



December 2019

Edition 2

MicroMirror

District Risk Index Report

Table of Contents

Section		Page
	Preface and Acknowledgements	3
	District Risk Index	4
	Snapshot of Microfinance Industry	5
	List of Abbreviations	6
1	The Microfinance Players	
	<i>Financial institutions offering microfinance</i>	8
	<i>Heat Map 1: Institutional presence at district level ('000 HHs per FI) – DRI parameter</i>	9
2	Outreach Analysis	
	<i>Client coverage</i>	11
	<i>Heat Map 2: Multiple loans (account per unique borrower) – DRI parameter</i>	12
	<i>Heat Map 3: District wise loan accounts ('000s)</i>	13
	<i>Heat Map 4: Depth of outreach (% of potential HHs reached) – DRI parameter</i>	14
	<i>Heat Map 5: Depth of outreach in Aspirational districts</i>	15
3	Portfolio Analysis	
	<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 >60% - DRI parameter</i>	21
	<i>Heat Map 10: Per Capita GLP to Per Capita GDDP ratio – DRI Parameter</i>	22
4	Disbursement Analysis	
	<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
5	Top States, Districts and DRI	
	<i>Top ten states</i>	28
	<i>Top districts</i>	29
	<i>District Risk Index</i>	30
	<i>Heat Map 13: District Risk Index</i>	31
	Case Study: Odisha	
	<i>Odisha – State Profile</i>	33
	<i>Performance snapshot of Odisha</i>	34
	<i>Trends – Outreach, GLP, Disbursements & PAR</i>	35
	<i>Heat Maps on 5 DRI Parameters</i>	37
	<i>DRI of Odisha</i>	42
	Annex	
1	<i>State Wise Data</i>	44
2	<i>District Wise Date</i>	46

Preface & Acknowledgements

This is the **second edition** of MFIN's new 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.
- **Case Study:** One state will be selected by the Secretariat for an in-depth analysis with depiction of district level performance on various parameters in the form of heat maps. Madhya Pradesh has been selected for case study for this edition of the report.

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.

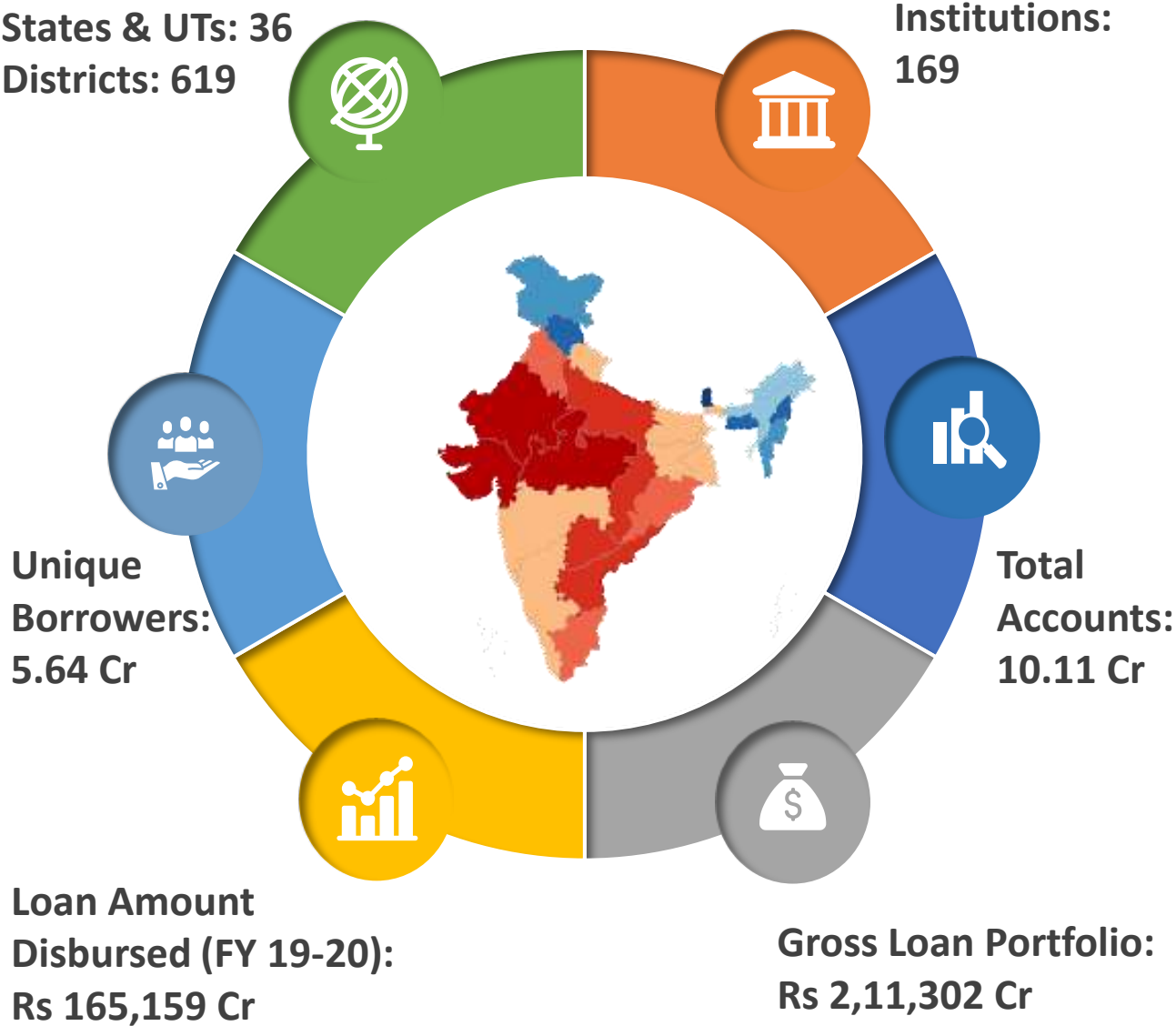
- Percentile method used to assign district wise score for each parameter
- Equal weightage given to each parameter (20%)
- Average of scores of the five parameters provides the Risk Index of a district

Together with the **Radar** tool, which is being prepared by the State Initiatives Vertical, DRI will provide **complete risk status of a district** and the required intelligence to MFIN members/associates to take an informed decision for managing their presence in a district.

District wise DRI is presented in the **Annexure**.

Snapshot of the Microfinance Industry

31 December 2019



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
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

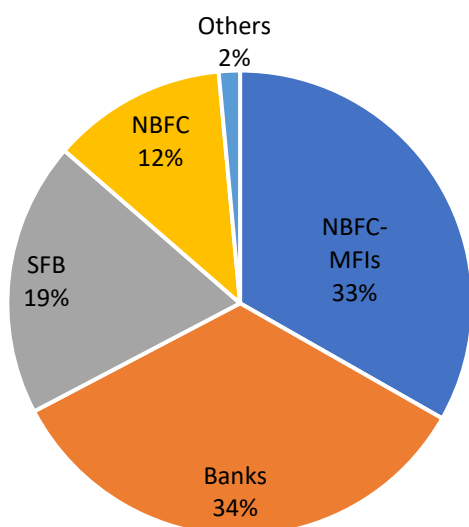
Financial institutions offering microfinance

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 **31st December 2019**, 169 institutions were offering microfinance services across 619 districts in 36 states and union territories, with a total GLP of Rs 211,302 Cr with 5.64 Cr unique borrowers through 10.11 Cr accounts.

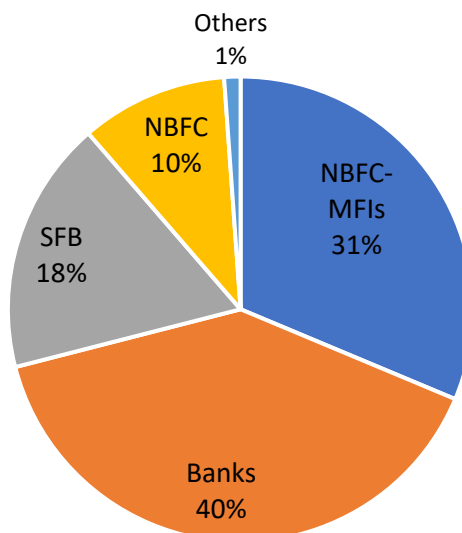
Entity Type	No. of institutions	No. of states where active	No. of districts where active
NBFC-MFI	85	35	600
Bank	12	36	618
SFB	8	36	595
NBFC	46	29	520
Others	18	25	397
Universe	169	36	619

Banks are the largest player in the microfinance segment with contribution of 40% in terms of GLP and 34% of unique borrowers. NBFC-MFIs, which used to be the most significant player contribute 31% in terms of GLP and 33% of unique borrowers. They are followed by SFBs, NBFCs and others in that sequence.

Distribution of Unique borrowers

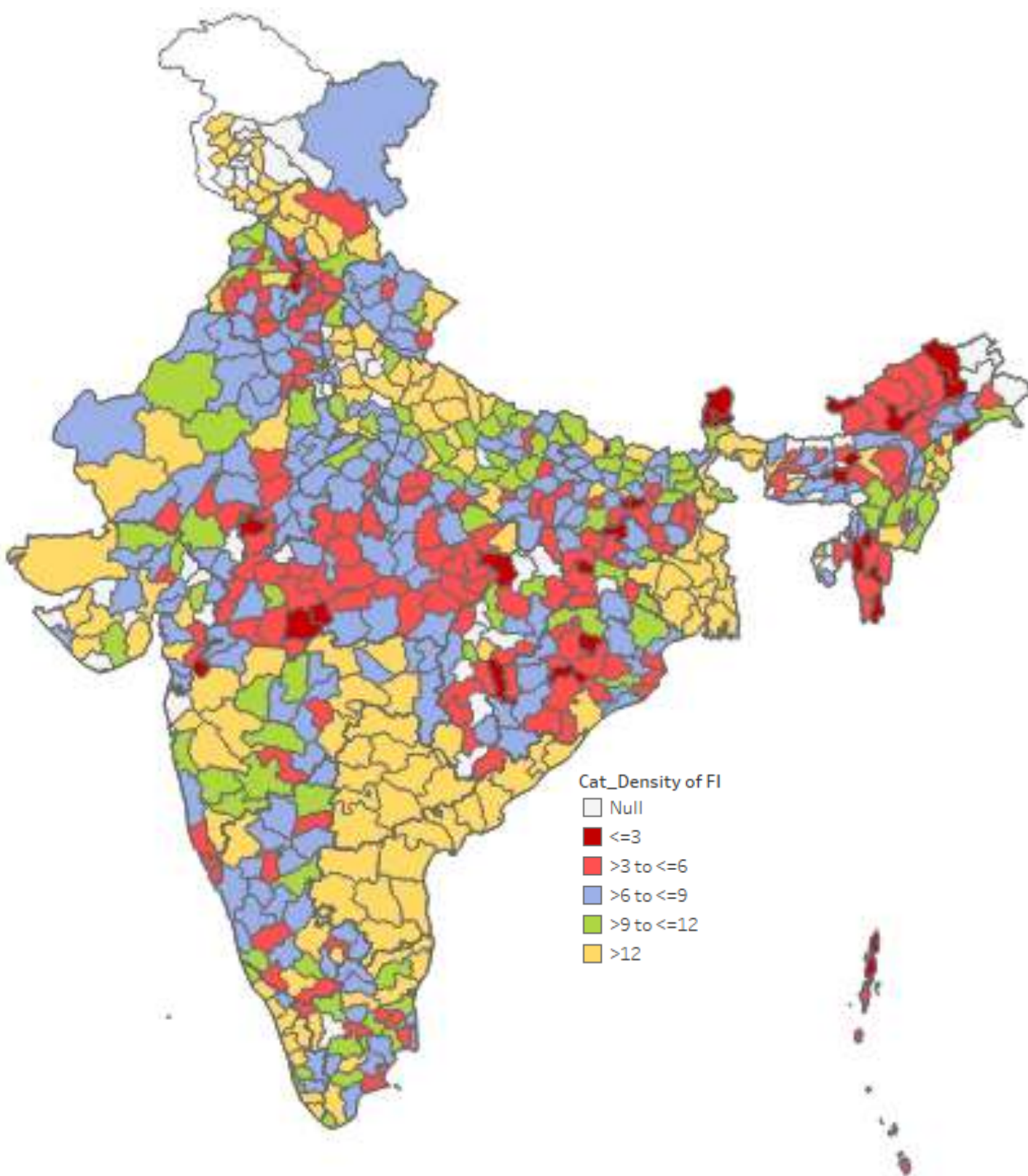


Distribution of GLP



The average number of active FIs per district is around 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 1,151 which means that for every 1,151 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

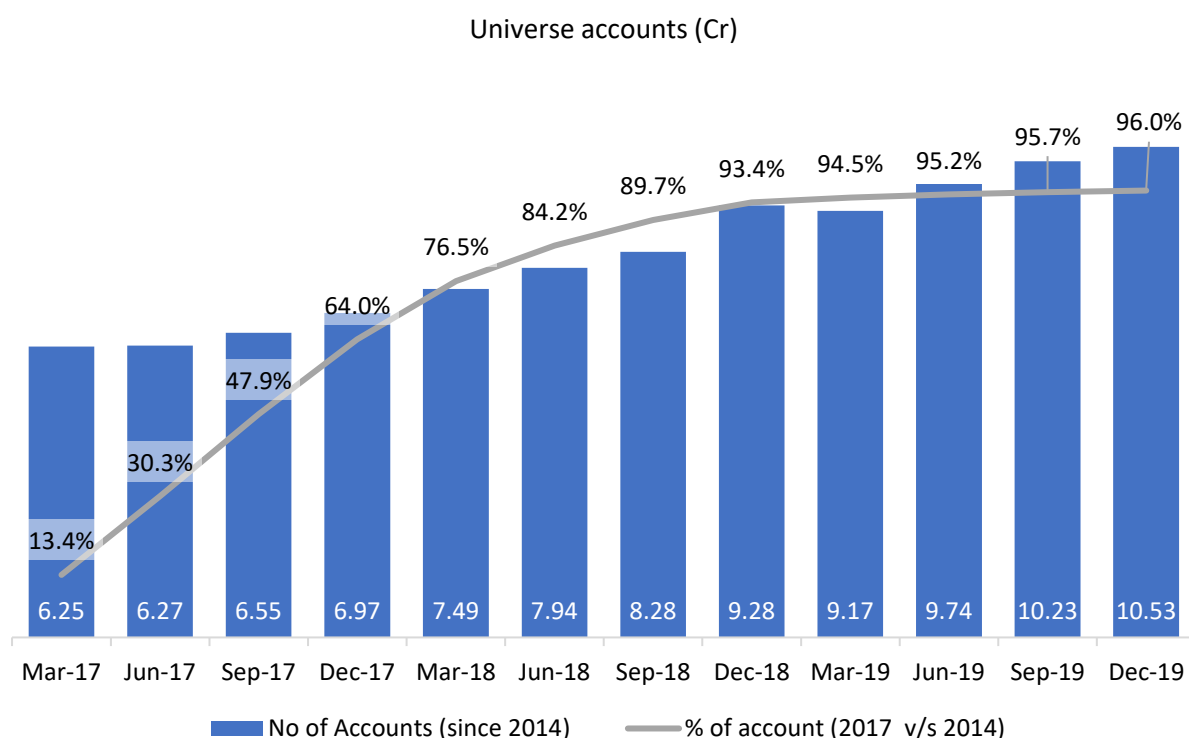
Outreach Analysis

Client coverage

As on 31st December 2019, the microfinance industry has attained an outreach of 5.64 Cr unique borrowers through 10.11 Cr accounts. This translates into 1.79 accounts per unique borrower. The **Heat Map 2** on the next page illustrates the district wise ratio of accounts per borrower.

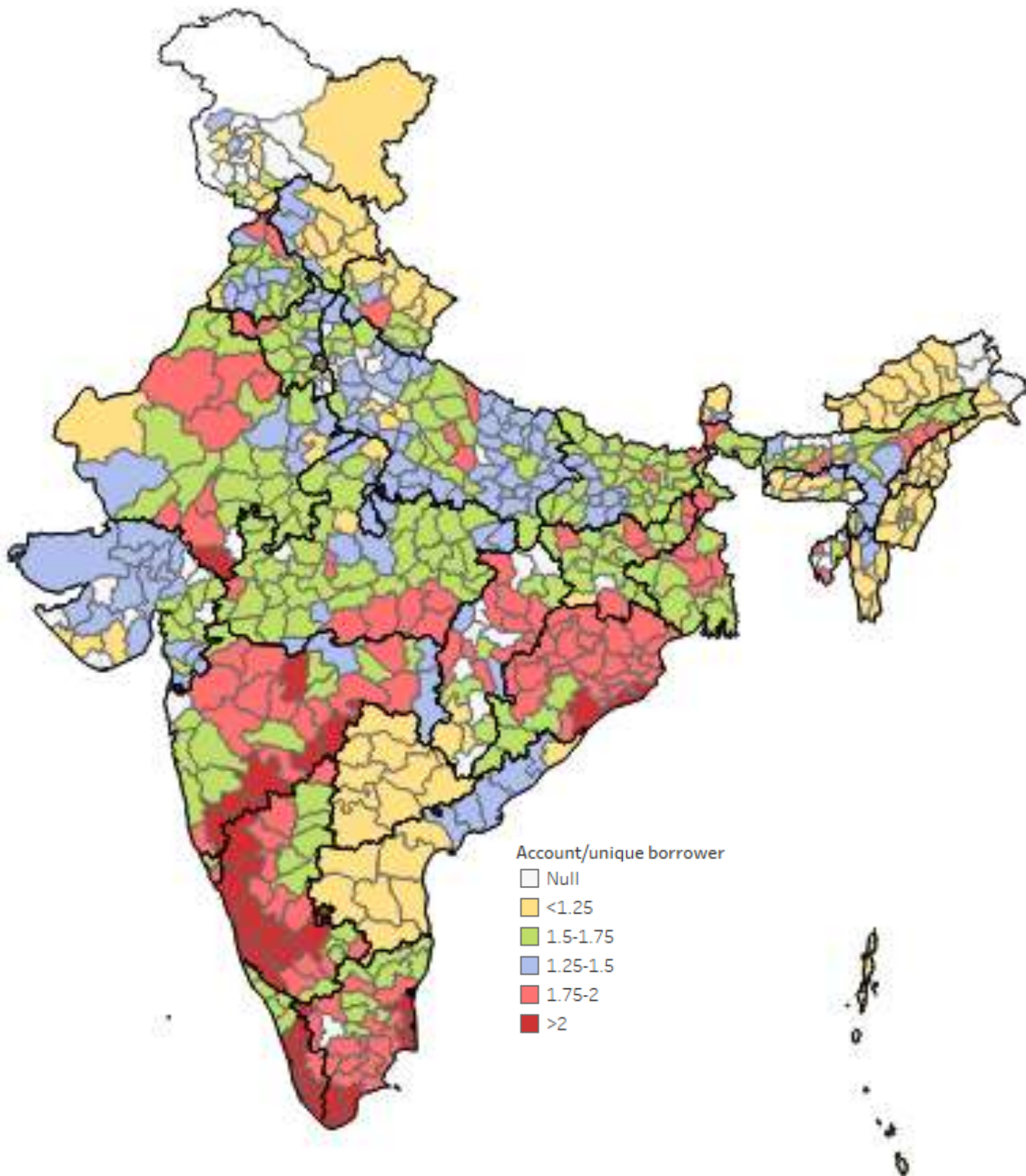
	31 Oct 19	30 Nov 19	31 Dec 19
Loan accounts (Cr)	9.80	9.86	10.11
Unique borrowers (Cr)	5.48	5.55	5.64
Ratio (accounts/borrower)	1.79	1.77	1.79

The number of (ever) loan accounts have grown by a CAGR of 20.9% since March 2017. The loan accounts created based on loans originated after February 2017 is now 96.0% of ever accounts as shown in the graph below. District wise spread of number of accounts is shown in **Heat Map 3**.

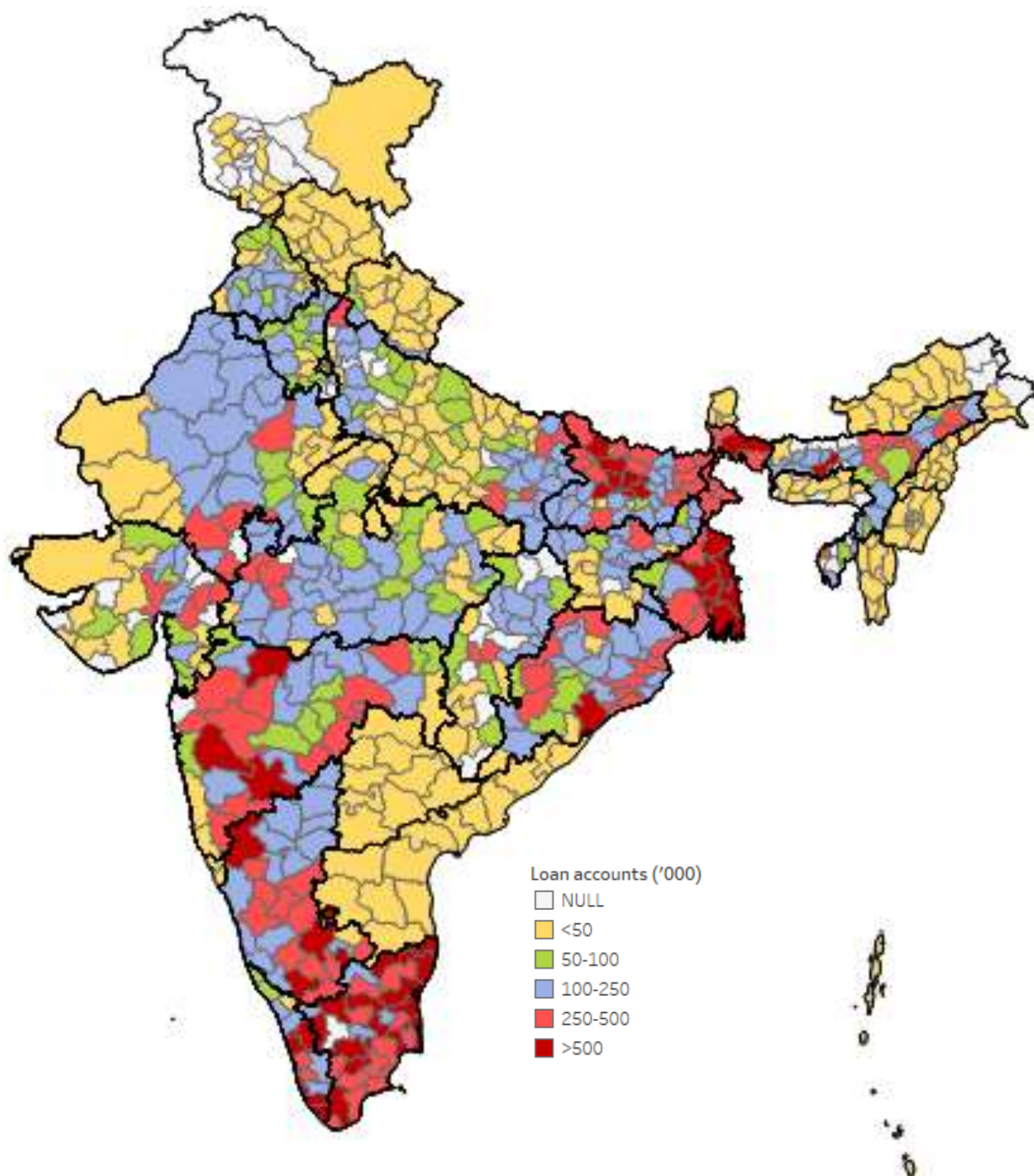


Depth of outreach indicates the proportion of potential households reached by microfinance. The universe depth of outreach is 28.99% which means that there is significant scope for the microfinance players to grow and expand. The district wise depth of outreach is presented in **Heat Map 4** and the depth of outreach in Aspirational Districts is separately shown in **Heat Map 5**.

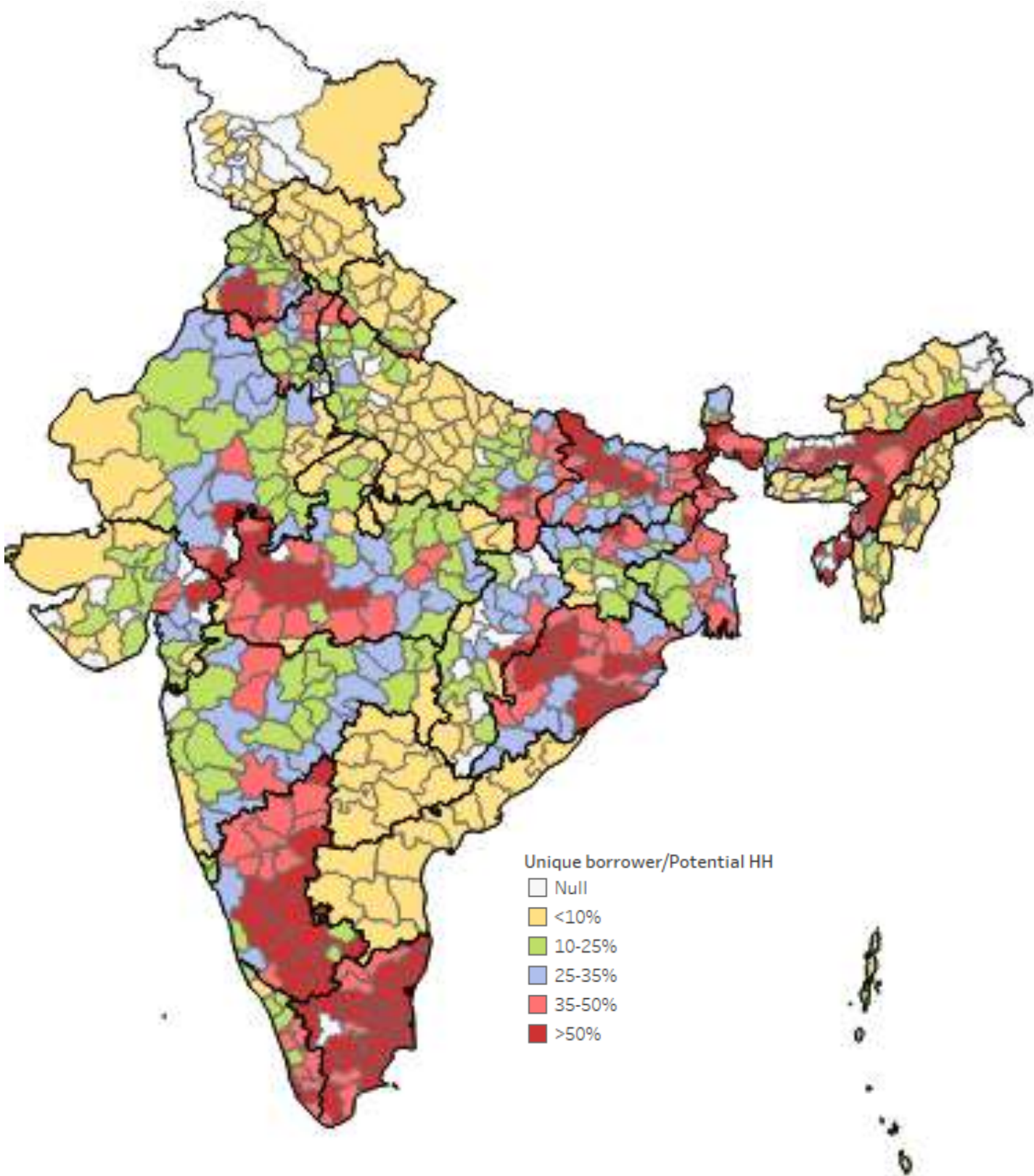
Heat Map 2: Multiple loans (accounts per unique borrowers) – DRI parameter



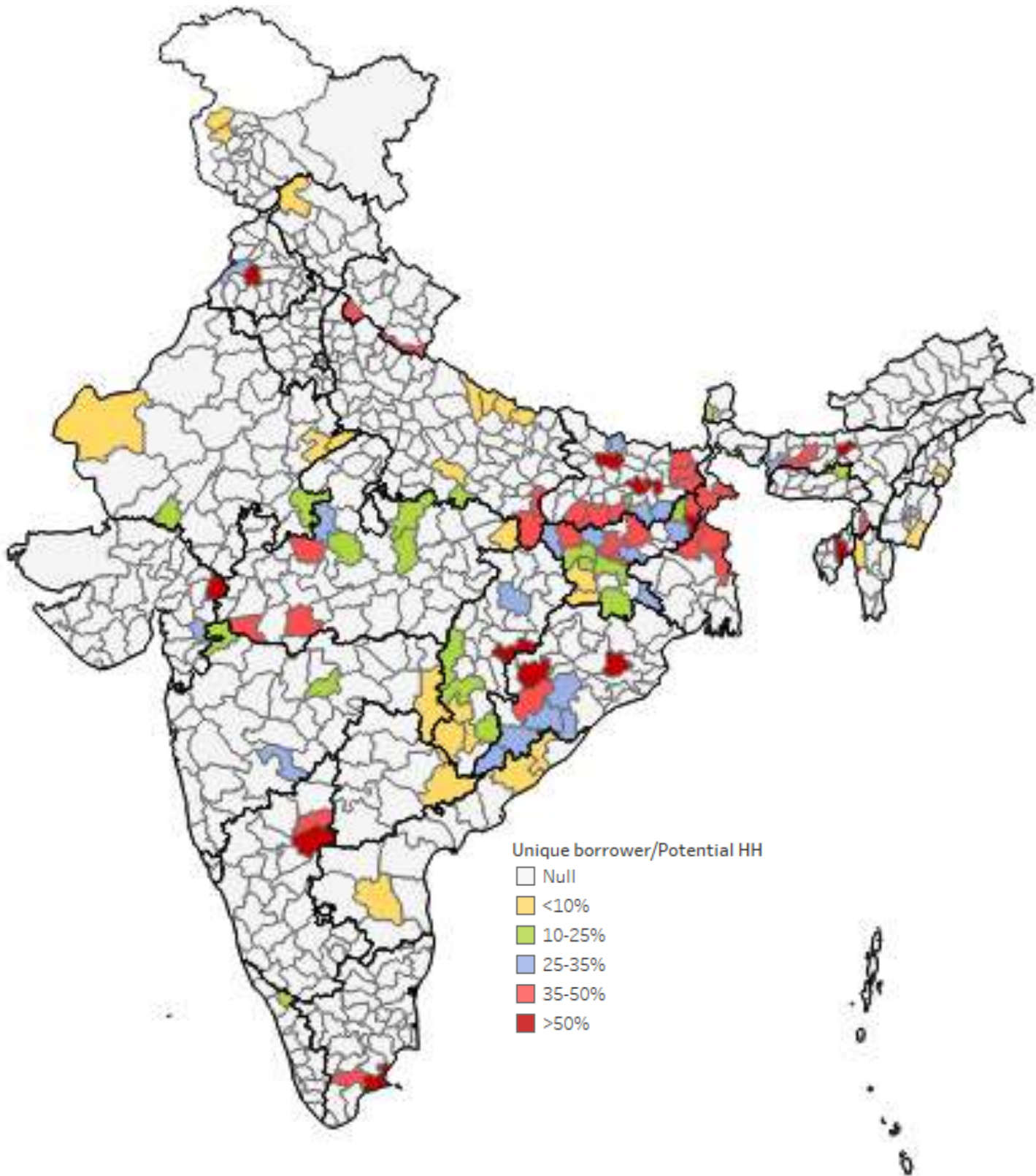
Heat Map 3: District wise loan accounts ('000)



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



Heat Map 5: Depth of outreach in Aspirational districts

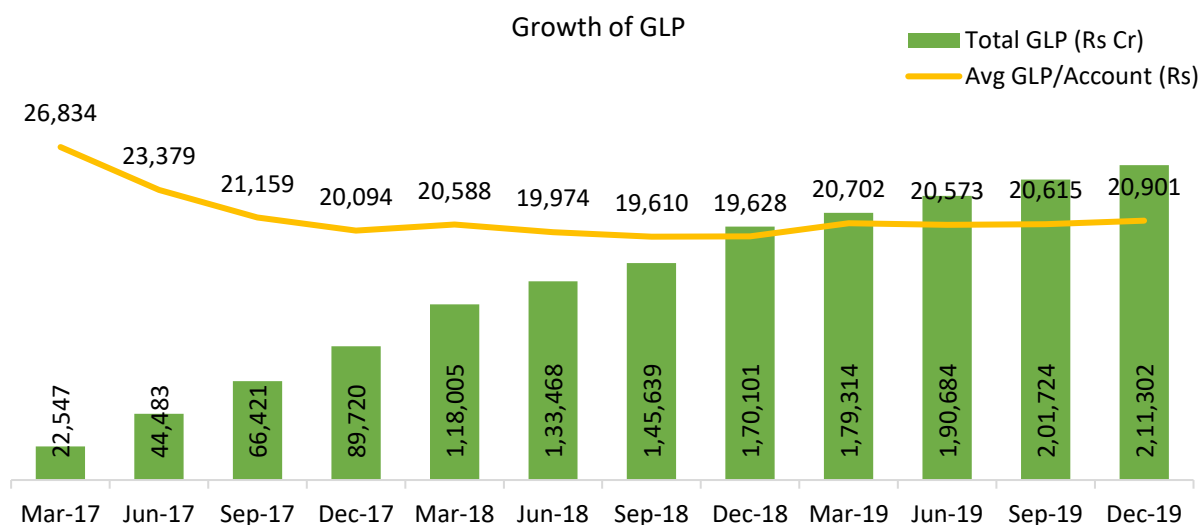


Section 3

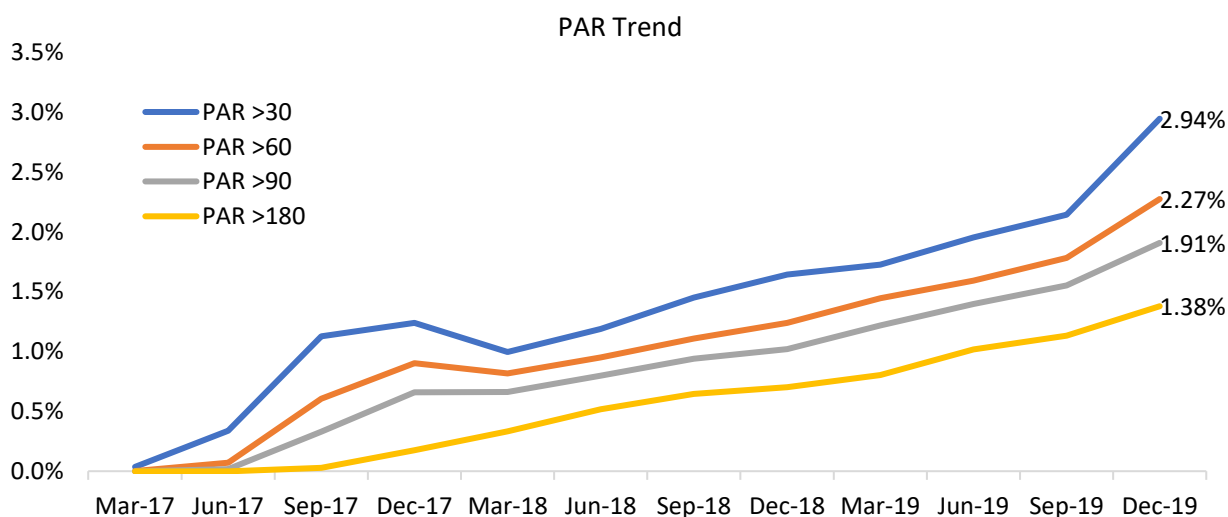
Portfolio Analysis

Portfolio growth and PAR trend

The industry GLP as on 31st December 2019 has reached Rs 2,11,302 Cr, of loans originated after February 2017 – district wise GLP is shown in **Heat Map 6**. This is now 97.2% of the ever GLP which grew by a CAGR of 31.9% since March 2017. The average portfolio per account is Rs 20,901 and per unique borrower is Rs 37,463. 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**.

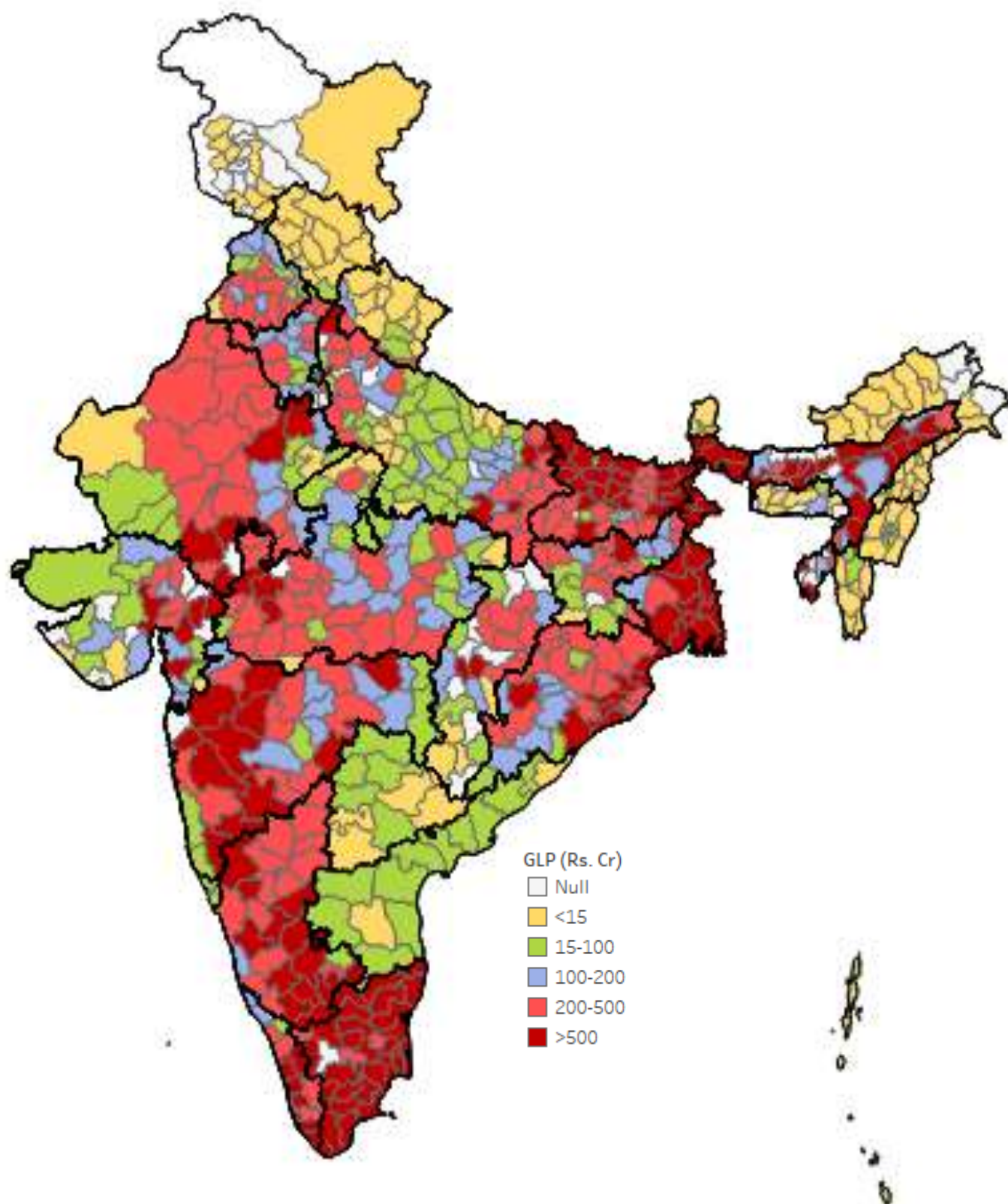


The increasing trend of PAR >30 for loans originated after February 17 has become steeper over the last three months, which could be attributed to the challenges in Assam and Karnataka. As of November 2019 PAR >30 is 2.94% while the NPA as depicted by PAR >90 days is 1.91%, which has been historically below 1% and should be a cause of concern for the industry. The graph below shows the PAR trend 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**.

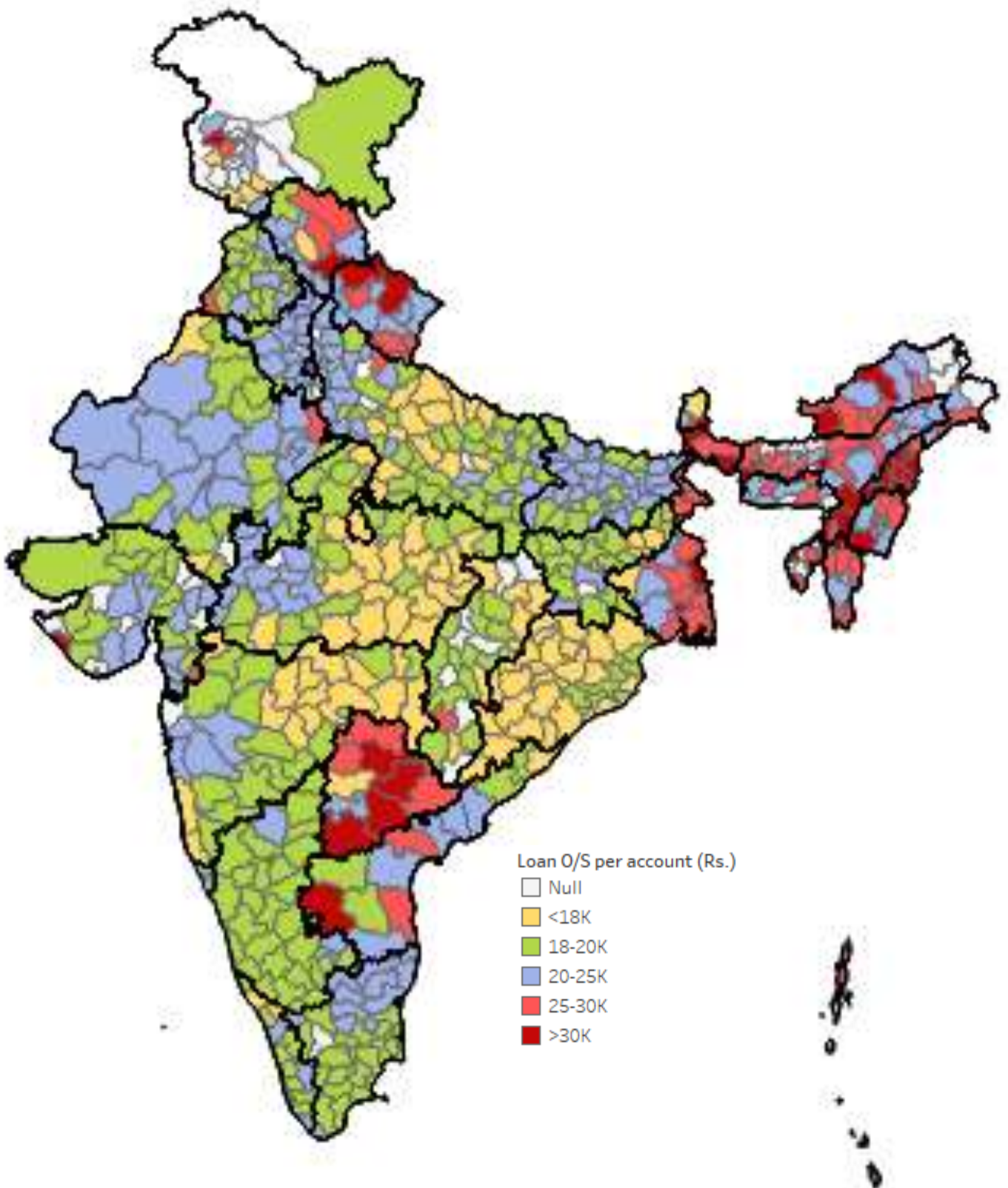


Heat Map 10, illustrates the district wise likely indebtedness based on the ratio of per capita GLP to per capita GDDP. The GLP/GDP (per capita) ratio for India is 25.6%.

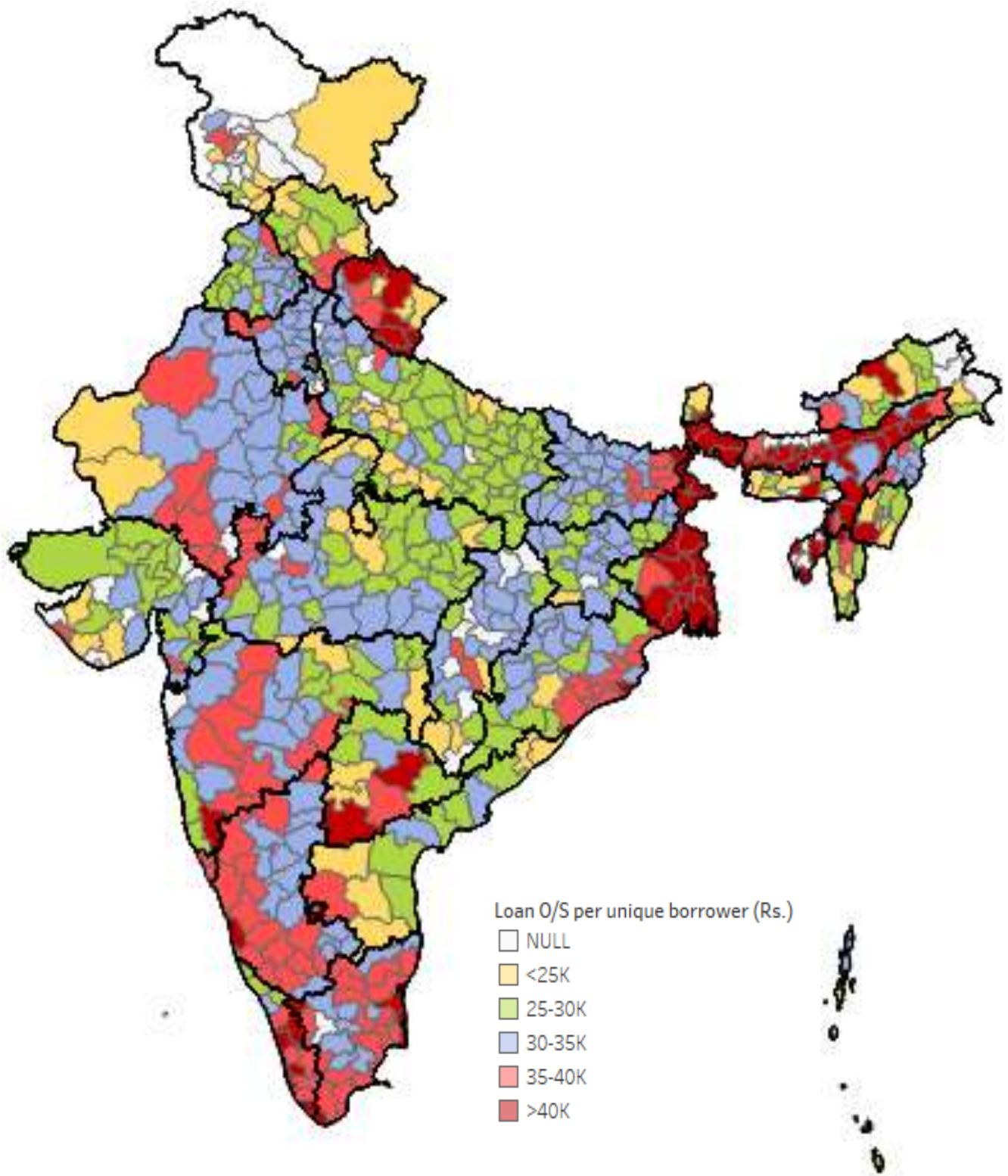
Heat Map 6: Gross loan portfolio (Rs Cr)



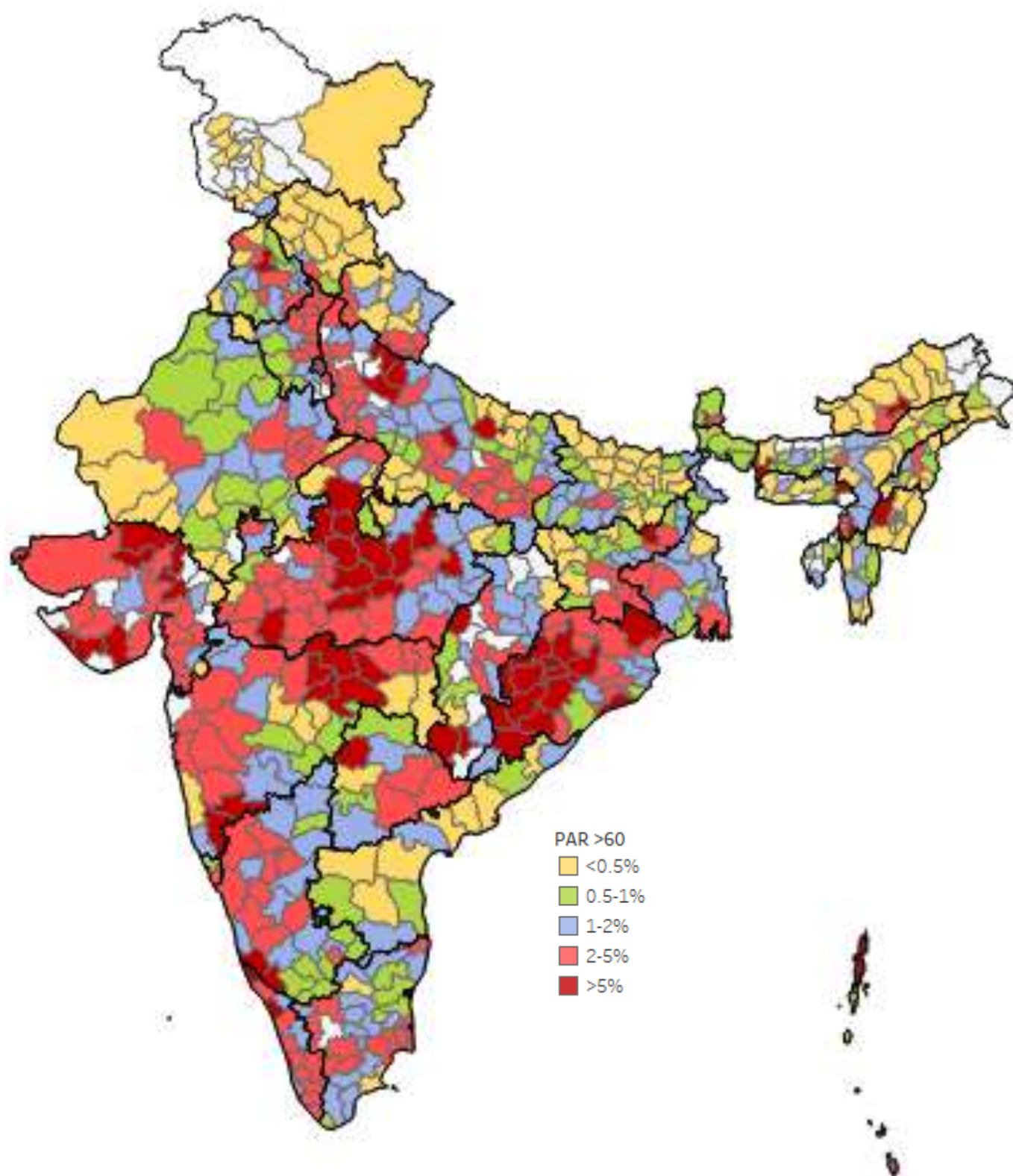
Heat Map 7: Average loan outstanding per account (Rs)



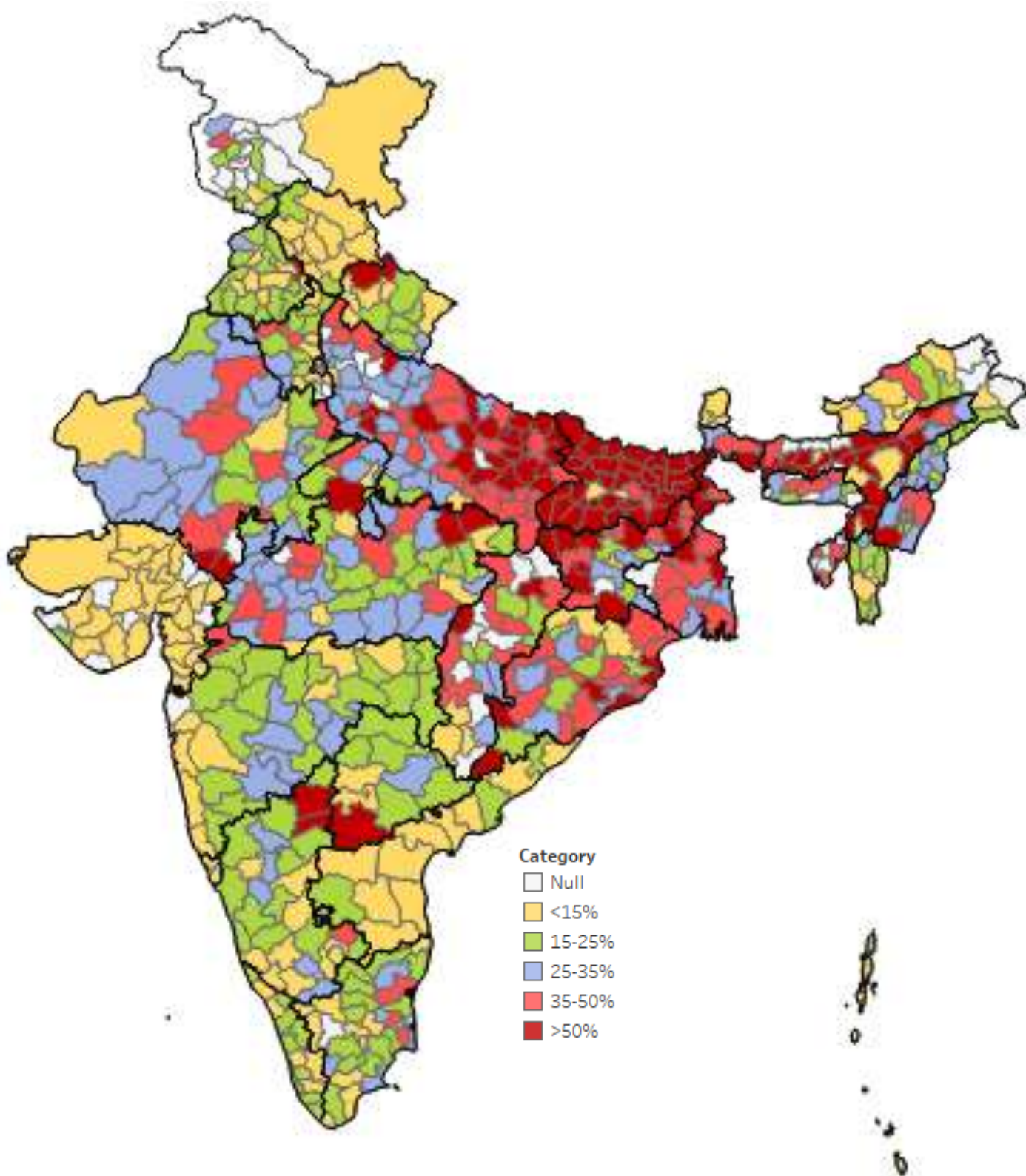
Heat Map 8: Average loan outstanding per unique borrower (Rs)



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

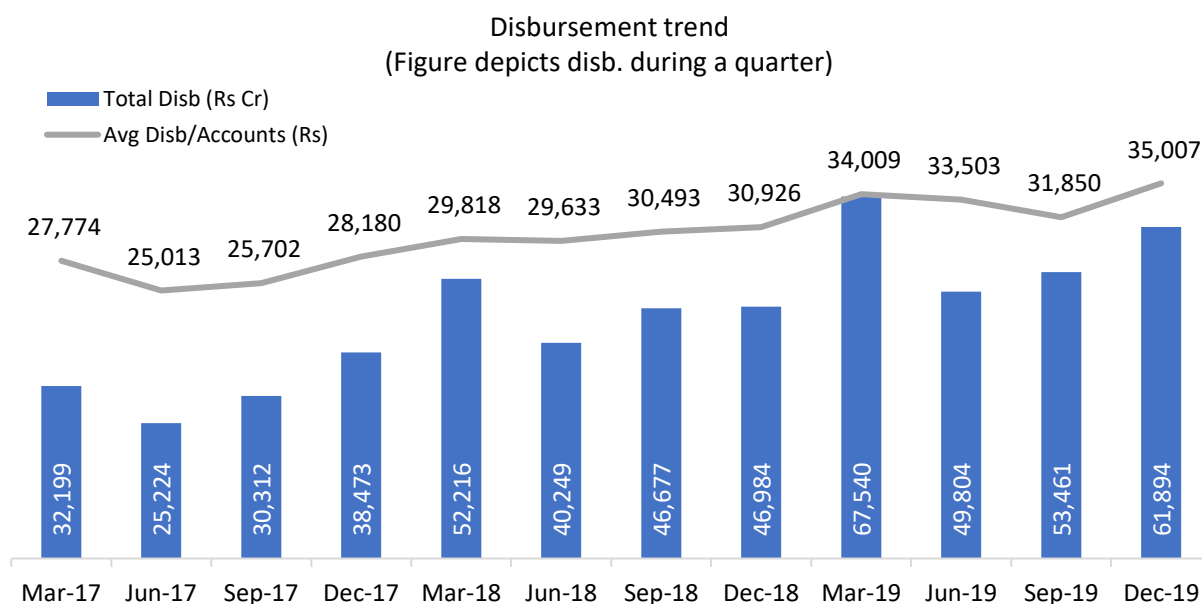
Disbursement Analysis

Disbursement trend

The total amount of loan disbursed during the FY 2019-20 (Apr to Dec) is Rs 1,65,159 Cr to 4.93 Cr accounts. In the last two completed FYs (2017-18 and 2018-19) the disbursements grew by 37.8%. The average loan size (per account) has increased by 21.4% from Rs 27,568 for the FY 2017-18 to Rs 33,480 for the FY 2019-20 (up to December 2019) as shown in the table below.

	FY 2017-18	FY 2018-19	FY 2019-20
Loan amount disbursed (Rs Cr)	1,46,225	2,01,449	1,65,159
Accounts disbursed (Cr)	5.30	6.39	4.93
Average loan size per account (Rs)	27,568	31,505	33,480

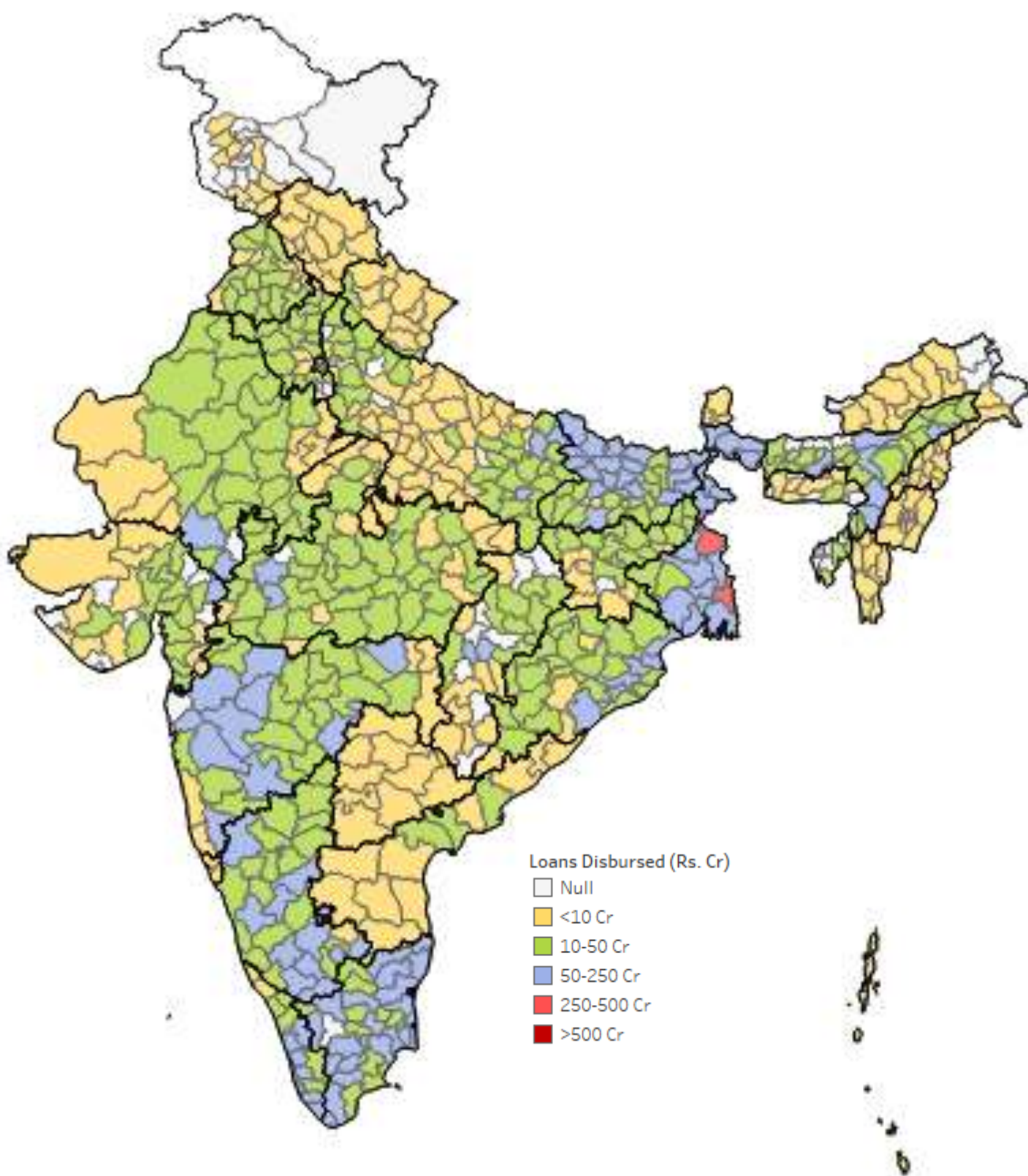
The quarterly disbursement trend since March 2017 is shown in the graph below. It is evident that in each financial year the disbursements peaked (both in terms of amount disbursed as well as average loan size per account) during the last quarter (Jan-Mar) while in the other quarters there is a steady growth.



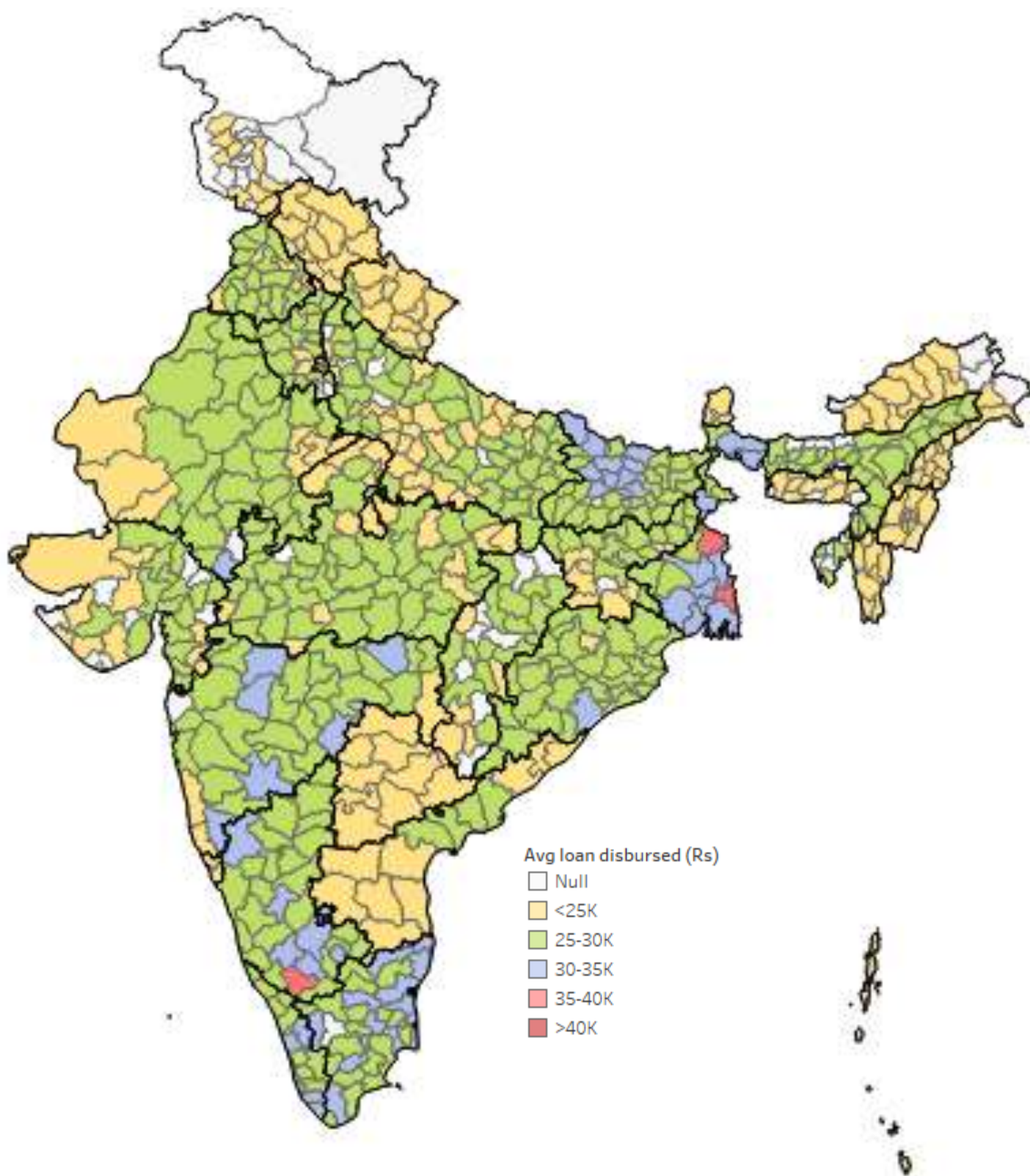
The district wise loan amount disbursed during the FY 2019-20 (Apr to Dec) is displayed in **Heat Map 11** and the average loan disbursed per account is presented in **Heat Map 12**. It is evident that

- 236 districts had average loan size higher than the country average
- Of them 91 districts had average loan size >Rs 40,000, 24 have >Rs 50,000 and 4 have >Rs 60,000
- 20 out of 24 the districts with average loan size >Rs 50,000 are from East and North East region. Arunachal Pradesh (3), Assam (4), Himachal (1), Jammu & Kashmir (1), Manipur (1), Nagaland (7), Sikkim (2), Sikkim (2), Tripura (1), Uttarakhand (2) and West Bengal (2).

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

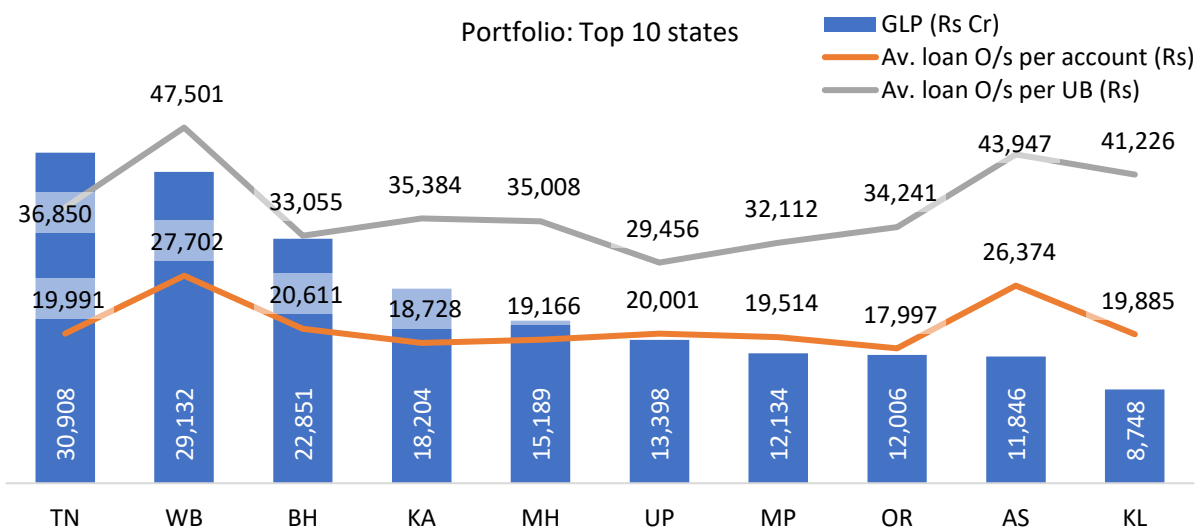
Top States, Top Districts & DRI

Top ten states

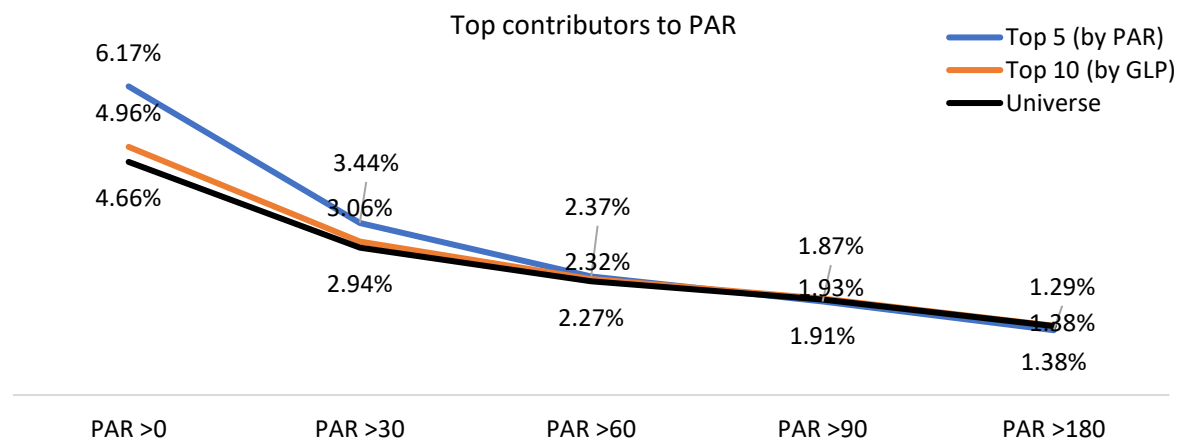
As on 31 December 2019, the Top 10 states in terms of GLP, account for 82.5% of the universe GLP. The contribution of these states in terms of accounts and unique borrowers is also very significant as shown in the table below.

	GLP (Rs Cr)	Accounts (Cr)	Unique Borrowers (Cr)
Top 10 States (in GLP)	1,74,415	8.32	4.76
Universe	2,11,302	10.11	5.64
Contribution of Top 10	82.54%	82.28%	84.33%

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 30,908 Cr closely followed by **West Bengal** having a GLP of Rs 29,132 Cr.



The contribution of Top 10 states to universe PAR >30 is 85.95% and to PAR >90 is 83.44%. The Top 5 PAR contributing states are Assam, Tamil Nadu, Karnataka, Odisha and Maharashtra. Together they account for 65.67% of universe PAR >30 and 56.68% of PAR >90.



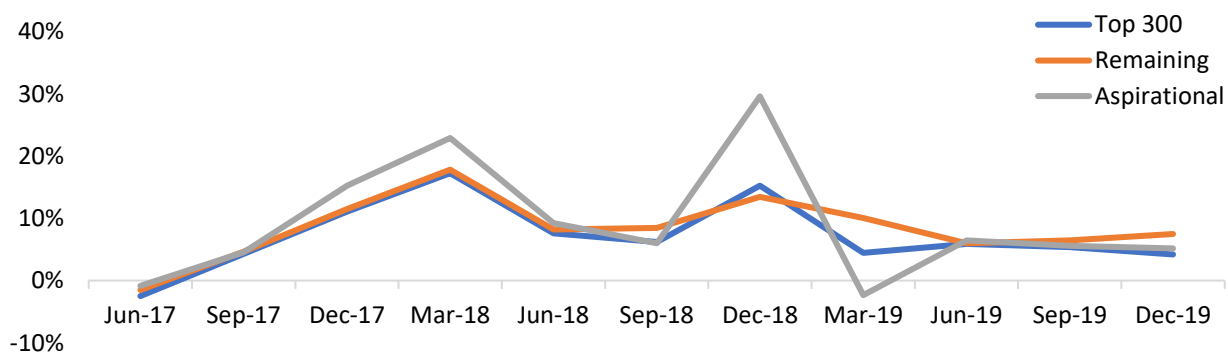
Top districts

As evident from the table below, while microfinance is present in 619 districts, the operations are concentrated in the Top 300 districts which contribute to more than 90% 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 15.3%, though the depth of outreach is nearly 10% lower than the Top 300 districts indicating good scope of expansion in these districts.

Districts	GLP (Rs Cr)	GLP (% of Univ.)	Unique Borrowers (Cr)	UB (% of Univ.)	Depth of outreach
Top 100	1,12,674	53.3%	2.89	51.2%	48.0%
Top 200	1,61,829	76.6%	4.30	76.2%	44.7%
Top 300	1,90,170	90.0%	5.16	91.6%	41.5%
Remaining 319	21,132	10.0%	0.69	12.3%	10.5%
Aspirational 106	32,311	15.3%	0.90	16.0%	32.5%
Universe	2,11,302		5.64		29%

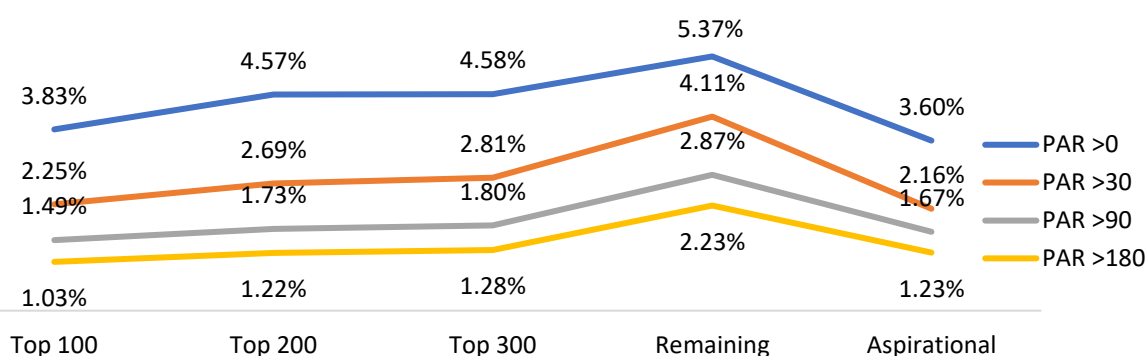
The graph below compares the growth of portfolio in the Top 300 districts, remaining districts and aspirational districts, based on data on loans originated after February 2017. The CAGR GLP from Mar'17 to Dec'19 for 'ever' loans has been 33.3%, 37.58% and 40.43% respectively for Top 300, remaining and aspirational districts. It does indicate that the FIs have started exploring other districts apart from those where they already have a strong presence.

QoQ GLP Growth: Top 300 districts Vs others & aspirational



The PAR analysis of Top districts in comparison to remaining and aspirations districts is shown in the graph below. It is evident that that despite concentration of operations in Top 300 districts, the PAR levels are better in comparison to other remaining districts. PAR level of aspirational districts are comparatively better than the top districts. Fifty aspirational districts feature in Top 300.

Top districts' contribution to PAR



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%

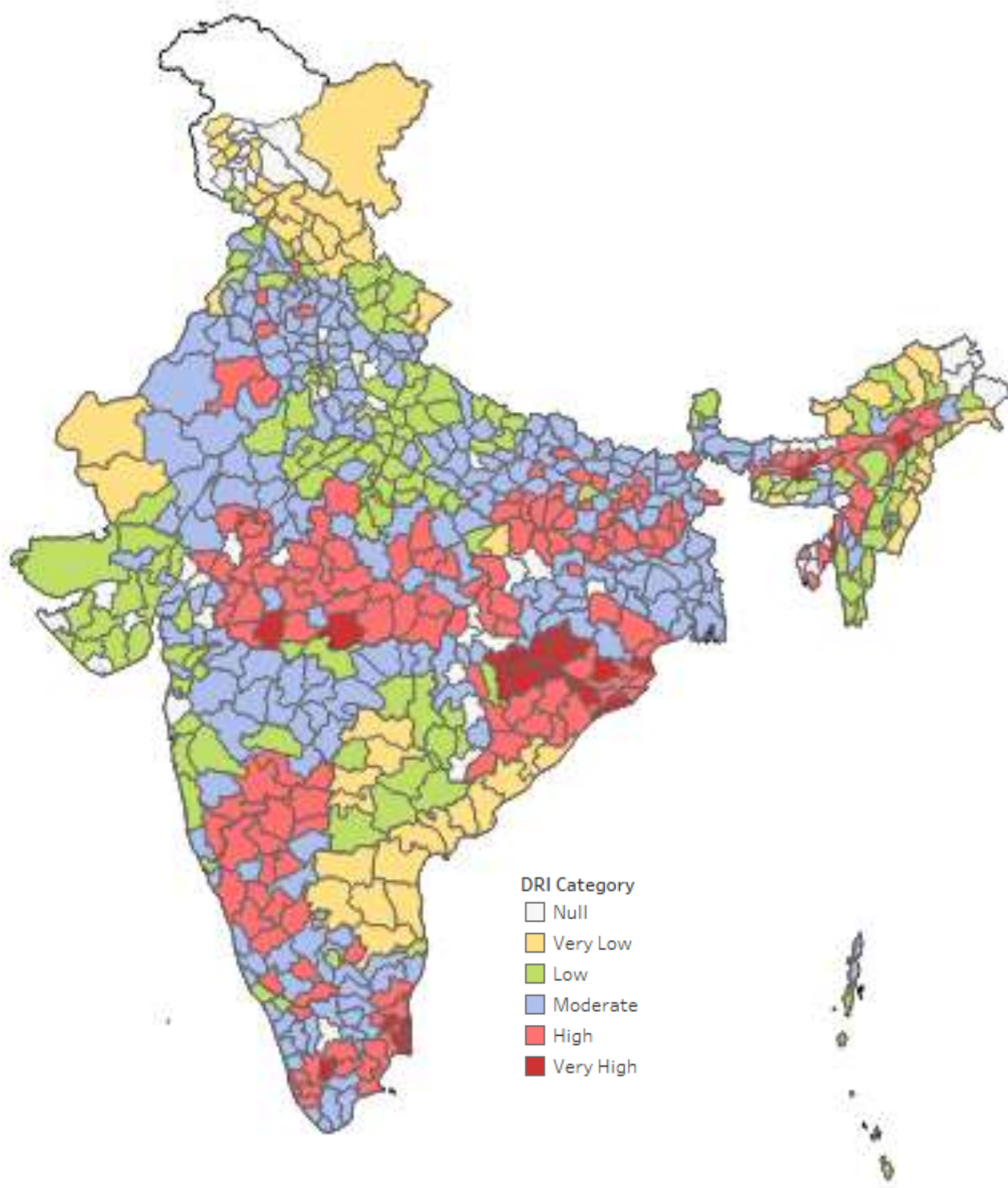
The table below shows the number of districts in various DRI categories. Districts with very high and high DRI are 28% of the 619 districts where microfinance operations are present. Districts with moderate DRI are around 40% of the total and 32% have low and very low DRI. It is also evident that not 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: Assam (4), Chhattisgarh (1), Madhya Pradesh (2), Odisha (13) and Tamil Nadu (3)
- High: Madhya Pradesh (29), Karnataka (19), Odisha (15), Assam (14), Bihar (14), Jharkhand (14), Tamil Nadu (10), Chhattisgarh (6), Kerala (5), Maharashtra (5), Tripura (4), Uttar Pradesh (4), Rajasthan (4), West Bengal (3), Haryana (2), Punjab (1) and Puducherry (1)

DRI	No. of districts	% of Universe GLP	Of which in Top 100	Of which in Top 200	Of which in Top 300
Very High	23	5.5%	6	14	18
High	150	32.3%	30	73	112
Moderate	247	52.9%	56	99	151
Low	145	8.9%	8	14	19
Very Low	55	0.4%	0	0	0

Heat Map 13: District Risk Index



Case Study: Madhya Pradesh

Madhya Pradesh – State Profile

Madhya Pradesh lies in the central region of India and shares its boundaries with Uttar Pradesh to the northeast, Chhattisgarh to the southeast, Maharashtra to the south, Gujarat to the west, and Rajasthan to the northwest. Administratively, Madhya Pradesh is divided into 52 districts, 367 *tehsils* and 22,824 *gram-panchayats*. Madhya Pradesh is one of the largest states in India and ranks 2nd in terms of area and 5th in terms of population among the 28 states and 9 union territories.

Madhya Pradesh is one of the fastest growing states of India. As per the economic survey¹ the CAGR for GSDP between 2011-12 and 2016-17 was 14.01%. The per capita income has increased to Rs 79,907 in 2017-18 from Rs 73,268 in 2016-17, an increase of 9.06%. The state has an agrarian economy and 69.8% of total workers, and 85.6% of the total workers in rural areas are dependent on agriculture for livelihoods, as compared to 72.3% in rural India. The state contributed around 4.2% of the GDP of India during 2017-18².

In microfinance, as on **31 December 2019** the total GLP of Madhya Pradesh was **Rs 12,134 Cr** with around **0.38 Cr unique borrowers** through **0.62 Cr accounts**. The table below summarizes the progress in Madhya Pradesh in comparison to India in the last two financial years.

<i>Financial Year As on</i>	2018-19 31 Mar 19		2019-20 31 Dec 19	
Microfinance profile	Madhya Pradesh	India	Madhya Pradesh	India
Population (Cr)	7.99	133.74	8.06	134.94
No. of households (Cr)	1.66	27.55	1.68	27.80
No. of active FIs	53	149	57	169
Average FIs per district	37	30	40	32
Districts with microcredit business	52	618	52	619
Unique number of borrowers (Cr)	0.33	4.94	0.38	5.64
Total micro loan accounts (Cr)	0.54	8.66	0.62	10.11
Portfolio outstanding (Rs Cr)	10,017	1,79,314	12,134	2,11,302
Portfolio outstanding per account (Rs)	18,675	20,702	19,514	20,901
Loan accounts disbursed during qtr. (Cr)	0.05	0.79	0.04	0.61
Loan amount disbursed during qtr. (Rs Cr)	1,478	27,567	1,403	21,580
Loan disbursed per account during qtr. (Rs)	31,866	34,680	33,785	35,144
Estimated GSDP/GDP (Rs Cr at current prices, base year 2011-12)	7,95,359	1,90,10,164	8,30,489	1,97,28,888

Note:

- All data as on date for respective FYs, except disbursement which is for a period from Apr'18 to Mar'19 for FY 2018-19 and from Apr'19 to Aug'19 for FY 2019-20.
- The Gross State Domestic Product (GSDP) for Madhya Pradesh and Gross Domestic Product (GDP) for India has been extrapolated for Dec'19 based on the CAGR from base year of 2011-12 to 2018-19. (Source: <http://mospi.nic.in/data>)

As broadly evident, microfinance operations in Madhya Pradesh seems more concentrated with higher average MFIs per district, though it has favorable numbers with respect to portfolio outstanding per account as well as loan amount disbursed per account. An analysis of the key ratios on the next page provides a better sense of the status of the state.

¹ Economic survey of Madhya Pradesh 2017-18 (<http://www.slbcmadhyapradesh.in/economy.aspx>)

² "Gross State Domestic Product at Current Prices, Base Year 2011-12". Directorate of Economics & Statistics of respective State Governments.

Performance snapshot of Madhya Pradesh as on 31 December 2019

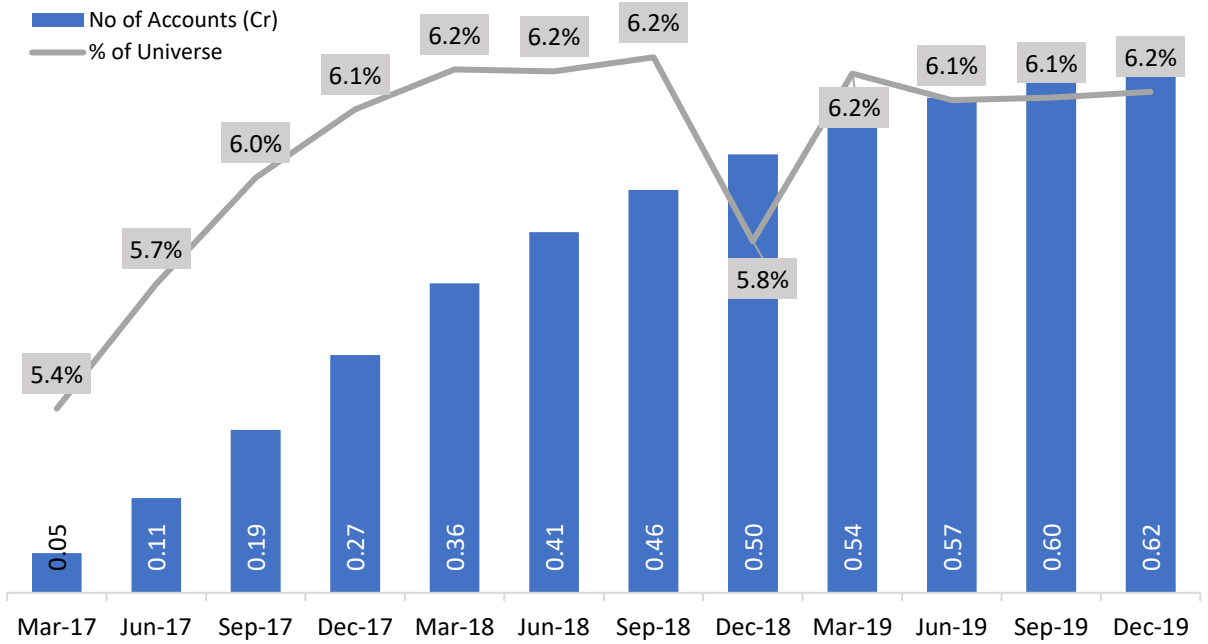
Base month: 31 March 2017 (FY 2016-17) for CAGR calculations

- **Total GLP** of Madhya Pradesh stands at **Rs 12,134 Cr** which is 5.7% of the industry GLP of Rs 2,11,302 Cr. The ever GLP of MP has grown by a CAGR of 31.4% since March 2017 which is similar to CAGR of the universe of 31.9%.
- Total **active accounts** are around **62.2 Lk**, with MP accounting for 6.2% of universe 10.11 Cr accounts. Similarly, the CAGR of ever accounts in Madhya Pradesh has been 18.5% in comparison to 20.9% nationally.
- These loans are with **37.8 Lk unique borrowers** which are about 6.7% of the universe unique borrowers of 5.64 Cr.
- This translates into **1.65 accounts per unique borrower in Madhya Pradesh** which is slightly lower than the industry average of 1.79.
- During the FY 2019-20 (April to December 2019), **29.63 Lk loans** worth **Rs 9,581 Cr** were **disbursed in Madhya Pradesh**. These were 6.0% of 493.31 Lk universe loans and 5.8% of the Rs 1,65,159 Cr loan amount disbursed in India in the same period.
- The average loan size for disbursements in Madhya Pradesh during Apr-Dec'19 of Rs 32,339 has reasonably grown at a CAGR of 11% since Mar'17 (Rs 24,331). It also compares well the industry average loan size of Rs 33,480 for Apr-Dec '19 with a CAGR of 9% for the period Mar'17 to Dec'19.
- Average number of **FIs active per district is 40** (max 57 and min 13). At the industry level, the average FIs per district is 32 while 169 unique entities are active in microfinance space.
- As on 31 December 2019, **PAR30 (3.80%), PAR60 (3.43%), PAR90 (3.08%)** and **PAR180 (2.33%)** of Madhya Pradesh has significantly increased from Mar'18 levels of 1.00%, 0.82%, 0.66% and 0.33% respectively. It was 0% as of Mar'17, since analysis is based on portfolio originated after Feb'17.
- The PAR in Madhya Pradesh is also much higher in comparison to Industry figures of 2.94%, 2.27%, 1.91% and 1.38% for PAR 30, 60, 90 and 180 respectively as on 31 December 2019.
- Considering GDDP as a proxy for per capita income, the ratio of **GLP/capita to GDDP/ capita** was **31.2%** for Dec'19 which is higher than that of the universe at 25.6%. A higher GLP/GDDP ratio signifies a higher probability of indebtedness.
- The **depth of outreach in Madhya Pradesh at 32.2%** shows reasonable saturation and therefore potential for growth. It is at a similar level to that of the universe at 29%.

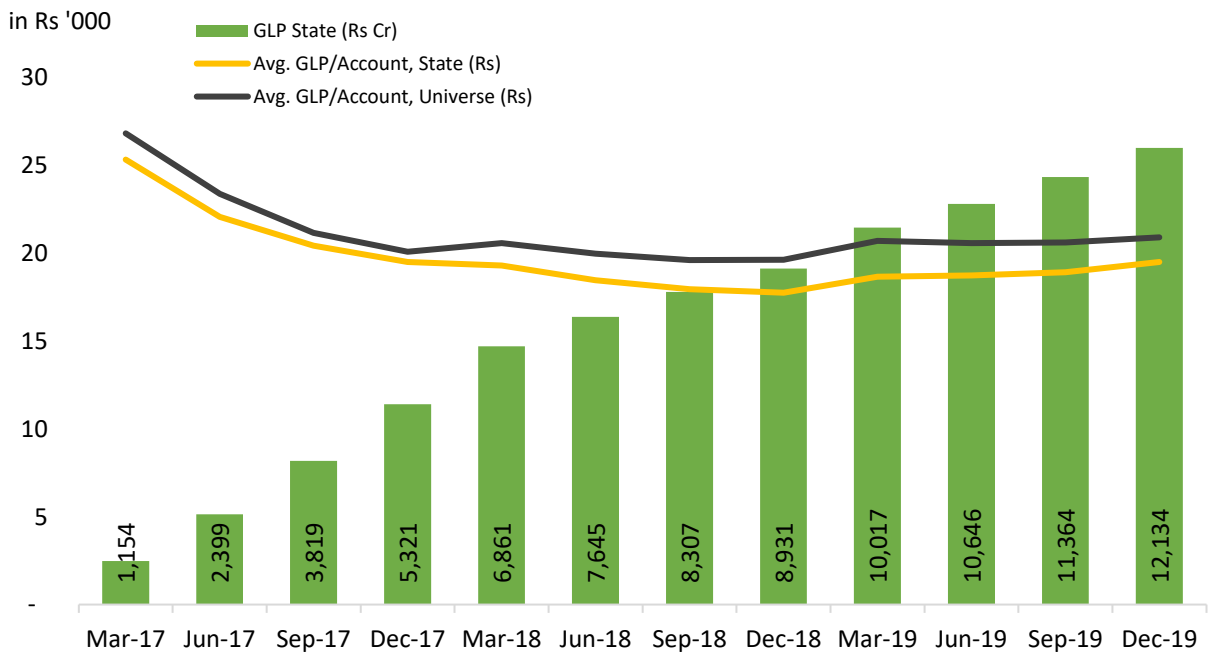
Key risk ratios (for DRI)	31 Mar 19		31 Dec 19	
	MP	India	MP	India
Multiple loans: Accounts per unique borrower	1.63	1.75	1.65	1.79
Density of FIs: '000 potential HHs per FI	219	1,294	206	1,151
Depth of outreach: Unique borrowers to potential HHs	28.3%	25.6%	31.2%	29.0%
Indebtedness proxy: per capita GLP to per capita GSDP	30.6%	25.6%	31.2%	25.6%
Portfolio quality: PAR >60 days	2.57%	1.45%	3.43%	2.27%

Trends: Outreach and GLP

Growth of loan accounts

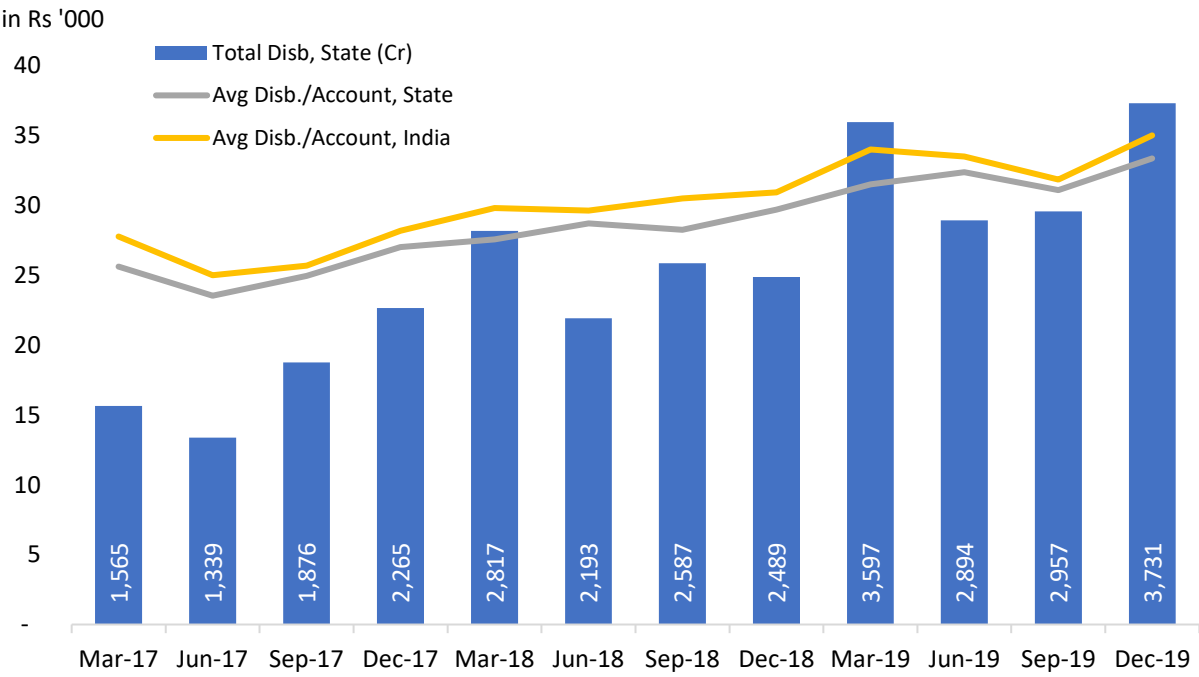


Growth of GLP

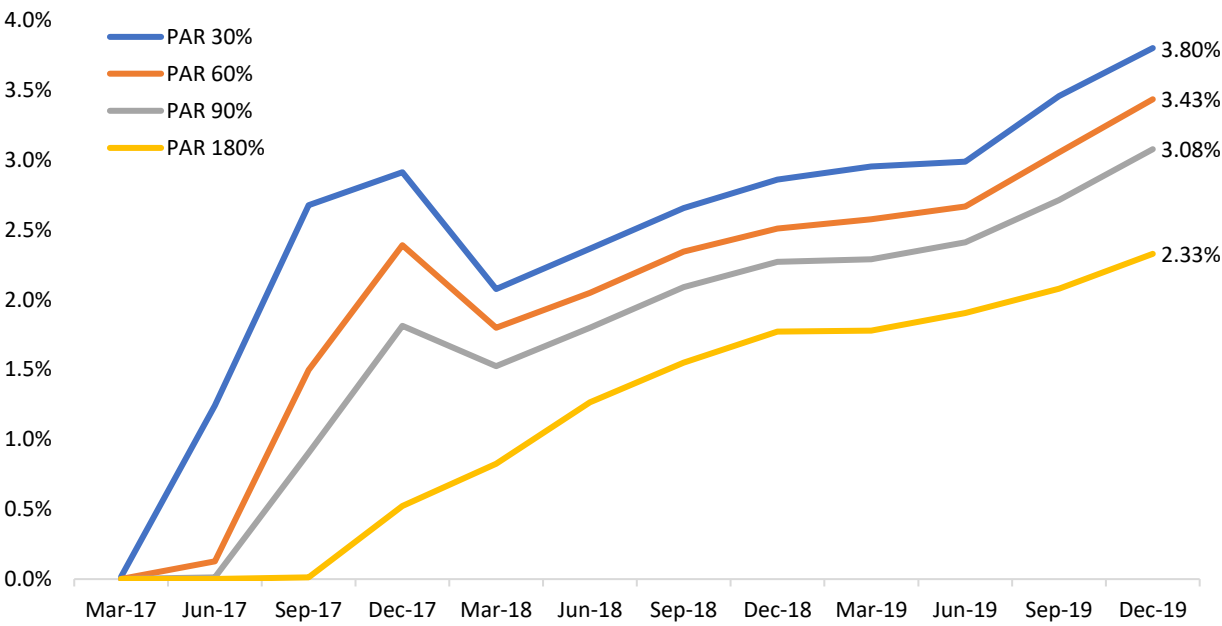


Trends: Disbursements and PAR

Disbursement trend

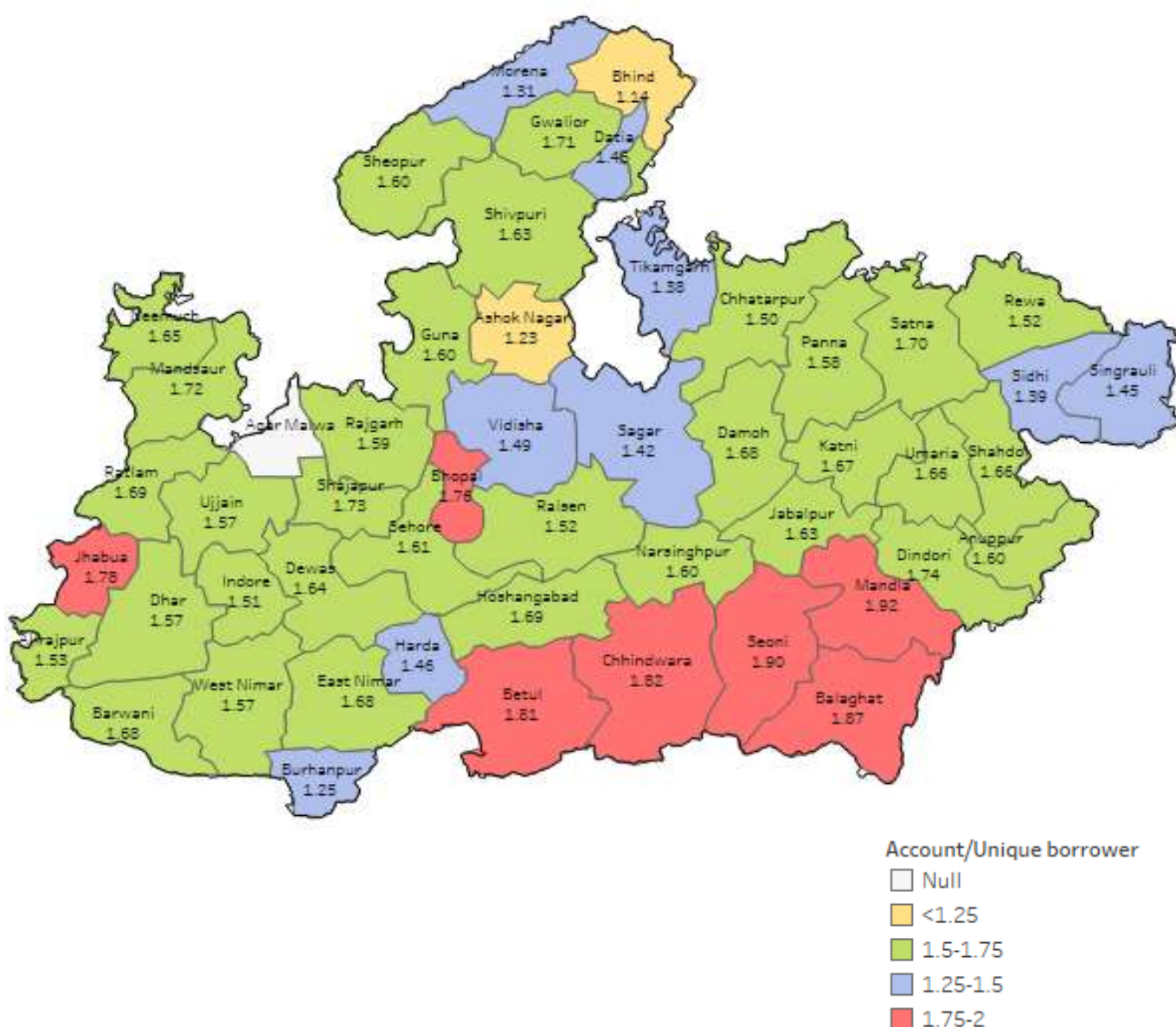


PAR Trend



Heat Map: Multiple loans - Accounts per unique borrower

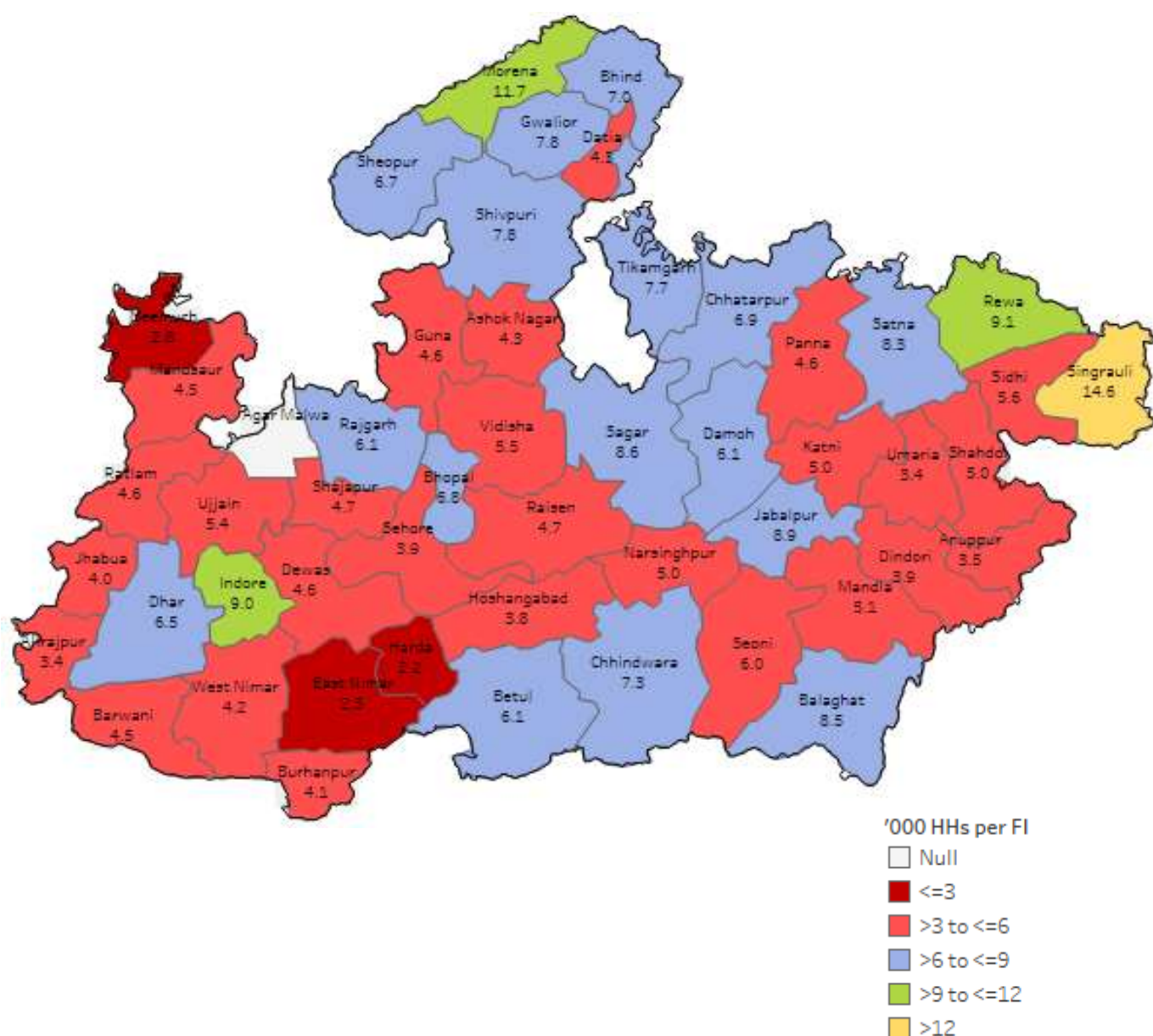
- Multiple loans signify number of accounts per unique borrower and the higher the ratio the greater the risk. The borrower has to manage multiple repayments in a month which can lead to the risk of using a loan from one MFI to repay another and risk of over-indebtedness.
- 5 districts in Madhya Pradesh have more than the country benchmark of 1.79 accounts per unique borrower, the higher being 1.92 for Mandla district.



Note: The map shows district-wise number of accounts per unique borrower

Heat Map: Density of FIs - '000 potential HHs per FI

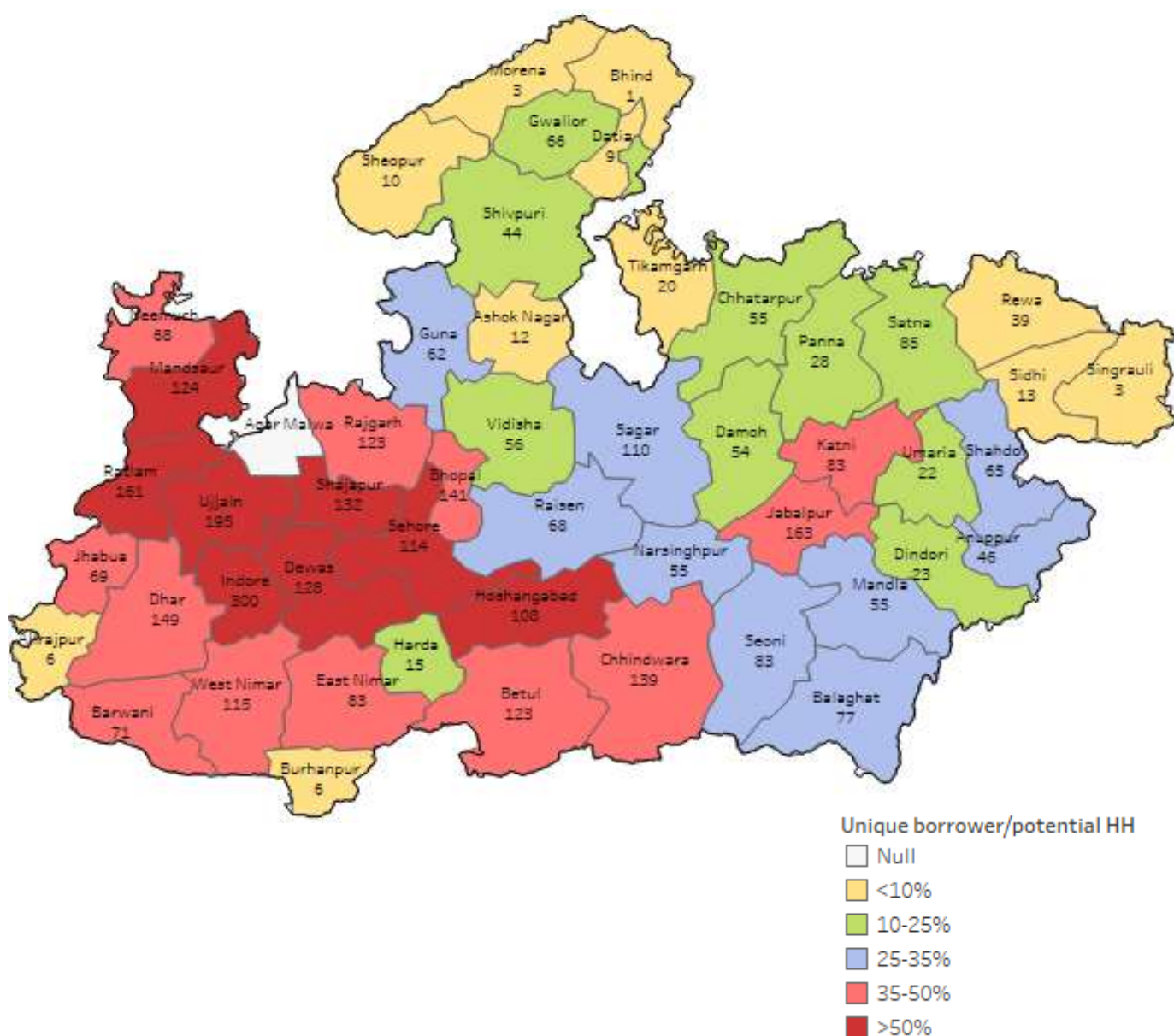
- The density of FIs shows how many thousand potential HHs are reached by each FI. The lower the ratio that higher the risk which means higher number of FIs are competing for the same base population. A branch generally reaches a saturation level at around 3,000 to 3,500 clients. Q3 2019-20 Micrometer shows that the average number of clients per branch is 2,233.
- Therefore density of FIs >3,000 potential HHs per MFIs indicates scope for expansion and below that a risk.
- In Madhya Pradesh, 3 districts have density of FIs <=3,000 HH while 30 districts have it <=6,000 HHs and 20 districts have density >6,000 HHs.



Note: The map shows district-wise average outreach of each FI in thousand households

Heat Map: Depth of outreach - unique borrowers/potential HHs

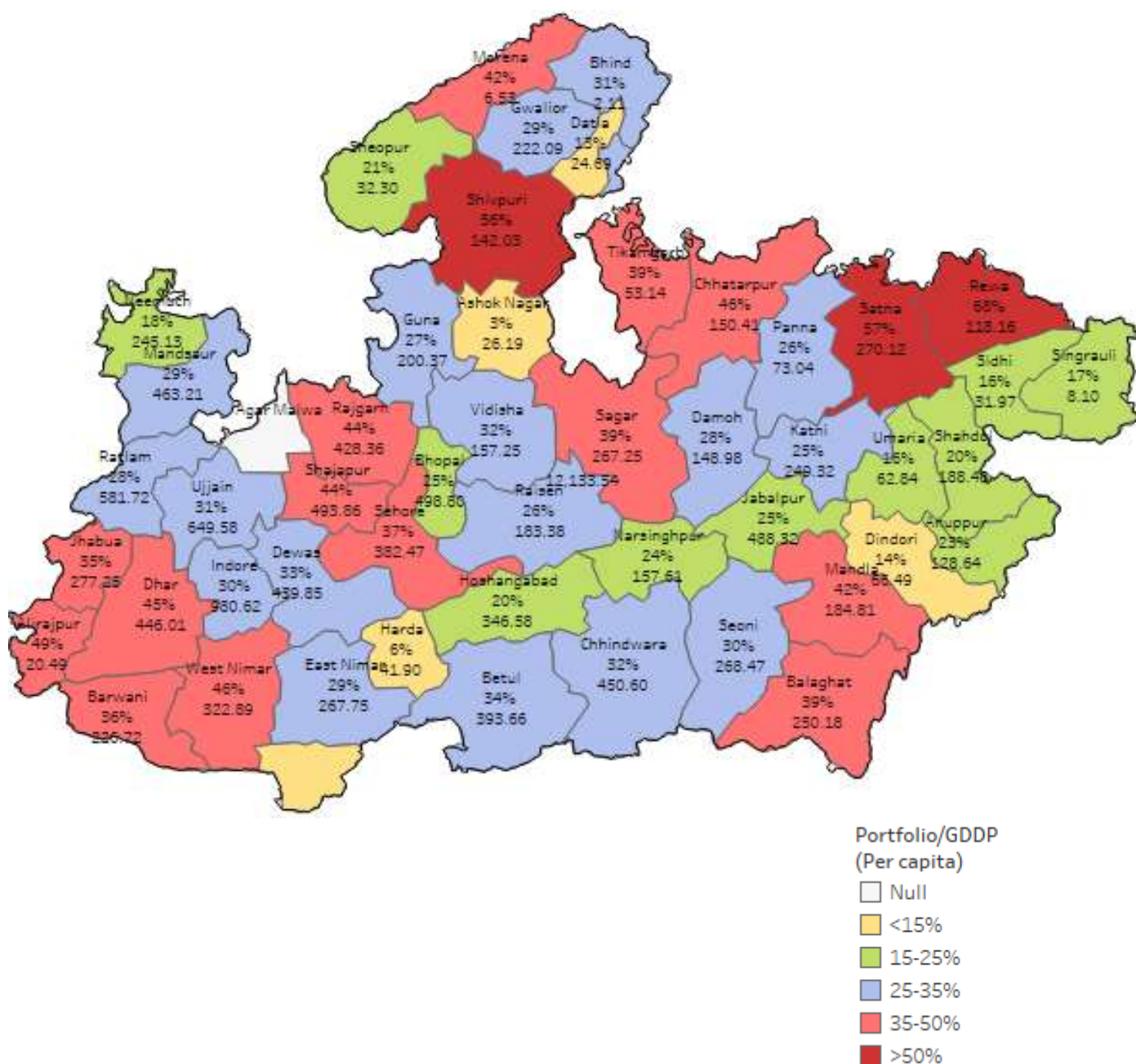
- Depth of outreach ratio indicates the level of saturation in a district in terms of proportion of potential HHs reached by microfinance. The higher the ratio the greater the risk of targeting the same client multiple times leading to multiple lending, over indebtedness etc.
- In Madhya Pradesh 20 districts have a depth of outreach >35% and 8 districts have it >50%. The India benchmark is 28.99% which shows the microfinance is still to reach around 70% of potential households in the country.



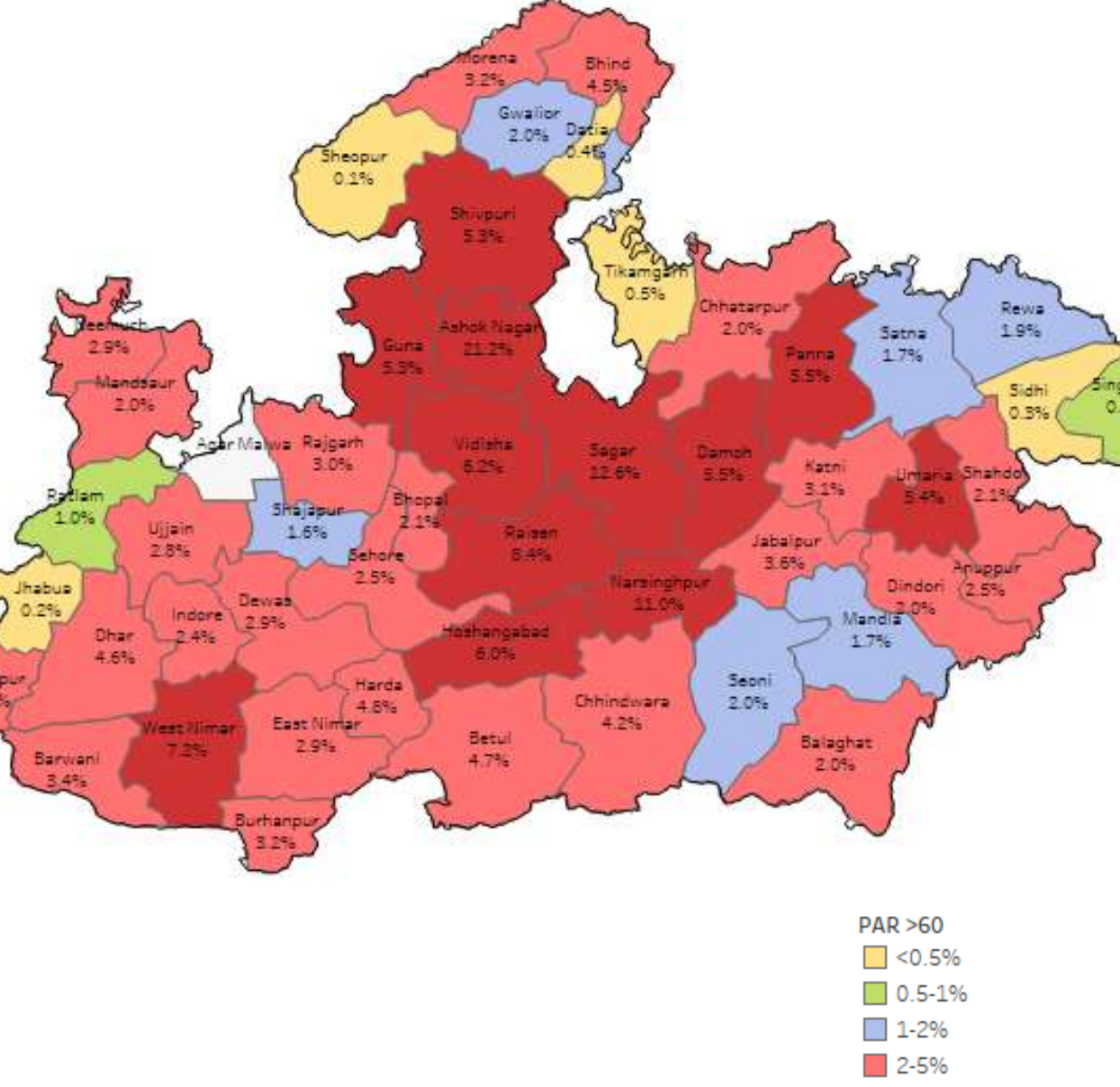
Note: The map shows district-wise number of unique clients in '000s

Heat Map: Risk of indebtedness - GLP/GDDP ratio (per capita)

- The GLP/GDDP (per capita) of 31.2% at the state level appears relatively high, considering net disposable income of around 40% to 50% (of low-income households) which can be factored for loan instalment. At national level, the GLP/GDDP ratio is 25.6%.
- As of Dec'19, **33 out of 50 districts** in Madhya Pradesh have the **GLP/GDDP ratio of >25.6%**, 11 districts has this ratio >40% and 3 districts >50%, which means that these districts carry a higher risk of over indebtedness.



