

We use our social media handles extensively to communicate and engage with our prospective/ existing customers for promoting our services / updating customers of any new product or service offering. In addition to social media, our website and call center is used extensively for leads/ sourcing of new business at a lower cost.

We conducted a digital brand campaign between September and November 2023, which were focused at our target markets to create a stronger awareness for the brand ‘Aadhar’ and a brand recall. We highlighted our brand philosophy of non-discrimination towards home buyers during this campaign. This campaign was supported by our social media and public relations channels.

We also extensively utilize public relations initiatives to create awareness among our target audience and stakeholders, which aids in creating a stronger goodwill and brand equity in the market.

Competition

The housing finance industry in India is highly competitive. We face competition from other HFCs, NBFCs and scheduled commercial banks on the range of product offerings, interest rates, fees and customer service, as well as for skilled employees. Our primary competitors include Aavas Financiers Limited, Home First Finance Company India Limited, Aptus Value Housing Finance India Limited, and India Shelter Finance Corporation Limited. For further details, see “*Industry Overview*” on page 118.

Insurance

We maintain insurance policies that we believe are customary for companies operating in our industry. