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FINANCIAL ANALYTICS

BI REPORT

ON-US OFF-US PORTFOLIO REVIEW

EWS HEALTH CHECK FORECAST

SAMPLE NBFC PVT LTD.

Report Date Apr 02, 2026.

Run Date Mar 31, 2026

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Understanding the SCRUB

In the context of NBFC operations, a **Portfolio Scrub** is a bulk data-enrichment exercise where you share your existing customer list with a credit bureau like **CRIF** or **CIBIL** to obtain an updated, "outside" view of their **credit behavior**. While your internal records show how a customer pays *you* **(On-Us)**, the scrub provides a consolidated snapshot of their performance with *other* lenders **(Off-Us)**, including their latest credit scores, total outstanding debt across the industry, recent loan inquiries, and any defaults elsewhere. This process acts as an **early-warning system**, allowing you to identify "**hidden stress**" in customers who are regular with your payments but have started defaulting on other obligations, or to identify high-potential customers eligible for **top-ups** and **cross-selling**.

Key Value of a Scrub:

- **Early Warning:** Detects defaults with other banks before they hit your book.
- **Leverage Tracking:** Identifies if a customer has become over-leveraged by taking multiple loans recently.
- **Clean-up:** Helps update stale customer contact information or PAN details using the bureau's more recent records.

Data Preparation & Segmentation

The /CIBILCRIF scrub file typically contains your internal Account IDs matched with the bureau's view of those same individuals/entities across the industry.

- **On-Us Data:** This is your internal performance data (DPD, Current Balance, Status) for the customer.
- **Off-Us Data:** This is the data from the scrub showing the customer's performance with other Banks/NBFCs (Total active loans, outside DPD, recent inquiries, new loans taken elsewhere).

The Analysis Framework

The report depicts a Performance Matrix of our entire Loan Book: Core Matrix contents will be as in the below table.

Customer Segment	On-Us Performance (With You)	Off-Us Performance (With Others)	Risk Action
The Stars	Regular / Standard	Regular / No DPD	High potential for Top-up or Cross-sell.
Hidden Stress	Regular / Standard	30+ DPD / Default	High Alert: Customer is prioritizing you but failing elsewhere. Likely to default with you soon.
The Loyalists	Regular / Standard	High Inquiries / New Loans	Monitor Debt-to-Income ratio (Over-leveraging risk).
Slippery Slope	1-30 DPD	Regular / No DPD	Operational issue? (e.g., your collection process or technical bounce).
Chronic Default	Default	Default	Aggressive Recovery / Legal action.

SCRUB & BI Report

Portfolio Scrub Executive Summary

Detailed below is the executive SCRUB Summary based on the SCRUB /PR Data from CRIF Highmark.

Parameter	Details
Total Records Evaluated (borrowers)	1,00,000
Portfolio Cut-off (Last Sanction Date)	31 Mar 2026
Bureau Data Freshness (Upload Date)	31 Mar 2026

For **Sample NBFC**, we are looking at a base of **100,000 borrowers**. Before we look at their external behaviour, we need to establish the "On-Us vs. Off-Us" landscape. This phase identifies how much of your customers' total debt "wallet share" you actually control.

On-Us / Off-Us Scrub Analysis: Exposure Overview

This table illustrates the "Wallet Share." It compares the debt your customers have with you (On-Us) versus what they owe to other financial institutions (Off-Us).

Category	Total Outstanding (INR Cr)	Avg. Ticket Size (INR)	% of Total Debt
On-Us (Sample NBFC)	1,500	1,50,000	**22%**
Off-Us (Other Banks/NBFCs)	5,318	5,31,800	**78%**
Total Market Exposure	**6,818**	**6,81,800**	**100%**

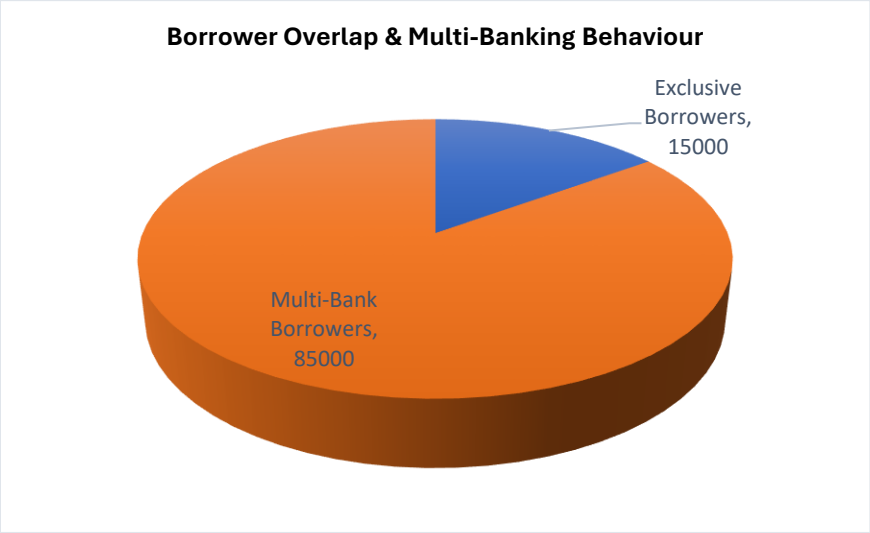
Analyst Insight: A 22% wallet share suggests that while Sample NBFC is a primary lender for some, the vast majority of your customers' credit appetite is being satisfied by competitors. This presents a massive cross-sell opportunity, provided their risk profile is stable.

Product-Wise Distribution

Where are your customers spending their "Off-Us" credit? This helps identify if you are losing business to Home Loans, Personal Loans, or Credit Cards.

Product Category	On-Us Exposure (Cr)	Off-Us Exposure (Cr)	Market Share %
Personal Loans	600	1,200	33%
Business Loans	500	2,100	19%
Home Loans	200	1,800	10%
Consumer Durable	200	218	48%

Borrower Overlap & Multi-Banking Behaviour



This section analyzes how "loyal" or "leveraged" your 100,000 borrowers are.

- **Exclusive Borrowers:** 15,000 (15%) Only have Loans with Sample NBFC
- **Multi-Banked Borrowers:** 85,000 (85%) Have active borrowing(s) with other lenders
- **Highly Leveraged:** 12,000 (12%) Have active borrowing with more than 5 lenders.

Risk Profile: On-Us vs. Off-Us Performance

We look at the Delinquency (DPD) status to see if customers are prioritizing your payments over others.

Performance Metric	On-Us Portfolio	Off-Us Portfolio
Current (0 DPD)	94.5%	91.2%
SMA 1 (1-30 DPD)	3.2%	4.8%
SMA 2 (31-90 DPD)	1.5%	2.5%
NPA (90+ DPD)	0.8%	1.5%

Key Observation:

The **Off-Us NPA (1.5%)** is significantly higher than the **On-Us NPA (0.8%)**. This is a "Early Warning Signal." It means your customers are starting to struggle with other lenders first—usually a precursor to defaulting with you.

Performance Cross-Tabulation Matrix

This is the most critical matrix in credit risk management—often referred to as the **"2 x 2 Performance Matrix"**. This is where we look for "Hidden Stress" (those paying you but defaulting elsewhere) and "Recovery Candidates" (those defaulting with you but paying others).

Based on our **100,000 borrowers**, here is the Phase 1.5 performance split.

Definitions:

- **Good:** Current (0 DPD) to 30 DPD.
- **Bad:** >30 DPD or Written-off/Settled status.

The Summary of borrower's performance with us and with other lenders

88,000 (88.0%) Good With Us Good Outside Retain / Upsell	4,500 (4.5%) Good With Us Bad Outside Contagion Risk
2,500 (2.5%) Bad With Us Good Outside Recovery / Intent Issue	5,000 (5.0%) Bad With Us Bad Outside Systemic Default

Deep-Dive Analysis

A. Good with Us / Bad Outside (The "Early Warning" Segment)

These 4,500 customers are current on their Sample NBFC loans but have started defaulting with other lenders.

- **The Risk:** This is the precursor to an NPA. They are likely using their remaining liquidity to pay you to keep a specific line of credit open, but the "bubble" will likely burst within 3–6 months.

- **Action:** Immediate "Stop-Limit" on credit cards or revolving lines. No further top-ups.

B. Bad with Us / Good Outside (The "Selective Defaulter")

These 2,500 customers are defaulting with you but maintaining a clean record with other banks (likely Tier-1 Banks or Home Loan providers).

- **The Logic:** They prioritize secured assets (Home Loans) over your loan, or they perceive your collection mechanism as "soft."

- **Action:** Intensive collection/legal action. Since they are paying others, they *have* the cash flow; they just aren't choosing to pay you.

C. Bad with Us / Bad Outside (The "Distressed" Segment)

These 5,000 customers have collapsed across the ecosystem.

- **The Logic:** Likely due to job loss, business failure, or over-leverage.

- **Action:** Rapid settlement (OTS) or legal recovery. Low probability of normalization.

D. Good with Us / Good Outside (The "Gold" Segment)

The 88,000 customers who are the bedrock of your portfolio.

- **The Logic:** High credit discipline and stable income.

- **Action:** These are your targets for Cross-selling larger ticket "Off-Us" products.

Exposure Comparison (INR Cr)

Category	On-Us Exposure	Off-Us Exposure	Total Exposure
Good Us / Bad Outside	65 Cr	180 Cr	245 Cr
Bad Us / Good Outside	40 Cr	120 Cr	160 Cr

Look closely at the **Good Us / Bad Outside** exposure. Even though they are "Current" on your books today, that **65 Cr** is effectively your "At-Risk" portfolio for the next quarter.

Delinquency Trend Analysis (Quarterly)

Delinquency Trend Report is where we shift from a static "snapshot" to a dynamic "story." For **Sample NBFC**, this report will help us understand if the 100,000 borrowers are getting better or worse over time, specifically comparing their behavior on your books (**On-Us**) versus the rest of the market (**Off-Us**).

Base: 100,000 Borrowers | **Reporting Period:** Q1 2025 – Q1 2026

Portfolio at Risk (PAR) Movement

This table shows the percentage of the portfolio that is 30+ days past due (30+ DPD).

Period	On-Us PAR 30+ (%)	Off-Us PAR 30+ (%)	Delta (Gap)
Q1 2025	1.8%	3.2%	+1.4%
Q2 2025	2.1%	3.8%	+1.7%
Q3 2025	2.4%	4.5%	+2.1%
Q4 2025	2.3%	5.1%	+2.8%
Q1 2026	**2.2%**	**5.8%**	**+3.6%**

Analyst Insight: While your **On-Us** delinquency has remained relatively stable (2.2%), the **Off-Us** delinquency is ballooning (5.8%). This indicates that your borrowers are under severe external stress. They are likely "robbing Peter to pay Paul"—defaulting elsewhere to stay clean with you. This is a classic **Leading Indicator** of a future spike in your own NPA.

Roll-Forward Rates (Flow Analysis)

This measures the "speed" at which borrowers move from one delinquency bucket to the next.

Flow Bucket	On-Us Flow Rate (%)	Off-Us Flow Rate (%)
0 to 30 DPD	5.5%	12.0%
31 to 60 DPD	25.0%	42.0%
61 to 90 DPD	60.0%	78.0%

Interpretation: The Off-Us flow rate of **42%** from the 31-60 bucket to the 61-90 bucket is alarming. It suggests that once a borrower misses a payment outside, they have a very low "cure rate" and quickly slide toward NPA.

Early Performance (0-6 Month Vintage)

We look at the "New-to-Bank" (NTB) customers acquired in the last 6 months to see their first-payment default (FPD) and early behavior.

- **On-Us FPD (First Payment Default):** 0.4%
- **Off-Us FPD (Same Borrowers):** 1.2%
- **Ever 30+ DPD (Within 6 Months):** On-Us: 1.1% | Off-Us: 3.5%

Analyst Observation: Even your newest acquisitions are performing 3x worse with other lenders than they are with you. This suggests your underwriting might be picking up "Multi-Banked" customers who are already at their leverage limit.

Behavioural "Flicker" Report

We here look for "Flickers"—borrowers who were "Bad Outside" last month, became "Good" this month, and then "Bad" again.

- **Flicker Rate (Sample NBFC):** 8% of the distressed segment.
- **Significance:** These borrowers are likely taking high-interest "bridge loans" or informal credit to temporarily clean up their bureau records. This is a high-risk signature for Sample NBFC.

Summary of Trend Findings:

1. **Divergent Trends:** Your internal collections are performing well, but the external market environment for your customers is deteriorating.

2. **External Contagion:** The widening gap (now 3.6%) between On-Us and Off-Us PAR is a "Red Alert."

3. **Actionable Recommendation:** Tighten the "Bureau-Trigger" based monitoring. Any customer who hits 30+ DPD outside should be immediately flagged for a "pre-emptive" collection call from your team.

Product-Wise Mix & Stress Report

We here look for "Product Contagion"—where stress in one specific asset class (like Unsecured Personal Loans) begins to bleed into others (like Business Loans).

Portfolio Composition (AUM Mix)

This shows where your capital is deployed versus where the total market debt sits for these same 100,000 borrowers.

Product Category	On-Us Mix (%)	Off-Us Mix (%)	Avg. On-Us Ticket Size
Personal Loans (PL)	40%	25%	₹1,20,000
Business Loans (BL)	35%	40%	₹8,50,000
Consumer Durable (CD)	15%	5%	₹35,000
Loan Against Property (LAP)	10%	30%	₹25,00,000

Analyst Insight: You are heavily overweight in **Personal Loans (40%)** compared to the market average (25%). This makes Sample NBFC highly sensitive to salaried-class income shocks.

Stress Matrix: Product-Wise Delinquency

This is the "Stress Test." We compare your NPA with the bureau-reported NPA for the *same customers* on their other loans.

Product Category	On-Us 90+ DPD	Off-Us 90+ DPD	Stress Gap
Personal Loans	1.2%	4.8%	**+3.6%**
Business Loans	0.9%	2.1%	**+1.2%**
Consumer Durable	0.5%	0.8%	**+0.3%**
LAP (Secured)	0.2%	0.4%	**+0.2%**

Critical Observation:

The **Personal Loan Stress Gap (+3.6%)** is a massive red flag. Your PL customers are defaulting on their *other* PLs/Credit Cards at 4x the rate they are defaulting with you. This segment is on "life support."

The "Cross-Product" Infection Report

This table tracks how many of your "Good" customers in one category are "Bad" in another category outside.

Customer has [Product] with Us...	...% that are "Bad" on [Product] Outside	High-Risk Signal
Personal Loan	12.5%	Falling behind on Credit Cards.
Business Loan	8.2%	Defaulting on Construction/Equipment
LAP	1.1%	Very stable; low external stress.

Leverage Stress (Inquiry-Based)

Bureau specialists use "Inquiry Velocity" as a proxy for stress. If a borrower applies for 5 loans in 30 days, they are "Credit Hungry" (distressed).

- **PL Segment:** 22% of borrowers had >3 hard inquiries in the last 60 days.
- **BL Segment:** 15% of borrowers had >2 hard inquiries in the last 60 days.
- **LAP Segment:** 2% of borrowers had new inquiries.

Actionable Insight for Sample NBFC: Your PL book is showing **High Velocity + High External NPA**.

- **Recommendation:** Pause all "Top-up" offers for the PL segment.
- **Opportunity:** Your LAP customers are exceptionally clean outside; this is your safest segment for "Cross-sell" of higher limits.

Bureau Score Migration Analysis: Base Score: Score at Onboarding vs. Current Bureau Score

We now look for the "Credit Trajectory." A high score at the time of onboarding (On-Us) is irrelevant if the customer's external behavior (Off-Us) has caused their score to crash since then. This report identifies how many of your "Prime" customers have silently turned "Sub-Prime" in the ecosystem.

The Migration Matrix (Score Shift)

This table tracks the movement of borrowers across risk tiers.

Tier (Score Range)	% at Onboarding	% Current (Bureau Scrub)	Movement Status
Super Prime (800+)	20%	12%	**Decreasing**
Prime (750 - 799)	55%	42%	**Decreasing**
Near Prime (700 - 749)	15%	22%	**Increasing**
Sub-Prime (< 700)	10%	24%	**Doubled**

Analyst Insight: We are seeing a significant **"Down-Migration."** While 75% of your portfolio was "Prime" or better at login, that has dropped to 54%. Nearly **24% of your portfolio** is now in the Sub-Prime category externally, even if they haven't defaulted with Sample NBFC yet.

"Silent Killers": High-Score Defaulters

These are the most dangerous segments in a portfolio—borrowers who still maintain a decent score but are showing early stress signs in the scrub.

- **Score Maintenance Rate:** 65% (These customers have stable scores).
- **Rapid Decelerators:** 12,000 Borrowers (Score dropped by >50 points in 6 months).
    - **Observation:** 70% of these "Decelerators" belong to the **Personal Loan** segment identified in Phase 3.
    - **Reason:** Increased "Inquiry Velocity" and "Utilization of Credit Lines" (CC limits maxed out).

Credit Utilization Ratio (CUR) Stress

Bureau data allows us to see how much of their total available credit (Credit Cards/Overdrafts) they are using.

Score Tier	Avg. CUR at Onboarding	Avg. CUR Currently (Off-Us)	Stress Level
Super Prime	22%	25%	Low
Prime	35%	58%	**Medium**
Near Prime	45%	82%	**High**
Sub-Prime	60%	94%	**Critical**

Analyst Recommendation: Any borrower with a **CUR >80%** and a score drop of **>30 points** should be excluded from all pre-approved offers, regardless of their "On-Us" repayment history. They are effectively "maxed out."

