



Portfolio vulnerability set to increase for **HFCs** January 2019

Agenda



01	02	03	04
Trends in Portfolio growth	Trends in Portfolio	Trends in Asset quality	Portfolio cuts analysis
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Contact Details

Karthik Srinivasan

Senior Vice President



karthiks@icraindia.com



+91-22-61143444

Manushree Saggar

Vice President



manushrees@icraindia.com



+91-124-4545316

Supreeta Nijjar

Vice President



supreetan@icraindia.com



+91-124-4545324

Deeksha Agarwal

Senior Associate Analyst



deeksha.agarwal@icraindia.com



+91-124-4545833



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