



Feb 20

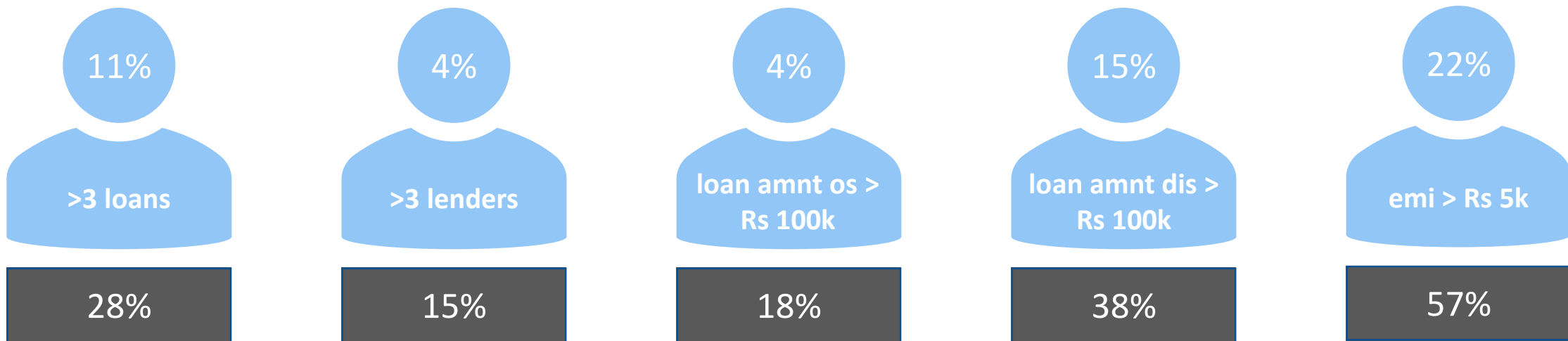
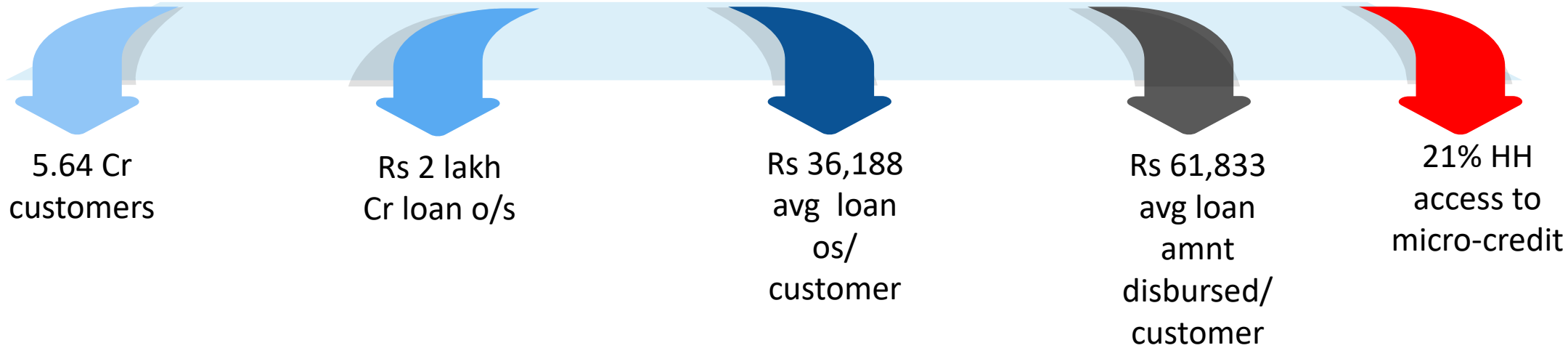
M I C R O ∞ D I V E

This report is prepared exclusively for lenders who part of MFIN (as members or associates). This report is not available in public space. We earnestly request you to ensure that this report is not shared externally.

- This is the third issue of Microdive, which aims to support the micro-credit industry in understanding the critical industry issues through deeper and granular examination of industry data. This is an occasional series, focusing on topical and the most-relevant issues for the industry.
- This issue, studies the following in turn:
 - › High-level numbers across states in terms of outreach (customers, loan amount outstanding, avg loan outstanding per customer, avg loan amount disbursed per customer and target HH access to micro-credit)
 - › Customer profiling on the basis of experience, multiple lending (count of loan accounts, count of lenders) and indebtedness (loan amount outstanding, disbursed amount and monthly debt obligation) as also the relationship between multiple-lending and over-lending
 - › Portfolio quality across states, its relationship to customer leverage including pattern of lending to delinquent customers
 - › Impact of natural disasters on portfolio quality and sourcing (new disbursements)
 - › District level data (for top 20 districts in the state, based on loan amount outstanding) on outreach and leverage in top 10 states is made available for the first time as Annexure
- This report used complete micro-credit data (from all Lenders) available in microfinance segment of the credit bureau as of Sep 19.
- We sincerely thank our colleagues in Equifax for their keen interest in understanding the requirement and giving us required data to work on.
- Report has been prepared diligently to give accurate data and analysis. However, if any data/analysis contained in this report, seems to be at odd with your conventional wisdom, field-level knowledge or alternate data/evidence that you may have, please do reach out to us. This will help us to study the issue further and improve the quality of this report.

- Data used in this report is extracted from Equifax Credit Information Pvt Ltd. Data and analysis presented in this report includes data for all micro-credit lending submitted to the micro-finance segment of the credit bureau. Therefore, analysis is for the entire universe i.e. all customers getting micro-credit from all lenders (Banks, NBFC-MFIs, NBFCs, SFBs and others). Customer's credit records on consumer segment of the bureau, however, are not accounted for.
- For customer level data, unique customers sourced after Jan 15 were taken as a data set, totalling over 8.3 Cr customers. As of Sep 19, these customers were bucketed into inactive (2.7 Cr not having any open account as of Sep 19) and 5.6 Cr active (having an open account as of Sep 19). It may be noted that only customers who opened a trade line after Jan 15 were included in the data-set and not the customers who may have an active/closed account before Jan 15 and did not access micro-credit post Jan 15.
- For data on loan accounts per customer, distinct provider per customer, indebtedness and disbursed amount, the active customer (having an open account) view was taken as of Sep 19, unless specified otherwise.
- To estimate potential household (HH) access to micro-credit in states/districts, customer count in states/districts is analysed with potential household count (calculated for Sep 2019 based on 2011 census and assuming 70% of HH being potential HHs). It is presumed that each unique customer belongs to a single household. If a customer has an address falling in across multiple districts, she is counted in all those districts and therefore there will be some overlap at state-level roll-up. However, count of such customers is not significant and does not distort overall trends.
- A customer's delinquency status has been taken from her worst dpd for all her open loan accounts. So if a customer has indebtedness of Rs 10,000 and she has 3 open loan accounts with dpd =30, dpd=60, dpd=90, then her account status is tagged on the basis of her worst dpd account i.e. dpd =90.

- **Outreach:** In Sep 19, 5.64 Cr customers had 10.79 loans, with loan amount outstanding of Rs 2 Lakh Cr. Avg Loan outstanding per customer being 36,188 and avg Loan disbursed per customer being Rs 61,833
- **Households (HH) access to micro-credit:** At an all India level, it is estimated that since Jan 15, micro-credit has reached about 30% of potential HH (potential HH are low-income HH which are presumed to be 70% of total HH in Sep 2019). On active customer base (active in Sep 19), 21% of potential HH are accessing micro-credit
- **Leverage:** At an all-India level,
 - > 11% customers (28% in value terms) have > 3 loan accounts
 - > 4% customer (15% in value terms) have > 3 distinct lenders
 - > 4% customers (18% in value terms) have loan amount outstanding > Rs 100k
 - > 15% customers (38% in value terms) have loan amount disbursed > Rs 100k
 - > 22% customers (57% in value terms) have monthly debt obligation > Rs 5k
 - > Customers who have > 3 lenders have higher loan outstanding, loan amount disbursed and monthly debt obligations
 - > Customer who are more experienced (total tradelines > 5) have higher leverage and worse portfolio quality
 - > Customers mapped to multiple states have much higher leverage and worse portfolio quality
- **Portfolio quality**
 - > At an all India-level, in value terms, PAR > 1 (0-179) is at 5.4%, PAR > 30 (0-179) at 2.4%, PAR > 90 (0-179) at 1%. PAR > 180 (0-180+) is 6.8%
 - > Portfolio quality deteriorates with increasing leverage of the customers
- **Natural disasters:** Portfolio quality as well as disbursement get affected during the natural disasters. Impact and recovery depends on number of factors including scale, magnitude and duration of disaster and their impact of micro-credit customers



● volume ■ value

outreach

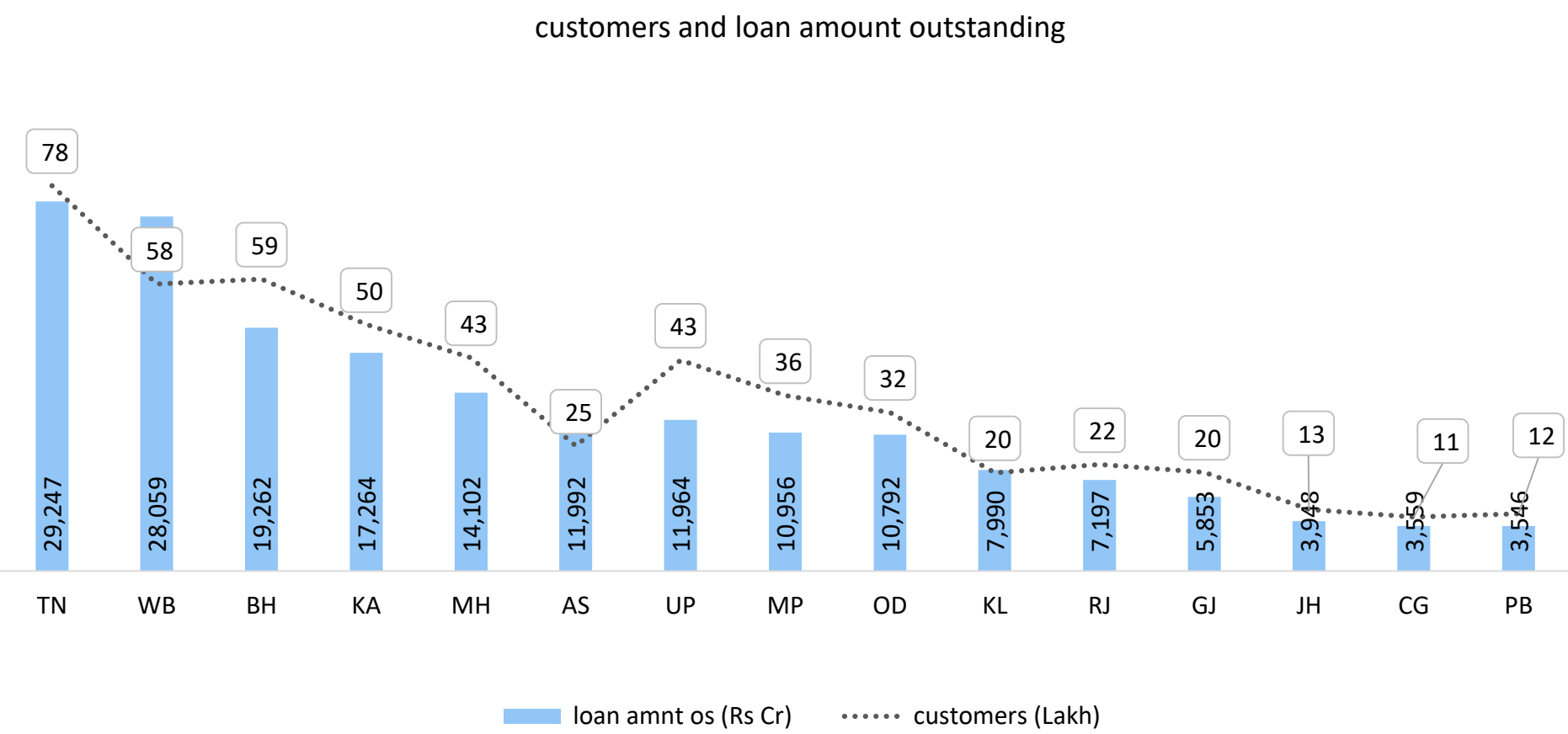


customers and loan amount outstanding

In Sep 19, 5.6 Cr customers have 10.79 loans with total loan outstanding of Rs 2 Lakh Cr.

These 5.6 Cr customers are disbursed nearly Rs 3.5 Lakh Cr.

Top 10 states account for 79% of business and top 15 states account for 93% of business.



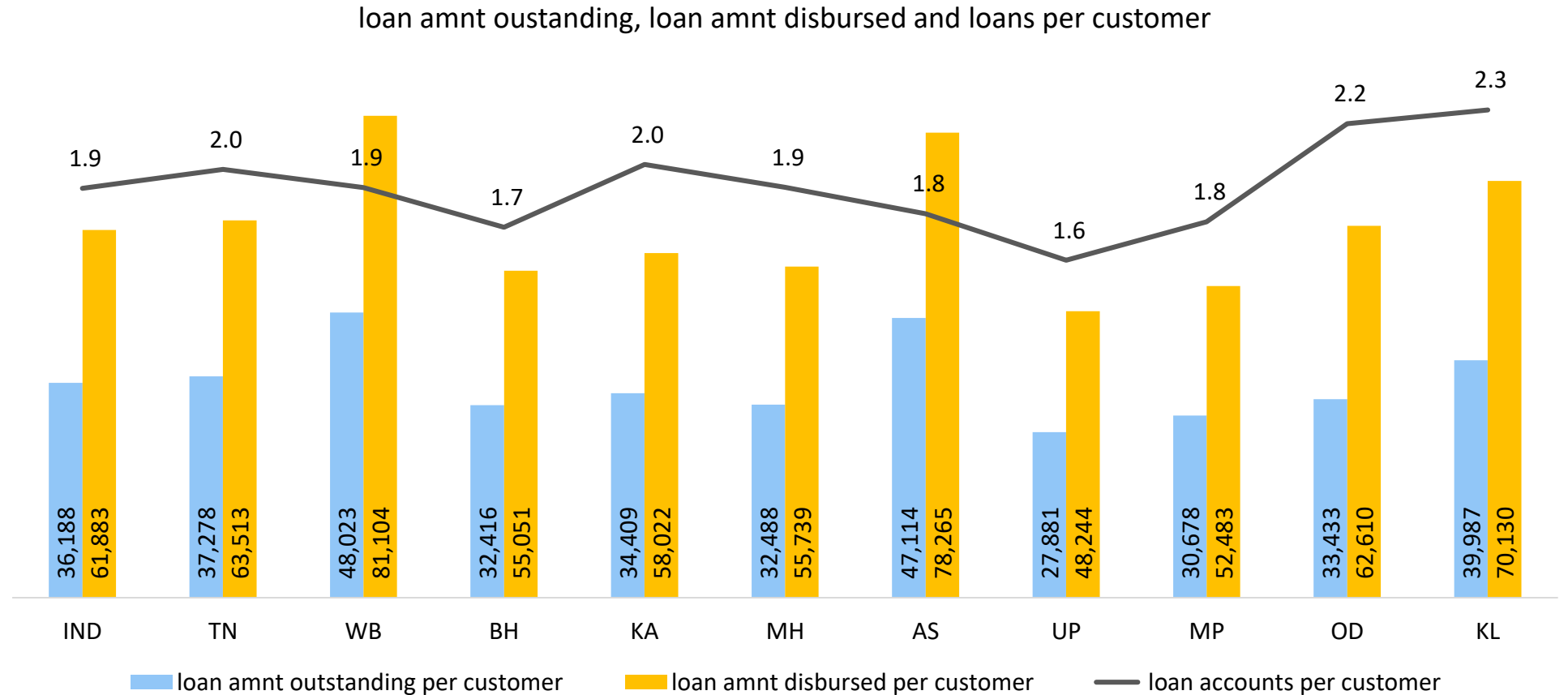
loan outstanding, disbursed amount and loans per customer

At an India level,

- avg loan outstanding per customer is 36,188
- avg loan amount disbursed per customer is Rs 61,833
- avg 1.9 loans per customer

West Bengal, Assam and Kerala have loan amount disbursed per customer > Rs 70k

Amongst the top 10 states, Uttar Pradesh has the lowest avg loan amount disbursed per customer at Rs 48,244

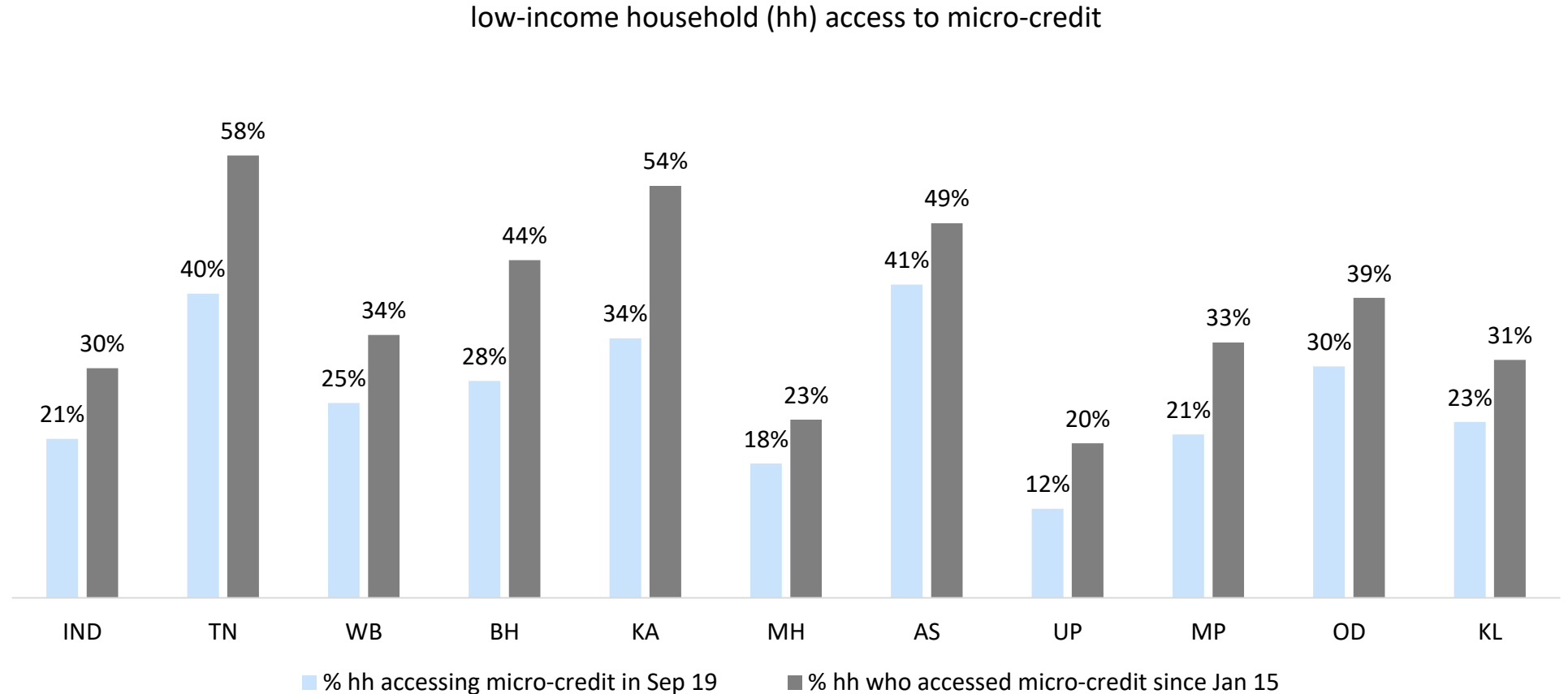


household access to micro-credit

At an India level, about 21% low-income households were accessing micro-credit in Sep 19. There are about 2.5 Cr customers who were inactive in Sep 19 but had accessed micro-credit since Jan 15. If these are added, about 30% target HHs have accessed micro-credit since Jan 15.

Tamil Nadu, Karnataka and Assam have much higher share of potential HH accessing micro-credit.

Amongst the top 10 states, Uttar Pradesh and Maharashtra have the lowest share of households accessing micro-credit.

