

## Unpublished Price Sensitive Information as of June 30, 2022 shared with investors

### 1) Static pool- Company level:

#### Static pool - 90+ Term loans

Disb month	Disb Amt.	Disb count	MOB0	MOB3	MOB6	MOB9	MOB12	MOB15	MOB18	MOB21	MOB24	MOB27	MOB30	MOB33	MOB36
Q1FY20	1,533	476	0.0%	0.0%	0.1%	3.0%	3.2%	3.2%	6.1%	4.4%	4.7%	5.6%	5.9%	5.8%	5.8%
Q2FY20	2,596	5,768	0.0%	0.5%	0.1%	0.7%	0.7%	3.1%	7.1%	7.2%	6.9%	7.1%	7.1%	6.8%	
Q3FY20	1,954	1,104	0.0%	0.0%	0.2%	0.2%	0.6%	2.2%	2.9%	2.7%	3.1%	3.3%	3.2%		
Q4FY20	1,090	241	0.0%	0.0%	0.0%	0.0%	1.2%	4.0%	3.0%	2.6%	1.5%	1.6%			
<b>FY20</b>	<b>7,173</b>	<b>7,589</b>	<b>0.0%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>1.0%</b>	<b>1.3%</b>	<b>3.0%</b>	<b>5.1%</b>	<b>4.7%</b>	<b>4.6%</b>	<b>4.9%</b>			
Q1FY21	75	100	0.0%	0.0%	3.1%	3.1%	4.1%	12.3%	13.4%	14.0%	14.5%				
Q2FY21	1,613	663	0.0%	0.0%	0.2%	0.7%	1.0%	1.3%	1.6%	1.7%					
Q3FY21	1,787	979	0.0%	0.0%	0.6%	2.1%	4.7%	4.7%	5.8%						
Q4FY21	2,716	1,667	0.0%	0.0%	2.9%	2.6%	3.9%	4.6%							
<b>FY21</b>	<b>6,191</b>	<b>3,409</b>	<b>0.0%</b>	<b>0.0%</b>	<b>1.5%</b>	<b>2.0%</b>	<b>3.4%</b>	<b>3.9%</b>							
Q1FY22	1,447	1,065	0.0%	0.0%	0.2%	1.2%	2.6%								
Q2FY22	5,455	3,707	0.0%	0.0%	0.4%	1.1%									
Q3FY22	7,732	5,152	0.0%	0.0%	0.3%										
Q4FY22	5,788	3,799	0.0%	0.0%											
<b>FY22</b>	<b>20,421</b>	<b>13,724</b>	<b>0.0%</b>	<b>0.0%</b>											
Q1FY23	8,494	5,105	0.0%												

### 2) Flow rates:

#### Forward Flow - By product

%	Average flow rates				Average flow rates		
	FY20	FY21	FY22	3mFY23	Pre Morat	Morat	Post Morat
<b>Prime - Secured</b>							
Current to 1-30 days	0.4%	2.0%	2.0%	2.0%	0.5%	0.0%	2.4%
1-30 to 31-60 days	5.9%	21.3%	21.9%	24.5%	7.1%	0.0%	25.8%
31-60 to 61-90 days	8.3%	36.4%	28.5%	51.1%	10.0%	0.0%	40.1%
61-90 to 91-120 days	0.0%	26.6%	26.0%	46.8%	0.0%	0.0%	33.0%
<b>Prime - Unsecured</b>							
Current to 1-30 days	0.4%	2.5%	1.8%	0.9%	0.4%	0.2%	2.4%
1-30 to 31-60 days	27.6%	22.7%	30.7%	39.1%	33.1%	1.9%	32.2%
31-60 to 61-90 days	23.7%	44.4%	44.4%	62.3%	28.4%	0.0%	54.1%
61-90 to 91-120 days	27.3%	44.7%	45.5%	69.9%	30.0%	4.7%	55.5%
<b>Micro - Secured</b>							
Current to 1-30 days	0.0%	4.4%	1.5%	1.6%	0.0%	0.0%	1.9%
1-30 to 31-60 days	0.0%	0.0%	14.8%	23.4%	0.0%	0.0%	14.0%
31-60 to 61-90 days	0.0%	0.0%	13.9%	49.1%	0.0%	0.0%	16.6%
61-90 to 91-120 days	0.0%	0.0%	9.7%	36.3%	0.0%	0.0%	11.8%
<b>Micro - Unsecured</b>							
Current to 1-30 days	0.0%	25.2%	0.7%	1.5%	0.0%	0.0%	3.9%
1-30 to 31-60 days	0.0%	0.0%	4.4%	24.9%	0.0%	0.0%	6.4%
31-60 to 61-90 days	0.0%	0.0%	8.3%	76.4%	0.0%	0.0%	15.8%
61-90 to 91-120 days	0.0%	0.0%	8.3%	36.6%	0.0%	0.0%	10.8%
<b>Machinery</b>							
Current to 1-30 days	0.0%	1.2%	1.8%	1.1%	0.0%	0.0%	1.7%
1-30 to 31-60 days	0.0%	0.0%	22.7%	19.2%	0.0%	0.0%	14.2%
31-60 to 61-90 days	0.0%	0.0%	37.3%	38.0%	0.0%	0.0%	23.8%
61-90 to 91-120 days	0.0%	0.0%	15.7%	0.0%	0.0%	0.0%	8.5%

### 3) Static pool- Peak and Tail:

#### Summary of static pool - Overall AUM 90+

%	Disbursement			Peak			Tail		
	FY20	FY21	FY22	FY20	FY21	FY22	FY20	FY21	FY22
Prime - Secured	3,068	2,462	6,639	1.5%	0.6%	0.0%	0.4%	0.3%	0.0%
Prime - Unsecured	1,917	2,081	5,900	4.5%	2.8%	0.0%	4.5%	2.8%	0.0%
P&A	4,985	4,543	12,538	5.7%	2.2%	0.0%	2.2%	1.8%	0.0%