 5.24%  | 2.69%   | 1.35%   | 1.19%   | 1.06%    |
| Uttar Pradesh | Mirzapur           | 59% | Moderate     | 45.3            | 51                | 375.85   | 214      | 131.94                  | 183.71                       | 2.64%  | 1.91%   | 1.50%   | 1.37%   | 1.22%    |
| Uttar Pradesh | Moradabad          | 41% | Low          | 48.0            | 42                | 244.66   | 289      | 77.52                   | 109.49                       | 3.80%  | 2.29%   | 1.47%   | 1.38%   | 1.35%    |
| Uttar Pradesh | Muzaffarnagar      | 50% | Moderate     | 47.5            | 33                | 481.96   | 166      | 135.00                  | 233.50                       | 4.95%  | 2.70%   | 1.51%   | 1.39%   | 1.34%    |
| Uttar Pradesh | Pilibhit           | 39% | Low          | 34.8            | 18                | 57.39    | 451      | 16.80                   | 25.79                        | 4.71%  | 2.50%   | 1.23%   | 1.15%   | 1.14%    |
| Uttar Pradesh | Pratapgarh         | 53% | Moderate     | 39.3            | 43                | 161.41   | 356      | 53.94                   | 78.82                        | 3.56%  | 2.77%   | 2.18%   | 2.05%   | 1.77%    |
| Uttar Pradesh | Raebareli          | 57% | Moderate     | 52.8            | 38                | 95.60    | 409      | 28.81                   | 49.83                        | 6.13%  | 4.14%   | 2.13%   | 1.76%   | 1.60%    |
| Uttar Pradesh | Rampur             | 57% | Moderate     | 37.0            | 31                | 164.77   | 352      | 41.78                   | 60.73                        | 4.12%  | 3.51%   | 3.18%   | 3.11%   | 3.08%    |
| Uttar Pradesh | Saharanpur         | 51% | Moderate     | 47.8            | 39                | 567.17   | 137      | 182.67                  | 269.13                       | 9.55%  | 4.37%   | 1.66%   | 1.40%   | 1.28%    |
| Uttar Pradesh | Sant Kabir Nagar   | 44% | Low          | 30.4            | 37                | 89.54    | 418      | 31.27                   | 40.77                        | 0.28%  | 0.14%   | 0.14%   | 0.11%   | 0.09%    |
| Uttar Pradesh | Sant Ravidas Nagar | 59% | Moderate     | 42.7            | 48                | 207.04   | 317      | 70.28                   | 97.89                        | 2.27%  | 1.67%   | 1.16%   | 1.00%   | 0.87%    |
| Uttar Pradesh | Shahjahanpur       | 42% | Low          | 37.8            | 30                | 95.05    | 410      | 34.15                   | 51.10                        | 3.65%  | 2.61%   | 1.96%   | 1.78%   | 1.38%    |
| Uttar Pradesh | Shrawasti (A)      | 40% | Low          | 25.5            | 16                | 4.40     | 541      | 1.73                    | 2.54                         | 4.09%  | 2.70%   | 1.03%   | 0.28%   | 0.16%    |
| Uttar Pradesh | Siddharthnagar (A) | 37% | Low          | 26.0            | 33                | 49.38    | 463      | 17.42                   | 24.23                        | 0.30%  | 0.29%   | 0.29%   | 0.26%   | 0.24%    |
| Uttar Pradesh | Sitapur            | 55% | Moderate     | 32.0            | 36                | 112.02   | 389      | 39.77                   | 61.41                        | 11.75% | 8.71%   | 5.05%   | 2.29%   | 1.66%    |
| Uttar Pradesh | Sonbhadra (A)      | 64% | High         | 49.1            | 36                | 358.79   | 225      | 119.98                  | 184.96                       | 3.31%  | 2.53%   | 1.93%   | 1.66%   | 1.44%    |
| Uttar Pradesh | Sultanpur          | 58% | Moderate     | 49.1            | 45                | 218.21   | 306      | 77.71                   | 117.61                       | 3.61%  | 3.02%   | 2.62%   | 2.42%   | 2.19%    |
| Uttar Pradesh | Unnao              | 59% | Moderate     | 30.0            | 40                | 70.83    | 441      | 23.82                   | 39.38                        | 10.90% | 8.32%   | 5.37%   | 4.76%   | 3.55%    |
| Uttar Pradesh | Varanasi           | 64% | High         | 70.1            | 57                | 797.34   | 80       | 256.71                  | 366.14                       | 3.14%  | 2.50%   | 2.09%   | 1.90%   | 1.72%    |
| Uttarakhand   | Almora             | 34% | Low          | 69.2            | 17                | 33.45    | 478      | 8.03                    | 13.46                        | 1.13%  | 0.57%   | 0.30%   | 0.29%   | 0.25%    |