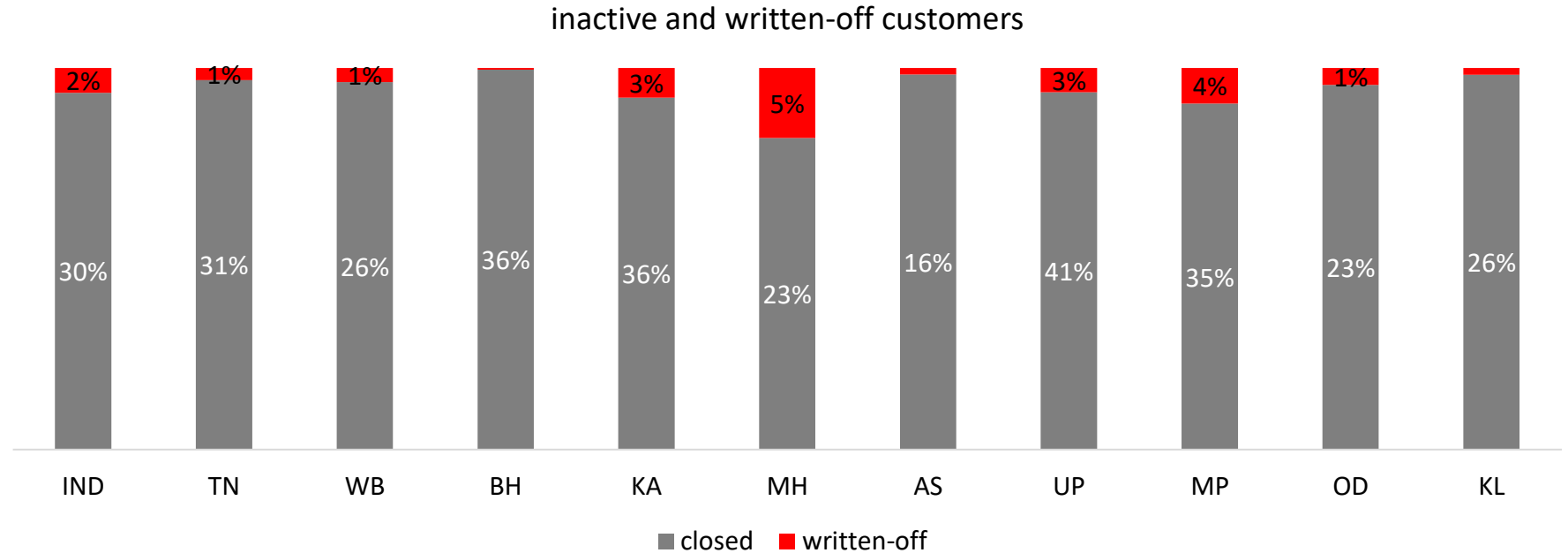


Note: low-income HHs are estimated as 70% of total HHs in Sep 19. Data for Sep 19 is arrived based on 2011 census data

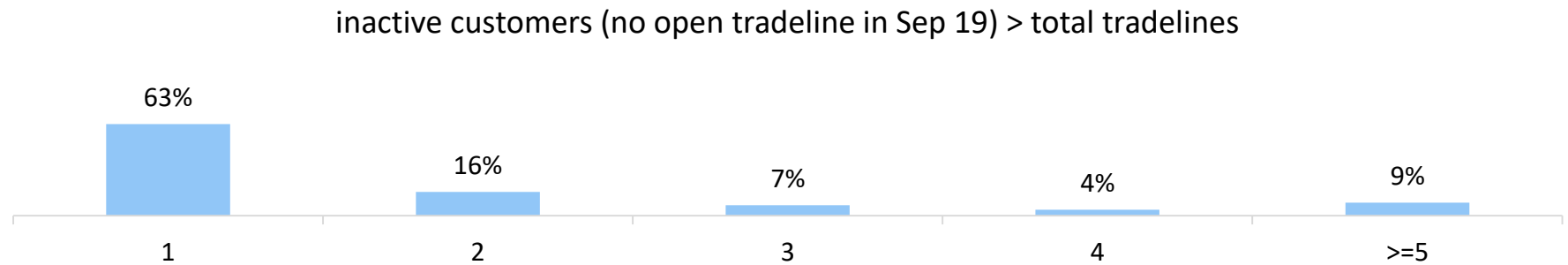
customer profile

inactive (no open tradeline in Sep 19)

From 8 Cr customers who accessed micro-credit since Jan 15, there are about 2.5 Cr customers who were inactive as of Sep 19, i.e. they don't have an open account on Sep 19. Share of inactive (closed) and written-off customers for India and top 10 states is shown in the chart here. Uttar Pradesh has highest share of customers who are inactive.



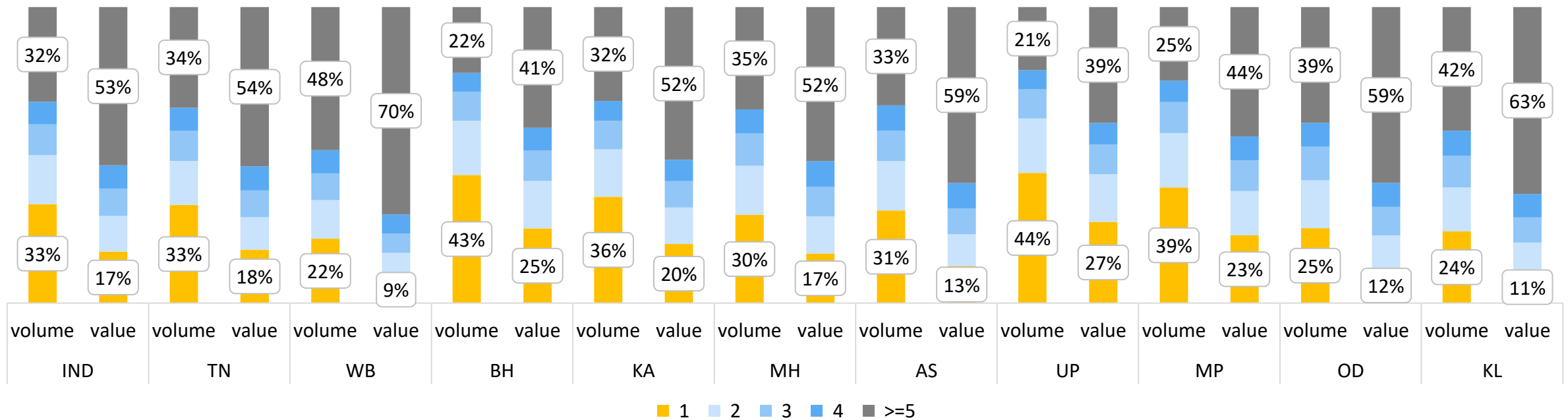
It is worth pointing out that amongst the inactive customer, 63% just had a single tradeline. This means, after completing their first loan, they are not accessing micro-credit.



experience (total tradelines=open + closed)

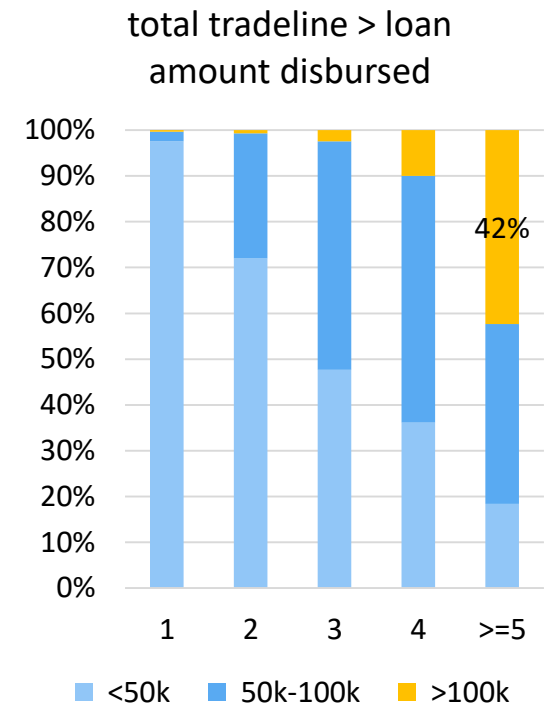
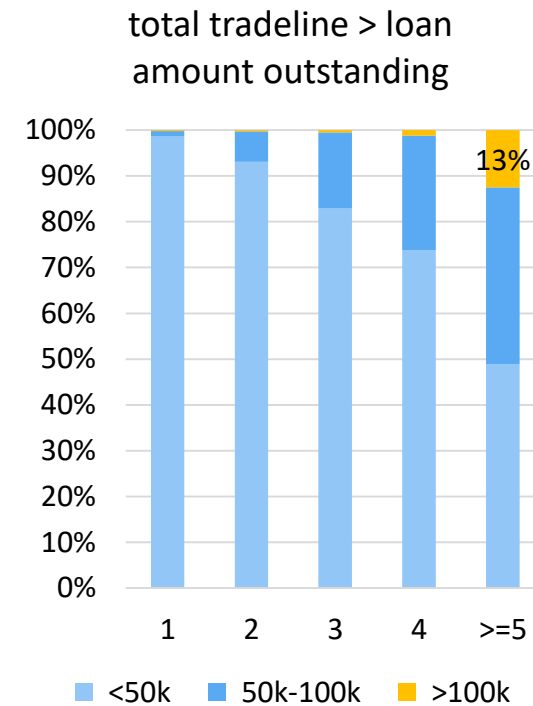
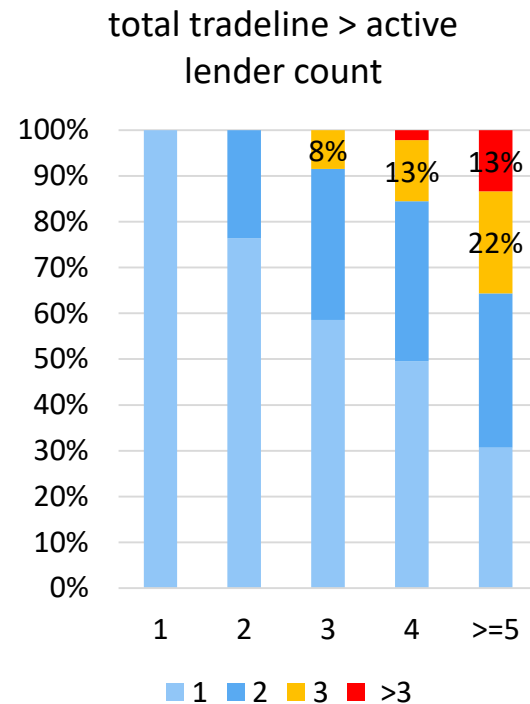
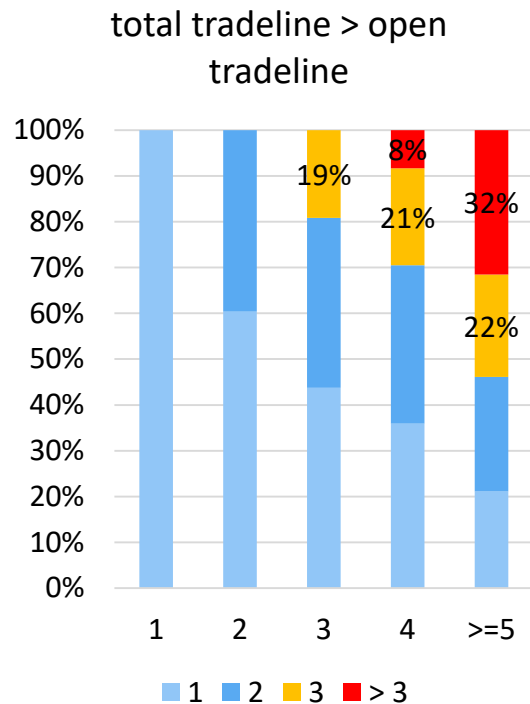
At an all India level, there are 33% customers who have only 1 tradeline – meaning they are new to micro-credit and 32% have more than > 5 total tradelines (these are more experienced customers having 5 or more loan accounts, some of which may be closed). Naturally, more experienced customers have higher leverage and therefore these 32% customers account for over half of the aggregated industry loan amount outstanding. It is however intriguing that even in some high-penetrated markets like Tamil Nadu, Karnataka and Assam, 30% or more customers have only single tradelines (i.e. they are new to micro-credit)

count of total tradelines per customer



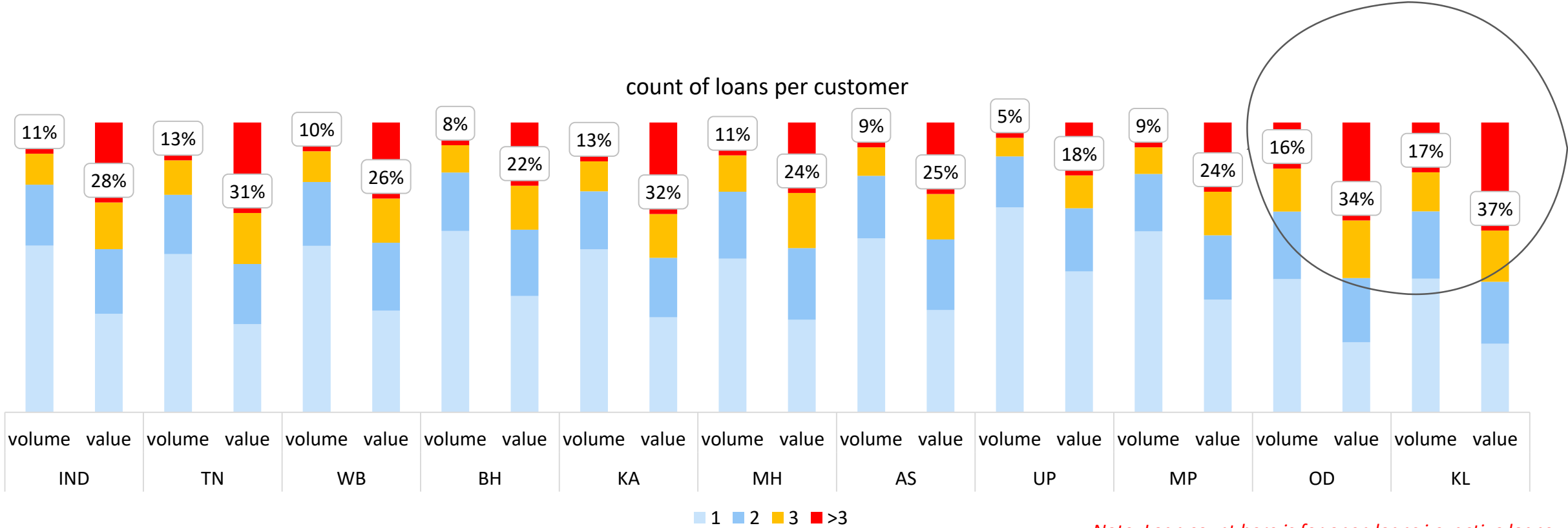
experience (total tradelines=open + closed)

Customers who have more experience tend to have much higher leverage. Customers who have ≥ 5 tradelines, 32% have > 3 open accounts, 13% have relationship with > 3 lenders, 13% have loan amount outstanding $> \text{Rs } 100\text{k}$ and 42% have loan amount disbursed $> \text{Rs } 100\text{k}$.



count of loans (open)

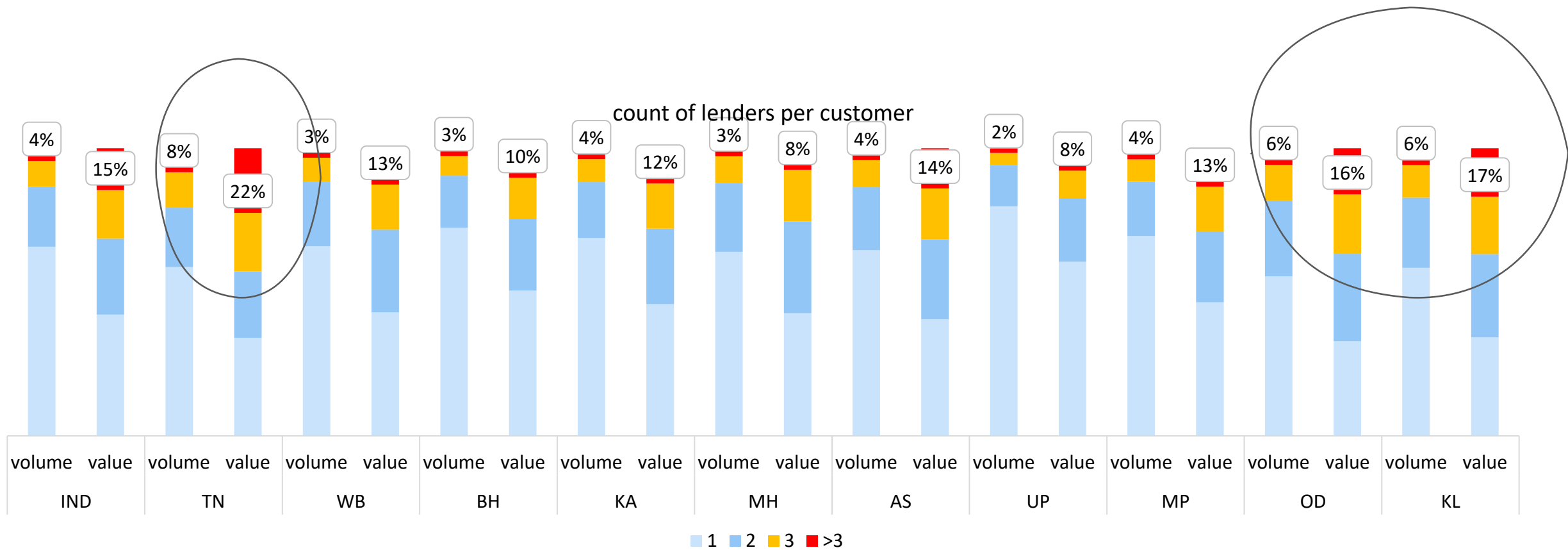
At an all India level, there are 11% customers who have more than 3 loans, accounting for 28% of loan outstanding. Odisha and Kerala have a much higher % of customers who have > 3 loans. In Odisha, 16% customers have > 3 loans (accounting for 34% of loan outstanding) and Kerala has 17% customer who have > 3 loans (accounting for 37% of loan outstanding). Amongst the top 10 states, Uttar Pradesh has the lowest share of customers having > 3 loans.



Note: Loan count here is for open loans i.e. active loans

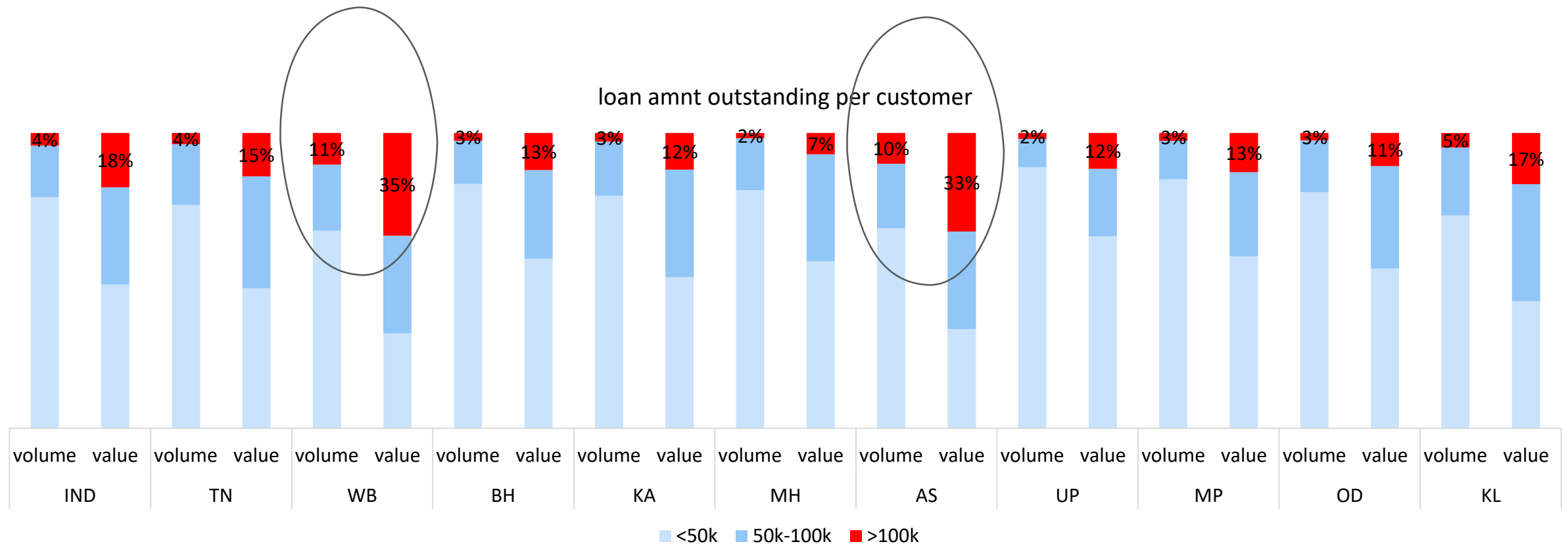
count of lenders

At an all India level, there are 4% customers who have more than 3 lenders, accounting for 15% of loan outstanding. Tamil Nadu, Odisha and Kerala have higher % of customers who have > 3 lenders. 8% customers in Tamil Nadu have > 3 lenders accounting for 22% of loan outstanding and 6% customers in Odisha and Kerala have > 3 lenders accounting for about 16% of loan outstanding.



loan amount outstanding

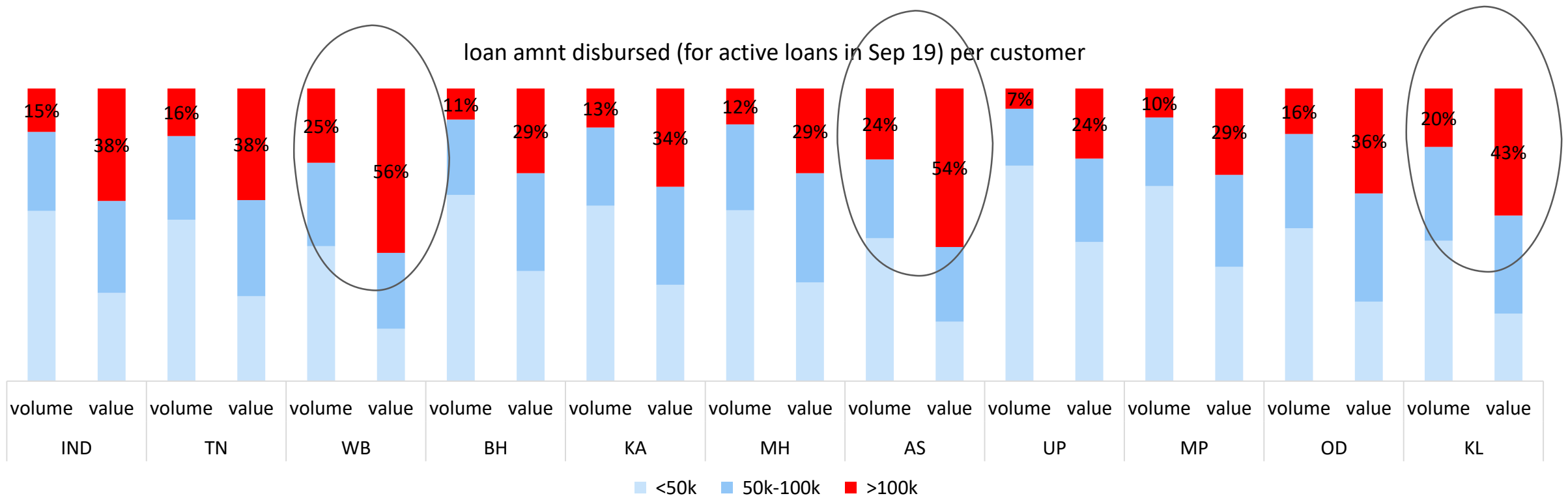
At an all India level, 4% customers have loan amount outstanding > Rs 100k, accounting for 18% of loan outstanding in the country. West Bengal and Assam stand out for much higher % of customers having loan amount outstanding > Rs 100k, accounting for almost a third of industry loan amount outstanding in the state.



Note: Loan amount outstanding per customer is total value of outstanding loans to customer from all her open loans

loan amount disbursed

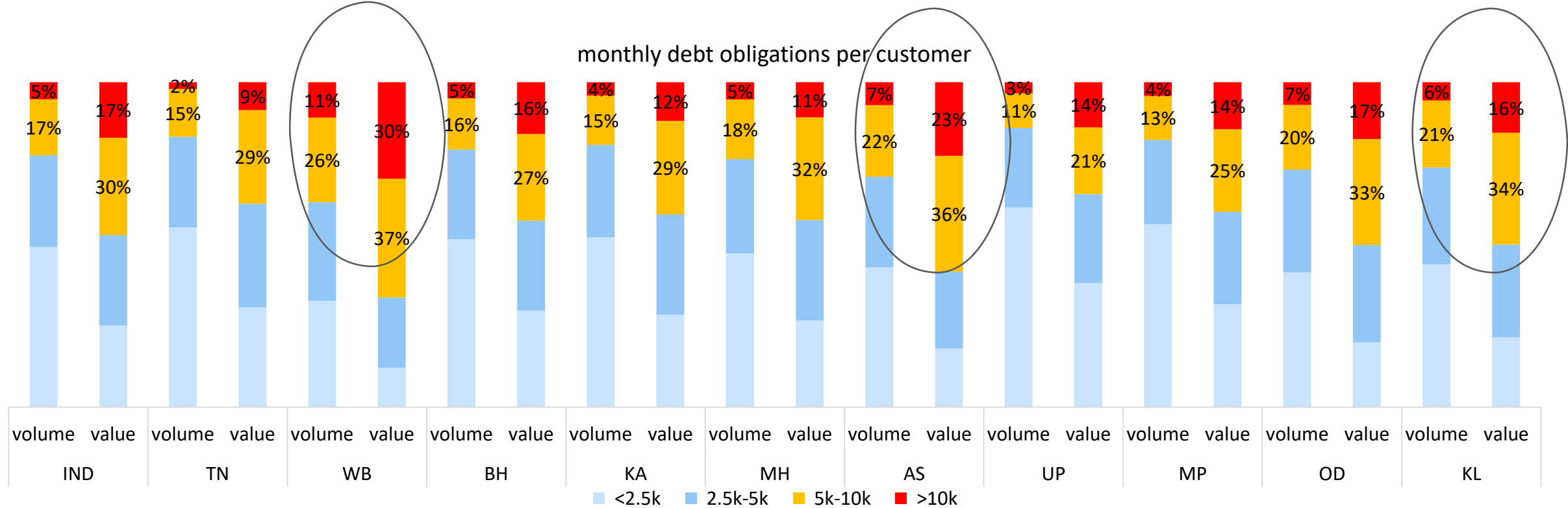
At an all India level, there are 15% customers who have taken > Rs 1 lakh loan (for active loans in Sep 19), accounting for 38% of loan outstanding. While there are no regulatory and industry norms on loan amount disbursed, it is important dimension to consider from the point of view of leverage and loan servicing. So only 4% customers have loan amount outstanding > Rs 1 lakh, it masks the fact that much higher % of customer have disbursed value in excess of Rs 1 Lakh. West Bengal, Assam and Kerala have much higher % of customers with disbursed value > Rs 1 Lakh.



Note: Loan amount disbursed per customer is total value of all disbursed loan to customer for all her open loans

monthly debt obligation

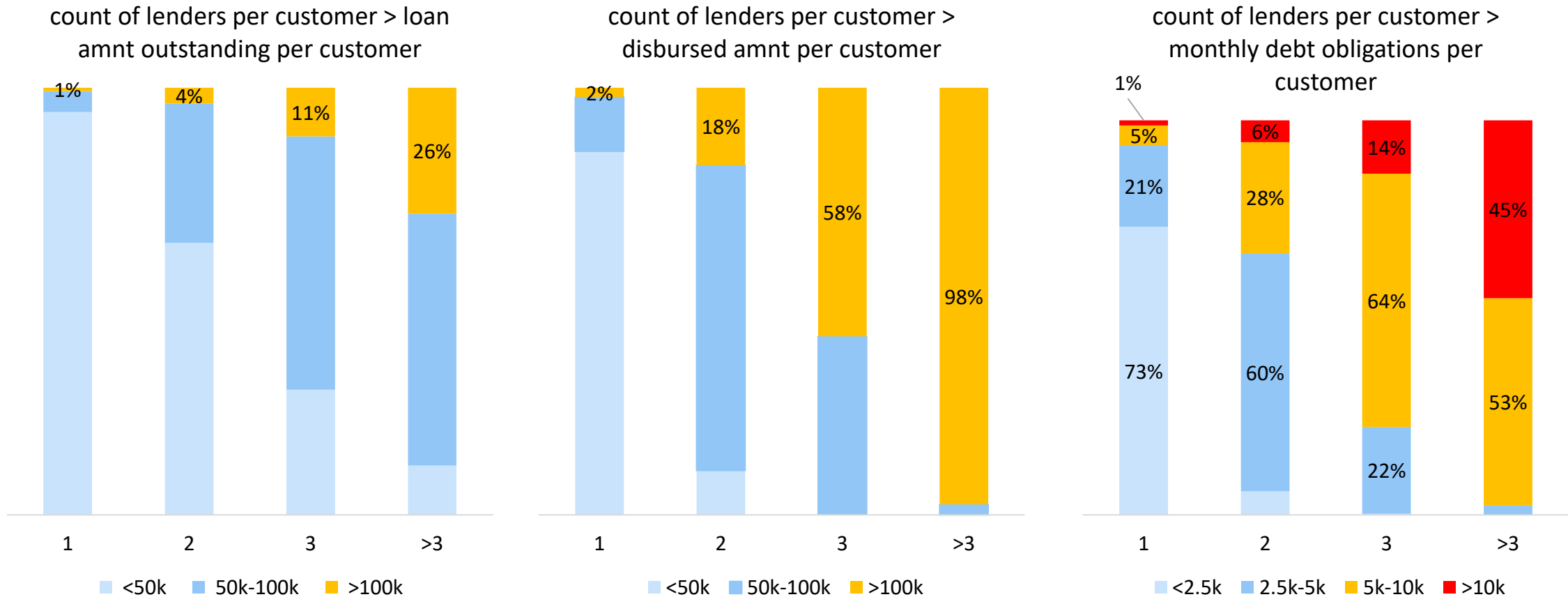
At all India level, there are 22% customers who have monthly debt obligation > Rs 5k, accounting for nearly half on industry portfolio. West Bengal, Assam and Kerala have much higher share of customers having monthly debt obligation > Rs 5k.



Note: Due to data-quality issues, some outliers (2%, with monthly debt obligations on higher side) were observed in the data. These are grouped with customers > Rs 10k.

relationship btw count of lenders and leverage

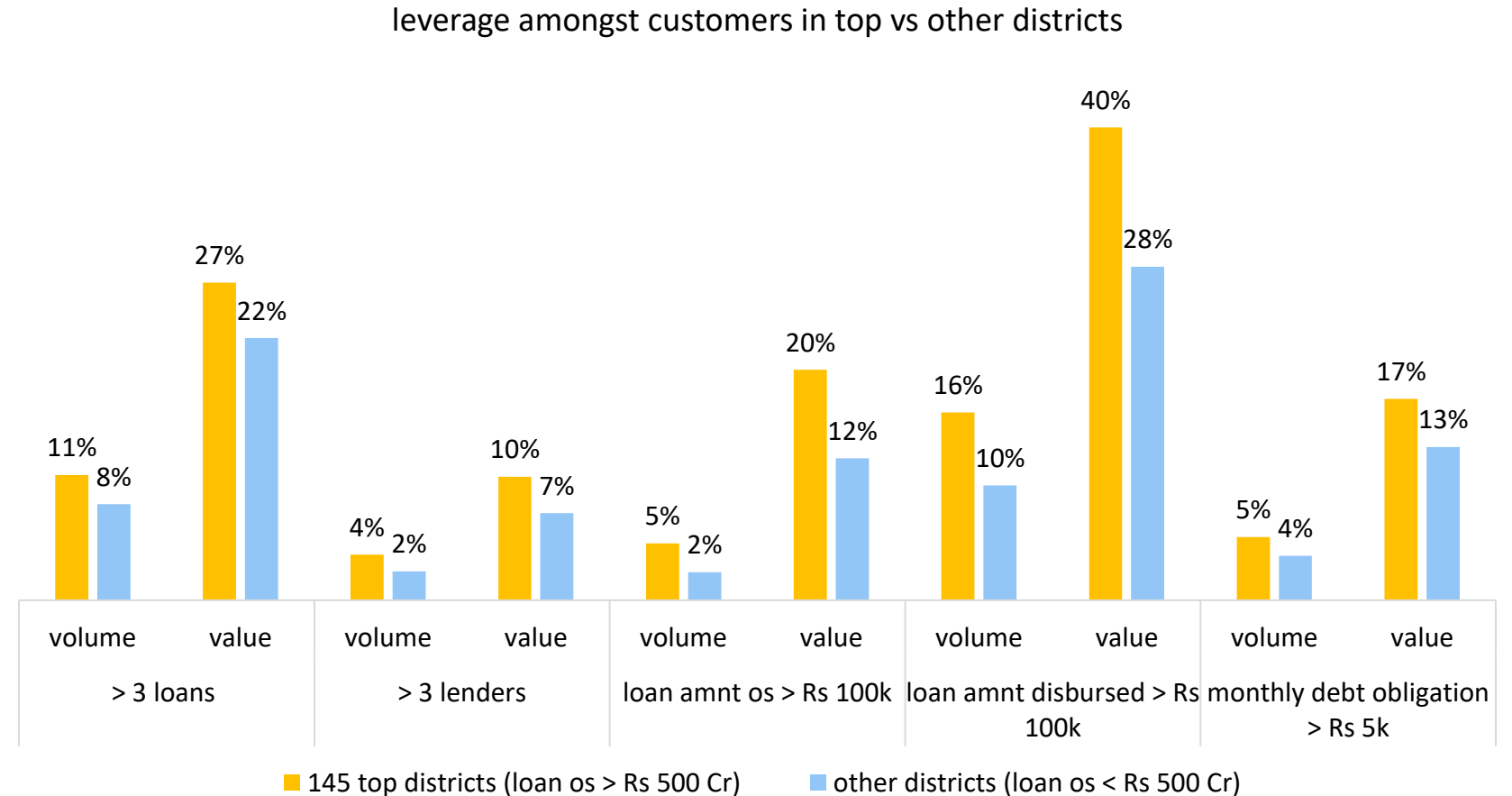
There is high correlation between multiple lending and leverage. Amongst the customers who have > 3 lenders, 26% have loans outstanding > Rs 1 Lakh and 98% have loans amount disbursed > Rs 1 Lakh and 45% have monthly debt obligation in excess of Rs 10k.



leverage of customers in top vs other districts

Top 145 districts with loan amount outstanding > Rs 500 Cr account for nearly two-third of industry loan amount outstanding.

Naturally, these districts have higher share of customers with greater leverage.



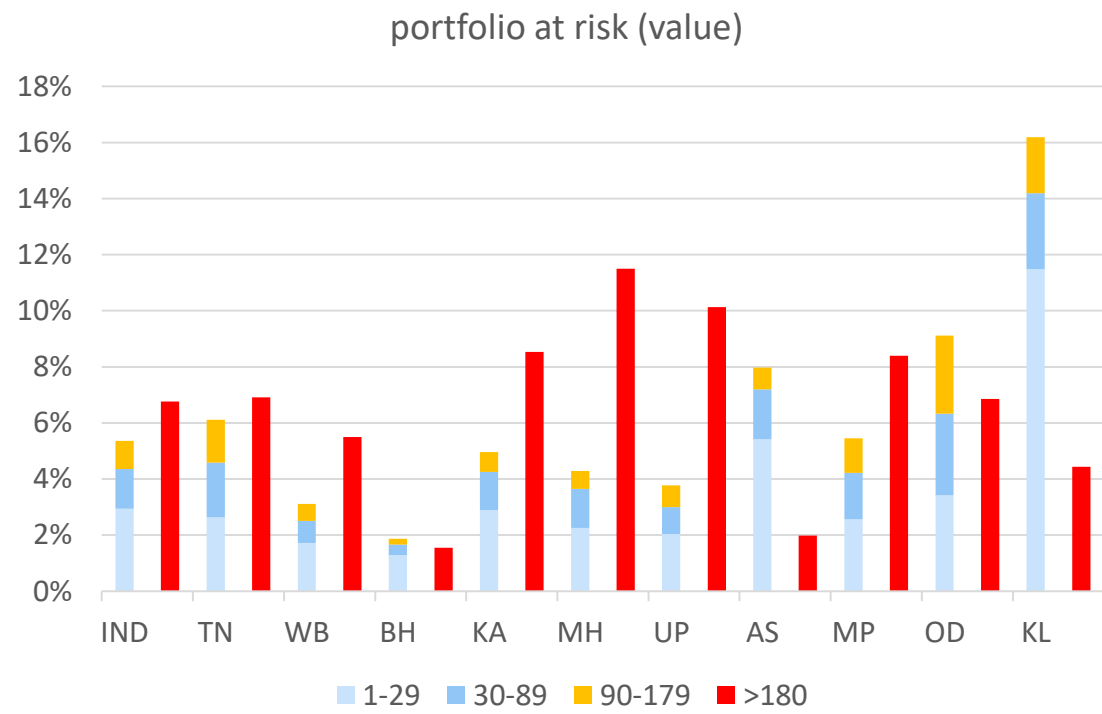
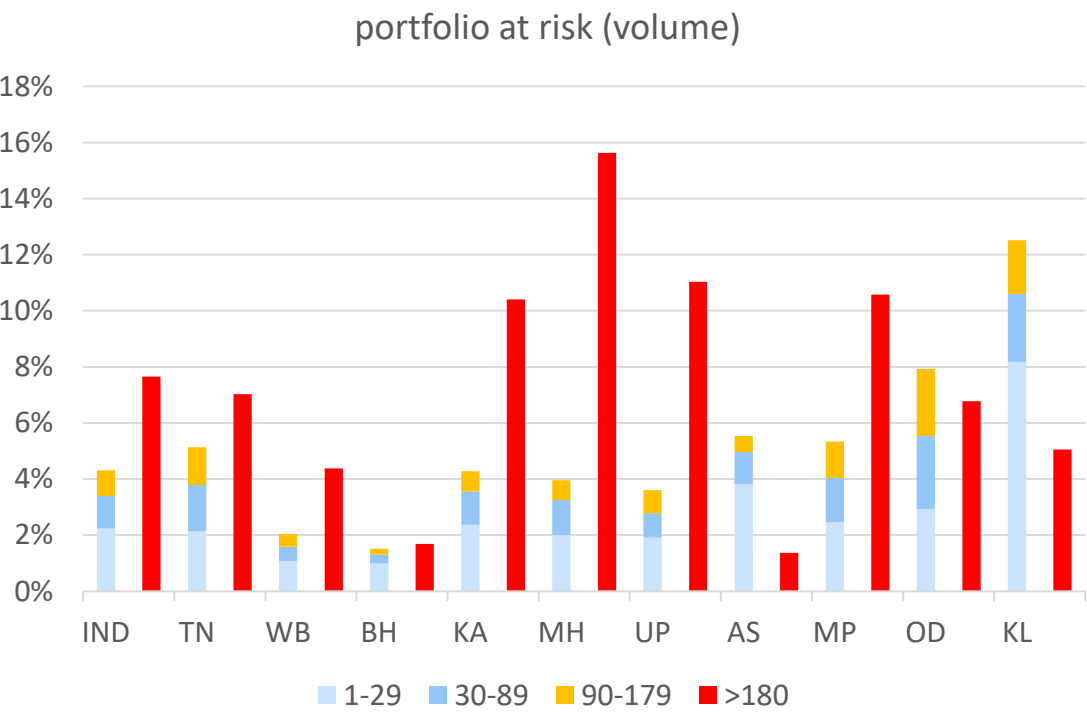
customers mapped to > 1 state

There are about 9.6 lakh customers with loan amount outstanding Rs 9,749 Cr, who are mapped to more than 1 state (i.e. they have addressed mapped to multiple states across open accounts). These customers show much higher leverage and much worse portfolio quality. Please refer to table below.

				volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value
	avg loans per customer	avg loan os per customer	avg loan os per customer	portfolio quality (dpd 1-179)		portfolio quality (dpd 180+)		% of customers > 3 loans/customer		% of customers ≥ 5 total loans (active + close)/customer		% of customers > 3 lenders/customer		% of customers loan os > 100k/customer		% of customers disbursed amount > 100k/customer		% of customers monthly debt obligation > 10k/customer	
IND	1.9	36,188	61,883	4%	5%	8%	7%	11%	28%	32%	53%	4%	15%	4%	18%	15%	38%	5%	17%
> 1 state	3.3	59,123	1,03,759	5%	10%	15%	16%	26%	55%	60%	80%	14%	40%	12%	41%	31%	64%	31%	42%

portfolio quality

Portfolio quality at India-level and across top 10 states is given here by volume and value. For India, in value terms, PAR > 1 (0-179) is at 5.4%, PAR > 30 (0-179) at 2.4%, PAR > 90 (0-179) at 1%. PAR > 180 (0-180+) is 6.8% most of which is portfolio getting delinquent post demonetization phase.

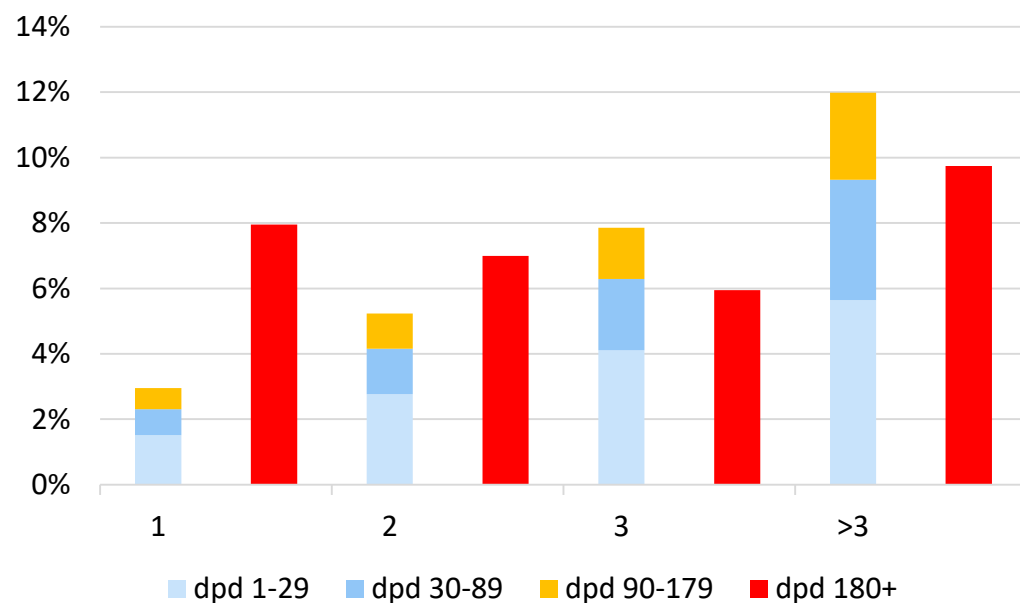


A customer's delinquency status has been taken from her worst dpd for all her open loan accounts. So if a customer has indebtedness of Rs 10,000 and she has 3 open loan accounts with dpd =30, dpd=60, dpd=90, then her account status is tagged on the basis of her worst dpd account i.e. dpd =90. Hence PAR number here are higher compared to account-level PAR reports in other reports.

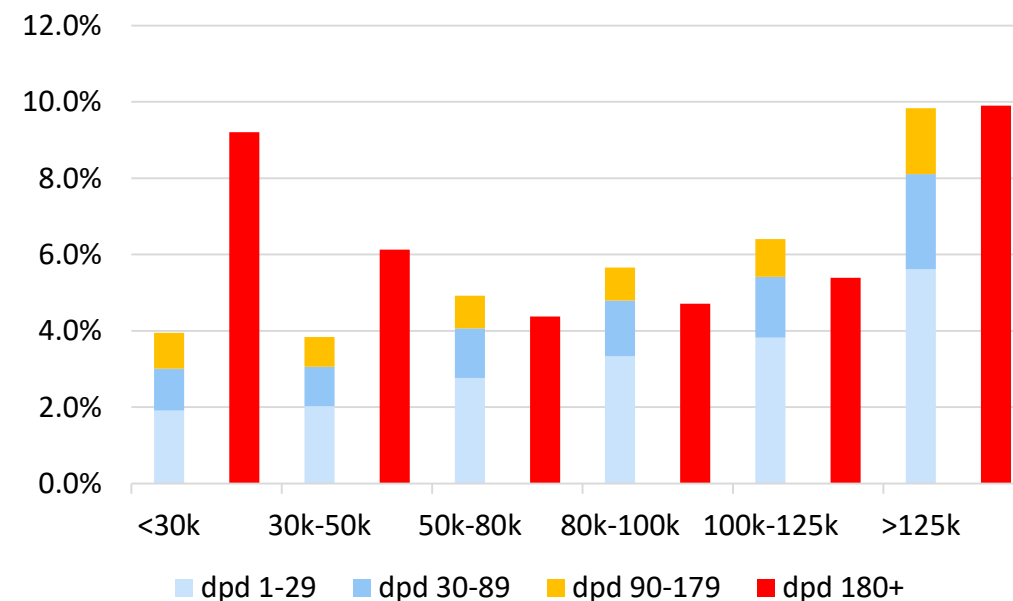
customer leverage

Data shows that portfolio quality deteriorates with increasing count of lenders and loan amount outstanding. PAR > 1 (1-179) is almost 4 times (i.e. 12%) for group of customers with more than 3 lenders vis-a-vis with customers having 1 lender (3%). PAR > 1 (1-179) is almost 2.5 times (9.8%) for group of customers with loan outstanding > Rs 125k vis-a-vis with customer having loan outstanding between Rs 30k-50k.

portfolio quality > count of lenders per customer
(volume)



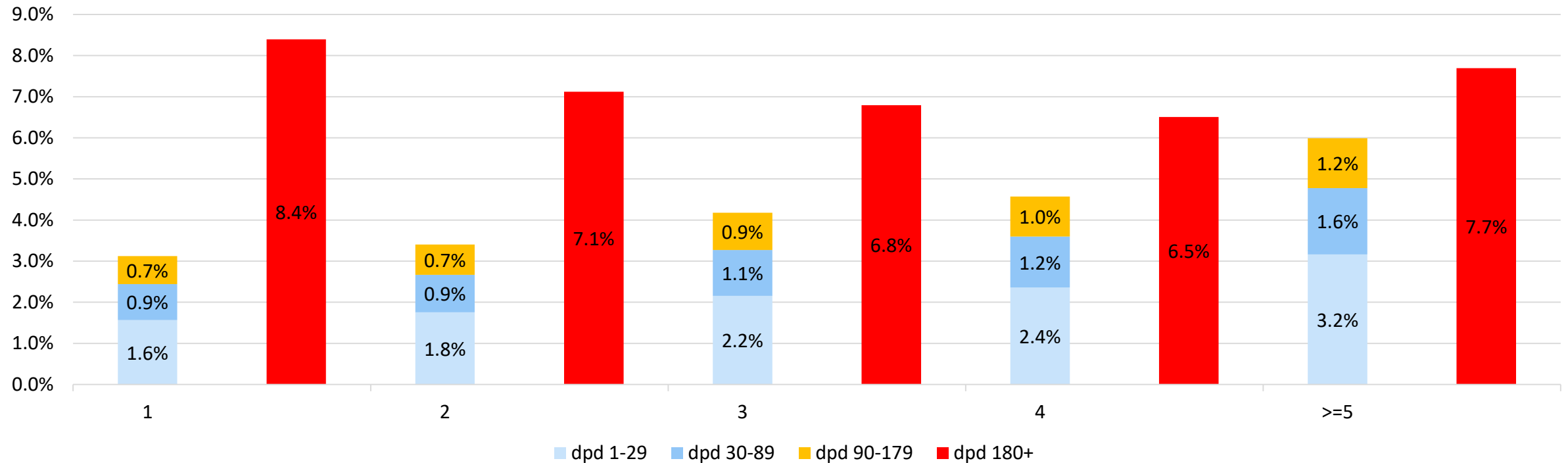
portfolio quality and loan outstanding per customer
(volume)



customer experience (total tradelines)

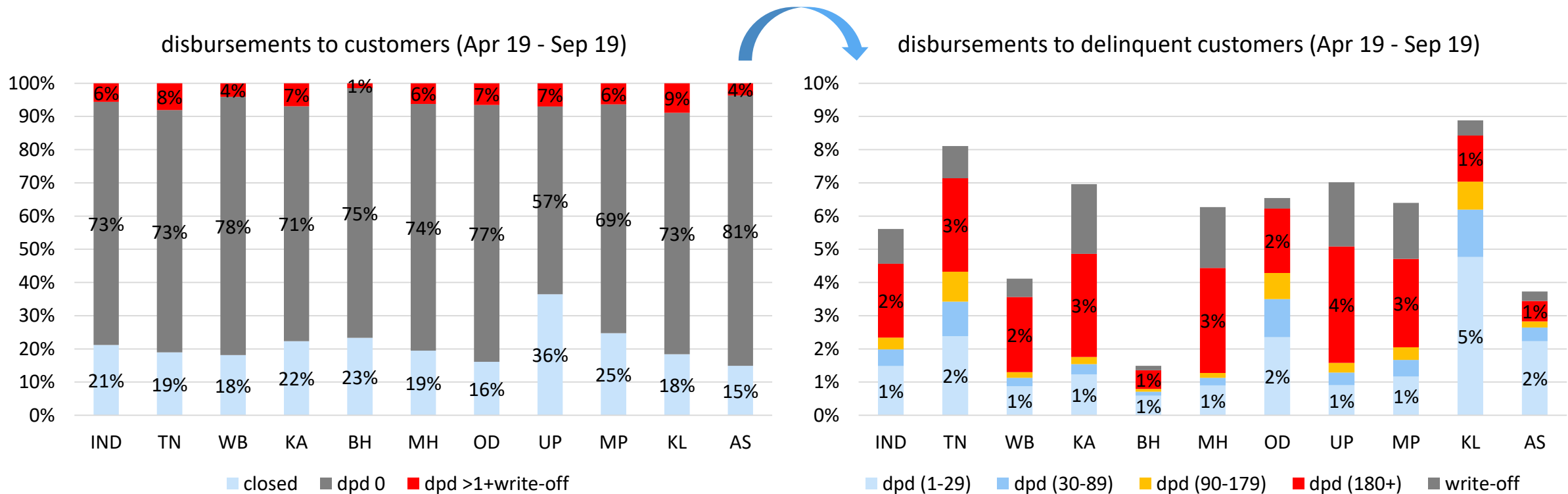
Data shows that portfolio quality deteriorates with increasing customer experience (total number of tradeline, including open and closed). PAR > 1 (1-179) is almost twice (i.e. 6%) for group of customers ≥ 5 total tradelines vis-a-vis with customers having a single tradelines (3%).

portfolio quality > count of total tradelines per customer (volume)



lending to customers having delinquent accounts

During Apr 19 – Sep 19, loans were given to more than 1.7 Cr customers. 21% of loans were disbursed to customers with no-open tradelines (i.e. closed), 73% were given to customers who were current (dpd 0, on active accounts) and 6% were given to customers who had delinquent/written-off accounts. Two category of delinquent customers get max access to new credit, customers who have dpd < 30 and dpd > 180+. About 1% customer with written-off account were also able to access loans.

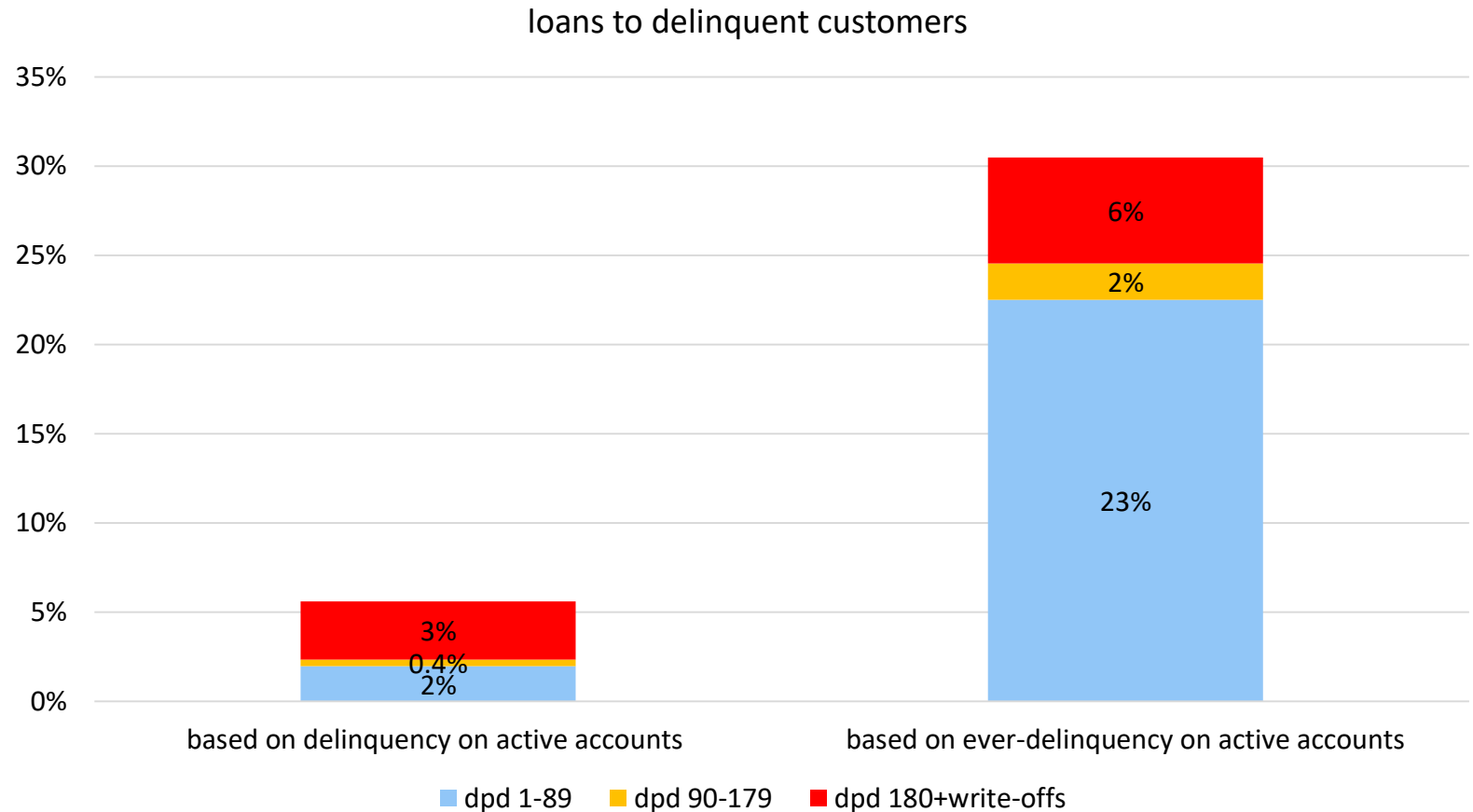


Note: Here customer's delinquency on the date of loan being sourced is taken. So if a customer was delinquent before but not on the date of sourcing, she is not considered here.

lending to customers having ever delinquent accounts

Lenders usually consider the delinquency of the customer for active accounts at the time of sourcing and therefore, lending to customer who are delinquent at the time of sourcing is usually low.

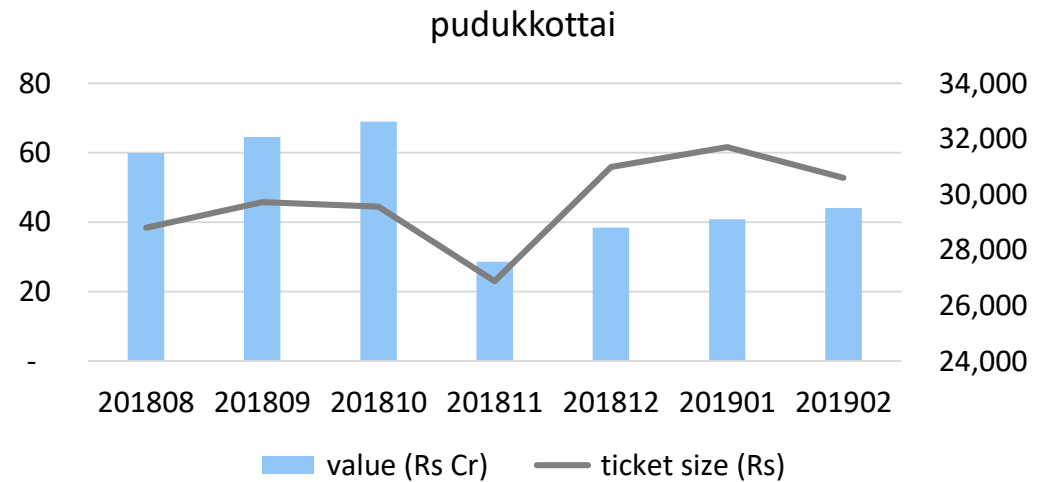
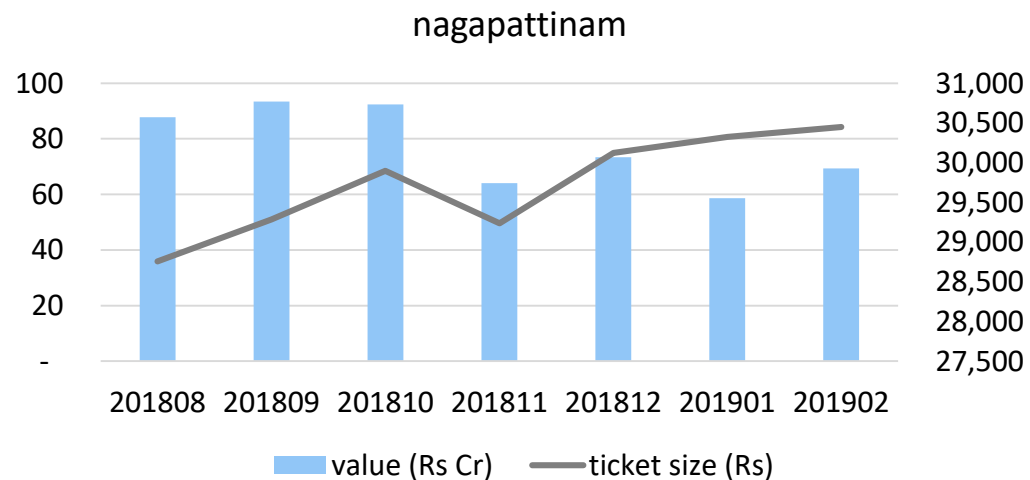
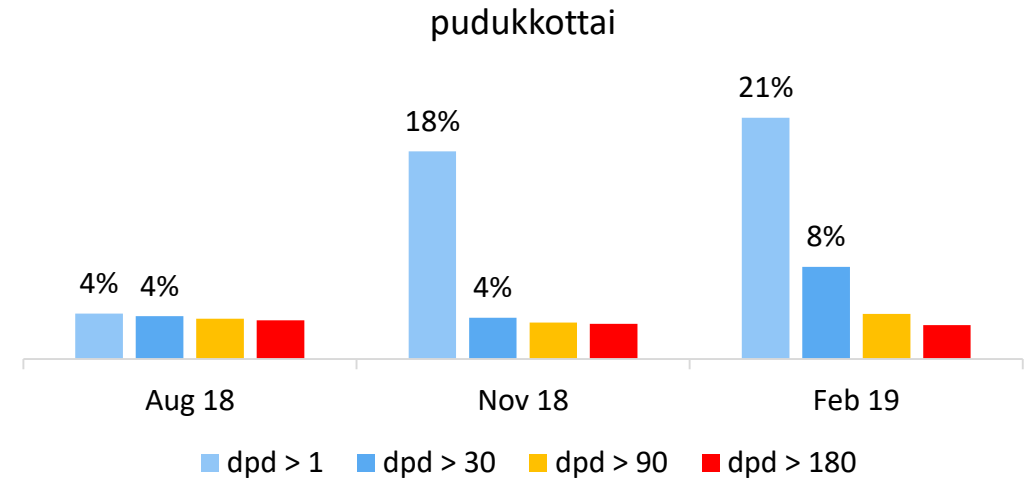
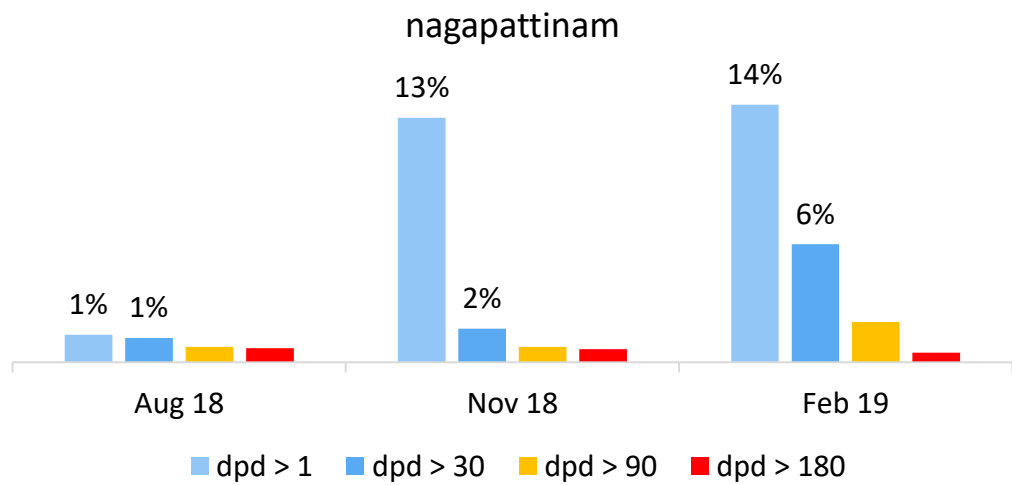
However, if ever-delinquency view is taken (i.e. customer's worst-delinquency is captured until the time of lending), data shows that 23% customer who have been delinquent at some point (dpd 1-89) were given loans. Similarly 2% customers who were ever-delinquent (dpd 90-179) were given loans.



Note: Here customer's delinquency until the date of loan being sourced is taken. So if a customer was delinquent before but not on the date of sourcing, she is considered here

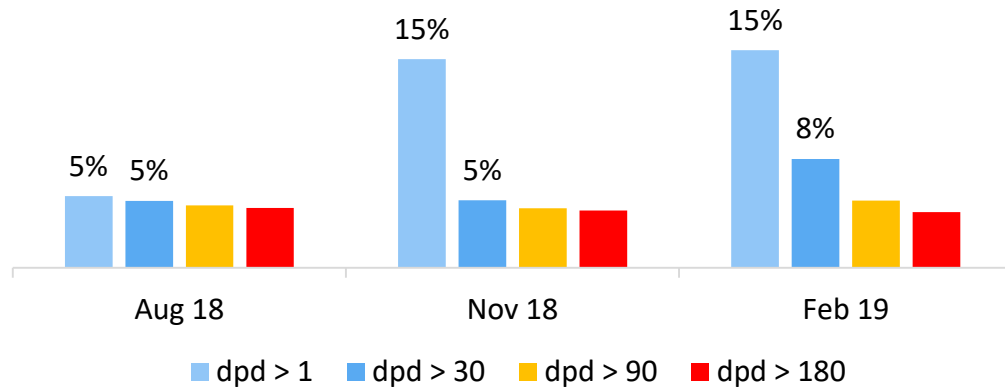
natural disasters

- In last a couple of years, micro-credit industry has been affected by natural disasters. In order to understand the impact, we looked at the patterns of portfolio quality and sourcing for some of the most-affected districts in Tamil Nadu, Assam, Odisha and Kerala, 3 months before the event and 3 months after the event
- On the portfolio quality, there were wide variations in the impact from minimum 8% to as high as 70% in the short-term
- On the sourcing, it immediately went down in the month(s) of impact but gradually picked-up. With a few exceptions, data for these districts shows higher ticket sizes, after the event.

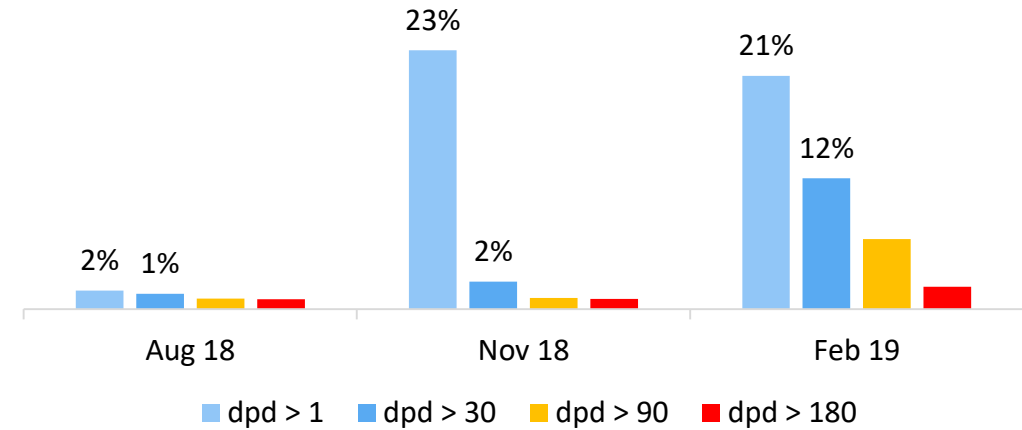


Cyclone Gaja hit in Nov 18. dpd numbers are shown in value terms.

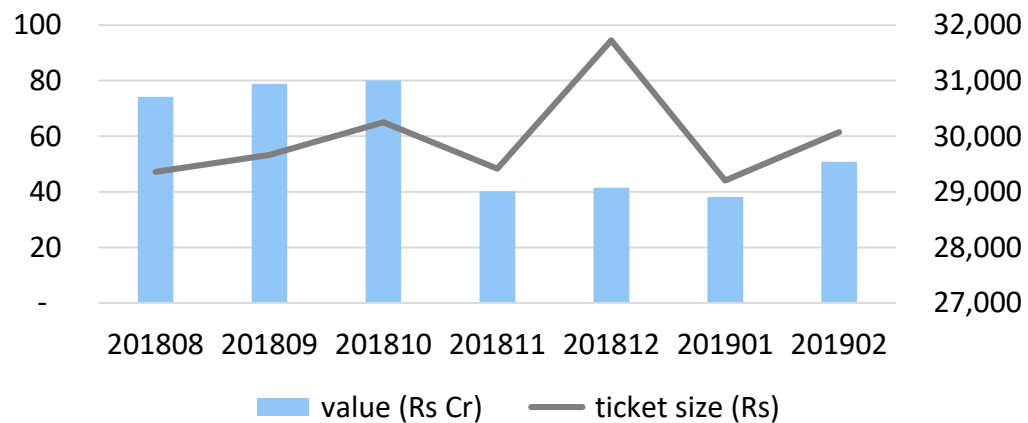
tanjavur



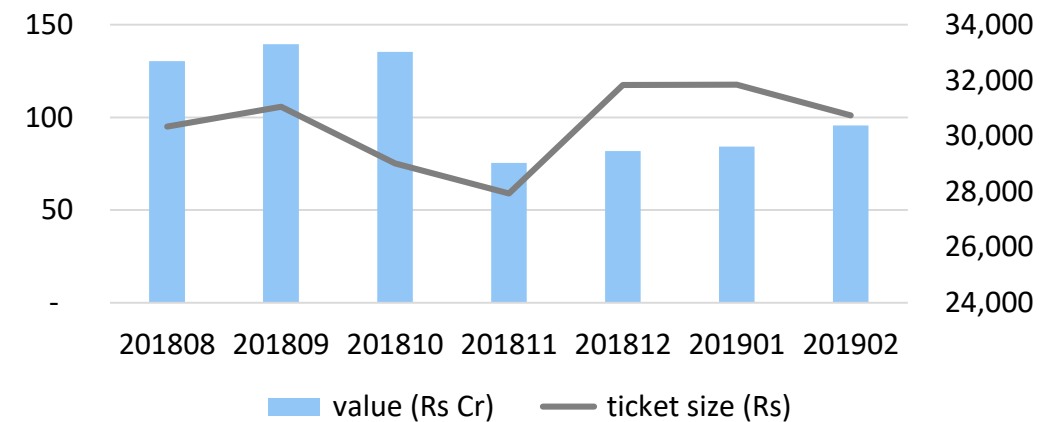
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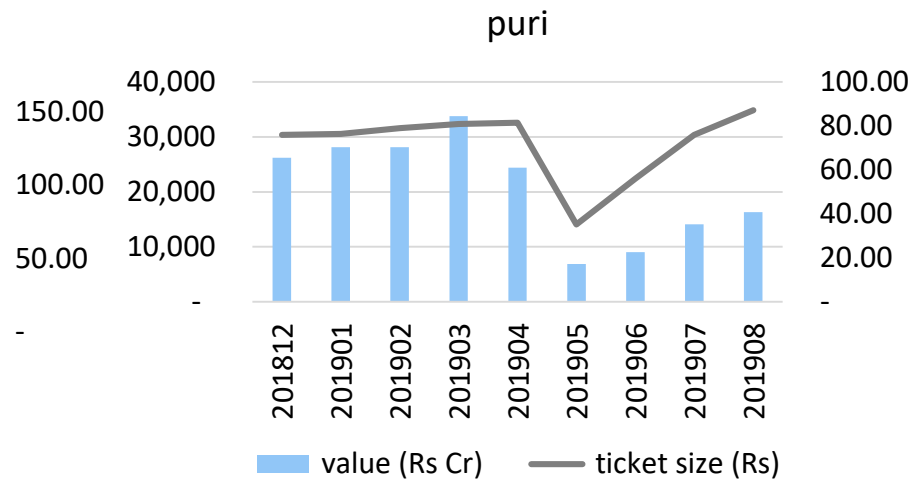
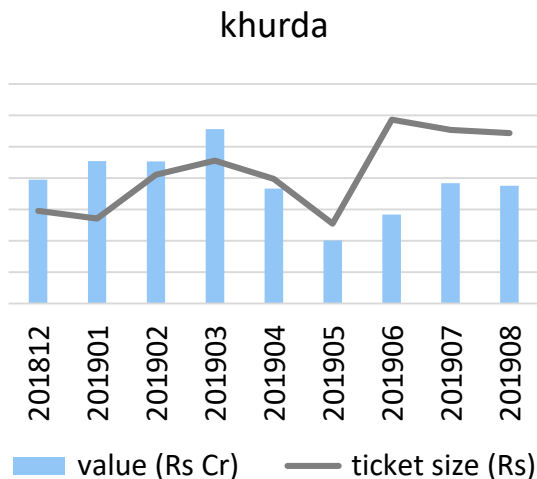
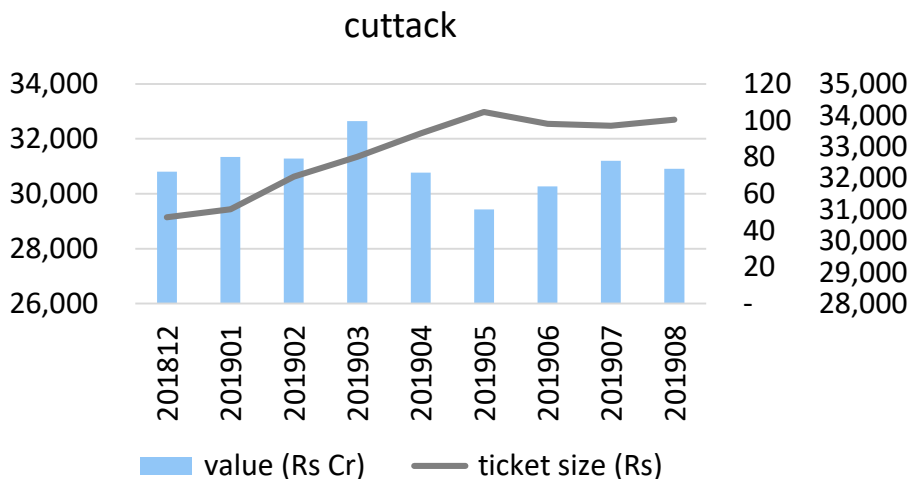
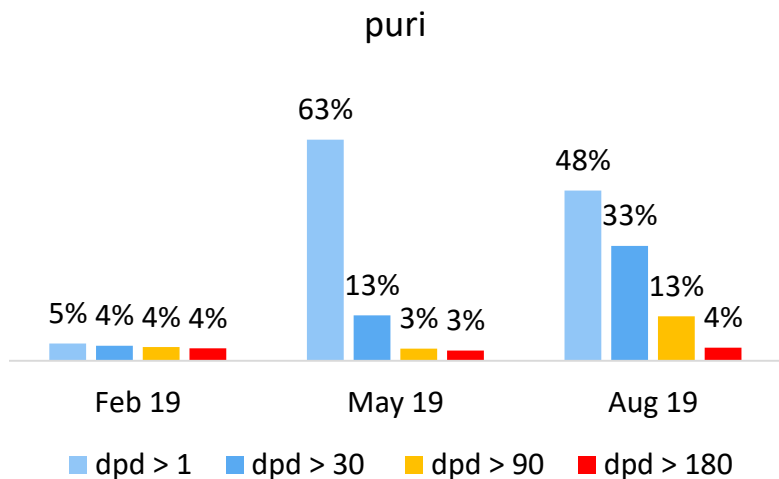
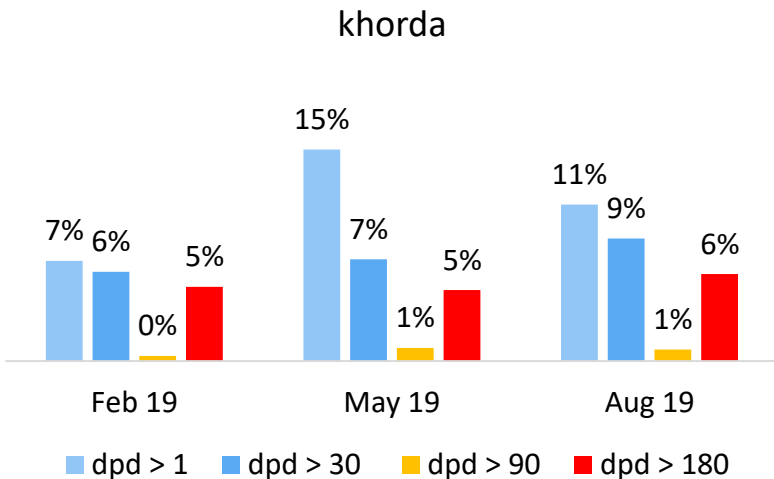
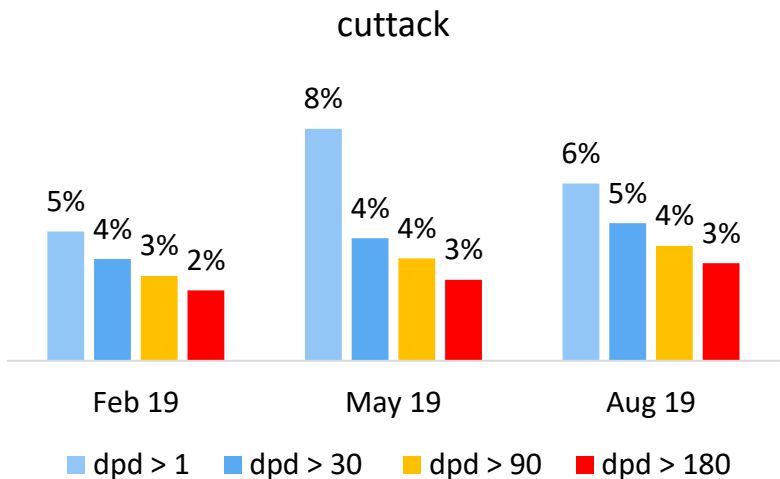
tiruvavarur



thanjavur

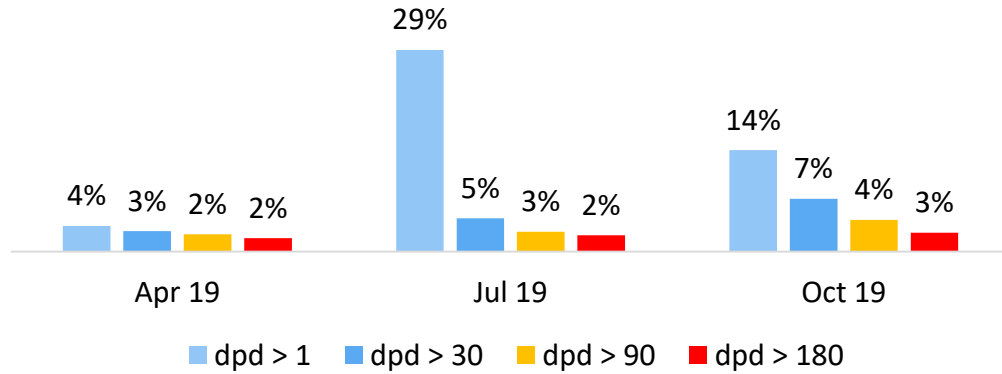


Cyclone Gaja hit in Nov 18. dpd numbers are shown in value terms.

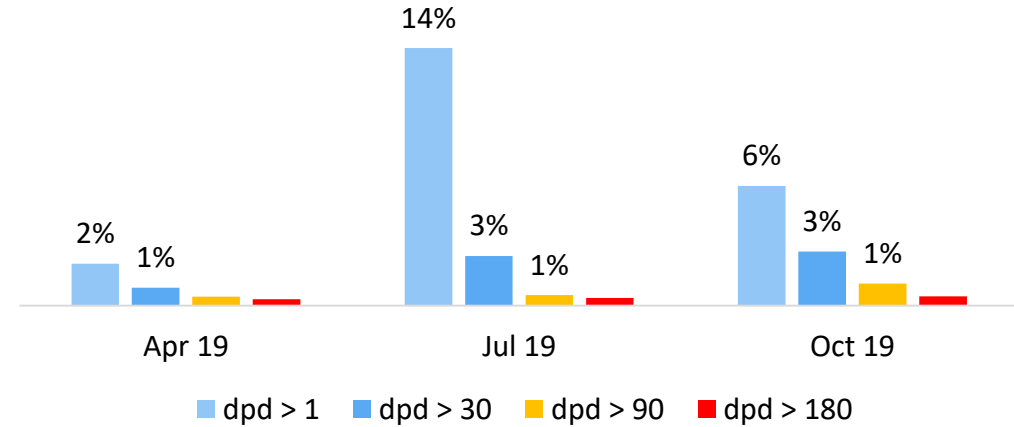


Cyclone Fani hit in May 19. dpd numbers are shown in value terms.

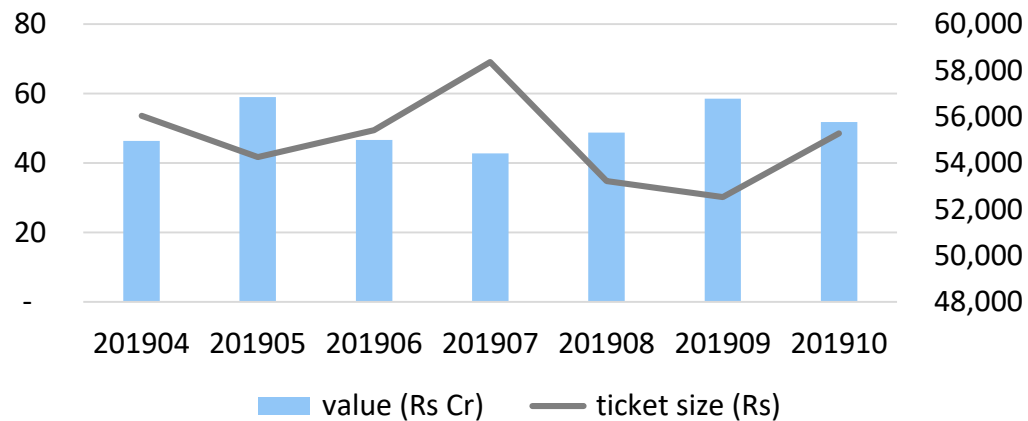
dhubri



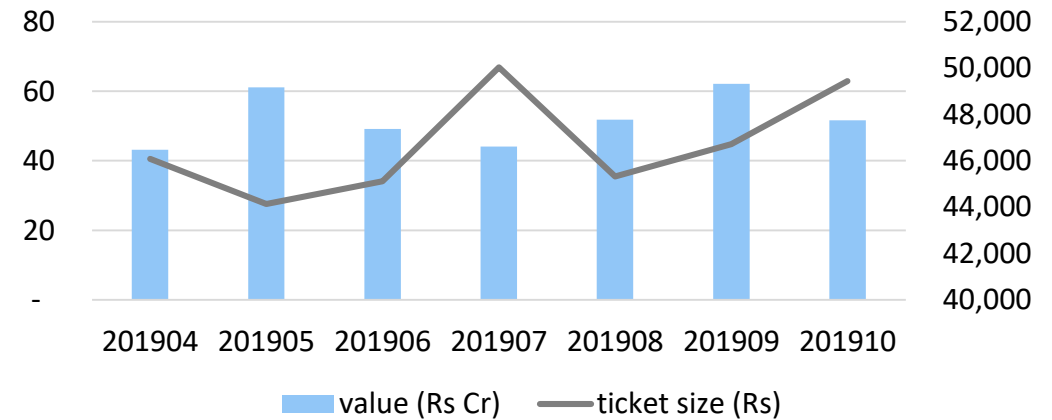
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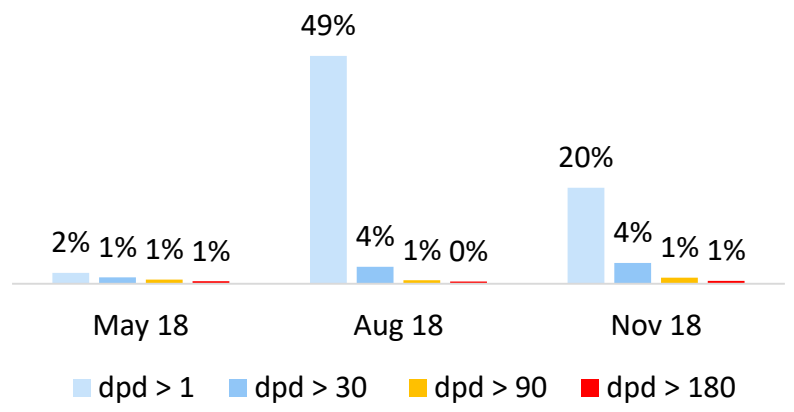


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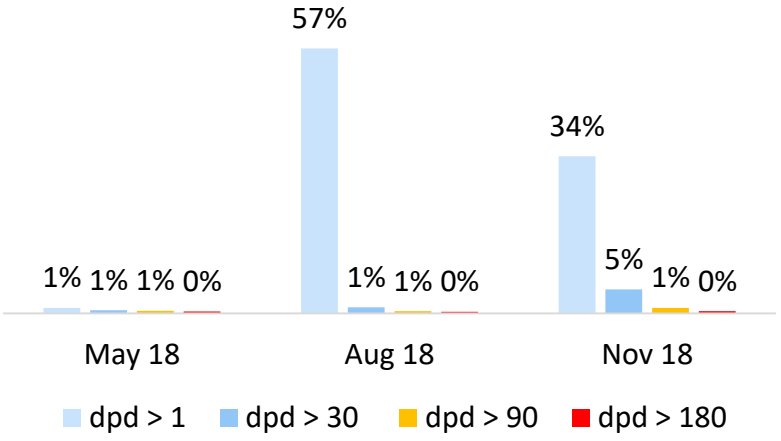


Floods came in June-July 19. dpd numbers are shown in value terms.

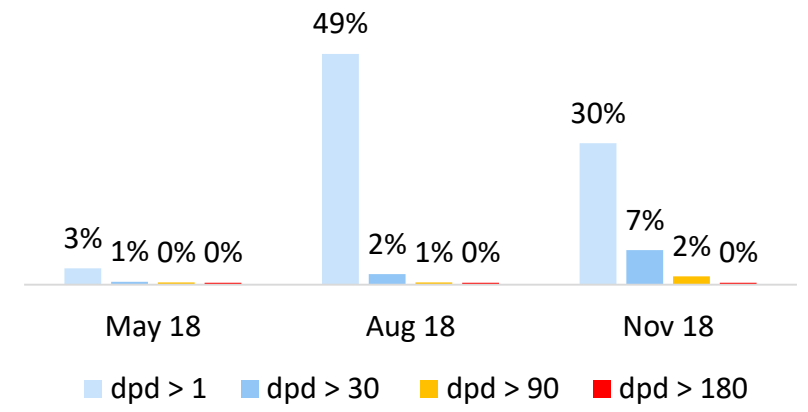
alappuzha



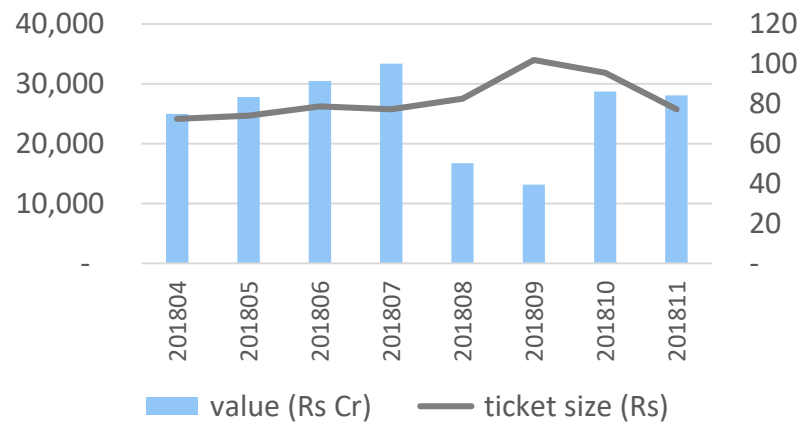
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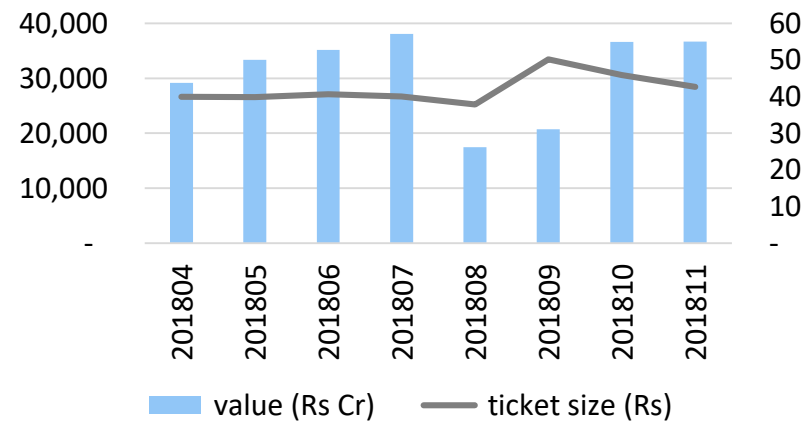
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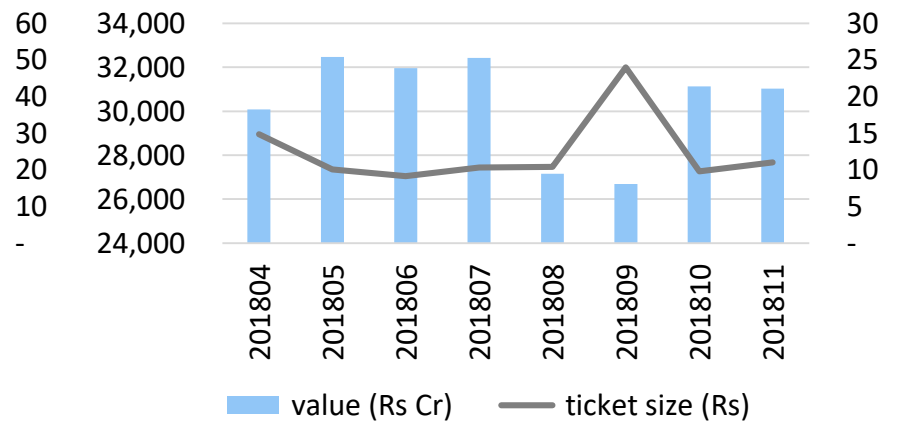
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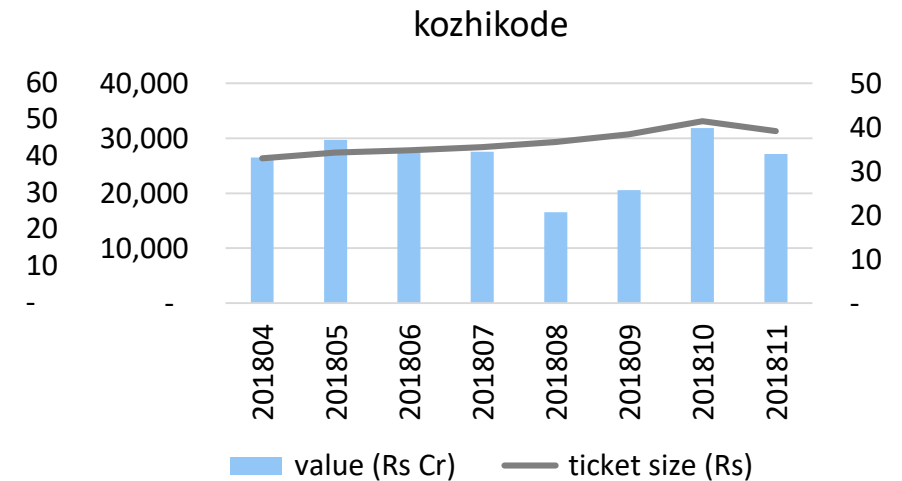
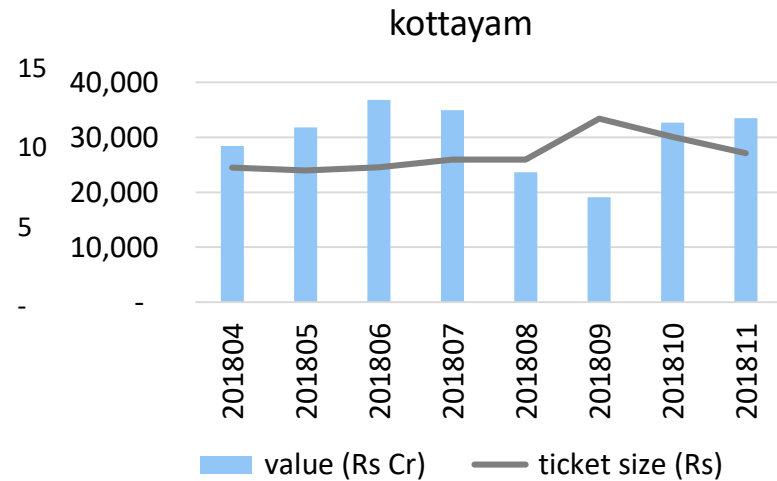
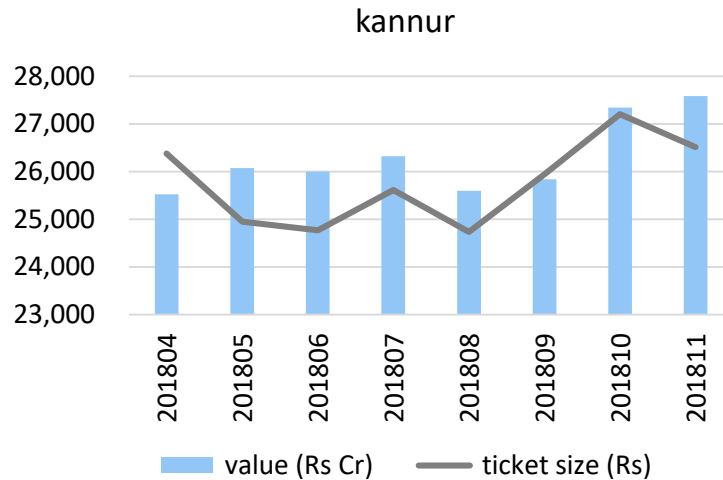
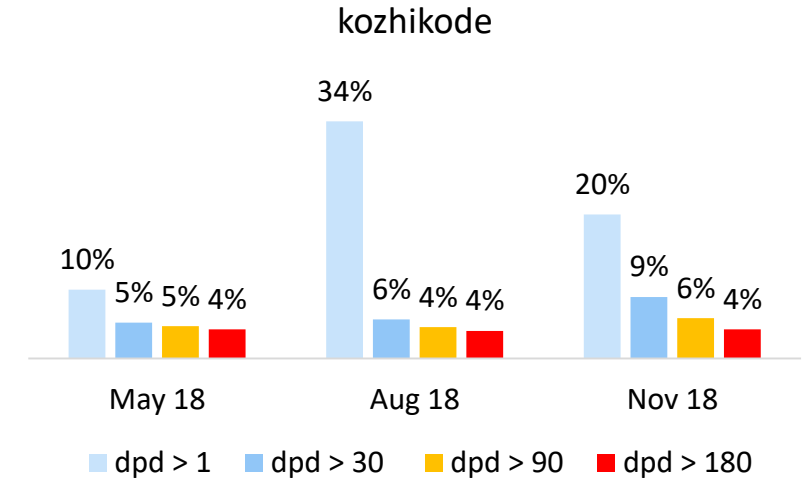
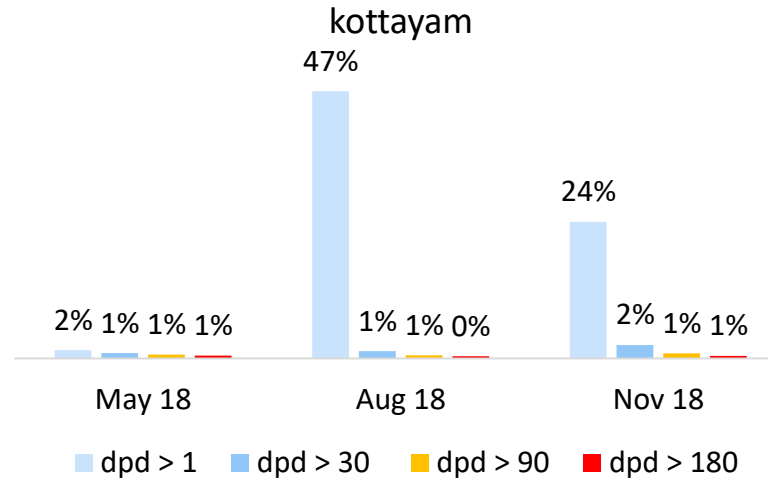
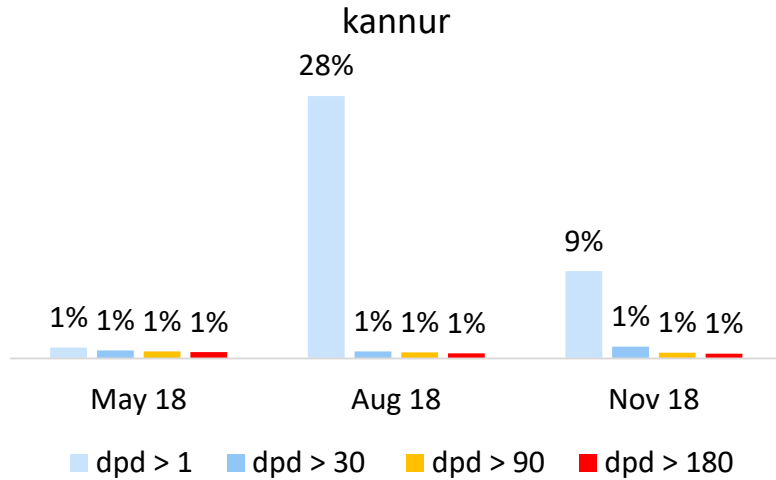
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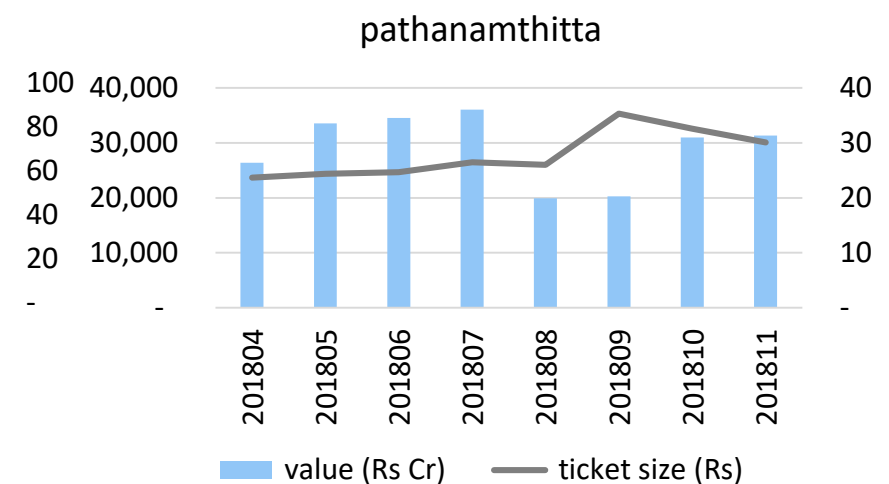
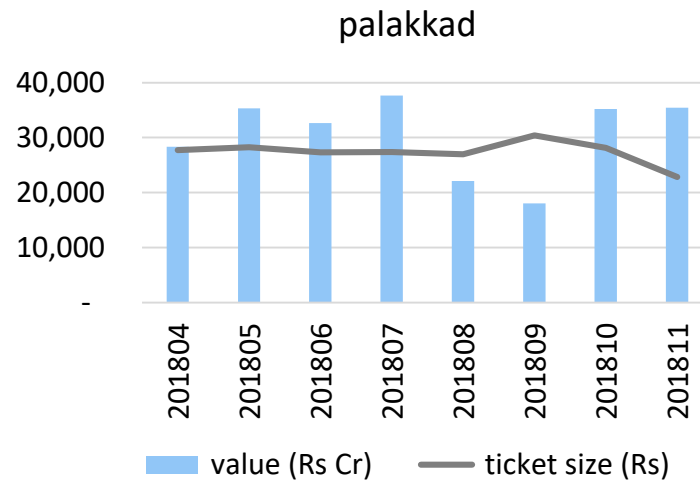
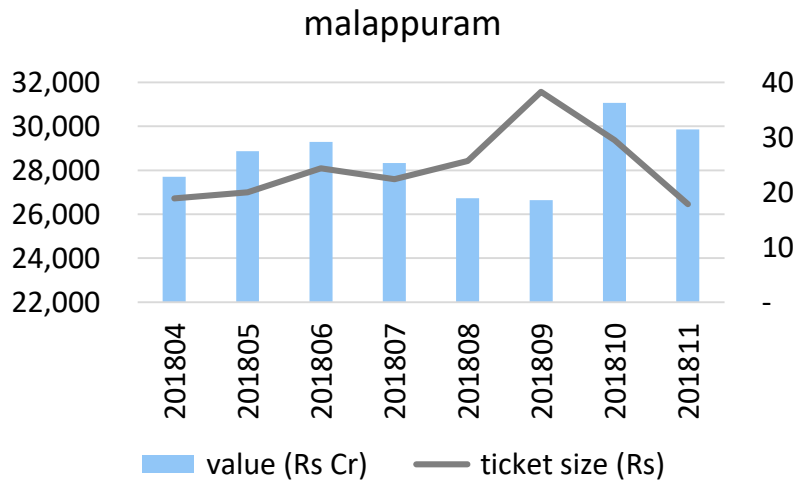
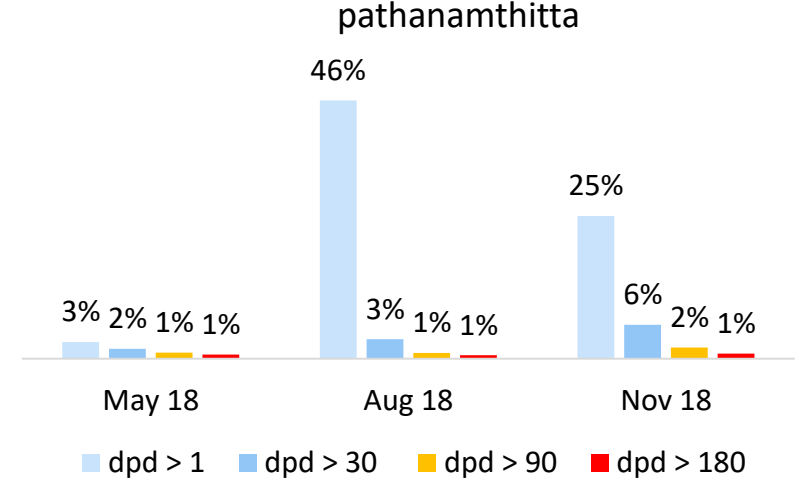
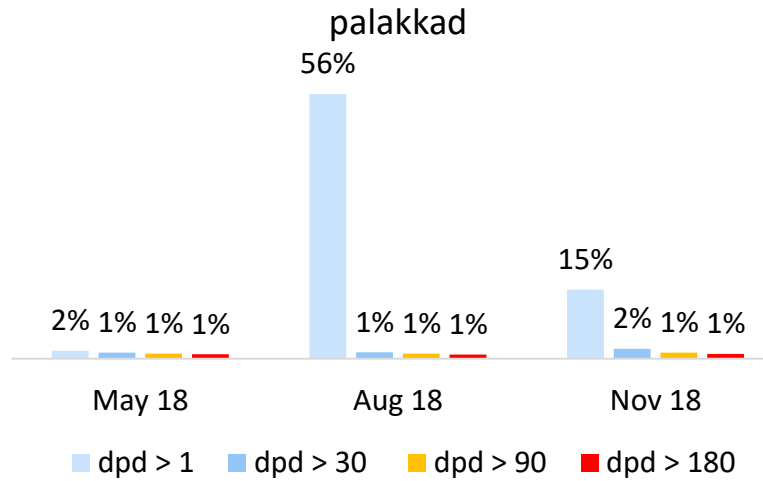
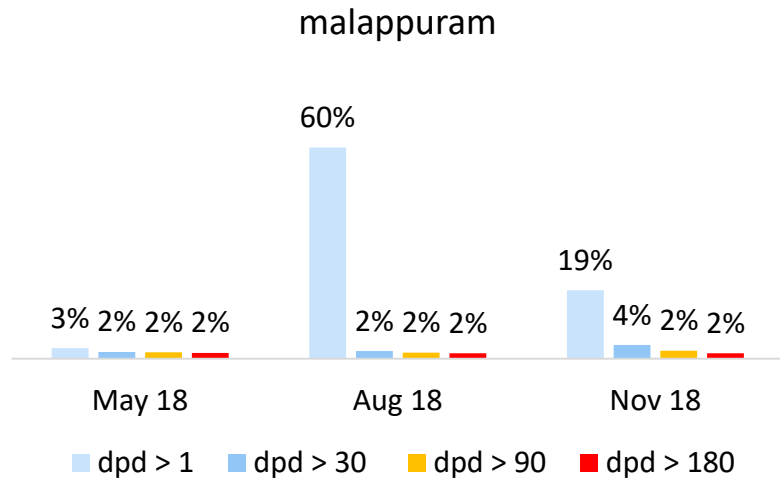
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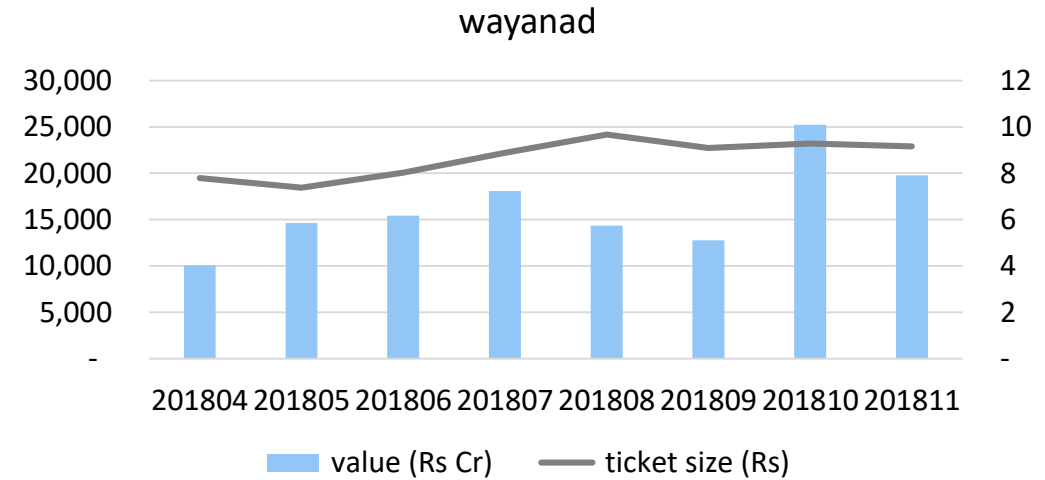
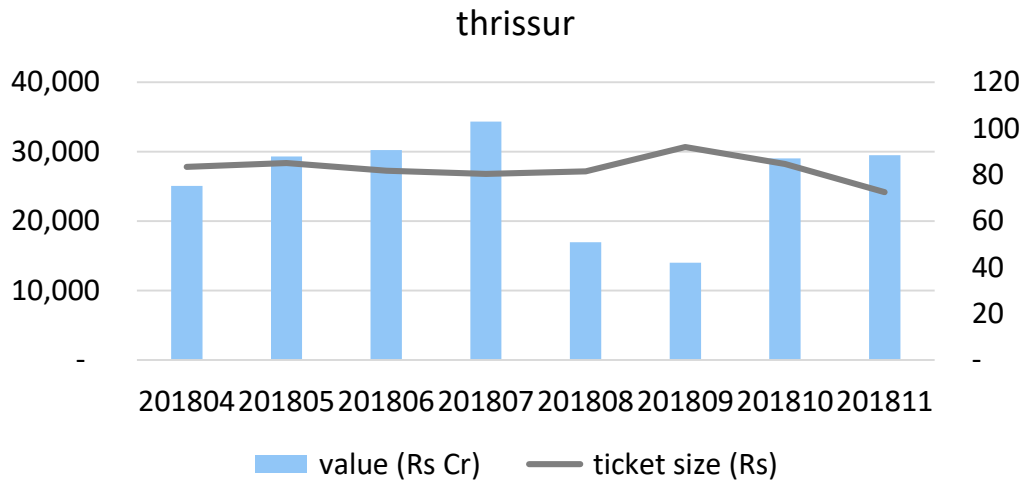
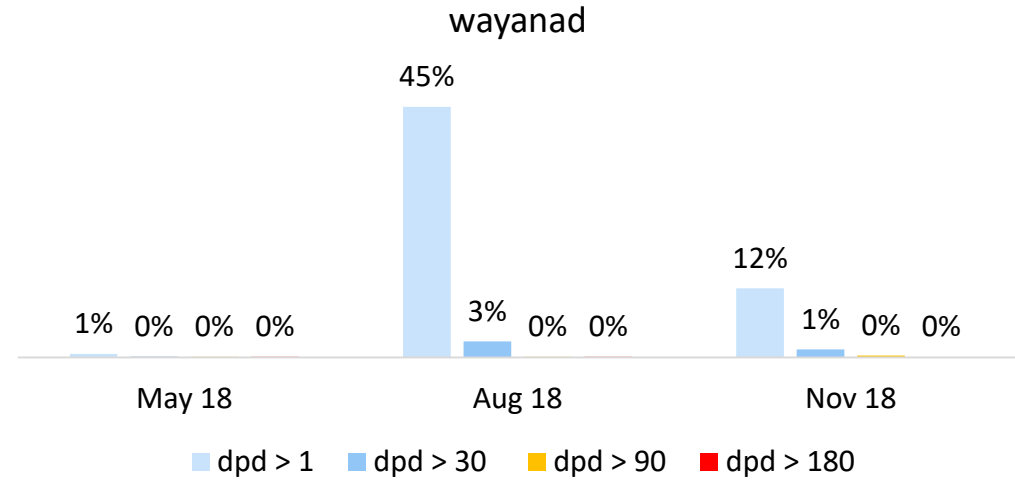
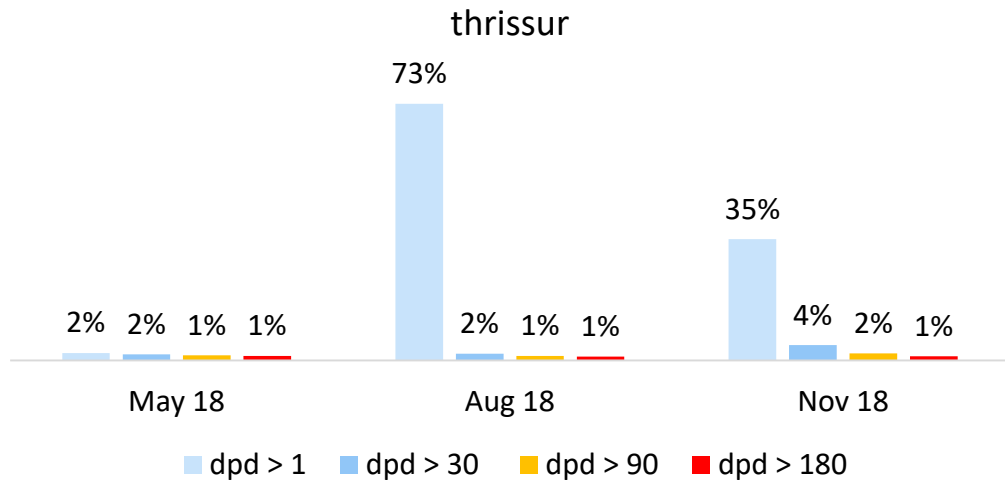
Floods came in Aug 18. dpd numbers are shown in value terms.



