

Portfolio Performance for Lendbox Loans (As on Nov 1, 2018)

Investors on Lendbox enjoy healthy returns for their investments in P2P Loans through us.

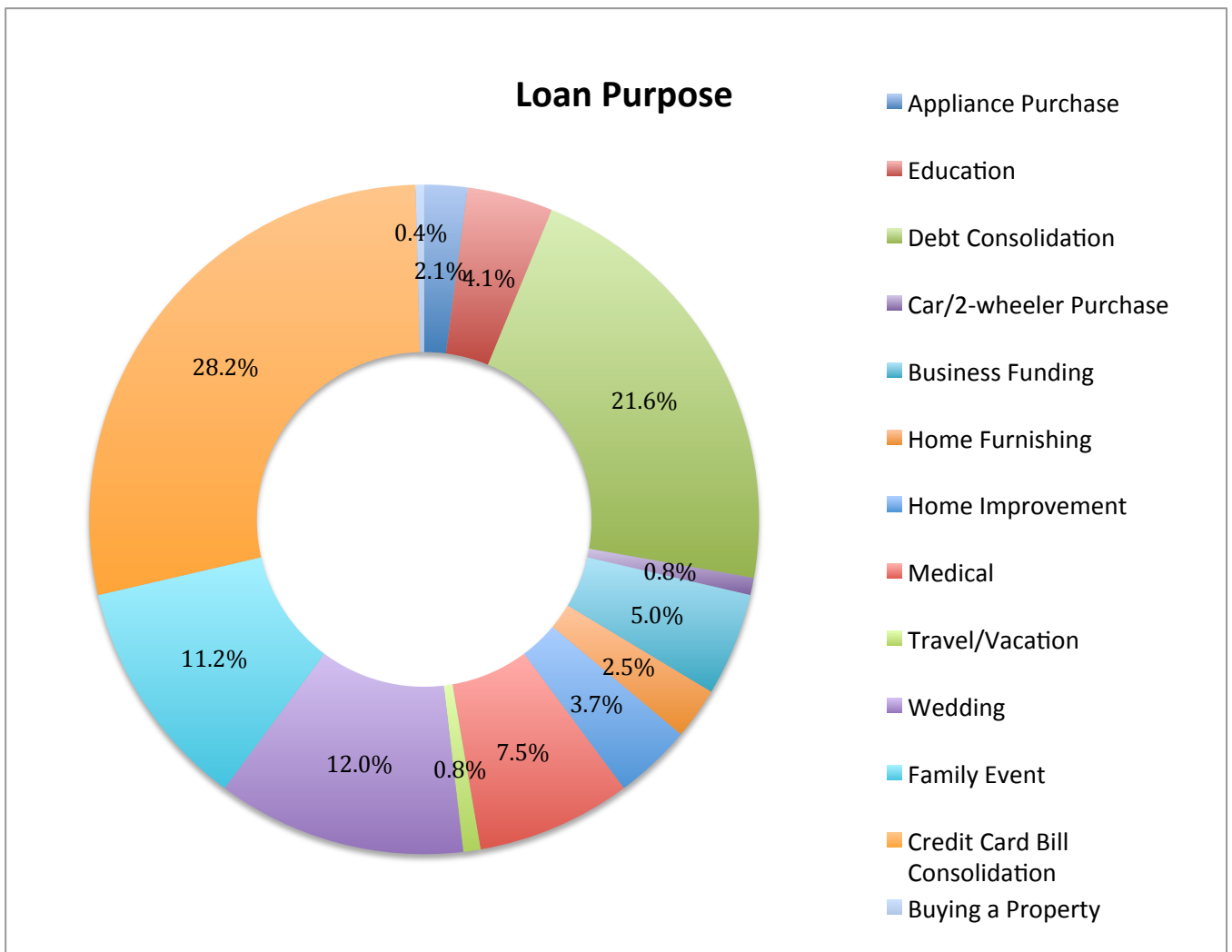
Quarter-wise returns for lenders are as follows



After doing rigorous checks on social, professional, financial and behavioral information of the borrowers, the accepted borrowers are listed on the platform with risk rating as defined below:

A1	A2	A3	B1	B2	B3	C1	C2	C3	D1	D2	D3
Very Low		Low		Moderate		High		Very High		Extremely High	

Lendbox gives consumer loans to salaried and self-employed professionals and funds are majorly used for personal purposes. Percentage split of various Loan Purposes is as follows:



Category wise portfolio split (By Value)

Risk Category	%age of Portfolio
Very Low	1.33%
Low	32.81%
Moderate	38.90%
High	21.91%
Very High	5.01%
Extremely High	0%

Category-wise portfolio performance (By Value)

Risk Category	Default %
Very Low	1.75%
Low	2.40%
Moderate	3.95%
High	5.80%
Very High	6.35%
Extremely High	0.00%

Portfolio performance as per age (By Value)

Delays	%
0-7 Days (Includes Pre-Closed)	92.15%
8-30 Days	2.80%
31-60 Days	0.45%
61-90 Days	0.25%
91-180 Days	0.65%
180 Days +	3.70%