| Uttarakhand   | Bageshwar          | 37% | Very High    | 62.1            | 5                 | 0.04     | 607      | 0.02                    | 0.02                         | 19.85% | 19.85%  | 19.85%  | 19.85%  | 0.00%    |
| Uttarakhand   | Chamoli            | 43% | Low          | 60.5            | 11                | 0.85     | 569      | 0.16                    | 0.16                         | 4.68%  | 4.68%   | 4.68%   | 4.68%   | 2.56%    |
| Uttarakhand   | Champawat          | 49% | Moderate     | 68.0            | 7                 | 14.54    | 515      | 3.14                    | 5.01                         | 6.38%  | 3.42%   | 1.91%   | 1.69%   | 1.69%    |
| Uttarakhand   | Dehradun           | 46% | Moderate     | 84.0            | 42                | 174.77   | 341      | 50.80                   | 79.25                        | 9.56%  | 5.40%   | 2.81%   | 2.60%   | 2.06%    |
| Uttarakhand   | Haridwar (A)       | 43% | Low          | 65.0            | 32                | 395.01   | 199      | 119.19                  | 165.69                       | 8.57%  | 4.60%   | 2.27%   | 2.03%   | 1.83%    |
| Uttarakhand   | Nainital           | 52% | Moderate     | 76.7            | 24                | 96.96    | 405      | 20.32                   | 34.47                        | 6.33%  | 3.94%   | 2.71%   | 2.47%   | 2.25%    |
| Uttarakhand   | Pauri Garhwal      | 49% | Moderate     | 65.7            | 19                | 9.52     | 529      | 2.27                    | 4.28                         | 8.17%  | 4.39%   | 2.16%   | 2.06%   | 0.47%    |

\* (A) – Aspirational District

| State       | District              | DRI | DRI Category | CRISIL Inklusiv | No of Active FI's | GLP (Cr) | GLP Rank | Unique Borrowers ('000) | No of Active Accounts ('000) | PAR >0 | PAR >30 | PAR >60 | PAR >90 | PAR >180 |
|-------------|-----------------------|-----|--------------|-----------------|-------------------|----------|----------|-------------------------|------------------------------|--------|---------|---------|---------|----------|
| Uttarakhand | Pithoragarh           | 34% | Low          | 71.7            | 10                | 0.74     | 572      | 0.38                    | 0.40                         | 6.77%  | 6.25%   | 5.75%   | 5.75%   | 3.31%    |
| Uttarakhand | Rudraprayag           | 31% | Low          | 52.4            | 12                | 0.23     | 586      | 0.04                    | 0.05                         | 2.86%  | 2.86%   | 0.00%   | 0.00%   | 0.00%    |
| Uttarakhand | Tehri Garhwal         | 37% | Low          | 59.3            | 14                | 1.75     | 555      | 0.45                    | 0.57                         | 5.69%  | 5.22%   | 3.89%   | 3.89%   | 2.07%    |
| Uttarakhand | Udham Singh Nagar (A) | 53% | Moderate     | 65.9            | 29                | 420.83   | 187      | 98.22                   | 148.28                       | 5.57%  | 3.42%   | 2.06%   | 1.91%   | 1.86%    |
| Uttarakhand | Uttarkashi            | 50% | Moderate     | 50.7            | 7                 | 0.82     | 570      | 0.10                    | 0.11                         | 3.27%  | 3.27%   | 3.27%   | 3.27%   | 1.34%    |
| West Bengal | Alipurduar            | 66% | High         | 28.2            | 33                | 1135.07  | 45       | 203.38                  | 348.89                       | 1.94%  | 1.22%   | 0.70%   | 0.62%   | 0.38%    |
| West Bengal | Bankura               | 57% | Moderate     | 46.0            | 41                | 489.03   | 160      | 124.92                  | 210.42                       | 5.01%  | 3.73%   | 2.85%   | 2.62%   | 2.39%    |
| West Bengal | Bardhaman             | 56% | Moderate     | 63.5            | 49                | 2512.67  | 5        | 472.55                  | 904.10                       | 3.17%  | 2.35%   | 1.80%   | 1.61%   | 1.40%    |
| West Bengal | Birbhum (A)           | 62% | High         | 52.0            | 45                | 1086.52  | 53       | 234.69                  | 422.55                       | 2.94%  | 2.38%   | 1.96%   | 1.79%   | 1.51%    |