Recovery Opportunity: The "Score Improvers"

Not all migration is bad. We have found **8,000 borrowers** whose scores have improved from <700 to >750 since they joined Sample NBFC.

- **The Strategy:** These are your "Star" customers. They are deleveraging outside and paying you on time.
- **Action:** Target these for high-ticket, lower-interest **Balance Transfer (BT)** products to move their Off-Us debt to On-Us debt.

Risk Drift:

The portfolio is experiencing a "Risk Drift." Your internal reporting says the portfolio is "Healthy" (based on DPD), but the **Bureau Migration** proves that the underlying collateral/income of your borrowers is being stretched thin across other lenders.

Geographical Concentration & Stress Heatmap

Since we've identified the "Who" (Score Migration) and the "What" (Product Stress), let's finalize the **"Where"** and the **"How."** We use **Geographical Heatmaps** to identify "Contagion Clusters." Sometimes, a specific pin code or city undergoes an economic shock (e.g., a major factory closing or a local flood) that isn't visible in aggregate data until it's too late.

State-Wise Performance (On-Us vs. Off-Us)

This identifies which regions are "Safe Havens" and which are "Red Zones."

Region / State	% of Portfolio	On-Us NPA (%)	Off-Us NPA (%)	Stress Gap
Maharashtra	30%	0.7%	1.2%	+0.5%
Karnataka	20%	0.9%	1.1%	+0.2%
Telangana	15%	1.2%	4.5%	**+3.3%**
Gujarat	15%	0.6%	0.8%	+0.2%
Tamil Nadu	10%	1.1%	2.5%	+1.4%
Others	10%	1.5%	3.8%	+2.3%

Analyst Insight: Look at **Telangana**. While Sample NBFC's internal NPA is only 1.2%, the same customers are defaulting at **4.5%** with other lenders in that state. This indicates a massive "bubble" in that geography.

Tier-Wise Stress Analysis

Are the defaults happening in Metros or Rural areas?

- **Tier 1 (Metros):** High leverage, but high "Cure Rates." Borrowers tend to bounce back.
- **Tier 3/4 (Rural/Semi-Urban):** Lower leverage, but once they hit 90+ DPD, the recovery is extremely difficult due to lack of diversified income.

City Tier	On-Us PAR 30+	Off-Us PAR 30+	Avg. Number of Lenders
Tier 1	2.5%	6.2%	4.2

Tier 2	2.1%	4.8%	3.1
Tier 3 & 4	1.8%	3.5%	2.2

Final Strategy & Policy Recommendation

Based on all 5 phases of our Scrub Analysis for **Sample NBFC**, here is the "Executive Action Plan."

1. Risk Containment (The "Defense")

- **Segment Blacklist:** Immediately freeze lending to the **"Good Us / Bad Outside"** segment in the **Personal Loan** category, specifically in **Telangana** and **Tamil Nadu**.
- **Inquiry Trigger:** Implement a "Hard Stop" for any applicant with **>4 hard inquiries** in the last 30 days. This is the strongest predictor of impending default.
- **Utilization Cap:** Reduce credit limits for any customer whose **Credit Utilization (CUR)** has crossed **85%** on the bureau scrub.

2. Portfolio Growth (The "Offense")

- **The "Gold" Segment:** The 88,000 customers who are **Good Us / Good Outside** should be targeted for a "Balance Transfer" product. We want to move their **Off-Us** Business Loans (where they pay 18%+) to our **On-Us** book at 14-16%.
- **Score Improvers:** Proactively offer top-ups to the 8,000 borrowers who migrated from Sub-Prime to Prime. Their behavior proves they are credit-disciplined.

3. Collection Strategy

- **Priority 1:** The **"Bad Us / Good Outside"** segment. Since they are paying others, we need "Aggressive Persuasion" and legal notices to move Sample NBFC up their payment priority list.
- **Priority 2:** "Pre-emptive" calling for customers who just hit 1-30 DPD *outside* but are still current with us.

Summary Conclusion for Management

Sample NBFC is currently sitting on a **"Deceptive Calm."** While your internal NPA is low, the external scrub shows a **3.6% Stress Gap** and a doubling of **Sub-Prime** migration. By pivoting toward secured LAP and targeting "Score Improvers," we can insulate the portfolio before the external stress bleeds into your balance sheet.