Note: The map shows district-wise ratio of GLP to GDDP per capita in percentage and GLP (Rs. Cr)



Note: The map shows district-wise level of PAR >60 in percentage

District Risk Index (DRI) of Madhya Pradesh

- Based on the categorization of DRI, 59.6% of districts of Madhya Pradesh are in the very high risk or high risk zone. 15.4% of the districts fall in low or very low categories.
- 18 districts of MP are in the Top 100 districts in terms of DRI. Of these, just 1 district features in Top 100 districts in terms of GLP rank.
- The contribution of portfolio of very high risk districts to Madhya Pradesh GLP is 5.97% while of high risk districts is 69.4%.

DRI	31 Dec 19	
	Madhya Pradesh	India
Very high	3.8%	3.7%
High	55.8%	24.2%
Moderate	21.2%	39.9%
Low	13.5%	23.4%
Very low	1.9%	8.9%

- The table below provides the district wise analysis of key risk ratios and the DRI. When compared with the rank of GLP of Madhya Pradesh districts (out of 619) it is evident that only 2 are in the Top 100 districts and none in Top 10. The highest ranked district is Indore with a GLP of Rs 980 Cr (Rank 52), followed by Ujjain with GLP of Rs 650 Cr (Rank 73). District wise data is provided in the **Annexure**.

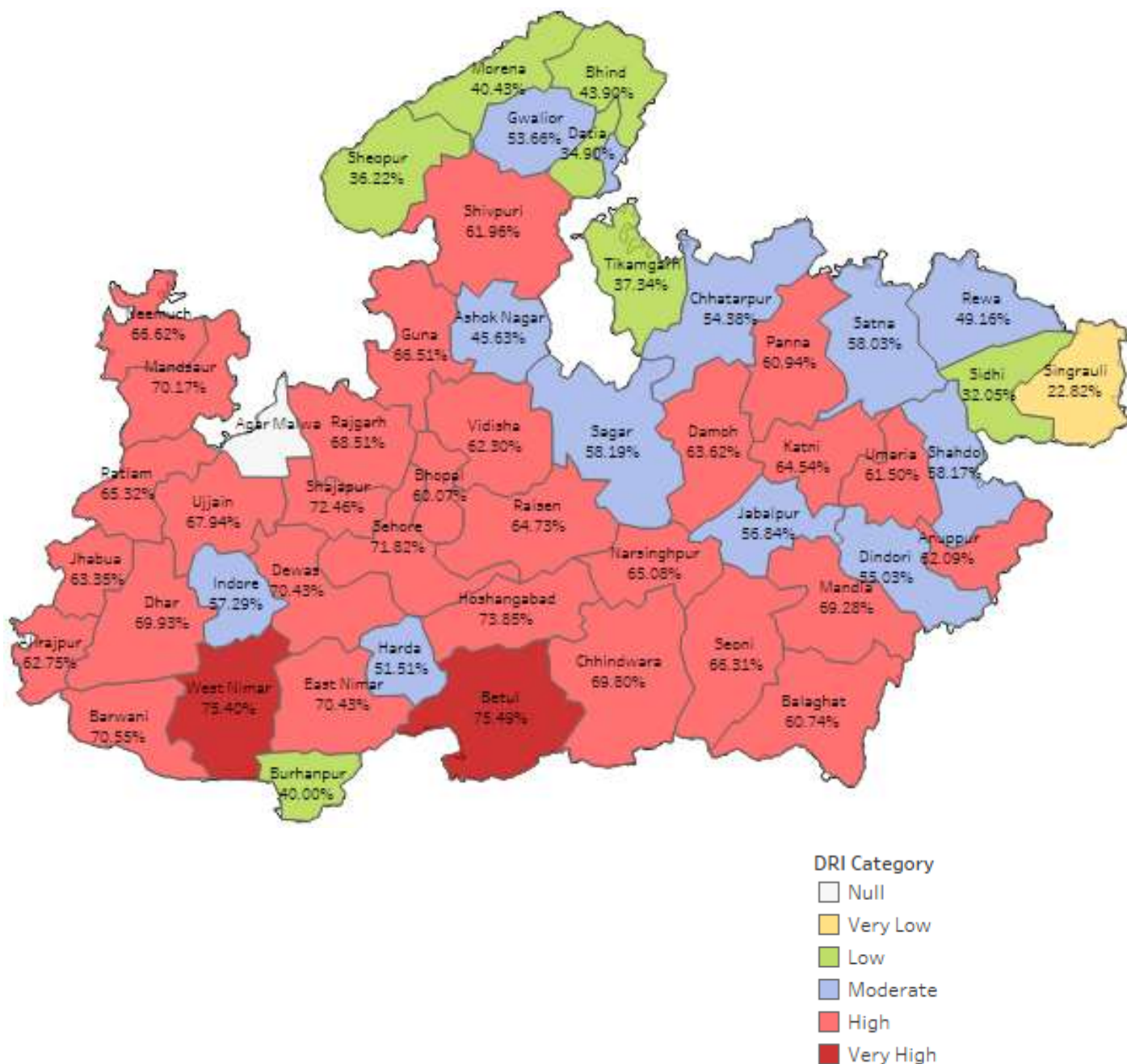
District	Multiple loans	Density of Fls	Depth of outreach	GLP/GDDP (Per Capita)	PAR >60	DRI	DRI Category	GLP Rank	CRISIL Inclusix
Alirajpur	1.53	3.4	6.7	48.7	3.4	62.8	High	502	19.6
Anuppur	1.60	3.5	34.7	23.4	2.5	62.1	High	371	48
Ashok Nagar	1.23	4.3	9.3	3.4	21.2	45.7	Moderate	488	39.5
Balaghat	1.87	8.5	25.1	39.0	2.0	60.6	High	265	47.6
Barwani	1.68	4.5	37.4	35.9	3.4	70.5	High	284	34.3
Betul	1.81	6.1	48.1	34.2	4.7	75.4	Very High	185	58.7
Bhind	1.14	7.0	0.4	31.2	4.5	43.9	Low	551	29.8
Bhopal	1.76	6.8	36.1	24.6	2.1	60.0	High	149	84.3
Burhanpur	1.25	4.1	4.9	6.1	3.2	40.0	Low	515	46.1
Chhatarpur	1.50	6.9	19.7	45.7	2.0	54.4	Moderate	350	37.9
Chhindwara	1.82	7.3	40.4	32.0	4.2	69.8	High	164	53.5
Damoh	1.68	6.1	23.2	27.7	5.5	63.6	High	353	41.6
Datia	1.46	4.3	7.2	13.2	0.4	34.9	Low	493	39.3
Dewas	1.64	4.6	53.5	32.8	2.9	70.4	High	168	53.5
Dhar	1.57	6.5	45.1	45.0	4.6	70.0	High	166	48.9
Dindori	1.74	3.9	17.6	14.2	2.0	55.0	Moderate	435	27.7
East Nimar	1.68	2.5	40.1	28.8	2.9	70.4	High	256	45.6
Guna	1.60	4.6	32.9	26.6	5.3	66.5	High	314	40.3
Gwalior	1.71	7.8	22.0	28.8	2.0	53.6	Moderate	289	61.8
Harda	1.46	2.2	17.6	5.7	4.8	51.5	Moderate	464	50.7
Hoshangabad	1.69	3.8	54.0	20.2	6.0	73.9	High	213	64.3
Indore	1.51	9.0	59.4	30.4	2.4	57.3	Moderate	52	88.1
Jabalpur	1.63	8.9	39.0	24.6	3.6	56.8	Moderate	155	77.7
Jhabua	1.78	4.0	45.7	35.4	0.2	63.3	High	248	28.5
Katni	1.67	5.0	37.0	25.2	3.1	64.5	High	266	51.1

Note: Depth of outreach, GLP/GDDP, PAR>60, DRI and Crisil Inclusix score are in percentage.

District Risk Index (DRI) of Madhya Pradesh

District	Multiple loans	Density of Fls	Depth of outreach	GLP/GDDP (Per Capita)	PAR >60	DRI	DRI Category	GLP Rank	CRISIL Inclusix
Mandla	1.92	5.1	28.2	42.5	1.7	69.2	High	324	32.8
Mandsaur	1.72	4.5	55.8	28.8	2.0	70.1	High	160	51.5
Morena	1.31	11.7	1.0	42.5	3.2	40.5	Low	535	28
Narsinghpur	1.60	5.0	28.5	24.4	11.0	65.1	High	345	58.4
Neemuch	1.65	2.8	48.3	17.7	2.9	66.6	High	268	57.9
Panna	1.58	4.6	15.5	26.4	5.5	60.9	High	425	34
Raisen	1.52	4.7	31.4	25.8	8.4	64.7	High	326	49.2
Rajgarh	1.59	6.1	45.8	44.5	3.0	68.5	High	174	44.4
Ratlam	1.69	4.6	69.8	28.3	1.0	65.3	High	116	58.6
Rewa	1.52	9.1	9.7	67.8	1.9	49.1	Moderate	374	40.1
Sagar	1.42	8.6	27.4	38.9	12.6	58.2	Moderate	257	55.6
Satna	1.70	8.3	22.7	57.0	1.7	58.0	Moderate	253	44.4
Sehore	1.61	3.9	57.0	36.7	2.5	71.8	High	192	51.7
Seoni	1.90	6.0	33.8	29.8	2.0	66.3	High	254	42.6
Shahdol	1.66	5.0	33.0	19.6	2.1	58.2	Moderate	322	47.3
Shajapur	1.73	4.7	56.7	44.4	1.6	72.5	High	150	53.5
Sheopur	1.60	6.7	9.0	20.7	0.1	36.2	Low	476	29
Shivpuri	1.63	7.8	15.6	56.0	5.3	62.0	High	359	27.6
Sidhi	1.39	5.6	6.9	16.3	0.3	32.1	Low	477	34.2
Singrauli	1.45	14.6	1.6	16.9	0.7	22.8	Very Low	532	22.3
Tikamgarh	1.38	7.7	8.7	38.9	0.5	37.3	Low	451	25.2
Ujjain	1.57	5.4	64.0	31.3	2.8	67.9	High	97	64.1
Umaria	1.66	3.4	19.5	16.2	5.4	61.5	High	444	31.6
Vidisha	1.49	5.5	24.1	32.3	6.2	62.3	High	346	45.6
West Nimar	1.57	4.2	40.2	45.7	7.2	75.4	Very High	233	
MP	1.65	206	32.2	31.2	3.43				
All India	1.79	1151	29.9	25.6	2.27				

Heat Map: DRI of Madhya Pradesh



Note: The map shows district-wise Index percentage

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	15	10.3	35	7.3	7.5	0.93%	0.83%	0.83%	0.83%	0.78%
Andhra Pradesh	30	672.6	19	240.4	295.0	1.86%	1.15%	0.80%	0.56%	0.32%
Arunachal Pradesh	11	20.0	33	6.7	7.2	12.29%	5.76%	2.65%	2.34%	1.86%
Assam	40	11,845.7	9	2,695.5	4,491.4	23.47%	7.31%	3.07%	1.46%	0.79%
Bihar	68	22,851.0	3	6,913.1	11,087.0	1.26%	0.73%	0.61%	0.52%	0.38%
Chandigarh	29	25.0	31	8.5	13.8	7.25%	3.86%	2.91%	2.05%	0.53%
Chattisgarh	52	3,944.6	15	1,187.4	2,133.8	3.24%	2.45%	2.06%	1.76%	1.20%
Dadra & Nagar Haveli	22	20.6	32	6.0	7.9	2.53%	1.98%	1.77%	1.57%	1.09%
Daman & Diu	21	5.4	36	1.9	2.5	1.73%	1.25%	1.25%	1.18%	1.10%
Delhi	43	591.0	20	190.3	240.5	6.65%	4.78%	4.39%	4.09%	3.44%
Goa	31	123.4	25	33.7	58.6	3.30%	2.23%	1.86%	1.57%	0.95%
Gujarat	45	6,098.4	12	1,997.4	3,001.3	4.96%	3.98%	3.56%	3.17%	2.46%
Haryana	42	3,483.7	16	1,052.7	1,651.5	3.35%	2.38%	2.11%	1.88%	1.46%
Himachal Pradesh	22	58.1	29	18.9	26.6	3.68%	2.47%	1.59%	1.24%	0.93%
Jammu & Kashmir	12	12.1	34	4.4	7.4	4.11%	2.86%	1.85%	1.17%	0.46%
Jharkhand	47	4,633.6	13	1,418.1	2,462.8	2.96%	2.35%	2.05%	1.82%	1.34%
Karnataka	47	18,204.2	4	5,144.7	9,720.1	5.46%	4.15%	2.33%	1.73%	1.12%
Kerala	38	8,748.1	10	2,122.0	4,399.4	4.74%	3.56%	3.11%	2.80%	1.94%
Lakshadweep	2	0.0	37	0.0	0.0	0.00%	0.00%	0.00%	0.00%	0.00%
Madhya Pradesh	83	12,133.5	7	3,778.5	6,218.0	4.51%	3.80%	3.43%	3.08%	2.33%
Maharashtra	68	15,189.1	5	4,338.8	7,925.0	4.33%	3.51%	3.11%	2.81%	2.11%
Manipur	15	116.5	26	47.8	54.6	2.87%	1.65%	1.31%	1.04%	0.66%
Meghalaya	20	152.7	23	39.6	57.1	7.04%	1.89%	1.44%	1.25%	0.91%
Mizoram	16	76.9	27	21.5	28.7	7.38%	3.83%	3.22%	2.79%	1.85%

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
Nagaland	14	62.7	28	17.1	20.0	8.59%	1.86%	1.50%	1.22%	0.62%
Odisha	50	12,006.0	8	3,506.3	6,671.2	6.46%	5.59%	4.99%	4.53%	3.52%
Pondicherry	39	470.7	21	131.3	228.9	1.72%	1.12%	0.81%	0.63%	0.41%
Punjab	50	4,047.4	14	1,302.2	2,021.2	3.34%	2.27%	1.95%	1.69%	1.21%
Rajasthan	56	8,309.7	11	2,395.0	4,162.9	1.70%	1.28%	1.09%	0.91%	0.64%
Sikkim	17	127.4	24	28.9	40.0	12.35%	4.54%	3.93%	3.57%	2.71%
Tamil Nadu	53	30,907.9	1	8,387.4	15,460.6	3.40%	2.47%	2.03%	1.69%	1.11%
Telangana	34	254.0	22	94.9	102.8	2.86%	2.48%	2.18%	2.01%	1.60%
Tripura	27	2,458.3	17	431.1	817.2	2.36%	1.26%	1.05%	0.88%	0.58%
Uttar Pradesh	57	13,397.9	6	4,548.4	6,698.6	3.31%	2.71%	2.43%	2.20%	1.76%
Uttarakhand	42	1,084.6	18	305.1	447.0	5.00%	3.99%	3.70%	3.49%	3.11%
West Bengal	52	29,131.8	2	6,132.9	10,515.9	2.40%	1.56%	1.38%	1.21%	0.88%
Other	18	27.3	30	12.6	13.6	2.57%	1.63%	1.08%	0.89%	0.57%
Universe	0	2,11,302.3		56,403.6	1,01,097.5	4.66%	2.94%	2.27%	1.91%	1.38%

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	39%	Low	33.3	2	0.08	598	0.03	0.03	3.25%	3.25%	3.25%	3.25%	0.00%
Andaman & Nicobar Islands	North And Middle Andaman	46%	Moderate	39.0	7	0.10	594	0.03	0.04	27.60%	23.42%	23.42%	23.42%	23.42%
Andaman & Nicobar Islands	South Andaman	32%	Low	78.4	15	10.15	525	7.24	7.38	0.65%	0.59%	0.59%	0.59%	0.56%
Andhra Pradesh	Ananthapur	24%	Very Low	69.3	30	62.37	446	15.51	19.30	1.46%	1.13%	0.94%	0.80%	0.44%
Andhra Pradesh	Chittoor	23%	Very Low	68.8	30	88.86	407	37.73	39.32	7.10%	3.77%	2.26%	1.37%	0.81%
Andhra Pradesh	Cuddapah (A)	13%	Very Low	75.5	16	8.89	528	4.15	4.53	1.66%	1.08%	0.75%	0.24%	0.12%
Andhra Pradesh	East Godavari	20%	Very Low	78.5	22	109.14	381	34.39	47.96	0.86%	0.53%	0.42%	0.33%	0.21%
Andhra Pradesh	Guntur	17%	Very Low	85.1	26	87.05	411	29.33	36.14	1.50%	1.02%	0.75%	0.50%	0.39%
Andhra Pradesh	Krishna	15%	Very Low	89.7	29	77.71	421	29.42	38.39	0.94%	0.70%	0.55%	0.32%	0.13%
Andhra Pradesh	Kurnool	13%	Very Low	68.4	23	29.44	480	14.18	15.14	0.55%	0.46%	0.37%	0.33%	0.25%
Andhra Pradesh	Nellore	15%	Very Low	75.3	26	34.49	472	13.28	13.50	1.34%	0.99%	0.82%	0.78%	0.42%
Andhra Pradesh	Prakasam	12%	Very Low	79.2	28	38.47	469	14.02	16.10	0.61%	0.29%	0.16%	0.13%	0.08%
Andhra Pradesh	Srikakulam	18%	Very Low	73.6	25	8.10	531	4.61	5.00	2.63%	1.72%	1.39%	1.19%	0.72%
Andhra Pradesh	Visakhapatnam (A)	16%	Very Low	93.6	22	37.06	470	12.94	18.48	1.45%	1.11%	0.79%	0.41%	0.10%
Andhra Pradesh	Vizianagaram (A)	19%	Very Low	71.4	16	18.87	503	7.42	10.04	0.97%	0.81%	0.74%	0.64%	0.35%
Andhra Pradesh	West Godavari	17%	Very Low	82.0	19	72.19	427	23.45	31.08	0.55%	0.34%	0.27%	0.23%	0.09%
Arunachal Pradesh	Changlang	14%	Very Low	22.0	2	0.16	590	0.07	0.07	11.89%	1.61%	0.37%	0.00%	0.00%
Arunachal Pradesh	Dibang Valley	44%	Low	51.9	3	0.09	596	0.04	0.04	22.16%	7.40%	7.40%	7.40%	7.40%
Arunachal Pradesh	East Kameng	27%	Low	18.0	2	0.12	592	0.04	0.05	0.00%	0.00%	0.00%	0.00%	0.00%
Arunachal Pradesh	East Siang	40%	Low	56.8	8	7.55	533	2.48	2.88	15.60%	7.69%	0.42%	0.41%	0.26%
Arunachal Pradesh	Kurung Kumey	20%	Very Low	5.2	3	0.06	601	0.02	0.02	8.73%	0.00%	0.00%	0.00%	0.00%
Arunachal Pradesh	Lohit	29%	Low	26.9	6	0.22	584	0.11	0.11	15.19%	6.60%	0.89%	0.00%	0.00%
Arunachal Pradesh	Lower Subansiri	39%	Low	38.0	2	0.91	563	0.35	0.35	8.93%	6.81%	5.95%	5.29%	4.64%
Arunachal Pradesh	Papum Pare	48%	Moderate	76.0	11	10.32	524	3.37	3.42	10.00%	4.25%	3.86%	3.69%	2.95%
Arunachal Pradesh	Tawang	42%	Low	37.1	3	0.02	610	0.01	0.01	5.34%	5.34%	5.34%	5.34%	0.00%
Arunachal Pradesh	Tirap	48%	Moderate	21.3	6	0.17	589	0.07	0.07	49.02%	26.17%	21.28%	0.00%	0.00%
Arunachal Pradesh	Upper Siang	24%	Very Low	35.2	2	0.10	593	0.04	0.04	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
Arunachal Pradesh	Upper Subansiri	33%	Low	21.8	3	0.06	600	0.02	0.02	0.00%	0.00%	0.00%	0.00%	0.00%
Arunachal Pradesh	West Kameng	22%	Very Low	40.0	3	0.12	591	0.04	0.04	1.73%	1.73%	0.00%	0.00%	0.00%
Arunachal Pradesh	West Siang	20%	Very Low	38.5	3	0.10	595	0.05	0.05	1.96%	0.00%	0.00%	0.00%	0.00%
Assam	Barpeta (A)	68%	High	43.2	33	571.50	118	126.39	213.83	14.05%	3.34%	1.97%	1.43%	0.49%
Assam	Bongaigaon	71%	High	53.1	27	342.51	218	77.25	127.63	5.73%	1.80%	1.14%	0.88%	0.46%
Assam	Cachar	60%	High	48.9	24	829.51	71	165.18	243.98	3.84%	2.87%	2.12%	1.68%	0.94%
Assam	Darrang (A)	73%	High	44.1	33	528.88	136	131.99	218.93	13.25%	1.73%	1.04%	0.80%	0.40%
Assam	Dhemaji	64%	High	35.8	24	160.66	340	47.67	74.24	16.39%	1.69%	0.53%	0.29%	0.15%
Assam	Dhubri (A)	63%	High	28.4	25	521.27	142	94.90	146.08	21.06%	8.21%	6.04%	4.90%	2.29%
Assam	Dibrugarh	74%	High	69.0	28	600.07	109	152.20	256.68	65.44%	32.06%	13.98%	0.77%	0.21%
Assam	Goalpara (A)	65%	High	32.6	28	272.48	252	63.70	100.70	6.11%	1.66%	0.92%	0.69%	0.38%
Assam	Golaghat	80%	Very High	58.6	28	639.94	98	146.85	264.94	38.32%	10.31%	2.05%	0.42%	0.11%
Assam	Hailakandi (A)	52%	Moderate	36.5	18	153.62	348	40.45	55.03	14.96%	13.24%	12.22%	11.42%	8.59%
Assam	Jorhat	88%	Very High	75.4	32	568.83	119	131.62	242.29	55.27%	22.54%	5.26%	1.03%	0.23%
Assam	Kamrup	75%	Very High	65.5	40	1474.43	19	303.87	540.23	10.15%	1.64%	1.13%	0.93%	0.58%
Assam	Karbi Anglong	37%	Low	43.8	28	169.29	332	54.96	74.58	8.74%	0.71%	0.31%	0.23%	0.11%
Assam	Karimganj	65%	High	34.8	23	340.23	219	72.54	112.99	6.38%	4.48%	3.37%	2.64%	1.42%
Assam	Kokrajhar	45%	Low	31.7	22	133.42	368	34.33	47.01	2.98%	0.81%	0.52%	0.42%	0.22%
Assam	Lakhimpur	67%	High	48.4	28	555.57	130	126.09	217.47	21.69%	1.07%	0.35%	0.24%	0.13%
Assam	Marigaon	69%	High		22	333.23	226	70.09	103.68	22.30%	5.16%	4.23%	3.83%	2.70%
Assam	Nagaon	65%	High	39.7	34	1161.68	37	254.03	414.70	23.76%	3.51%	2.23%	1.88%	1.25%
Assam	Nalbari	63%	High	62.1	37	525.49	138	124.31	217.30	9.54%	2.39%	1.44%	1.01%	0.37%
Assam	North Cachar Hills	58%	Moderate	45.5	7	2.28	549	0.56	0.58	6.29%	3.59%	3.18%	2.73%	1.81%
Assam	Sibsagar	77%	Very High	62.8	30	689.86	90	161.08	287.34	53.25%	22.52%	5.37%	0.51%	0.12%
Assam	Sonitpur	72%	High	48.4	34	866.86	64	204.21	347.77	24.81%	5.83%	2.76%	1.81%	0.88%
Assam	Tinsukia	57%	Moderate	54.4	24	404.12	180	111.25	183.43	38.71%	6.52%	1.27%	0.33%	0.16%
Bihar	Araria (A)	56%	Moderate	28.0	40	695.60	89	195.45	325.74	0.97%	0.76%	0.69%	0.65%	0.57%

* (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	62%	High	29.4	23	12.73	516	4.84	6.49	6.03%	5.08%	4.79%	3.26%	2.29%
Bihar	Aurangabad (A)	59%	Moderate	35.0	50	375.48	194	122.54	186.34	2.39%	0.76%	0.63%	0.53%	0.36%
Bihar	Banka (A)	59%	Moderate	34.7	43	335.00	225	102.45	172.54	0.96%	0.69%	0.38%	0.17%	0.11%
Bihar	Begusarai (A)	63%	High	45.2	59	1224.27	28	363.46	616.62	1.49%	0.86%	0.70%	0.59%	0.38%
Bihar	Bhagalpur	58%	Moderate	42.1	47	707.62	86	194.39	329.27	1.61%	1.10%	0.84%	0.68%	0.43%
Bihar	Bhojpur	58%	Moderate	44.4	51	284.53	246	90.73	136.60	2.36%	1.67%	1.43%	1.27%	0.96%
Bihar	Buxar	66%	High	45.5	50	235.35	274	81.57	113.95	5.68%	2.34%	2.03%	1.78%	1.44%
Bihar	Darbhanga	54%	Moderate	35.2	60	967.91	55	282.68	478.93	0.54%	0.13%	0.10%	0.09%	0.04%
Bihar	East Champaran	53%	Moderate	33.9	58	1516.61	18	465.59	734.08	0.76%	0.37%	0.29%	0.25%	0.17%
Bihar	Gaya (A)	51%	Moderate	37.3	52	532.29	135	190.40	275.27	2.22%	1.40%	1.24%	1.12%	0.94%
Bihar	Gopalganj	62%	High	41.7	52	617.46	103	187.95	290.67	1.19%	0.60%	0.54%	0.49%	0.41%
Bihar	Jamui (A)	56%	Moderate	34.6	41	222.93	288	67.96	103.89	0.57%	0.47%	0.43%	0.40%	0.27%
Bihar	Jehanabad	66%	High	39.8	45	82.46	418	30.21	42.32	4.75%	3.50%	3.00%	2.62%	2.20%
Bihar	Kaimur (Bhabua)	68%	High	33.0	48	332.07	227	99.54	160.07	1.28%	0.87%	0.66%	0.52%	0.28%
Bihar	Katihar (A)	54%	Moderate	27.6	48	660.82	95	185.85	313.38	0.61%	0.41%	0.26%	0.20%	0.15%
Bihar	Khagaria (A)	68%	High	32.8	51	490.84	153	135.18	233.91	0.42%	0.28%	0.17%	0.13%	0.09%
Bihar	Kishanganj	71%	High	36.6	36	607.47	106	144.86	259.92	1.51%	1.29%	1.18%	1.03%	0.94%
Bihar	Lakhisarai	62%	High	41.0	46	144.05	357	44.85	68.27	0.55%	0.40%	0.33%	0.28%	0.18%
Bihar	Madhepura	54%	Moderate	27.7	44	306.18	241	91.10	146.53	0.35%	0.20%	0.17%	0.16%	0.13%
Bihar	Madhubani	51%	Moderate	30.6	54	865.60	65	252.71	440.69	0.30%	0.07%	0.05%	0.04%	0.02%
Bihar	Munger	61%	High	39.7	42	233.38	277	65.79	110.88	1.29%	0.97%	0.77%	0.53%	0.16%
Bihar	Muzaffarpur (A)	54%	Moderate	48.8	68	1558.23	17	495.37	767.13	1.17%	0.50%	0.41%	0.33%	0.22%
Bihar	Nalanda	56%	Moderate	40.6	47	228.29	283	83.22	114.10	4.22%	3.63%	3.39%	3.17%	2.49%
Bihar	Nawada (A)	62%	High	32.3	46	306.31	240	100.96	146.12	1.90%	1.58%	1.37%	1.10%	0.91%
Bihar	Patna	41%	Low	72.9	61	1157.93	38	373.74	553.83	2.79%	2.08%	1.68%	1.36%	0.99%
Bihar	Purnia (A)	56%	Moderate	31.9	47	873.41	62	246.10	410.46	0.45%	0.29%	0.23%	0.20%	0.14%
Bihar	Rohtas	63%	High	42.8	50	428.02	176	130.17	215.47	2.74%	1.98%	1.60%	1.31%	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
Bihar	Saharsa	62%	High	29.2	43	428.23	175	120.93	212.42	0.51%	0.31%	0.24%	0.18%	0.11%
Bihar	Samastipur	60%	Moderate	40.4	63	1561.89	16	450.35	776.59	1.00%	0.22%	0.17%	0.14%	0.05%
Bihar	Saran	60%	Moderate	44.3	60	978.74	53	305.35	452.04	1.88%	1.04%	0.95%	0.87%	0.70%
Bihar	Sheikhpura (A)	60%	Moderate	34.8	39	58.38	449	17.95	24.46	1.64%	1.32%	1.15%	1.00%	0.76%
Bihar	Sheohar	54%	Moderate	28.0	45	66.82	434	24.42	34.59	0.11%	0.07%	0.04%	0.02%	0.01%
Bihar	Sitamarhi (A)	50%	Moderate	24.9	53	628.64	100	186.56	308.55	0.41%	0.16%	0.14%	0.13%	0.10%
Bihar	Siwan	56%	Moderate	39.1	54	601.42	108	185.15	270.57	1.88%	0.89%	0.83%	0.79%	0.68%
Bihar	Supaul	54%	Moderate	26.9	46	366.61	201	115.93	186.24	0.32%	0.21%	0.17%	0.15%	0.12%
Bihar	Vaishali	60%	High	43.0	67	1119.09	42	352.78	553.92	1.02%	0.42%	0.31%	0.24%	0.13%
Bihar	West Champaran	53%	Moderate	29.2	47	1038.28	47	323.99	514.21	0.55%	0.27%	0.20%	0.18%	0.13%
Chandigarh	Chandigarh	42%	Low	86.7	29	25.04	491	8.47	13.82	7.25%	3.86%	2.91%	2.05%	0.53%
Chattisgarh	Bastar (A)	47%	Moderate	35.9	30	98.88	393	35.30	53.26	2.09%	1.84%	1.77%	1.68%	1.49%
Chattisgarh	Bijapur(Cgh) (A)	34%	Low	20.9	2	0.08	597	0.03	0.03	4.85%	4.85%	4.85%	4.85%	4.85%
Chattisgarh	Bilaspur(Cgh)	61%	High	54.3	47	430.95	170	132.55	232.97	4.59%	3.76%	3.31%	2.97%	2.14%
Chattisgarh	Dantewada (A)	37%	Low	40.1	17	0.95	560	0.89	0.91	13.88%	11.93%	11.02%	10.66%	10.43%
Chattisgarh	Dhamtari	71%	High	51.9	39	108.44	382	31.39	58.61	4.57%	3.89%	3.43%	3.03%	2.09%
Chattisgarh	Durg	53%	Moderate	80.6	48	596.59	111	165.48	316.56	3.02%	2.11%	1.81%	1.57%	1.11%
Chattisgarh	Gariaband	38%	Low	19.4	14	0.71	570	0.28	0.41	0.99%	0.52%	0.52%	0.52%	0.27%
Chattisgarh	Janjgir-Champa	67%	High	40.5	45	335.16	224	97.62	179.47	2.67%	2.14%	1.84%	1.59%	1.00%
Chattisgarh	Jashpur	59%	Moderate	38.2	37	136.71	365	48.13	78.70	0.74%	0.41%	0.25%	0.15%	0.04%
Chattisgarh	Kanker (A)	58%	Moderate	41.6	32	87.76	409	26.04	43.93	0.91%	0.67%	0.59%	0.51%	0.14%
Chattisgarh	Kawardha	61%	High	30.4	26	26.25	487	9.83	13.38	9.78%	7.95%	7.19%	6.58%	5.28%
Chattisgarh	Korba (A)	60%	High	48.3	42	215.69	294	63.04	116.74	2.50%	1.78%	1.46%	1.26%	0.96%
Chattisgarh	Koriya	70%	High	57.3	43	91.88	403	29.37	52.87	3.45%	2.53%	1.94%	1.61%	0.98%
Chattisgarh	Mahasamund (A)	80%	Very High	48.9	43	365.24	202	105.24	196.55	4.06%	3.18%	2.58%	2.09%	1.35%
Chattisgarh	Narayanpur (A)	30%	Low	25.3	6	0.76	567	0.28	0.29	0.33%	0.33%	0.00%	0.00%	0.00%
Chattisgarh	Raigarh	58%	Moderate	50.7	45	370.31	198	107.78	206.42	2.64%	1.65%	1.31%	1.08%	0.73%

* (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
Chhattisgarh	Raipur	49%	Moderate	75.0	52	604.76	107	187.20	322.06	3.96%	3.13%	2.71%	2.40%	1.72%
Chhattisgarh	Rajnandgaon (A)	55%	Moderate	37.9	36	145.91	355	41.60	76.53	1.26%	0.92%	0.75%	0.62%	0.39%
Chhattisgarh	Surguja	58%	Moderate	59.1	43	327.59	230	105.40	184.11	3.22%	2.11%	1.49%	1.04%	0.38%
Dadra & Nagar Haveli	Dadra & Nagar Haveli	57%	Moderate	60.2	22	20.57	501	5.97	7.88	2.53%	1.98%	1.77%	1.57%	1.09%
Daman & Diu	Daman	38%	Low	61.7	21	5.44	538	1.88	2.48	1.72%	1.25%	1.25%	1.18%	1.10%
Daman & Diu	Diu	28%	Low	56.3	2	0.01	617	0.00	0.00	10.29%	0.00%	0.00%	0.00%	0.00%
Delhi	Central Delhi	44%	Low	86.1	29	12.66	518	3.88	4.41	7.64%	5.69%	5.04%	4.35%	3.33%
Delhi	East Delhi	37%	Low		33	141.22	360	46.35	57.84	7.38%	4.83%	4.52%	4.28%	3.53%
Delhi	New Delhi	35%	Low		13	0.20	586	0.08	0.09	17.37%	2.70%	2.03%	2.03%	2.03%
Delhi	North Delhi	44%	Low		33	38.50	468	13.39	16.45	7.19%	5.79%	5.11%	4.89%	4.20%
Delhi	North West Delhi	31%	Low		43	193.65	320	59.53	78.15	6.34%	4.82%	4.44%	4.09%	3.49%
Delhi	South Delhi	31%	Low		35	89.32	406	28.48	36.26	7.23%	5.24%	4.84%	4.62%	4.04%
Delhi	South West Delhi	27%	Low		40	47.74	456	16.59	19.75	4.34%	2.91%	2.68%	2.39%	1.99%
Delhi	West Delhi	31%	Low		40	67.71	432	22.03	27.59	6.35%	4.51%	4.07%	3.75%	2.93%
Goa	North Goa	43%	Low	89.2	31	63.70	439	17.10	29.20	2.16%	1.37%	1.06%	0.84%	0.36%
Goa	South Goa	52%	Moderate	88.5	24	59.66	448	16.61	29.41	4.52%	3.15%	2.71%	2.36%	1.57%
Gujarat	Ahmedabad	34%	Low	83.6	45	558.62	124	190.11	272.02	6.04%	4.86%	4.34%	3.94%	3.17%
Gujarat	Amreli	33%	Low	49.9	24	14.18	510	6.50	6.98	9.49%	9.08%	8.85%	8.66%	8.16%
Gujarat	Anand	57%	Moderate	72.9	44	467.24	158	144.16	239.76	6.11%	4.49%	3.69%	2.88%	1.65%
Gujarat	Banaskantha	36%	Low	38.5	37	106.43	384	41.06	56.28	9.00%	7.75%	7.09%	5.72%	4.39%
Gujarat	Bharuch	44%	Low	72.5	34	197.09	318	65.73	99.09	4.43%	3.14%	2.66%	2.32%	1.60%
Gujarat	Bhavnagar	31%	Low	52.9	25	203.46	311	66.68	94.20	3.58%	2.91%	2.50%	2.26%	1.76%
Gujarat	Dahod (A)	52%	Moderate	26.6	38	725.59	85	205.61	350.48	0.58%	0.41%	0.33%	0.26%	0.13%
Gujarat	Gandhi Nagar	52%	Moderate	75.8	41	159.06	343	56.80	80.62	8.70%	7.79%	7.36%	6.91%	6.02%
Gujarat	Jamnagar	29%	Low	78.1	25	66.88	433	26.24	34.04	3.73%	3.38%	3.06%	2.85%	2.54%
Gujarat	Junagadh	30%	Low	64.2	24	24.50	496	11.00	13.17	18.11%	17.38%	17.03%	16.68%	16.14%
Gujarat	Kachchh	28%	Low	60.8	26	67.94	431	27.42	34.77	3.22%	2.91%	2.75%	2.69%	2.51%

* (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	51%	Moderate	65.6	41	445.79	167	158.98	236.86	6.86%	5.94%	5.39%	4.78%	3.82%
Gujarat	Mahesana	44%	Low	74.9	38	231.60	278	79.31	117.00	6.45%	5.09%	4.41%	3.81%	2.84%
Gujarat	Narmada (A)	55%	Moderate	49.3	31	75.78	422	26.87	40.63	4.99%	3.56%	2.98%	2.60%	1.78%
Gujarat	Navsari	53%	Moderate	72.9	35	168.14	334	47.04	77.38	5.58%	4.30%	3.87%	3.46%	2.70%
Gujarat	Panch Mahals	50%	Moderate	49.0	38	582.87	115	176.56	287.16	2.57%	2.15%	1.95%	1.78%	1.40%
Gujarat	Patan	45%	Low	52.5	33	57.04	450	22.03	28.91	14.74%	13.67%	13.04%	12.46%	11.14%
Gujarat	Porbandar	39%	Low	59.7	13	2.27	550	0.58	0.59	94.72%	94.60%	94.52%	94.52%	94.31%
Gujarat	Rajkot	32%	Low	76.3	34	164.92	335	61.31	82.84	6.45%	5.06%	4.66%	4.31%	3.69%
Gujarat	Sabarkantha	45%	Low	83.7	37	338.09	223	121.77	169.34	6.95%	6.53%	6.36%	6.03%	5.58%
Gujarat	Surat	30%	Low	63.0	40	533.93	134	169.15	239.22	3.46%	2.43%	2.14%	1.91%	1.40%
Gujarat	Surendra Nagar	34%	Low	51.4	32	92.88	402	29.85	41.74	2.43%	2.19%	1.96%	1.83%	1.46%
Gujarat	Tapi	36%	Low	23.0	28	18.56	504	7.23	10.08	2.31%	1.69%	1.49%	1.22%	0.64%
Gujarat	The Dangs	33%	Low	24.3	18	3.61	542	1.11	1.44	1.31%	0.39%	0.10%	0.00%	0.00%
Gujarat	Vadodara	41%	Low	96.4	43	598.19	110	195.25	298.24	6.11%	4.29%	3.66%	3.10%	1.78%
Gujarat	Valsad	44%	Low	65.0	34	193.74	319	59.07	88.51	4.98%	3.60%	3.08%	2.68%	1.91%
Haryana	Ambala	48%	Moderate	92.3	32	209.36	304	69.45	98.59	4.05%	2.56%	2.21%	1.96%	1.51%
Haryana	Bhiwani	54%	Moderate	56.1	39	219.47	292	62.06	107.13	1.49%	0.78%	0.63%	0.50%	0.33%
Haryana	Faridabad	41%	Low	85.8	40	234.23	275	78.04	106.23	4.39%	3.19%	2.94%	2.77%	2.46%
Haryana	Fatehabad	72%	High	63.8	29	204.35	309	56.50	102.23	3.25%	2.27%	1.89%	1.50%	0.67%
Haryana	Gurgaon	40%	Low	89.5	42	130.89	370	39.48	62.85	1.84%	1.57%	1.46%	1.32%	1.10%
Haryana	Hisar	48%	Moderate	66.0	36	230.76	280	65.86	111.51	1.62%	0.98%	0.81%	0.67%	0.43%
Haryana	Jhajjar	49%	Moderate	63.7	35	96.24	397	29.34	45.62	2.80%	1.87%	1.70%	1.55%	1.26%
Haryana	Jind	57%	Moderate	63.0	31	199.61	315	59.30	98.84	2.20%	1.35%	1.11%	0.95%	0.70%
Haryana	Kaithal	59%	Moderate	64.0	30	168.47	333	51.20	83.83	3.38%	2.40%	2.19%	1.99%	1.48%
Haryana	Karnal	58%	Moderate	82.0	35	300.66	242	91.64	138.87	6.41%	4.91%	4.37%	3.74%	2.95%
Haryana	Kurukshetra	63%	High	76.7	34	173.57	329	54.53	80.03	6.57%	4.90%	4.47%	4.17%	3.30%
Haryana	Mahendragarh	57%	Moderate	65.2	36	190.83	321	63.79	98.20	1.24%	0.83%	0.72%	0.63%	0.49%

* (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	49%	Moderate	81.1	27	44.66	460	13.87	21.43	5.19%	3.54%	2.89%	2.36%	1.55%
Haryana	Panipat	47%	Moderate	67.1	35	214.80	297	67.76	93.85	4.60%	3.18%	2.89%	2.66%	2.10%
Haryana	Rewari	49%	Moderate	47.2	36	125.79	372	32.91	55.86	1.69%	1.10%	0.97%	0.81%	0.53%
Haryana	Rohtak	56%	Moderate	77.1	31	95.82	398	28.16	44.72	4.82%	4.04%	3.82%	3.62%	3.08%
Haryana	Sirsa	57%	Moderate	61.8	26	274.60	249	70.46	132.99	1.23%	0.65%	0.50%	0.41%	0.24%
Haryana	Sonipat	46%	Moderate	65.8	35	132.08	369	42.26	62.06	3.92%	2.85%	2.55%	2.31%	2.00%
Haryana	Yamuna Nagar	57%	Moderate	69.4	35	237.51	273	76.12	106.69	3.53%	2.84%	2.53%	2.36%	1.99%
Himachal Pradesh	Bilaspur (Hp)	29%	Low	72.2	9	0.94	562	0.38	0.41	4.80%	1.88%	1.57%	0.95%	0.95%
Himachal Pradesh	Chamba (A)	13%	Very Low	55.5	1	0.03	606	0.01	0.02	0.00%	0.00%	0.00%	0.00%	0.00%
Himachal Pradesh	Hamirpur(Hp)	15%	Very Low	74.8	10	0.27	583	0.11	0.12	5.62%	1.13%	0.00%	0.00%	0.00%
Himachal Pradesh	Kangra	23%	Very Low	73.2	14	3.80	541	1.37	1.88	5.22%	2.56%	1.49%	0.06%	0.01%
Himachal Pradesh	Kinnaur	3%	Very Low	74.4	1	0.00	620	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	607	0.01	0.01	26.38%	0.00%	0.00%	0.00%	0.00%
Himachal Pradesh	Lahul & Spiti	18%	Very Low	65.8	1	0.03	608	0.01	0.01	0.00%	0.00%	0.00%	0.00%	0.00%
Himachal Pradesh	Mandi	22%	Very Low	71.1	10	0.96	559	0.58	0.60	8.20%	6.94%	3.20%	2.51%	0.00%
Himachal Pradesh	Shimla	25%	Low	79.1	13	0.53	573	0.13	0.14	18.44%	7.45%	2.81%	0.24%	0.24%
Himachal Pradesh	Sirmaur	49%	Moderate	61.3	22	28.18	484	8.23	12.84	3.13%	2.22%	1.13%	0.92%	0.64%
Himachal Pradesh	Solan	39%	Low	82.9	16	10.02	526	3.54	4.60	6.06%	4.85%	4.34%	3.95%	3.44%
Himachal Pradesh	Una	32%	Low	72.3	16	13.31	512	4.47	5.99	1.56%	0.76%	0.41%	0.21%	0.03%
Jammu & Kashmir	Ananthnag	8%	Very Low	36.6	1	0.01	612	0.00	0.00	0.00%	0.00%	0.00%	0.00%	0.00%
Jammu & Kashmir	Baramulla (A)	16%	Very Low	47.5	2	0.02	611	0.01	0.01	78.55%	0.70%	0.70%	0.00%	0.00%
Jammu & Kashmir	Budgam	14%	Very Low	43.2	1	0.01	613	0.00	0.00	0.00%	0.00%	0.00%	0.00%	0.00%
Jammu & Kashmir	Doda	17%	Very Low	41.6	1	0.01	618	0.00	0.00	0.00%	0.00%	0.00%	0.00%	0.00%
Jammu & Kashmir	Jammu	36%	Low	79.4	12	11.42	523	4.10	7.14	3.26%	2.17%	1.27%	0.65%	0.16%
Jammu & Kashmir	Kathua	18%	Very Low	60.3	2	0.36	582	0.17	0.18	2.23%	1.41%	1.41%	1.41%	0.50%
Jammu & Kashmir	Kupwara (A)	15%	Very Low	29.9	3	0.01	614	0.00	0.00	0.00%	0.00%	0.00%	0.00%	0.00%
Jammu & Kashmir	Leh	13%	Very Low	57.2	2	0.01	615	0.01	0.01	0.00%	0.00%	0.00%	0.00%	0.00%

* (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
Jammu & Kashmir	Poonch	3%	Very Low	30.6	1	0.01	616	0.01	0.01	0.00%	0.00%	0.00%	0.00%	0.00%
Jammu & Kashmir	Srinagar	36%	Low	56.4	7	0.19	587	0.05	0.06	54.61%	48.85%	39.40%	33.18%	18.57%
Jammu & Kashmir	Udhampur	7%	Very Low	56.4	3	0.05	604	0.03	0.03	0.59%	0.59%	0.00%	0.00%	0.00%
Jharkhand	Bokaro (A)	58%	Moderate	60.7	40	273.09	250	85.13	148.53	2.90%	2.32%	2.01%	1.73%	1.25%
Jharkhand	Chatra (A)	65%	High	29.6	42	136.70	366	45.09	73.84	1.70%	1.09%	0.81%	0.64%	0.24%
Jharkhand	Deoghar	73%	High	43.1	38	183.08	327	65.96	111.61	8.84%	8.34%	8.00%	7.52%	6.14%
Jharkhand	Dhanbad	52%	Moderate	64.7	40	364.08	203	113.21	200.61	3.93%	2.91%	2.06%	1.81%	1.53%
Jharkhand	Dumka (A)	74%	High	41.6	34	200.72	313	68.23	114.92	5.50%	5.05%	4.69%	4.31%	3.27%
Jharkhand	East Singhbhum (A)	59%	Moderate	79.4	39	311.29	237	96.41	166.90	6.08%	5.28%	4.92%	4.54%	3.86%
Jharkhand	Garhwa (A)	63%	High	29.3	37	240.46	271	67.75	118.25	0.27%	0.17%	0.13%	0.11%	0.06%
Jharkhand	Giridh (A)	68%	High	37.5	47	523.08	139	150.85	277.94	1.23%	0.94%	0.78%	0.64%	0.32%
Jharkhand	Godda (A)	60%	High	35.4	33	143.83	358	41.95	73.39	1.26%	0.74%	0.57%	0.47%	0.32%
Jharkhand	Gumla (A)	55%	Moderate	43.1	32	33.76	474	11.33	18.92	0.45%	0.25%	0.16%	0.12%	0.11%
Jharkhand	Hazaribag (A)	60%	High	55.3	46	348.13	211	107.15	182.85	2.78%	1.58%	1.20%	0.92%	0.35%
Jharkhand	Jamtara	59%	Moderate	35.2	29	35.59	471	13.76	22.32	4.30%	3.74%	3.42%	3.19%	2.74%
Jharkhand	Koderma	70%	High	52.5	39	214.82	296	68.03	113.94	0.87%	0.61%	0.52%	0.44%	0.23%
Jharkhand	Latehar (A)	53%	Moderate	28.3	31	40.84	466	13.55	21.41	1.18%	0.58%	0.41%	0.28%	0.12%
Jharkhand	Lohardaga (A)	62%	High	46.9	30	25.04	492	7.96	13.22	1.53%	1.15%	1.01%	0.86%	0.56%
Jharkhand	Pakur (A)	73%	High	29.2	36	255.29	263	73.56	135.59	1.68%	1.43%	1.30%	1.12%	0.86%
Jharkhand	Palamau (A)	63%	High	35.2	45	351.58	209	102.07	179.08	0.45%	0.25%	0.18%	0.13%	0.07%
Jharkhand	Ramgarh (A)	63%	High	63.0	40	210.42	302	64.76	110.25	3.52%	2.69%	2.36%	2.12%	1.39%
Jharkhand	Ranchi (A)	52%	Moderate	70.9	43	343.83	216	99.76	167.06	3.51%	2.88%	2.64%	2.38%	1.92%
Jharkhand	Sahibganj (A)	69%	High	32.9	32	230.93	279	66.80	120.67	3.96%	2.46%	1.95%	1.51%	0.63%
Jharkhand	Seraikela-Kharsawan	51%	Moderate	48.2	30	74.45	423	25.93	40.58	4.33%	3.72%	3.41%	3.08%	2.59%
Jharkhand	Simdega (A)	46%	Moderate	30.4	26	6.75	534	2.73	3.30	0.62%	0.61%	0.60%	0.57%	0.37%
Jharkhand	West Singhbhum (A)	71%	High	37.7	33	85.89	413	26.15	47.58	6.61%	5.84%	5.21%	4.61%	2.68%
Karnataka	Bagalkot	65%	High	74.6	33	357.13	206	100.27	186.91	5.01%	4.03%	3.53%	3.15%	2.12%

* (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
Karnataka	Ballari	50%	Moderate	67.9	36	747.00	78	225.67	394.55	2.45%	1.91%	1.62%	1.33%	0.86%
Karnataka	Bangalore Rural	54%	Moderate	82.8	35	505.87	147	153.77	242.21	2.12%	1.62%	1.47%	1.38%	1.22%
Karnataka	Belagavi	60%	High		38	1195.19	32	317.21	637.43	6.60%	5.13%	4.28%	3.45%	1.32%
Karnataka	Bengaluru	37%	Low		44	1212.40	30	381.01	641.85	4.31%	3.35%	3.19%	3.05%	2.77%
Karnataka	Bidar	65%	High	58.5	41	466.74	159	128.09	242.26	1.68%	1.22%	1.11%	1.01%	0.78%
Karnataka	Bijapur	63%	High	59.1	47	485.46	156	125.66	239.23	2.25%	1.84%	1.74%	1.66%	1.51%
Karnataka	Chamrajnagar	66%	High	77.7	37	680.32	91	216.68	369.00	1.85%	0.98%	0.80%	0.67%	0.45%
Karnataka	Chikkaballapur	47%	Moderate	67.1	29	93.54	400	28.79	46.82	1.20%	0.86%	0.79%	0.72%	0.57%
Karnataka	Chikkamagaluru	68%	High	100.0	36	468.77	157	124.53	254.04	12.69%	6.29%	2.52%	1.94%	1.14%
Karnataka	Chitradurga	61%	High	79.1	36	559.25	123	170.71	313.73	4.30%	2.68%	2.37%	2.10%	1.49%
Karnataka	Dakshina Kannada	56%	Moderate	91.8	31	356.26	207	91.49	193.47	70.31%	59.87%	15.75%	5.22%	0.79%
Karnataka	Davangere	63%	High	87.0	38	769.52	75	233.79	422.23	2.86%	2.20%	1.90%	1.64%	1.14%
Karnataka	Dharwad	56%	Moderate	100.0	37	564.20	121	141.41	293.33	3.36%	2.03%	1.74%	1.50%	1.07%
Karnataka	Gadag	73%	High	92.0	36	265.67	258	74.10	140.65	4.14%	3.24%	2.93%	2.62%	1.56%
Karnataka	Hassan	58%	Moderate	100.0	38	864.17	66	228.79	464.97	2.73%	1.90%	1.44%	1.23%	0.89%
Karnataka	Haveri	73%	High	89.2	37	509.12	145	133.50	263.82	3.47%	2.67%	2.36%	2.03%	1.39%
Karnataka	Kalaburagi	60%	High	60.0	39	499.80	148	149.42	250.07	2.14%	1.73%	1.63%	1.53%	1.29%
Karnataka	Kodagu	75%	High	100.0	30	209.80	303	53.53	118.93	10.72%	7.85%	5.74%	5.02%	3.36%
Karnataka	Kolar	60%	High	64.0	34	744.52	82	214.22	395.44	1.21%	0.93%	0.82%	0.75%	0.57%
Karnataka	Koppal	61%	High	55.3	33	312.69	236	100.43	169.09	3.69%	2.69%	2.30%	1.92%	1.25%
Karnataka	Mandya	61%	High	90.0	37	920.93	60	256.02	500.82	1.37%	0.88%	0.73%	0.62%	0.42%
Karnataka	Mysuru	49%	Moderate	90.2	39	1962.94	6	551.52	1088.02	1.74%	1.03%	0.85%	0.73%	0.50%
Karnataka	Raichur (A)	57%	Moderate	63.2	37	459.73	162	144.45	237.56	2.50%	1.80%	1.54%	1.20%	0.74%
Karnataka	Ramanagar	56%	Moderate	67.6	31	556.27	129	150.22	293.92	1.18%	0.76%	0.68%	0.63%	0.50%
Karnataka	Shivamogga	67%	High	100.0	36	613.02	104	159.93	328.90	6.82%	4.74%	3.25%	2.75%	1.83%
Karnataka	Tumakuru	57%	Moderate	83.5	38	1129.92	41	298.65	617.90	2.60%	1.87%	1.54%	1.35%	0.94%
Karnataka	Udupi	67%	High	97.2	31	200.72	312	49.48	107.29	68.89%	58.14%	13.94%	1.14%	0.58%

* (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	38	259.80	261	66.66	144.09	9.88%	7.38%	4.03%	3.17%	1.56%
Karnataka	Yadgir (A)	67%	High	52.5	33	233.48	276	74.75	121.55	1.30%	0.88%	0.72%	0.58%	0.23%
Kerala	Alappuzha	60%	High	100.0	36	1135.32	40	262.10	565.02	2.94%	2.10%	1.83%	1.63%	1.12%
Kerala	Ernakulam	49%	Moderate	100.0	38	628.34	101	156.08	322.96	5.55%	3.84%	3.39%	3.10%	2.33%
Kerala	Idukki	63%	High	89.5	33	308.33	239	82.14	149.26	5.83%	4.10%	3.78%	3.50%	2.71%
Kerala	Kannur	38%	Low	90.7	32	116.77	376	43.27	67.09	6.75%	4.88%	4.18%	3.55%	1.68%
Kerala	Kasargod	49%	Moderate	90.5	22	108.12	383	37.53	60.93	16.17%	12.89%	7.32%	6.59%	4.49%
Kerala	Kollam	63%	High	91.2	33	1199.71	31	295.33	621.21	5.68%	4.31%	3.83%	3.40%	2.33%
Kerala	Kottayam	62%	High	100.0	37	671.35	93	154.22	340.59	5.53%	4.12%	3.62%	3.26%	2.28%
Kerala	Kozhikode	48%	Moderate	92.0	33	403.23	181	122.41	201.51	10.70%	9.21%	8.55%	7.92%	5.74%
Kerala	Malappuram	49%	Moderate	63.2	32	363.02	204	99.98	174.48	5.15%	3.97%	3.48%	3.10%	1.88%
Kerala	Palakkad	55%	Moderate	88.2	38	1040.57	45	235.95	520.82	1.74%	1.42%	1.29%	1.20%	0.87%
Kerala	Pathanamthitta	67%	High	100.0	35	424.65	177	104.59	217.11	6.57%	5.20%	4.59%	4.15%	2.98%
Kerala	Thiruvananthapuram	56%	Moderate	99.0	37	1217.96	29	259.37	581.92	3.62%	2.87%	2.54%	2.23%	1.43%
Kerala	Thrissur	56%	Moderate	100.0	37	1045.82	44	239.98	527.14	3.87%	2.50%	2.15%	1.94%	1.37%
Kerala	Wayanad (A)	48%	Moderate	79.6	18	84.89	414	29.07	49.40	6.56%	2.73%	1.94%	1.56%	0.62%
Lakshadweep	Lakshadweep	17%	Very Low	51.3	2	0.00	619	0.00	0.00	0.00%	0.00%	0.00%	0.00%	0.00%
Madhya Pradesh	Alirajpur	63%	High	19.6	28	20.49	502	6.42	9.83	3.90%	3.60%	3.40%	3.20%	2.77%
Madhya Pradesh	Anuppur	62%	High	48.0	38	128.64	371	45.97	73.48	4.22%	3.20%	2.46%	1.87%	0.77%
Madhya Pradesh	Ashok Nagar	46%	Moderate	39.5	31	26.19	488	12.42	15.31	22.17%	21.75%	21.24%	20.09%	18.73%
Madhya Pradesh	Balaghat	61%	High	47.6	36	250.18	265	76.52	143.27	2.61%	2.19%	2.00%	1.78%	1.24%
Madhya Pradesh	Barwani (A)	71%	High	34.3	42	226.72	284	70.70	118.95	4.53%	3.78%	3.38%	3.03%	2.17%
Madhya Pradesh	Betul	75%	Very High	58.7	42	393.66	185	123.21	222.81	5.98%	5.11%	4.69%	4.25%	2.88%
Madhya Pradesh	Bhind	44%	Low	29.8	33	2.11	551	0.96	1.10	4.88%	4.62%	4.52%	4.07%	3.64%
Madhya Pradesh	Bhopal	60%	High	84.3	57	498.80	149	140.60	247.65	2.78%	2.30%	2.08%	1.92%	1.66%
Madhya Pradesh	Burhanpur	40%	Low	46.1	28	12.80	515	5.57	6.97	3.89%	3.53%	3.25%	3.06%	2.85%
Madhya Pradesh	Chhatarpur (A)	54%	Moderate	37.9	40	150.41	350	54.55	81.92	3.56%	2.38%	2.02%	1.61%	0.99%