| West Bengal | Cooch Behar           | 57% | Moderate     | 47.7            | 35                | 1969.52  | 10       | 328.54                  | 525.52                       | 1.89%  | 1.45%   | 0.94%   | 0.84%   | 0.79%    |
| West Bengal | Darjiling             | 54% | Moderate     | 70.9            | 35                | 958.92   | 63       | 162.70                  | 289.39                       | 1.50%  | 1.13%   | 0.91%   | 0.83%   | 0.66%    |
| West Bengal | East Midnapore        | 44% | Low          | 51.5            | 41                | 1328.78  | 25       | 258.98                  | 459.31                       | 2.37%  | 1.42%   | 0.85%   | 0.78%   | 0.73%    |
| West Bengal | Hooghly               | 52% | Moderate     | 60.6            | 47                | 2050.85  | 7        | 374.55                  | 681.02                       | 2.33%  | 1.65%   | 1.26%   | 1.11%   | 0.94%    |
| West Bengal | Howrah                | 57% | Moderate     | 62.0            | 48                | 2089.78  | 6        | 355.10                  | 616.25                       | 3.84%  | 1.97%   | 1.57%   | 1.35%   | 1.28%    |
| West Bengal | Jalpaiguri            | 54% | Moderate     | 68.9            | 35                | 1741.44  | 16       | 327.67                  | 552.85                       | 1.99%  | 1.44%   | 1.06%   | 0.98%   | 0.64%    |
| West Bengal | Kalimpong             | 66% | High         |                 | 22                | 55.84    | 453      | 9.15                    | 14.56                        | 2.76%  | 2.34%   | 1.87%   | 1.62%   | 1.60%    |
| West Bengal | Kolkata               | 46% | Moderate     | 100.0           | 45                | 1235.19  | 35       | 231.21                  | 431.50                       | 2.03%  | 1.47%   | 1.20%   | 1.14%   | 1.06%    |
| West Bengal | Malda (A)             | 58% | Moderate     | 40.0            | 39                | 1463.50  | 19       | 273.44                  | 494.18                       | 2.36%  | 1.45%   | 1.10%   | 1.00%   | 0.88%    |
| West Bengal | Murshidabad (A)       | 52% | Moderate     | 40.4            | 45                | 2948.74  | 2        | 627.73                  | 1071.64                      | 1.89%  | 1.10%   | 0.65%   | 0.52%   | 0.48%    |
| West Bengal | Nadia (A)             | 60% | Moderate     | 54.4            | 45                | 2638.26  | 4        | 408.77                  | 741.58                       | 3.11%  | 2.16%   | 1.50%   | 1.36%   | 1.22%    |
| West Bengal | North 24 Parganas     | 51% | Moderate     | 58.4            | 49                | 3379.94  | 1        | 635.13                  | 1104.10                      | 3.26%  | 2.27%   | 1.67%   | 1.57%   | 1.44%    |
| West Bengal | North Dinajpur        | 60% | Moderate     | 41.9            | 37                | 1223.50  | 37       | 238.43                  | 403.40                       | 3.61%  | 2.14%   | 1.27%   | 1.22%   | 1.14%    |
| West Bengal | Purulia               | 54% | Moderate     | 32.9            | 36                | 168.74   | 348      | 55.00                   | 92.44                        | 3.83%  | 3.27%   | 2.53%   | 2.25%   | 2.06%    |
| West Bengal | South 24 Parganas     | 57% | Moderate     | 44.8            | 36                | 2701.54  | 3        | 526.38                  | 850.66                       | 4.13%  | 3.16%   | 2.34%   | 2.16%   | 2.07%    |
| West Bengal | South Dinajpur (A)    | 66% | High         | 51.0            | 35                | 687.21   | 97       | 134.82                  | 246.49                       | 3.18%  | 2.37%   | 1.84%   | 1.69%   | 1.01%    |
| West Bengal | West Midnapore        | 49% | Moderate     | 50.0            | 47                | 1132.04  | 46       | 262.19                  | 464.48                       | 3.14%  | 2.14%   | 1.40%   | 1.29%   | 1.12%    |
| Other       | Other                 | 0%  | Very Low     |                 | 15                | 10.18    | 528      | 4.84                    | 5.42                         | 1.48%  | 1.26%   | 1.10%   | 0.83%   | 0.71%    |

\* (A) – Aspirational District

Microfinance Institutions Network (MFIN)  
4003-4004, 4<sup>th</sup> Floor, Emaar Palms Spring Plaza  
Gurugram, Haryana, 122003, India.  
[www.mfinindia.org](http://www.mfinindia.org)