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Floods came in Aug 18. dpd numbers are shown in value terms.

annexures



Tamil Nadu					% of customers						
					>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accesing micro-credit		50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	Coimbatore	5.67	1,995	53%	5.8%	18.1%	3.5%	26.4%	14.3%	11.5%	1.7%
2	Cuddalore	4.28	1,829	61%	10.9%	25.2%	5.8%	30.1%	22.2%	19.6%	3.0%
3	Kanchipuram	5.10	1,772	46%	5.0%	17.0%	3.2%	25.6%	12.9%	13.3%	2.4%
4	Villupuram	4.76	1,756	54%	7.1%	20.5%	3.4%	29.5%	14.6%	14.8%	1.8%
5	Thanjavur	4.03	1,531	60%	8.3%	21.3%	4.1%	27.6%	19.3%	14.5%	1.8%
6	Salem	3.96	1,374	39%	5.3%	17.9%	3.0%	25.8%	12.4%	10.5%	1.2%
7	Madurai	3.92	1,360	45%	7.4%	17.8%	3.3%	26.0%	14.7%	13.3%	1.8%
8	Tiruvallur	3.93	1,292	38%	3.4%	15.9%	2.5%	26.0%	10.7%	11.4%	2.1%
9	Tirunelveli	3.25	1,241	36%	8.4%	21.3%	4.3%	26.7%	17.4%	15.4%	1.7%
10	Tiruchirappalli	3.23	1,169	42%	7.4%	18.5%	4.0%	25.5%	15.9%	13.0%	2.1%
11	Nagapattinam	2.93	1,162	64%	9.2%	23.1%	4.6%	29.1%	19.9%	15.5%	2.3%
12	Vellore	3.38	1,152	33%	3.9%	17.9%	2.5%	29.9%	11.8%	13.9%	1.9%
13	Erode	3.09	1,055	42%	5.6%	17.7%	3.0%	26.0%	13.5%	11.6%	1.6%
14	Dindigul	2.76	957	44%	7.2%	18.6%	3.2%	26.7%	15.8%	13.1%	1.6%
15	Tiruvavarur	2.47	922	68%	8.4%	21.6%	3.9%	29.4%	19.1%	14.3%	1.8%
16	Tiruvannamalai	2.49	893	38%	5.6%	18.6%	3.5%	27.8%	13.7%	13.1%	1.9%
17	Chennai	3.15	872	25%	1.6%	11.9%	1.1%	21.7%	5.4%	7.7%	1.3%
18	Kanyakumari	1.91	830	36%	9.6%	27.3%	6.0%	32.3%	24.5%	24.8%	2.7%
19	Pudukkottai	2.08	715	48%	5.5%	18.2%	2.6%	28.6%	14.0%	12.2%	1.4%
20	Virudhunagar	2.05	710	35%	7.3%	18.7%	3.1%	26.3%	14.9%	11.6%	1.3%

West Bengal					% of customers						
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accessing micro-credit	>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
						50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	North 24 Parganas	6.20	2,913	24%	2.8%	22.6%	9.5%	29.4%	24.2%	25.2%	10.6%
2	Murshidabad	5.78	2,487	33%	1.8%	18.2%	7.5%	25.8%	19.2%	22.7%	10.2%
3	South 24 Parganas	5.36	2,355	27%	1.3%	20.9%	8.4%	29.7%	21.5%	25.4%	9.6%
4	Nadia	4.09	2,303	30%	3.1%	25.2%	15.6%	29.9%	31.8%	28.7%	11.8%
5	Bardhaman	4.73	2,263	25%	4.1%	21.6%	11.2%	26.9%	25.5%	24.3%	9.6%
6	Howrah	3.70	1,911	31%	2.7%	23.4%	13.4%	27.5%	29.4%	28.9%	12.1%
7	Hooghly	3.81	1,825	27%	3.6%	23.1%	10.9%	28.3%	27.4%	27.0%	10.4%
8	Cooch Behar	3.17	1,727	43%	1.9%	27.1%	13.0%	32.6%	26.8%	25.1%	6.8%
9	Jalpaiguri	3.06	1,497	32%	2.8%	23.6%	11.1%	29.1%	25.3%	24.0%	9.4%
10	Malda	2.58	1,259	28%	2.6%	21.1%	10.5%	28.5%	25.3%	25.9%	14.6%
11	Kolkata	2.55	1,182	23%	2.5%	22.0%	9.9%	27.4%	26.3%	25.8%	13.1%
12	East Midnapore	2.45	1,124	20%	2.6%	20.6%	10.3%	25.6%	23.7%	24.7%	10.1%
13	Alipurduar	1.95	1,000	63%	2.6%	24.0%	12.9%	28.5%	28.7%	26.6%	10.3%
14	Birbhum	2.30	971	25%	3.0%	18.5%	8.6%	24.7%	20.7%	23.1%	10.3%
15	North Dinajpur	2.27	966	34%	1.5%	20.4%	8.0%	30.5%	21.0%	28.4%	11.6%
16	West Midnapore	2.41	945	17%	2.3%	17.7%	6.9%	25.4%	18.3%	21.9%	8.1%
17	Darjiling	1.58	869	36%	3.2%	26.2%	14.6%	29.3%	32.7%	28.1%	13.6%
18	South Dinajpur	1.50	634	34%	2.9%	17.1%	8.6%	23.6%	21.0%	22.4%	11.9%
19	Bankura	1.22	435	14%	2.0%	17.0%	5.2%	26.2%	16.1%	20.4%	6.9%
20	Purulia	0.52	143	8%	2.7%	11.3%	3.0%	19.1%	10.8%	15.3%	5.0%

Bihar					% of customers						
					>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accesing micro-credit		50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	Samastipur	4.23	1,467	46%	3.2%	17.0%	3.0%	29.1%	12.3%	18.2%	5.6%
2	Muzaffarpur	4.64	1,433	44%	2.2%	13.4%	2.0%	25.1%	9.1%	13.8%	3.9%
3	East Champaran	4.27	1,347	39%	2.4%	12.6%	2.4%	22.7%	8.5%	11.3%	3.5%
4	Begusarai	3.55	1,179	54%	2.7%	14.9%	2.9%	27.4%	12.6%	16.9%	6.9%
5	Patna	3.72	1,142	34%	1.9%	12.8%	2.6%	24.6%	10.4%	15.9%	5.6%
6	Vaishali	3.40	1,056	49%	2.0%	13.3%	2.2%	26.3%	9.6%	15.4%	4.8%
7	Saran	3.04	950	44%	2.1%	12.4%	2.9%	22.8%	9.9%	15.1%	5.1%
8	West Champaran	2.85	892	36%	2.1%	11.4%	2.3%	21.6%	7.1%	9.6%	2.9%
9	Darbhanga	2.56	856	29%	2.5%	16.3%	2.1%	28.2%	8.9%	15.3%	3.2%
10	Purnia	2.33	822	32%	2.6%	16.3%	3.5%	27.1%	13.0%	17.5%	5.6%
11	Madhubani	2.27	728	23%	2.0%	14.8%	1.6%	27.7%	6.9%	14.8%	2.6%
12	Bhagalpur	1.91	712	31%	2.9%	16.7%	4.8%	26.3%	15.3%	18.3%	8.6%
13	Araria	1.81	643	29%	2.1%	16.6%	3.9%	27.3%	14.0%	20.1%	7.4%
14	Katihar	1.71	611	25%	2.3%	16.6%	4.1%	27.7%	13.9%	19.3%	6.8%
15	Kishanganj	1.45	599	39%	2.7%	21.0%	6.5%	31.4%	21.2%	27.0%	12.9%
16	Gopalganj	1.76	561	38%	2.2%	14.0%	2.5%	25.0%	9.7%	14.4%	3.6%
17	Siwan	1.73	552	29%	2.4%	13.1%	3.0%	22.8%	10.2%	14.6%	4.6%
18	Sitamarhi	1.63	530	20%	1.9%	14.9%	2.0%	26.1%	8.1%	14.1%	3.1%
19	Gaya	1.86	524	24%	1.3%	10.0%	1.7%	21.3%	6.9%	11.6%	3.6%
20	Khagaria	1.26	460	35%	2.7%	17.5%	3.9%	28.4%	13.9%	17.8%	6.6%

Karnataka					% of customers						
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accessing micro-credit	>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
						50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	Mysuru	5.30	1,889	68%	4.8%	18.3%	4.0%	25.4%	15.1%	15.2%	4.0%
2	Bengaluru	5.11	1,457	19%	0.8%	12.0%	1.1%	20.4%	6.0%	11.3%	3.0%
3	Belagavi	3.34	1,146	31%	4.1%	20.6%	2.3%	30.3%	15.7%	18.4%	4.3%
4	Tumakuru	2.92	1,080	41%	3.6%	20.3%	3.8%	27.0%	15.8%	15.9%	4.0%
5	Mandya	2.49	895	53%	5.2%	18.3%	4.2%	26.1%	15.9%	15.9%	4.8%
6	Hassan	2.23	805	46%	3.9%	19.9%	3.7%	27.2%	16.0%	14.8%	4.0%
7	Ballari	2.35	754	43%	2.6%	15.9%	2.0%	27.8%	11.2%	14.6%	4.7%
8	Davangere	2.35	747	52%	2.2%	16.3%	2.2%	24.6%	10.7%	11.5%	3.8%
9	Kolar	2.10	705	57%	2.3%	17.1%	2.3%	26.8%	11.0%	15.0%	2.6%
10	Chamrajnagar	2.08	645	77%	3.2%	14.0%	2.7%	22.7%	9.9%	9.9%	3.4%
11	Shivamogga	1.59	600	35%	4.0%	23.2%	3.3%	30.0%	16.6%	17.8%	4.9%
12	Dharwad	1.53	545	36%	3.6%	22.9%	2.2%	31.7%	15.7%	19.7%	4.1%
13	Chitradurga	1.72	537	44%	2.0%	15.7%	2.1%	23.7%	9.7%	11.4%	5.0%
14	Bangalore Rural	1.69	525	66%	1.7%	14.5%	1.8%	22.6%	7.7%	10.4%	2.4%
15	Ramanagar	1.43	520	50%	3.6%	18.1%	4.0%	24.5%	14.3%	14.8%	4.2%
16	Haveri	1.41	488	39%	2.5%	21.2%	2.0%	32.1%	13.9%	16.9%	3.9%
17	Chikkamagaluru	1.22	463	40%	3.7%	22.2%	3.7%	28.4%	15.8%	15.6%	3.8%
18	Vijayapura	1.30	460	#DIV/0!	2.7%	21.2%	2.3%	31.1%	13.5%	16.9%	4.1%
19	Kalaburagi	1.45	460	28%	2.0%	14.4%	2.2%	25.0%	9.1%	11.5%	4.6%
20	Bidar	1.31	453	37%	3.3%	18.9%	2.9%	26.9%	13.2%	14.7%	4.9%