* (A) – Aspirational District

State	District	DRI	DRI Category	CRISIL Inclusix	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	Chhindwara	70%	High	53.5	47	450.60	164	139.19	253.99	5.08%	4.61%	4.23%	3.74%	2.66%
Madhya Pradesh	Damoh (A)	64%	High	41.6	38	148.98	353	53.74	90.14	6.93%	5.82%	5.54%	5.35%	4.89%
Madhya Pradesh	Datia	35%	Low	39.3	29	24.69	493	9.01	13.17	0.43%	0.38%	0.37%	0.36%	0.22%
Madhya Pradesh	Dewas	70%	High	53.5	52	439.85	168	128.36	210.75	3.95%	3.26%	2.88%	2.56%	1.79%
Madhya Pradesh	Dhar	70%	High	48.9	51	446.01	166	149.42	233.95	6.02%	5.10%	4.63%	4.24%	3.38%
Madhya Pradesh	Dindori	55%	Moderate	27.7	34	66.49	435	23.20	40.32	2.70%	2.33%	2.01%	1.72%	1.15%
Madhya Pradesh	East Nimar (A)	70%	High	45.6	83	267.75	256	83.04	139.45	3.80%	3.22%	2.86%	2.50%	1.89%
Madhya Pradesh	Guna (A)	67%	High	40.3	41	200.37	314	62.40	100.08	6.40%	5.68%	5.31%	4.81%	3.89%
Madhya Pradesh	Gwalior	54%	Moderate	61.8	38	222.09	289	65.61	111.95	2.56%	2.09%	1.97%	1.86%	1.54%
Madhya Pradesh	Harda	52%	Moderate	50.7	40	41.90	464	15.48	22.63	6.01%	5.26%	4.80%	4.06%	2.80%
Madhya Pradesh	Hoshangabad	74%	High	64.3	53	346.58	213	107.89	182.10	8.27%	6.81%	6.04%	5.38%	3.98%
Madhya Pradesh	Indore	57%	Moderate	88.1	56	980.62	52	299.77	452.31	3.44%	2.71%	2.45%	2.24%	1.72%
Madhya Pradesh	Jabalpur	57%	Moderate	77.7	47	488.32	155	163.25	266.66	4.45%	3.86%	3.58%	3.29%	2.71%
Madhya Pradesh	Jhabua	63%	High	28.5	38	277.25	248	68.95	122.45	0.25%	0.19%	0.15%	0.13%	0.08%
Madhya Pradesh	Katni	65%	High	51.1	45	249.32	266	83.26	139.12	4.67%	3.63%	3.14%	2.74%	1.85%
Madhya Pradesh	West Nimar	75%	Very High		68	322.89	233	114.88	180.88	9.49%	8.10%	7.22%	6.28%	4.42%
Madhya Pradesh	Mandla	69%	High	32.8	38	184.81	324	54.88	105.42	2.81%	2.11%	1.75%	1.41%	0.67%
Madhya Pradesh	Mandsaur	70%	High	51.5	50	463.21	160	124.26	214.25	3.14%	2.38%	2.01%	1.70%	1.13%
Madhya Pradesh	Morena	40%	Low	28.0	24	6.53	535	2.70	3.52	3.95%	3.61%	3.21%	2.64%	0.46%
Madhya Pradesh	Narsinghpur	65%	High	58.4	39	157.61	345	55.39	88.68	12.63%	11.49%	11.01%	10.51%	9.31%
Madhya Pradesh	Neemuch	67%	High	57.9	50	245.13	268	67.52	111.19	4.11%	3.39%	2.93%	2.39%	1.54%
Madhya Pradesh	Panna	61%	High	34.0	39	73.04	425	27.63	43.63	7.51%	6.01%	5.47%	4.96%	3.71%
Madhya Pradesh	Raisen	65%	High	49.2	46	183.38	326	68.06	103.79	10.20%	8.72%	8.36%	7.96%	6.90%
Madhya Pradesh	Rajgarh (A)	69%	High	44.4	44	428.36	174	122.85	195.51	4.02%	3.36%	2.96%	2.59%	1.46%
Madhya Pradesh	Ratlam	65%	High	58.6	50	581.72	116	161.01	271.38	1.57%	1.19%	0.97%	0.82%	0.56%
Madhya Pradesh	Rewa	49%	Moderate	40.1	45	118.16	374	39.49	60.06	3.16%	2.23%	1.85%	1.55%	0.93%
Madhya Pradesh	Sagar	58%	Moderate	55.6	47	267.25	257	110.25	156.54	14.22%	13.15%	12.58%	11.32%	10.31%

* (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	Satna	58%	Moderate	44.4	45	270.12	253	84.51	143.95	2.41%	1.96%	1.71%	1.45%	0.79%
Madhya Pradesh	Sehore	72%	High	51.7	51	382.47	192	113.93	183.60	3.64%	2.97%	2.52%	2.15%	1.61%
Madhya Pradesh	Seoni	66%	High	42.6	41	268.47	254	82.73	156.84	2.77%	2.22%	1.98%	1.68%	1.14%
Madhya Pradesh	Shahdol	58%	Moderate	47.3	39	188.48	322	64.50	107.15	3.71%	2.60%	2.06%	1.59%	0.64%
Madhya Pradesh	Shajapur	72%	High	53.5	50	493.86	150	132.14	227.96	2.13%	1.80%	1.57%	1.37%	0.75%
Madhya Pradesh	Sheopur	36%	Low	29.0	17	32.30	476	10.24	16.34	0.13%	0.10%	0.07%	0.06%	0.03%
Madhya Pradesh	Shivpuri	62%	High	27.6	36	142.03	359	43.50	70.97	6.47%	5.76%	5.26%	4.77%	3.15%
Madhya Pradesh	Sidhi	32%	Low	34.2	33	31.97	477	12.82	17.78	0.56%	0.39%	0.29%	0.27%	0.06%
Madhya Pradesh	Singrauli (A)	23%	Very Low	22.3	13	8.10	532	3.03	4.38	0.95%	0.91%	0.73%	0.52%	0.10%
Madhya Pradesh	Tikamgarh	37%	Low	25.2	30	53.14	451	20.06	27.66	1.11%	0.59%	0.46%	0.36%	0.13%
Madhya Pradesh	Ujjain	68%	High	64.1	56	649.58	97	194.54	306.06	3.89%	3.20%	2.85%	2.54%	1.93%
Madhya Pradesh	Umaria	62%	High	31.6	33	62.84	444	22.03	36.49	6.24%	5.81%	5.45%	5.13%	3.94%
Madhya Pradesh	Vidisha (A)	62%	High	45.6	42	157.25	346	56.05	83.60	7.06%	6.47%	6.23%	6.00%	5.38%
Maharashtra	Ahmed Nagar	56%	Moderate	56.2	57	797.34	73	211.76	392.69	3.68%	3.20%	2.92%	2.70%	2.17%
Maharashtra	Akola	53%	Moderate	62.3	37	211.80	299	73.35	121.17	5.67%	5.35%	5.12%	4.87%	4.57%
Maharashtra	Amravati	44%	Low	70.4	38	287.43	244	114.04	168.33	11.62%	10.27%	9.99%	9.66%	8.86%
Maharashtra	Aurangabad	53%	Moderate	57.8	54	847.02	69	227.60	442.21	1.99%	1.62%	1.41%	1.26%	0.88%
Maharashtra	Beed	45%	Moderate	45.2	46	185.76	323	59.88	101.72	1.80%	0.93%	0.81%	0.72%	0.53%
Maharashtra	Bhandara	51%	Moderate	62.6	27	109.39	380	39.97	63.59	4.21%	4.04%	3.90%	3.77%	3.35%
Maharashtra	Buldhana	58%	Moderate	53.0	45	392.84	186	111.06	238.07	2.22%	2.07%	2.00%	1.88%	1.69%
Maharashtra	Chandrapur	36%	Low	56.4	33	207.96	308	63.82	114.45	0.86%	0.36%	0.31%	0.26%	0.19%
Maharashtra	Dhule	61%	High	47.4	45	399.46	182	114.42	210.41	5.86%	4.24%	2.29%	1.34%	0.70%
Maharashtra	Gadchiroli (A)	32%	Low	26.4	26	42.58	462	17.13	24.86	0.42%	0.40%	0.38%	0.36%	0.32%
Maharashtra	Gondia	47%	Moderate	47.3	31	105.29	386	41.03	57.22	3.75%	3.46%	3.34%	3.24%	3.01%
Maharashtra	Hingoli	57%	Moderate	41.3	30	160.19	341	47.93	89.64	0.40%	0.29%	0.27%	0.23%	0.20%
Maharashtra	Jalgaon	58%	Moderate	51.5	49	1026.60	49	280.23	522.87	4.28%	3.59%	3.14%	2.50%	1.18%
Maharashtra	Jalna	54%	Moderate	46.3	43	286.54	245	80.26	159.47	0.35%	0.29%	0.24%	0.20%	0.13%

* (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
Maharashtra	Kolhapur	62%	High	80.7	49	895.30	61	220.66	490.26	8.79%	7.21%	6.08%	5.24%	2.26%
Maharashtra	Latur	54%	Moderate	47.4	47	508.89	146	132.02	266.91	1.65%	0.85%	0.69%	0.58%	0.30%
Maharashtra	Mumbai	49%	Moderate	100.0	62	748.86	77	206.41	332.29	6.08%	4.08%	3.75%	3.42%	2.78%
Maharashtra	Nagpur	48%	Moderate	92.8	46	817.82	72	247.88	447.25	3.52%	3.32%	3.23%	3.14%	2.96%
Maharashtra	Nanded	53%	Moderate	48.4	40	697.83	88	186.90	379.15	1.41%	1.04%	0.95%	0.87%	0.59%
Maharashtra	Nandurbar (A)	57%	Moderate	29.2	34	138.26	362	48.16	82.40	2.71%	1.98%	1.59%	1.31%	0.59%
Maharashtra	Nashik	47%	Moderate	57.3	55	672.97	92	202.93	360.07	4.03%	3.20%	2.80%	2.53%	1.91%
Maharashtra	Osmanabad (A)	65%	High	49.9	50	345.41	215	95.20	180.40	1.64%	1.34%	1.14%	1.01%	0.76%
Maharashtra	Parbhani	45%	Low	43.2	36	102.93	390	31.17	62.11	0.24%	0.18%	0.15%	0.15%	0.11%
Maharashtra	Pune	39%	Low	86.0	68	1168.07	34	325.02	518.36	5.76%	4.61%	4.16%	3.85%	3.19%
Maharashtra	Raigarh(Mh)	36%	Low	64.7	44	209.13	306	60.96	96.31	4.91%	3.17%	2.24%	1.94%	1.34%
Maharashtra	Ratnagiri	36%	Low	69.8	37	66.47	436	21.33	36.55	0.97%	0.64%	0.48%	0.34%	0.15%
Maharashtra	Sangli	63%	High	70.2	47	589.77	114	147.77	314.15	6.70%	5.49%	4.59%	4.00%	2.19%
Maharashtra	Satara	49%	Moderate	62.7	53	343.38	217	107.31	180.56	4.00%	3.32%	2.85%	2.65%	2.34%
Maharashtra	Sindhudurg	47%	Moderate	73.2	30	49.77	454	16.57	29.18	2.58%	2.00%	1.51%	1.23%	0.50%
Maharashtra	Solapur	60%	High	56.8	57	1165.09	35	293.22	614.07	2.85%	2.29%	1.95%	1.71%	1.19%
Maharashtra	Thane	32%	Low	70.5	63	766.10	76	226.34	341.66	5.75%	3.98%	3.43%	3.19%	2.50%
Maharashtra	Wardha	59%	Moderate	81.3	35	214.09	298	75.20	122.50	8.69%	7.85%	7.69%	7.56%	7.27%
Maharashtra	Washim (A)	51%	Moderate	43.0	27	136.90	364	48.93	76.08	5.95%	5.68%	5.48%	5.31%	4.77%
Maharashtra	Yavatmal	58%	Moderate	54.0	34	491.81	151	162.31	288.05	6.16%	5.83%	5.71%	5.55%	5.21%
Manipur	Bishnupur	39%	Low	30.3	11	15.27	509	6.49	7.09	0.69%	0.31%	0.24%	0.20%	0.09%
Manipur	Chandel (A)	19%	Very Low	21.6	2	0.40	579	0.18	0.18	0.00%	0.00%	0.00%	0.00%	0.00%
Manipur	Churachandpur	45%	Low	23.5	3	0.95	561	0.17	0.18	42.16%	17.84%	11.78%	4.50%	0.00%
Manipur	Imphal East	43%	Low	26.2	11	24.12	498	9.94	12.29	4.11%	2.04%	1.48%	1.18%	0.67%
Manipur	Imphal West	45%	Moderate	64.4	15	33.56	475	12.85	14.89	5.26%	3.53%	2.96%	2.48%	1.70%
Manipur	Senapati	27%	Low	33.9	7	0.44	577	0.18	0.19	0.80%	0.43%	0.43%	0.43%	0.41%
Manipur	Tamenglong	37%	Low	9.6	2	0.05	605	0.02	0.02	9.38%	8.47%	8.47%	8.47%	8.47%

* (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
Manipur	Thoubal	38%	Low	23.6	11	41.51	465	17.94	19.70	0.11%	0.06%	0.05%	0.05%	0.04%
Manipur	Ukhrul	22%	Very Low	14.9	3	0.18	588	0.07	0.07	14.93%	0.10%	0.00%	0.00%	0.00%
Meghalaya	East Garo Hills	36%	Low	28.6	3	1.06	557	0.38	0.42	9.09%	4.11%	2.95%	2.08%	0.56%
Meghalaya	East Khasi Hills	48%	Moderate	59.0	20	102.14	391	22.94	37.22	4.36%	1.22%	0.87%	0.79%	0.61%
Meghalaya	Jaintia Hills	47%	Moderate	20.3	8	8.55	530	3.32	3.64	26.56%	9.23%	7.54%	6.20%	4.40%
Meghalaya	Ri Bhoi (A)	57%	Moderate	36.9	17	31.55	478	8.95	11.55	10.38%	2.50%	1.98%	1.69%	1.18%
Meghalaya	South Garo Hills	20%	Very Low	9.3	3	0.05	603	0.02	0.02	4.32%	0.00%	0.00%	0.00%	0.00%
Meghalaya	West Garo Hills	32%	Low	28.4	16	6.00	537	2.62	2.75	1.74%	0.16%	0.06%	0.06%	0.06%
Meghalaya	West Khasi Hills	34%	Low	25.8	7	3.34	543	1.40	1.51	16.66%	0.28%	0.17%	0.17%	0.14%
Mizoram	Aizawl	53%	Moderate	54.1	16	45.16	458	12.38	17.49	8.79%	5.83%	5.04%	4.41%	2.91%
Mizoram	Champhai	36%	Low	38.1	5	2.95	545	1.15	1.16	5.65%	3.08%	1.36%	0.51%	0.51%
Mizoram	Kolasib	56%	Moderate	41.8	9	20.99	499	4.50	6.61	6.07%	0.74%	0.61%	0.58%	0.41%
Mizoram	Lawngtlai	28%	Low	31.1	5	0.85	565	0.34	0.34	0.18%	0.00%	0.00%	0.00%	0.00%
Mizoram	Lunglei	30%	Low	39.6	7	3.10	544	1.30	1.32	2.08%	0.58%	0.49%	0.31%	0.18%
Mizoram	Mammit (A)	36%	Low	30.8	6	0.38	580	0.13	0.14	3.00%	0.77%	0.77%	0.77%	0.62%
Mizoram	Saiha	25%	Low	39.4	3	0.53	572	0.18	0.19	7.16%	1.83%	0.00%	0.00%	0.00%
Mizoram	Serchhip	32%	Low	39.8	5	2.93	546	1.48	1.50	5.05%	1.19%	0.41%	0.19%	0.09%
Nagaland	Dimapur	49%	Moderate	60.8	14	42.51	463	11.52	14.29	9.93%	2.06%	1.68%	1.38%	0.65%
Nagaland	Kiphire (A)	18%	Very Low	15.6	1	0.37	581	0.11	0.11	7.43%	0.00%	0.00%	0.00%	0.00%
Nagaland	Kohima	34%	Low	46.3	6	12.13	521	3.16	3.26	4.87%	1.20%	0.80%	0.68%	0.30%
Nagaland	Longleng	38%	Low	21.0	2	0.44	578	0.13	0.13	4.39%	1.71%	1.71%	1.71%	1.71%
Nagaland	Mokokchung	34%	Low	44.0	3	1.81	553	0.51	0.55	10.62%	3.14%	2.67%	2.59%	2.33%
Nagaland	Mon	12%	Very Low	9.9	1	0.51	575	0.18	0.18	5.94%	0.00%	0.00%	0.00%	0.00%
Nagaland	Peren	29%	Low	18.6	3	0.52	574	0.14	0.14	1.47%	0.00%	0.00%	0.00%	0.00%
Nagaland	Phek	19%	Very Low	13.7	2	1.80	554	0.52	0.53	3.88%	0.25%	0.15%	0.15%	0.15%
Nagaland	Tuensang	23%	Very Low	15.7	2	0.71	571	0.22	0.23	3.96%	1.83%	1.24%	0.90%	0.90%
Nagaland	Wokha	36%	Low	21.1	4	1.02	558	0.32	0.33	10.42%	2.09%	1.89%	1.22%	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
Nagaland	Zunhebotta	31%	Low	22.4	1	0.87	564	0.27	0.27	10.37%	4.71%	4.60%	2.18%	1.91%
Odisha	Angul	72%	High	77.8	41	320.29	234	108.48	191.91	7.28%	6.54%	5.85%	5.14%	3.50%
Odisha	Balangir (A)	77%	Very High	53.6	43	592.93	113	173.81	332.61	10.27%	9.92%	9.64%	9.34%	8.49%
Odisha	Baleswar	72%	High	63.8	47	664.95	94	176.54	342.62	4.19%	3.78%	3.55%	3.33%	2.62%
Odisha	Bargarh	80%	Very High	57.1	38	518.09	143	145.24	287.12	7.00%	6.40%	6.12%	5.79%	5.10%
Odisha	Bhadrak	82%	Very High	59.6	49	726.04	84	181.56	356.81	2.54%	2.20%	2.02%	1.81%	1.41%
Odisha	Boudh	87%	Very High	45.2	28	164.23	337	49.75	91.91	7.16%	6.72%	6.32%	5.96%	4.92%
Odisha	Cuttack	71%	High	88.3	50	851.00	68	224.69	447.16	3.89%	3.26%	2.94%	2.70%	2.16%
Odisha	Debagarh	86%	Very High	53.1	33	72.12	428	23.28	46.20	7.18%	5.88%	5.03%	4.26%	2.92%
Odisha	Dhenkanal (A)	82%	Very High	64.8	45	430.73	171	133.21	246.48	5.32%	4.86%	4.58%	4.32%	3.73%
Odisha	Gajapati (A)	76%	Very High	50.8	31	84.51	415	27.30	49.16	4.95%	4.21%	3.93%	3.55%	1.52%
Odisha	Ganjam	61%	High	67.2	46	1163.46	36	324.02	649.31	1.39%	1.07%	0.87%	0.76%	0.53%
Odisha	Jagatsinghapur	70%	High	71.5	39	346.72	212	82.82	185.00	1.26%	0.97%	0.86%	0.71%	0.49%
Odisha	Jajapur	66%	High	69.1	48	612.04	105	161.35	315.30	1.95%	1.65%	1.49%	1.32%	0.99%
Odisha	Jharsuguda	78%	Very High	77.3	32	223.41	287	71.30	133.49	5.43%	4.75%	4.43%	4.06%	3.24%
Odisha	Kalahandi (A)	73%	High	45.8	36	430.27	172	137.11	254.04	9.63%	9.10%	8.80%	8.50%	7.50%
Odisha	Kandhamal (A)	65%	High	45.8	30	110.61	379	42.25	70.57	7.47%	6.48%	6.02%	5.61%	4.51%
Odisha	Kendrapara	66%	High	52.3	45	225.00	286	69.35	125.21	1.64%	1.45%	1.32%	1.10%	0.21%
Odisha	Kendujhar	57%	Moderate	55.2	39	383.84	190	118.68	225.40	4.92%	4.30%	3.73%	3.31%	2.46%
Odisha	Khorda	72%	High	100.0	50	933.11	59	248.23	468.13	5.32%	4.17%	3.49%	3.07%	2.29%
Odisha	Koraput (A)	61%	High	48.7	33	198.70	316	76.39	126.34	11.90%	11.32%	10.95%	10.50%	9.19%
Odisha	Malkangiri (A)	67%	High	26.2	22	87.32	410	29.86	52.13	4.07%	1.43%	1.28%	1.22%	1.08%
Odisha	Mayurbhanj	67%	High	52.5	44	383.04	191	127.98	237.07	6.13%	5.75%	5.40%	4.92%	3.95%
Odisha	Nabarangapur	71%	High	30.6	29	209.36	305	80.43	130.22	22.18%	21.50%	20.98%	20.41%	18.82%
Odisha	Nayagarh	84%	Very High	67.5	40	416.93	179	114.48	226.96	3.37%	2.83%	2.29%	1.76%	0.86%
Odisha	Nuapada	82%	Very High	42.8	31	145.87	356	49.64	87.08	9.45%	8.45%	8.04%	7.71%	6.49%
Odisha	Puri	87%	Very High	69.2	47	564.52	120	157.39	315.35	29.18%	22.58%	16.93%	13.44%	7.34%

* (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
Odisha	Rayagada (A)	73%	High	48.3	36	160.13	342	57.04	98.95	6.61%	5.98%	5.66%	5.24%	3.37%
Odisha	Sambalpur	79%	Very High	83.5	36	338.51	222	104.82	199.39	7.91%	6.90%	6.21%	5.68%	4.26%
Odisha	Sonapur	84%	Very High	49.8	31	198.41	317	64.12	114.60	8.14%	7.47%	6.97%	6.49%	5.36%
Odisha	Sundergarh	57%	Moderate	67.5	38	449.83	165	145.16	264.68	4.82%	4.10%	3.75%	3.52%	2.76%
Pondicherry	Karaikal	71%	High	90.5	31	97.35	394	26.84	51.83	2.39%	2.22%	1.86%	1.42%	0.96%
Pondicherry	Mahe	46%	Moderate	80.1	4	0.07	599	0.03	0.04	21.04%	21.04%	21.04%	21.04%	20.57%
Pondicherry	Pondicherry	54%	Moderate	88.7	39	373.27	196	104.46	176.99	1.54%	0.83%	0.53%	0.42%	0.27%
Punjab	Amritsar	50%	Moderate	78.8	34	170.90	331	60.94	91.11	5.50%	4.62%	4.26%	4.03%	3.37%
Punjab	Barnala	59%	Moderate	69.7	29	164.35	336	57.90	80.96	3.70%	2.42%	2.11%	1.89%	1.27%
Punjab	Bathinda	51%	Moderate	68.8	32	420.80	178	133.98	199.34	1.80%	1.16%	0.96%	0.80%	0.54%
Punjab	Faridkot	56%	Moderate	69.5	30	172.97	330	60.46	87.55	1.73%	1.17%	0.99%	0.87%	0.68%
Punjab	Fatehgarh Sahib	57%	Moderate	72.0	31	85.95	412	27.81	45.40	3.34%	2.22%	1.83%	1.48%	0.93%
Punjab	Fazilka	9%	Very Low	47.8	3	0.51	576	0.19	0.20	0.00%	0.00%	0.00%	0.00%	0.00%
Punjab	Firozpur (A)	42%	Low	75.1	30	278.73	247	93.02	148.10	2.70%	1.50%	1.19%	0.99%	0.57%
Punjab	Gurdaspur	38%	Low	65.2	30	163.28	339	46.20	83.49	0.65%	0.27%	0.21%	0.18%	0.05%
Punjab	Hoshiarpur	48%	Moderate	69.0	34	156.35	347	39.37	75.02	2.74%	1.60%	1.15%	0.83%	0.35%
Punjab	Jalandhar	46%	Moderate	78.2	30	210.64	301	67.26	107.71	8.64%	6.58%	5.79%	5.03%	3.57%
Punjab	Kapurthala	57%	Moderate	73.2	28	97.01	395	32.58	50.58	7.89%	5.74%	5.06%	4.22%	3.06%
Punjab	Ludhiana	41%	Low	82.1	42	391.85	187	125.93	188.86	5.41%	4.03%	3.60%	3.24%	2.62%
Punjab	Mansa	54%	Moderate	58.0	28	225.19	285	75.17	115.27	1.53%	0.83%	0.63%	0.51%	0.34%
Punjab	Moga (A)	50%	Moderate	61.2	28	230.31	281	82.67	118.74	2.81%	1.81%	1.53%	1.33%	0.91%
Punjab	Mohali	47%	Moderate	72.4	27	60.79	447	18.11	31.17	3.46%	1.85%	1.59%	1.32%	0.85%
Punjab	Muktsar	55%	Moderate	62.0	30	254.75	264	84.23	126.03	1.96%	1.20%	1.09%	1.00%	0.85%
Punjab	Nawanshahr	50%	Moderate	62.6	25	64.26	438	19.23	32.64	3.17%	1.74%	1.26%	0.87%	0.36%
Punjab	Pathankot	46%	Moderate	61.8	10	13.98	511	4.50	8.14	0.81%	0.64%	0.47%	0.34%	0.07%
Punjab	Patiala	52%	Moderate	82.5	33	331.47	228	96.24	152.78	4.34%	3.05%	2.63%	2.25%	1.56%
Punjab	Ropar	69%	High	89.0	50	137.97	363	42.76	70.33	3.04%	1.49%	1.22%	1.00%	0.62%

* (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	Sangrur	50%	Moderate	64.0	32	327.54	231	104.85	161.71	2.31%	1.44%	1.17%	0.97%	0.54%
Punjab	Tarn Taran	38%	Low	49.7	22	87.77	408	28.84	46.09	1.37%	0.70%	0.51%	0.37%	0.23%
Rajasthan	Ajmer	48%	Moderate	73.8	46	491.02	152	140.90	229.70	2.19%	1.52%	1.24%	1.01%	0.66%
Rajasthan	Alwar	42%	Low	50.9	46	515.96	144	157.22	236.66	2.47%	1.96%	1.77%	1.61%	1.27%
Rajasthan	Banswara	70%	High	34.6	41	745.13	79	195.19	410.10	0.29%	0.13%	0.08%	0.06%	0.04%
Rajasthan	Baran (A)	52%	Moderate	42.7	28	104.57	388	33.72	55.82	2.80%	2.43%	2.16%	1.87%	0.99%
Rajasthan	Barmer	22%	Very Low	31.7	25	24.19	497	9.79	12.27	1.00%	0.39%	0.11%	0.10%	0.03%
Rajasthan	Bharatpur	45%	Moderate	37.4	39	117.29	375	31.21	45.91	2.32%	1.91%	1.79%	1.69%	1.43%
Rajasthan	Bhilwara	49%	Moderate	53.7	48	367.45	200	104.09	177.10	2.33%	1.90%	1.45%	0.76%	0.49%
Rajasthan	Bikaner	50%	Moderate	52.7	32	220.65	291	60.71	108.27	1.69%	1.23%	0.95%	0.80%	0.55%
Rajasthan	Bundi	52%	Moderate	51.1	30	113.55	377	34.10	58.56	1.42%	0.85%	0.74%	0.63%	0.36%
Rajasthan	Chittorgarh	69%	High	63.8	45	553.31	131	161.04	278.26	1.47%	1.05%	0.86%	0.74%	0.51%
Rajasthan	Churu	60%	High	47.9	37	268.11	255	74.87	136.27	1.42%	1.10%	0.90%	0.72%	0.37%
Rajasthan	Dausa	50%	Moderate	42.1	36	50.41	453	17.13	24.41	4.92%	3.96%	3.60%	3.22%	2.13%
Rajasthan	Dholpur (A)	32%	Low	27.1	24	28.71	482	11.59	15.79	0.14%	0.08%	0.06%	0.06%	0.03%
Rajasthan	Dungarpur	65%	High	38.0	33	353.94	208	94.85	205.28	0.14%	0.07%	0.05%	0.03%	0.02%
Rajasthan	Ganganagar	48%	Moderate	63.4	37	325.42	232	102.95	178.07	1.87%	1.15%	0.84%	0.61%	0.32%
Rajasthan	Hanumangarh	49%	Moderate	52.0	32	242.98	269	73.30	126.03	1.85%	1.12%	0.85%	0.63%	0.29%
Rajasthan	Jaipur	37%	Low	76.6	56	558.01	127	172.25	257.81	4.30%	3.43%	3.03%	2.71%	2.08%
Rajasthan	Jaisalmer (A)	22%	Very Low	44.6	14	0.21	585	0.09	0.11	0.25%	0.25%	0.25%	0.25%	0.25%
Rajasthan	Jalor	39%	Low	40.1	32	69.60	429	22.48	35.14	0.34%	0.25%	0.17%	0.11%	0.06%
Rajasthan	Jhalawar	55%	Moderate	40.1	33	261.50	260	76.14	132.48	0.76%	0.60%	0.52%	0.43%	0.20%
Rajasthan	Jhujhunu	59%	Moderate	53.8	44	349.44	210	99.03	177.63	1.27%	1.01%	0.88%	0.76%	0.51%
Rajasthan	Jodhpur	46%	Moderate	54.3	40	242.47	270	69.34	115.42	3.55%	2.89%	2.63%	2.31%	1.81%
Rajasthan	Karauli (A)	38%	Low	31.4	26	2.30	548	0.84	0.91	5.56%	4.41%	4.25%	1.48%	1.21%
Rajasthan	Kota	47%	Moderate	61.5	40	263.03	259	73.30	123.76	1.43%	0.99%	0.85%	0.75%	0.55%
Rajasthan	Nagaur	51%	Moderate	39.9	41	394.17	184	109.74	192.53	1.23%	0.94%	0.81%	0.67%	0.44%

* (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
Rajasthan	Pali	54%	Moderate	58.9	46	309.17	238	87.16	148.84	2.29%	1.72%	1.48%	1.20%	0.83%
Rajasthan	Rajsamand	58%	Moderate	46.7	41	208.61	307	55.83	102.79	0.76%	0.51%	0.43%	0.37%	0.25%
Rajasthan	Sawai Madhopur	43%	Low	46.8	29	25.90	490	8.43	11.69	4.91%	2.89%	2.39%	2.05%	1.20%
Rajasthan	Sikar	51%	Moderate	50.4	41	317.90	235	95.96	158.89	1.67%	1.30%	1.15%	1.00%	0.74%
Rajasthan	Sirohi (A)	54%	Moderate	47.4	35	105.24	387	28.00	50.13	0.50%	0.38%	0.32%	0.28%	0.20%
Rajasthan	Tonk	54%	Moderate	50.7	36	118.31	373	38.15	62.22	1.97%	1.46%	1.27%	0.97%	0.59%
Rajasthan	Udaipur	52%	Moderate	48.4	43	561.15	122	155.54	294.06	0.80%	0.62%	0.52%	0.47%	0.37%
Sikkim	East Sikkim	57%	Moderate	83.1	17	89.78	404	17.24	25.47	10.59%	4.42%	3.88%	3.57%	2.62%
Sikkim	North Sikkim	44%	Low	42.0	9	3.87	540	2.19	2.34	4.47%	2.96%	1.82%	1.03%	0.55%
Sikkim	South Sikkim	54%	Moderate	48.1	15	20.61	500	4.94	6.92	14.80%	6.56%	5.70%	5.30%	4.32%
Sikkim	West Sikkim (A)	45%	Low	30.4	16	13.11	514	4.53	5.25	22.87%	2.63%	2.11%	1.60%	1.42%
Tamil Nadu	Ariyalur	79%	Very High	70.2	38	522.73	141	144.84	265.00	2.40%	1.80%	1.53%	1.28%	0.73%
Tamil Nadu	Chennai	40%	Low	99.6	47	841.33	70	278.29	396.99	5.65%	4.46%	4.02%	3.81%	3.27%
Tamil Nadu	Coimbatore	52%	Moderate	94.3	47	1907.05	8	530.32	959.54	4.17%	3.02%	2.56%	2.19%	1.52%
Tamil Nadu	Cuddalore	61%	High	69.9	53	1950.17	7	448.16	978.64	1.98%	1.28%	0.95%	0.76%	0.44%
Tamil Nadu	Dharmapuri	56%	Moderate	56.6	42	547.36	132	138.30	271.35	1.45%	0.61%	0.44%	0.32%	0.17%
Tamil Nadu	Dindigul	65%	High	70.8	43	953.11	58	271.93	512.43	5.71%	4.48%	3.74%	3.05%	1.90%
Tamil Nadu	Erode	53%	Moderate	88.4	44	1032.25	48	299.81	535.86	4.02%	2.83%	2.33%	1.90%	1.20%
Tamil Nadu	Kanchipuram	48%	Moderate	92.3	50	1828.72	11	508.33	856.33	2.44%	1.64%	1.30%	1.14%	0.79%
Tamil Nadu	Kanyakumari	52%	Moderate	88.0	39	852.57	67	189.04	414.96	1.61%	1.11%	0.92%	0.78%	0.48%
Tamil Nadu	Karur	57%	Moderate	80.2	42	339.72	221	105.30	174.82	2.58%	2.22%	1.89%	1.57%	1.16%
Tamil Nadu	Krishnagiri	53%	Moderate	64.9	45	544.15	133	149.55	257.23	3.24%	2.00%	1.56%	1.23%	0.78%
Tamil Nadu	Madurai	59%	Moderate	82.2	48	1353.88	21	395.56	731.48	4.72%	3.65%	2.96%	2.36%	1.37%
Tamil Nadu	Nagapattinam	76%	Very High	74.9	43	1224.47	27	299.81	630.73	5.03%	3.59%	2.99%	2.51%	1.69%
Tamil Nadu	Namakkal	55%	Moderate	90.9	44	651.98	96	187.00	315.58	4.68%	2.83%	2.13%	1.58%	0.97%
Tamil Nadu	Nilgiris	65%	High	86.6	32	429.40	173	96.63	201.76	2.58%	1.42%	1.14%	1.00%	0.67%
Tamil Nadu	Perambalur	66%	High	76.6	36	210.80	300	62.38	106.16	1.15%	0.87%	0.72%	0.61%	0.43%

* (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
Tamil Nadu	Pudukkottai	70%	High	70.0	42	744.88	80	210.10	376.24	5.30%	4.27%	3.65%	3.04%	1.84%
Tamil Nadu	Ramanathapuram (A)	64%	High	69.5	42	579.83	117	160.85	300.82	1.23%	0.79%	0.65%	0.46%	0.28%
Tamil Nadu	Salem	49%	Moderate	70.7	44	1378.41	20	386.59	663.26	2.62%	1.93%	1.50%	1.18%	0.74%
Tamil Nadu	Sivaganga	65%	High	84.3	43	595.69	112	179.24	318.19	2.42%	2.02%	1.56%	1.29%	0.77%
Tamil Nadu	Thanjavur	67%	High	77.2	43	1565.78	15	404.43	789.27	5.23%	3.95%	3.37%	2.81%	1.93%
Tamil Nadu	Theni	74%	High	72.1	41	706.53	87	195.48	365.43	4.34%	3.20%	2.61%	2.20%	1.34%
Tamil Nadu	Tiruchirappalli	54%	Moderate	85.6	46	1157.15	39	316.18	587.35	3.23%	2.34%	1.85%	1.43%	0.84%
Tamil Nadu	Tirunelveli	56%	Moderate	78.5	47	1274.04	24	324.78	655.37	3.04%	2.35%	1.90%	1.56%	0.89%
Tamil Nadu	Tiruvallur	44%	Low	73.1	49	1270.51	25	378.52	599.44	3.81%	2.97%	2.52%	2.22%	1.58%
Tamil Nadu	Tiruvannamalai	55%	Moderate	61.4	48	965.58	57	260.96	451.12	1.79%	1.13%	0.82%	0.70%	0.47%
Tamil Nadu	Tiruvarur	86%	Very High	69.1	46	966.85	56	247.86	504.60	6.45%	4.68%	4.05%	3.48%	2.48%
Tamil Nadu	Tuticorin	56%	Moderate	76.8	47	639.50	99	157.69	331.03	2.24%	1.63%	1.23%	0.98%	0.58%
Tamil Nadu	Vellore	45%	Low	63.2	46	1244.88	26	349.64	592.34	1.77%	1.28%	1.13%	1.00%	0.74%
Tamil Nadu	Villupuram	61%	High	57.7	49	1892.88	9	502.64	926.60	1.95%	1.35%	0.95%	0.75%	0.51%
Tamil Nadu	Virudhunagar (A)	54%	Moderate	76.7	46	735.70	83	207.18	390.66	3.58%	2.48%	2.00%	1.59%	0.82%
Telangana	Adilabad	16%	Very Low	69.3	21	29.59	479	11.00	11.46	0.74%	0.72%	0.57%	0.55%	0.33%
Telangana	Hyderabad	11%	Very Low	84.7	34	51.27	452	25.49	28.55	0.46%	0.28%	0.25%	0.17%	0.10%
Telangana	K.V.Rangareddy	11%	Very Low	70.2	24	12.51	519	5.07	5.93	1.47%	0.88%	0.75%	0.72%	0.14%
Telangana	Karim Nagar	16%	Very Low	75.8	22	28.32	483	9.55	9.61	1.93%	1.48%	1.27%	1.00%	0.40%
Telangana	Khammam (A)	26%	Low	75.2	11	12.06	522	4.30	5.09	6.57%	5.35%	3.59%	3.14%	2.45%
Telangana	Mahabub Nagar	31%	Low	60.8	24	12.72	517	2.01	2.21	3.78%	2.84%	2.01%	1.80%	0.87%
Telangana	Medak	8%	Very Low	65.9	18	25.99	489	13.50	14.76	0.20%	0.16%	0.08%	0.07%	0.02%
Telangana	Nalgonda	26%	Low	77.7	13	24.60	495	6.10	6.16	4.94%	4.27%	3.52%	3.07%	2.24%
Telangana	Nizamabad	32%	Low	74.9	18	43.70	461	14.90	15.96	6.69%	6.63%	6.59%	6.40%	6.13%
Telangana	Warangal	29%	Low	76.1	19	13.28	513	3.01	3.04	4.63%	3.21%	2.56%	2.22%	1.09%
Tripura	Dhalai (A)	73%	High	49.2	20	163.39	338	35.93	62.66	3.93%	1.47%	1.17%	0.97%	0.61%
Tripura	North Tripura	74%	High	66.9	26	384.82	189	70.23	132.87	2.63%	1.45%	1.16%	0.93%	0.58%

* (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	South Tripura	72%	High	78.5	26	557.57	128	105.93	194.61	2.62%	1.83%	1.56%	1.31%	0.80%
Tripura	West Tripura	62%	High	100.0	27	1352.52	22	218.96	427.08	1.99%	0.95%	0.79%	0.68%	0.48%
Uttar Pradesh	Agra	46%	Moderate	61.6	38	345.97	214	118.97	172.40	4.43%	3.61%	3.41%	3.22%	2.85%
Uttar Pradesh	Aligarh	45%	Moderate	47.3	37	272.91	251	95.33	133.63	4.49%	3.56%	3.34%	3.19%	2.93%
Uttar Pradesh	Allahabad	46%	Moderate	50.8	52	558.22	126	193.57	277.22	3.12%	2.55%	2.27%	1.98%	1.39%
Uttar Pradesh	Ambedkar Nagar	54%	Moderate	40.6	42	215.43	295	71.80	110.00	1.40%	1.14%	0.88%	0.72%	0.44%
Uttar Pradesh	Auraiya	35%	Low	35.0	29	9.70	527	3.44	4.65	2.11%	1.05%	0.79%	0.46%	0.23%
Uttar Pradesh	Azamgarh	47%	Moderate	41.6	48	299.42	243	99.18	154.21	1.59%	1.06%	0.80%	0.61%	0.36%
Uttar Pradesh	Bagpat	56%	Moderate	42.6	22	63.50	441	19.17	31.58	4.39%	4.15%	3.87%	3.66%	3.25%
Uttar Pradesh	Bahraich (A)	45%	Low	29.6	23	63.56	440	21.23	38.79	1.32%	0.64%	0.54%	0.44%	0.21%
Uttar Pradesh	Ballia	58%	Moderate	47.3	54	461.09	161	158.71	227.37	2.64%	1.90%	1.65%	1.48%	1.11%
Uttar Pradesh	Balrampur (A)	29%	Low	22.0	27	5.16	539	2.33	3.19	0.64%	0.39%	0.17%	0.11%	0.09%
Uttar Pradesh	Banda	39%	Low	39.8	37	44.98	459	18.38	24.09	0.97%	0.90%	0.81%	0.79%	0.67%
Uttar Pradesh	Barabanki	48%	Moderate	37.4	42	78.45	420	27.42	42.11	2.67%	2.19%	1.94%	1.72%	1.27%
Uttar Pradesh	Bareilly	46%	Moderate	45.4	39	230.21	282	69.43	100.95	6.89%	6.23%	5.98%	5.84%	5.31%
Uttar Pradesh	Basti	44%	Low	44.4	41	153.18	349	58.62	79.55	0.76%	0.52%	0.35%	0.27%	0.12%
Uttar Pradesh	Bijnor	46%	Moderate	42.4	37	381.10	193	121.85	190.48	2.09%	1.56%	1.43%	1.35%	1.16%
Uttar Pradesh	Budaun	43%	Low	31.5	27	106.27	385	39.34	54.61	6.47%	5.69%	5.29%	4.94%	3.89%
Uttar Pradesh	Bulandshahr	49%	Moderate	44.6	37	369.61	199	119.14	165.73	5.85%	4.73%	4.50%	4.37%	4.01%
Uttar Pradesh	Chandauli (A)	65%	High	39.2	46	239.36	272	84.08	120.32	4.12%	3.54%	3.22%	2.90%	2.22%
Uttar Pradesh	Chitrakoot (A)	36%	Low	36.5	30	62.38	445	23.05	33.11	0.92%	0.67%	0.50%	0.35%	0.17%
Uttar Pradesh	Deoria	56%	Moderate	48.2	43	489.33	154	166.06	241.11	1.78%	1.46%	1.32%	1.18%	0.94%
Uttar Pradesh	Etah	43%	Low	38.4	33	18.55	505	8.01	9.50	1.81%	1.45%	1.33%	1.19%	0.99%
Uttar Pradesh	Etawah	48%	Moderate	42.0	33	6.01	536	2.32	3.27	3.61%	2.31%	2.06%	0.86%	0.56%
Uttar Pradesh	Faizabad	43%	Low	43.0	41	136.34	367	49.02	72.34	1.47%	1.08%	0.86%	0.74%	0.42%
Uttar Pradesh	Farrukhabad	42%	Low	36.9	26	1.64	555	0.83	0.86	12.65%	6.88%	5.77%	3.87%	3.27%
Uttar Pradesh	Fatehpur (A)	50%	Moderate	38.3	37	94.47	399	31.98	50.98	3.63%	3.01%	2.64%	2.32%	1.22%

* (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	Firozabad	49%	Moderate	35.3	33	101.21	392	31.53	46.67	3.53%	2.83%	2.61%	2.49%	2.12%
Uttar Pradesh	Gautam Buddha Nagar	35%	Low	76.0	29	74.25	424	28.89	35.04	5.80%	5.21%	4.95%	4.73%	4.30%
Uttar Pradesh	Ghaziabad	47%	Moderate	78.2	54	526.43	137	163.40	234.60	4.22%	3.37%	3.20%	3.05%	2.66%
Uttar Pradesh	Ghazipur	54%	Moderate	38.8	48	360.72	205	114.46	163.33	3.77%	2.72%	2.43%	2.12%	1.58%
Uttar Pradesh	Gonda	53%	Moderate	33.0	41	62.98	443	23.21	33.90	11.11%	9.56%	8.34%	7.03%	2.56%
Uttar Pradesh	Gorakhpur	51%	Moderate	62.1	50	772.63	74	276.29	398.94	1.29%	1.04%	0.88%	0.74%	0.43%
Uttar Pradesh	Hamirpur	41%	Low	53.8	36	34.39	473	13.64	19.15	0.55%	0.15%	0.08%	0.07%	0.04%
Uttar Pradesh	Hardoi	40%	Low	33.2	32	27.82	485	10.16	15.53	4.25%	2.33%	1.54%	1.24%	0.85%
Uttar Pradesh	Hathras	52%	Moderate	49.2	31	103.05	389	37.60	54.04	3.53%	2.53%	2.27%	2.00%	1.83%
Uttar Pradesh	Jalaun	33%	Low	45.1	28	16.55	507	7.53	10.29	0.64%	0.43%	0.30%	0.24%	0.09%
Uttar Pradesh	Jaunpur	58%	Moderate	44.5	54	453.74	163	160.65	229.29	4.66%	4.00%	3.53%	2.98%	2.06%
Uttar Pradesh	Jhansi	31%	Low	51.4	32	72.24	426	28.20	42.16	0.29%	0.14%	0.11%	0.05%	0.01%
Uttar Pradesh	Jyotiba Phule Nagar	39%	Low		21	149.28	352	50.13	71.79	1.50%	1.28%	1.22%	1.19%	1.10%
Uttar Pradesh	Kannauj	38%	Low	36.0	24	24.68	494	12.05	15.99	3.31%	1.80%	1.13%	0.96%	0.69%
Uttar Pradesh	Kanpur Dehat	46%	Moderate	64.4	34	63.08	442	20.08	31.84	1.45%	0.90%	0.63%	0.51%	0.17%
Uttar Pradesh	Kanpur Nagar	41%	Low	57.7	40	111.20	378	34.87	56.52	4.36%	2.91%	2.39%	2.11%	1.26%
Uttar Pradesh	Kaushambi	58%	Moderate	27.2	30	82.50	417	27.42	42.46	5.19%	4.43%	4.29%	4.15%	3.74%
Uttar Pradesh	Kheri	47%	Moderate	33.5	28	93.11	401	32.61	56.14	4.26%	2.88%	2.29%	1.65%	0.69%
Uttar Pradesh	Kushinagar	56%	Moderate	39.6	43	558.30	125	194.07	296.31	1.71%	1.46%	1.26%	1.06%	0.82%
Uttar Pradesh	Lalitpur	43%	Low	40.1	35	16.98	506	7.15	10.03	1.50%	1.22%	1.09%	0.93%	0.77%
Uttar Pradesh	Lucknow	54%	Moderate	77.3	42	158.76	344	46.08	82.51	7.68%	6.95%	6.61%	6.21%	5.41%
Uttar Pradesh	Maharajganj	48%	Moderate	32.1	38	246.54	267	89.69	130.64	1.05%	0.86%	0.75%	0.61%	0.35%
Uttar Pradesh	Mahoba	38%	Low	32.0	30	15.32	508	5.94	8.36	0.84%	0.72%	0.33%	0.32%	0.11%
Uttar Pradesh	Mainpuri	38%	Low	36.5	31	2.01	552	1.24	1.28	7.87%	5.64%	4.09%	1.75%	1.04%
Uttar Pradesh	Mathura	49%	Moderate	48.1	32	257.14	262	83.01	125.98	3.70%	2.98%	2.79%	2.68%	2.45%
Uttar Pradesh	Mau	60%	Moderate	32.6	43	203.61	310	72.64	106.58	3.16%	2.37%	1.94%	1.46%	0.70%
Uttar Pradesh	Meerut	46%	Moderate	64.2	28	329.34	229	97.55	148.66	4.22%	3.46%	3.29%	3.18%	2.88%

* (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
Uttar Pradesh	Mirzapur	61%	High	45.3	49	372.25	197	131.70	184.16	3.02%	2.58%	2.06%	1.85%	1.51%
Uttar Pradesh	Moradabad	48%	Moderate	48.0	42	217.59	293	70.93	98.90	5.90%	5.38%	5.24%	5.16%	4.89%
Uttar Pradesh	Muzaffarnagar	51%	Moderate	47.5	32	395.90	183	115.14	201.41	2.24%	2.03%	1.92%	1.82%	1.61%
Uttar Pradesh	Pilibhit	36%	Low	34.8	15	46.71	457	16.46	24.08	2.05%	1.87%	1.72%	1.56%	1.33%
Uttar Pradesh	Pratapgarh	49%	Moderate	39.3	42	147.20	354	49.97	72.56	3.86%	2.75%	2.28%	1.91%	1.23%
Uttar Pradesh	Raebareli	55%	Moderate	52.8	39	82.41	419	25.98	45.99	2.56%	2.21%	2.04%	1.82%	1.42%
Uttar Pradesh	Rampur	56%	Moderate	37.0	33	140.19	361	37.45	54.12	6.05%	5.72%	5.55%	5.46%	5.16%
Uttar Pradesh	Saharanpur	54%	Moderate	47.8	41	523.06	140	172.97	253.87	3.94%	3.12%	2.90%	2.79%	2.40%
Uttar Pradesh	Sant Kabir Nagar	45%	Low	30.4	39	68.48	430	26.38	33.20	0.32%	0.26%	0.22%	0.19%	0.14%
Uttar Pradesh	Sant Ravidas Nagar	59%	Moderate	42.7	44	184.41	325	64.81	90.09	1.84%	1.38%	1.14%	0.90%	0.50%
Uttar Pradesh	Shahjahanpur	44%	Low	37.8	32	82.83	416	29.53	45.92	3.40%	2.72%	2.39%	1.92%	1.14%
Uttar Pradesh	Shrawasti (A)	27%	Low	25.5	12	2.67	547	1.48	1.95	1.96%	0.46%	0.37%	0.27%	0.10%
Uttar Pradesh	Siddharthnagar (A)	36%	Low	26.0	31	40.49	467	15.76	20.50	0.81%	0.65%	0.59%	0.56%	0.42%
Uttar Pradesh	Sitapur	44%	Low	32.0	35	96.88	396	35.89	55.64	4.14%	3.11%	2.47%	1.90%	1.13%
Uttar Pradesh	Sonbhadra (A)	61%	High	49.1	35	340.19	220	116.79	178.43	2.87%	2.12%	1.73%	1.39%	0.89%
Uttar Pradesh	Sultanpur	54%	Moderate	49.1	43	222.07	290	82.09	121.43	4.32%	3.40%	3.03%	2.72%	1.88%
Uttar Pradesh	Unnao	53%	Moderate	30.0	40	65.13	437	23.54	38.39	7.45%	6.40%	4.89%	3.87%	2.46%
Uttar Pradesh	Varanasi	63%	High	70.1	57	744.74	81	258.18	367.88	3.90%	3.41%	2.78%	2.38%	1.84%
Uttarakhand	Almora	38%	Low	69.2	15	29.21	481	7.13	12.19	0.73%	0.47%	0.33%	0.26%	0.22%
Uttarakhand	Bageshwar	14%	Very Low	62.1	5	0.03	609	0.01	0.02	0.00%	0.00%	0.00%	0.00%	0.00%
Uttarakhand	Chamoli	37%	Low	60.5	9	0.72	569	0.15	0.15	20.14%	12.52%	5.70%	0.90%	0.32%
Uttarakhand	Champawat	53%	Moderate	68.0	7	12.47	520	3.01	4.68	4.09%	3.79%	3.55%	3.31%	2.94%
Uttarakhand	Dehradun	49%	Moderate	84.0	42	174.63	328	53.43	81.86	5.91%	4.42%	3.83%	3.43%	2.93%
Uttarakhand	Haridwar (A)	48%	Moderate	65.0	35	374.90	195	119.26	164.78	5.70%	4.31%	4.04%	3.84%	3.36%
Uttarakhand	Nainital	50%	Moderate	76.7	20	89.41	405	20.30	33.24	4.22%	3.53%	3.25%	2.96%	2.53%
Uttarakhand	Pauri Garhwal	48%	Moderate	65.7	18	8.84	529	2.07	3.97	4.16%	1.90%	1.39%	0.51%	0.12%
Uttarakhand	Pithoragarh	22%	Very Low	71.7	7	0.79	566	0.37	0.39	6.89%	3.65%	2.16%	1.26%	0.85%

* (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	Rudraprayag	25%	Very Low	52.4	11	0.05	602	0.03	0.03	1.06%	0.00%	0.00%	0.00%	0.00%
Uttarakhand	Tehri Garhwal	29%	Low	59.3	12	1.46	556	0.40	0.51	7.19%	4.28%	2.88%	1.64%	0.43%
Uttarakhand	Udham Singh Nagar (A)	56%	Moderate	65.9	30	391.41	188	98.81	145.08	4.44%	3.91%	3.73%	3.64%	3.38%
Uttarakhand	Uttarkashi	39%	Low	50.7	6	0.72	568	0.09	0.09	2.94%	2.25%	2.25%	1.54%	0.60%
West Bengal	Alipurduar	68%	High	28.2	34	1023.40	50	195.68	328.57	0.98%	0.68%	0.55%	0.43%	0.29%
West Bengal	Bankura	51%	Moderate	46.0	39	439.56	169	123.24	201.28	3.81%	3.18%	2.85%	2.45%	1.64%
West Bengal	Bardhaman	55%	Moderate	63.5	52	2253.78	5	467.32	884.64	2.34%	1.89%	1.65%	1.39%	0.89%
West Bengal	Birbhum (A)	58%	Moderate	52.0	43	969.11	54	231.10	409.41	2.76%	2.08%	1.79%	1.48%	0.87%
West Bengal	Cooch Behar	54%	Moderate	47.7	35	1774.48	13	321.96	499.02	1.44%	1.06%	0.92%	0.81%	0.62%
West Bengal	Darjiling	55%	Moderate	70.9	33	869.81	63	160.45	282.17	1.46%	0.92%	0.76%	0.63%	0.41%
West Bengal	East Midnapore	44%	Low	51.5	39	1180.37	33	251.78	432.83	1.47%	1.11%	1.03%	0.92%	0.69%
West Bengal	Hooghly	51%	Moderate	60.6	46	1854.04	10	378.25	682.71	1.69%	1.27%	1.08%	0.91%	0.64%
West Bengal	Howrah	54%	Moderate	62.0	43	1827.50	12	355.60	607.91	3.23%	1.74%	1.51%	1.33%	0.94%
West Bengal	Jalpaiguri	50%	Moderate	68.9	32	1569.17	14	318.22	529.94	1.40%	0.93%	0.79%	0.67%	0.47%
West Bengal	Kalimpong	66%	High		21	47.80	455	8.58	13.26	4.78%	2.21%	1.78%	1.47%	0.96%
West Bengal	Kolkata	48%	Moderate	100.0	46	1108.41	43	223.67	413.39	1.88%	1.56%	1.45%	1.35%	1.15%
West Bengal	Malda (A)	55%	Moderate	40.0	38	1292.04	23	264.45	463.10	1.85%	1.23%	1.07%	0.95%	0.70%
West Bengal	Murshidabad (A)	49%	Moderate	40.4	43	2538.24	2	601.94	1003.53	3.86%	0.69%	0.59%	0.48%	0.32%
West Bengal	Nadia (A)	58%	Moderate	54.4	47	2306.66	4	408.93	731.77	2.59%	1.67%	1.45%	1.25%	0.86%
West Bengal	North 24 Parganas	49%	Moderate	58.4	50	2935.69	1	619.66	1070.05	2.36%	1.98%	1.79%	1.58%	1.18%
West Bengal	North Dinajpur	55%	Moderate	41.9	34	1039.13	46	235.19	376.78	1.92%	1.52%	1.44%	1.33%	1.15%
West Bengal	Purulia	48%	Moderate	32.9	34	149.43	351	54.24	89.46	3.55%	2.70%	2.25%	1.90%	1.19%
West Bengal	South 24 Parganas	52%	Moderate	44.8	38	2320.04	3	519.30	817.23	3.92%	2.96%	2.69%	2.45%	1.95%
West Bengal	South Dinajpur (A)	61%	High	51.0	34	625.81	102	140.39	241.61	2.23%	1.52%	1.35%	1.20%	0.90%
West Bengal	West Midnapore	47%	Moderate	50.0	44	1007.33	51	252.92	437.29	1.95%	1.50%	1.34%	1.18%	0.86%
Other	Other	15%	Very Low		18	27.27	486	12.63	13.61	2.57%	1.63%	1.08%	0.89%	0.57%

* (A) – Aspirational District



Microfinance Institutions Network (MFIN)
4003-4004, Emaar Palms Spring Plaza
Gurugram, Haryana, 122003, India.
mfinindia.org
+91 124 4212570