Maharashtra					% of customers						
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accessing micro-credit	>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
						50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	Pune	3.49	1,177	15%	1.9%	17.9%	2.6%	28.5%	13.1%	18.9%	5.2%
2	Solapur	2.92	1,103	30%	5.5%	23.3%	3.1%	32.7%	19.0%	22.7%	6.1%
3	Jalgaon	2.84	966	28%	3.5%	19.2%	2.5%	31.6%	14.9%	20.8%	4.1%
4	Nagpur	3.06	891	27%	2.6%	13.5%	1.1%	27.7%	9.4%	16.0%	6.3%
5	Kolhapur	2.32	862	25%	5.4%	23.3%	3.0%	29.1%	18.7%	20.9%	4.4%
6	Aurangabad	2.32	801	28%	2.9%	20.0%	2.3%	31.0%	15.3%	21.4%	6.3%
7	Mumbai	2.30	773	31%	2.6%	17.7%	2.3%	29.2%	11.8%	19.0%	8.3%
8	Thane	2.42	773	9%	2.1%	15.6%	1.9%	27.2%	10.1%	16.7%	5.6%
9	Ahmed Nagar	2.24	767	22%	3.0%	18.7%	2.8%	29.0%	14.1%	19.3%	5.9%
10	Nashik	2.22	669	16%	2.7%	15.9%	0.9%	29.9%	9.2%	17.5%	4.9%
11	Nanded	1.79	640	24%	1.2%	23.1%	1.2%	39.5%	15.6%	24.7%	6.2%
12	Sangli	1.60	564	24%	4.0%	21.5%	2.5%	28.7%	16.4%	20.3%	4.7%
13	Yavatmal	1.90	516	27%	1.6%	12.2%	0.6%	26.6%	7.4%	14.0%	7.1%
14	Latur	1.24	464	23%	4.2%	24.3%	2.2%	33.7%	17.7%	22.4%	5.0%
15	Amravati	1.73	395	24%	0.8%	6.8%	0.3%	19.3%	3.6%	8.2%	7.1%
16	Dhule	1.11	359	25%	3.7%	18.3%	1.4%	32.0%	12.8%	19.4%	4.3%
17	Buldhana	1.08	345	17%	0.5%	18.9%	0.9%	32.0%	10.0%	16.5%	1.1%
18	Satara	1.13	332	16%	2.1%	14.1%	1.2%	26.3%	8.8%	14.3%	6.3%
19	Osmanabad	0.95	320	24%	3.2%	20.2%	1.7%	31.9%	14.3%	19.8%	3.5%
20	Wardha	1.13	288	33%	1.5%	9.5%	0.7%	20.4%	5.3%	10.3%	6.6%

Assam					% of customers						
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accessing micro-credit	>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
						50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	Kamrup	3.12	1,555	91%	5.0%	22.4%	11.8%	25.5%	27.6%	22.4%	7.9%
2	Nagaon	2.55	1,235	41%	2.7%	22.5%	11.0%	28.2%	24.2%	22.2%	7.1%
3	Sonitpur	2.10	933	48%	4.6%	20.7%	9.7%	26.5%	23.3%	20.2%	5.6%
4	Cachar	1.64	864	39%	1.0%	25.7%	12.7%	29.8%	27.7%	27.2%	7.4%
5	Sibsagar	1.66	757	60%	4.7%	20.4%	10.2%	25.5%	23.1%	20.4%	7.7%
6	Golaghat	1.50	705	59%	5.0%	20.9%	10.9%	25.5%	24.8%	21.4%	7.1%
7	Dibrugarh	1.55	659	50%	3.7%	19.4%	8.9%	25.1%	21.0%	20.2%	6.6%
8	Jorhat	1.36	636	52%	6.3%	20.8%	10.9%	24.9%	25.0%	21.7%	8.5%
9	Lakhimpur	1.31	586	58%	3.9%	19.7%	9.5%	25.7%	21.3%	17.4%	4.6%
10	Barpeta	1.27	585	34%	2.7%	19.6%	9.4%	26.2%	21.9%	19.7%	6.7%
11	Darrang	1.32	548	63%	2.9%	18.2%	7.5%	26.1%	18.8%	17.3%	5.3%
12	Nalbari	1.25	544	73%	3.8%	19.8%	8.6%	25.7%	21.5%	18.4%	5.4%
13	Dhubri	0.97	540	21%	0.9%	27.7%	13.9%	31.9%	30.1%	29.6%	9.5%
14	Tinsukia	1.14	448	38%	3.1%	17.8%	7.2%	24.3%	18.4%	18.8%	6.7%
15	Marigaon	0.71	349	35%	1.2%	25.8%	10.9%	32.1%	25.5%	26.3%	6.5%
16	Karimganj	0.73	349	26%	1.2%	25.1%	9.8%	30.1%	23.4%	25.1%	7.2%
17	Bongaigaon	0.77	349	47%	2.8%	18.8%	9.9%	24.8%	21.8%	20.4%	7.3%
18	Goalpara	0.63	266	28%	1.9%	18.6%	8.3%	24.9%	19.3%	17.5%	6.0%
19	Dhemaji	0.47	166	33%	3.0%	15.6%	3.7%	23.3%	10.9%	10.9%	2.3%
20	Karbi Anglong	0.50	165	25%	1.2%	13.7%	2.7%	19.7%	7.6%	10.0%	1.9%

Uttar Pradesh					% of customers						
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accessing micro-credit	>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
						50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	Varanasi	2.76	738	45%	1.5%	8.9%	2.1%	17.3%	6.8%	9.3%	3.9%
2	Gorakhpur	2.63	713	34%	1.2%	8.1%	1.9%	18.0%	6.5%	9.1%	3.5%
3	Saharanpur	1.99	554	30%	1.4%	9.1%	2.1%	20.2%	6.9%	12.1%	4.3%
4	Kushinagar	2.00	539	32%	1.2%	7.6%	1.7%	17.2%	5.9%	8.8%	3.0%
5	Ghaziabad	1.89	533	20%	1.1%	9.4%	2.3%	19.6%	7.3%	13.1%	4.0%
6	Allahabad	1.96	532	18%	1.6%	8.5%	1.8%	17.1%	6.4%	8.2%	4.0%
7	Deoria	1.67	468	32%	1.2%	8.8%	2.2%	18.0%	7.1%	9.7%	3.8%
8	Jaunpur	1.70	440	23%	1.6%	8.9%	1.4%	18.1%	5.9%	7.7%	2.2%
9	Ballia	1.47	416	28%	1.8%	9.5%	2.2%	18.7%	8.0%	11.2%	4.1%
10	Muzaffarnagar	1.08	373	14%	1.1%	9.5%	3.4%	19.1%	7.5%	12.3%	4.8%
11	Bijnor	1.23	358	18%	1.9%	10.1%	2.3%	21.1%	7.3%	12.0%	3.5%
12	Agra	1.37	357	17%	0.8%	7.9%	1.3%	18.0%	4.5%	8.3%	1.1%
13	Ghazipur	1.16	350	19%	1.5%	11.9%	3.0%	20.9%	9.3%	12.8%	5.0%
14	Bulandshahr	1.27	350	19%	0.9%	9.2%	1.9%	19.2%	6.6%	12.6%	3.4%
15	Mirzapur	1.34	336	31%	1.1%	8.1%	1.3%	17.0%	5.3%	7.7%	2.5%
16	Meerut	1.16	334	18%	0.9%	9.0%	2.5%	19.0%	6.4%	10.4%	2.9%
17	Sonbhadra	1.07	300	29%	1.3%	9.9%	1.8%	19.7%	6.5%	8.4%	2.1%
18	Azamgarh	0.98	278	13%	1.6%	11.1%	2.0%	20.6%	7.7%	9.7%	2.8%
19	Bareilly	0.94	270	11%	0.8%	8.8%	2.6%	16.5%	6.6%	9.8%	3.3%
20	Aligarh	1.05	267	16%	0.7%	7.0%	1.4%	16.2%	4.2%	6.8%	1.4%

Madhya Pradesh					% of customers						
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accesing micro-credit	>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
						50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	Indore	3.11	956	43%	2.8%	11.7%	2.9%	20.1%	9.4%	12.8%	4.4%
2	Ujjain	1.98	630	46%	3.3%	12.4%	3.2%	20.3%	10.0%	12.7%	4.3%
3	Ratlam	1.54	543	47%	4.1%	15.7%	3.9%	26.1%	12.4%	15.2%	4.9%
4	Jabalpur	1.80	511	30%	2.6%	10.2%	2.0%	20.5%	7.2%	9.5%	4.0%
5	Bhopal	1.40	466	25%	4.1%	16.0%	2.6%	25.5%	10.9%	15.7%	3.7%
6	Dhar	1.58	452	34%	2.3%	11.0%	2.2%	22.9%	8.2%	11.3%	3.9%
7	Mandsaur	1.18	435	37%	4.1%	15.8%	4.9%	25.6%	14.2%	16.2%	5.3%
8	Shajapur	1.20	427	36%	3.3%	15.6%	3.9%	26.0%	11.6%	15.3%	4.2%
9	Chhindwara	1.44	417	29%	3.6%	12.9%	2.1%	24.4%	9.8%	13.3%	4.3%
10	Dewas	1.27	409	37%	3.3%	13.3%	3.0%	23.0%	10.4%	12.7%	4.6%
11	Rajgarh	1.21	405	32%	2.0%	12.5%	3.9%	21.6%	10.4%	12.4%	5.3%
12	Betul	1.24	374	34%	4.1%	13.8%	2.5%	24.1%	11.1%	13.7%	3.4%
13	Sehore	1.11	358	39%	2.8%	12.4%	3.2%	21.2%	10.1%	11.9%	4.7%
14	Hoshangabad	1.18	327	42%	4.4%	11.4%	2.2%	21.6%	10.5%	13.2%	5.4%
15	West Nimar	1.17	322	#DIV/0!	2.9%	10.2%	2.0%	21.8%	8.4%	11.0%	3.5%
16	Sagar	1.43	285	25%	1.1%	4.9%	0.6%	14.0%	3.4%	7.3%	4.4%
17	Seoni	0.85	259	24%	2.7%	14.3%	1.9%	25.1%	8.8%	11.4%	2.2%
18	Katni	0.88	251	27%	3.3%	11.0%	2.2%	20.8%	8.0%	10.3%	4.0%
19	Satna	0.77	245	14%	4.2%	14.1%	2.5%	23.6%	10.1%	13.4%	3.3%
20	Neemuch	0.72	241	36%	3.7%	13.8%	4.5%	24.0%	13.2%	15.1%	4.9%

Odisha					% of customers						
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accessing micro-credit	>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
						50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	Ganjam	3.29	1,145	39%	6.0%	17.8%	3.1%	31.2%	15.5%	19.2%	6.4%
2	Khorda	2.54	915	47%	4.6%	18.7%	3.3%	30.9%	17.3%	20.6%	8.4%
3	Cuttack	2.29	812	36%	5.4%	19.2%	3.3%	32.8%	18.0%	21.2%	8.2%
4	Bhadrak	1.80	678	53%	5.8%	18.6%	4.7%	29.4%	18.1%	21.0%	9.0%
5	Baleswar	1.74	631	29%	4.3%	17.1%	4.3%	29.4%	17.4%	20.4%	10.4%
6	Jajapur	1.64	583	36%	5.1%	17.4%	3.9%	28.2%	16.1%	18.8%	7.7%
7	Puri	1.62	570	40%	4.7%	17.8%	3.5%	34.2%	17.9%	21.6%	8.8%
8	Balangir	1.75	563	38%	5.1%	17.2%	1.5%	33.3%	14.0%	17.6%	6.1%
9	Bargarh	1.48	489	36%	4.2%	18.5%	1.7%	32.8%	15.5%	18.7%	7.9%
10	Sundergarh	1.52	438	29%	4.3%	15.7%	1.3%	27.3%	12.9%	17.6%	5.5%
11	Kalahandi	1.39	421	31%	3.5%	14.5%	0.9%	33.7%	10.3%	14.6%	4.3%
12	Dhenkanal	1.33	413	43%	4.4%	14.1%	2.0%	30.3%	12.6%	15.1%	6.1%
13	Nayagarh	1.14	405	45%	6.3%	19.7%	2.9%	31.1%	16.5%	19.8%	5.3%
14	Mayurbhanj	1.32	374	20%	3.9%	12.3%	1.6%	31.7%	11.4%	17.1%	6.2%
15	Kendujhar	1.20	366	27%	5.1%	15.0%	2.0%	29.1%	12.8%	16.7%	5.0%
16	Sambalpur	1.10	337	40%	5.1%	16.7%	1.1%	33.3%	14.2%	18.9%	7.4%
17	Jagatsinghapur	0.79	314	27%	5.9%	19.8%	4.8%	30.4%	18.8%	19.7%	7.7%
18	Angul	1.11	312	34%	3.3%	11.4%	1.4%	28.8%	9.9%	15.2%	4.9%
19	Jharsuguda	0.77	225	51%	5.6%	16.2%	1.7%	26.1%	14.1%	17.7%	5.7%
20	Nabarangapur	0.83	209	27%	1.7%	8.5%	0.6%	27.5%	5.9%	11.2%	2.6%

Kerala					% of customers						
Sl no	District	Customer (lakhs)	Loan outstanding (Rs Cr)	% HH accesing micro-credit	>3 lenders	Loan os/customer		Disbursed amnt /customer		Monthly debt obligation/customer	
						50k-100k	>100k	50k-100k	>100k	5k-10k	>10k
1	Kollam	2.90	1,132	39%	5.6%	22.6%	4.2%	32.4%	19.2%	20.1%	5.3%
2	Thiruvananthapuram	2.54	1,088	27%	5.9%	27.0%	5.7%	33.8%	21.9%	22.9%	3.5%
3	Alappuzha	2.55	1,069	43%	6.9%	23.2%	6.2%	29.3%	21.8%	19.2%	9.8%
4	Thrissur	2.40	996	29%	4.9%	25.0%	5.7%	33.4%	22.8%	22.6%	7.6%
5	Palakkad	2.33	985	33%	5.2%	24.2%	6.3%	31.4%	22.7%	22.4%	6.6%
6	Kottayam	1.49	620	28%	6.2%	24.3%	5.6%	30.6%	21.4%	21.8%	5.7%
7	Ernakulam	1.54	582	17%	4.7%	22.0%	4.0%	31.1%	18.7%	19.2%	3.5%
8	Pathanamthitta	1.01	396	28%	5.8%	22.6%	4.4%	30.7%	17.8%	19.3%	4.0%
9	Kozhikode	1.25	379	16%	1.8%	13.7%	1.6%	30.0%	11.2%	13.1%	4.6%
10	Malappuram	0.97	324	11%	0.8%	17.2%	2.1%	30.9%	12.0%	15.2%	2.1%
11	Idukki	0.79	270	26%	1.8%	18.2%	2.2%	31.0%	11.8%	14.6%	1.1%
12	Kannur	0.42	109	7%	0.4%	10.3%	0.2%	28.3%	5.3%	11.9%	0.2%
13	Kasargod	0.37	108	12%	0.7%	12.4%	0.9%	28.8%	7.6%	12.5%	0.7%
14	Wayanad	0.27	76	13%	0.0%	8.7%	0.6%	28.2%	3.6%	12.1%	0.8%

portfolio quality (account level, value terms)

		Oct' 19	Jul' 19	Apr' 19	Jan' 19	Oct' 18	Jul' 18	Apr' 18
India	>1 (1-179)	3.1%	3.1%	3.3%	3.7%	4.2%	2.3%	4.3%
	>30(30-179)	1.5%	1.4%	1.4%	1.6%	1.6%	1.1%	2.2%
	180+	13.6%	13.6%	15.1%	15.9%	16.6%	9.5%	18.3%
	write-offs (lakh)	33.4	32.8	26.3	23.8	22.3	22.0	19.8
Assam	>1 (1-179)	3.7%	3.7%	2.2%	3.1%	2.0%	1.0%	1.9%
	>30(30-179)	1.2%	1.0%	0.6%	0.6%	0.5%	0.4%	0.4%
	180+	1.0%	1.0%	0.8%	0.7%	0.7%	0.7%	0.6%
	write-off	23,120	22,944	20,883	20,247	20,073	19,813	19,624
Bihar	>1 (1-179)	1.0%	0.9%	1.3%	1.3%	1.5%	2.1%	2.1%
	>30(30-179)	0.4%	0.3%	0.4%	0.5%	0.6%	0.7%	0.9%
	180+	1.6%	1.6%	1.6%	1.8%	1.9%	2.0%	2.0%
	write-off	23,873	23,485	20,726	19,198	17,370	15,956	14,749
Karnataka	>1 (1-179)	2.9%	2.2%	2.1%	1.9%	2.4%	3.8%	4.3%
	>30(30-179)	1.3%	0.9%	0.9%	1.0%	1.4%	1.9%	2.5%
	180+	8.7%	9.0%	9.8%	9.9%	10.7%	11.4%	12.0%
	write-off	3,71,194	3,66,364	3,46,885	3,08,031	2,90,072	2,99,277	2,75,485
Kerala	>1 (1-179)	7.7%	7.4%	13.3%	16.6%	25.1%	2.1%	2.1%
	>30(30-179)	2.7%	2.6%	3.4%	4.1%	4.2%	1.0%	0.9%
	180+	3.2%	3.0%	2.4%	1.8%	1.6%	1.5%	1.6%
	write-off	19,825	19,684	19,104	17,721	16,174	15,942	14,808
Madhya Pradesh	>1 (1-179)	4.6%	4.1%	3.7%	3.4%	3.6%	4.6%	6.1%
	>30(30-179)	2.4%	2.2%	1.8%	1.6%	1.8%	2.2%	3.0%
	180+	9.8%	10.1%	10.8%	11.0%	11.5%	11.9%	12.5%
	write-off	2,75,301	2,56,697	2,01,443	1,85,399	1,61,564	1,60,148	1,31,995

portfolio quality (account level, value terms)

		Oct' 19	Jul' 19	Apr' 19	Jan' 19	Oct' 18	Jul' 18	Apr' 18
Maharashtra	>1 (1-179)	3.1%	2.7%	2.5%	2.3%	3.3%	4.5%	5.4%
	>30(30-179)	1.5%	1.1%	1.2%	1.4%	1.9%	2.8%	3.2%
	180+	15.0%	16.1%	17.2%	18.3%	19.4%	20.5%	22.4%
	write-off	4,30,698	4,21,524	2,96,022	2,62,685	2,61,585	2,56,484	2,11,338
Odisha	>1 (1-179)	6.0%	6.4%	3.9%	4.4%	1.8%	1.6%	1.7%
	>30(30-179)	3.7%	3.7%	2.9%	2.5%	0.7%	0.6%	0.7%
	180+	6.2%	5.1%	4.7%	4.5%	4.6%	4.7%	4.9%
	write-off	62,454	60,677	20,326	17,413	17,119	16,685	16,366
Tamil Nadu	>1 (1-179)	2.3%	2.6%	3.2%	4.2%	1.2%	1.8%	2.4%
	>30(30-179)	1.2%	1.2%	1.5%	1.3%	0.7%	1.0%	1.4%
	180+	3.8%	4.0%	4.0%	4.3%	4.6%	5.0%	5.1%
	write-off	2,55,567	2,47,937	2,35,785	1,61,147	1,50,880	1,46,617	1,36,474
Uttar Pradesh	>1 (1-179)	3.0%	3.1%	3.9%	5.1%	6.8%	9.0%	12.1%
	>30(30-179)	1.4%	1.4%	1.8%	2.6%	3.6%	4.9%	6.2%
	180+	9.5%	9.7%	10.9%	12.4%	13.5%	14.0%	14.4%
	write-off	2,76,582	2,64,956	2,34,988	2,00,795	1,70,351	1,48,891	97,869
West Bengal	>1 (1-179)	1.5%	1.4%	1.8%	2.0%	5.5%	1.9%	2.6%
	>30(30-179)	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%	1.3%
	180+	4.5%	4.5%	5.1%	5.4%	5.4%	5.4%	6.4%
	write-off	1,15,367	1,13,786	75,100	65,105	61,303	53,886	50,050

abbreviations

Andaman and Nicobar Islands	AN	Meghalaya	ML
Andhra Pradesh	AP	Mizoram	MZ
Arunachal Pradesh	AR	Nagaland	NL
Assam	AS	Odisha	OR
Bihar	BR	Puducherry	PY
Chandigarh	CH	Punjab	PB
Chhattisgarh	CG	Rajasthan	RJ
Dadra and Nagar Haveli	DN	Sikkim	SK
Daman and Diu	DD	Tamil Nadu	TN
Delhi	DL	Tripura	TR
Goa	GA	Uttar Pradesh	UP
Gujarat	GJ	Uttarakhand	UK
Haryana	HR	West Bengal	WB
Himachal Pradesh	HP	Average	Avg
Jammu and Kashmir	JK	dpd	days past due
Jharkhand	JH	o/s	outstanding
Karnataka	KA	HH	household
Kerala	KL	Avg	average
Lakshadweep	LD	Rs	rupee
Madhya Pradesh	MP	amnt	amount
Maharashtra	MH		
Manipur	MN		

For any suggestion/clarification/query, please contact at sugandhsaxena@mfinindia.org
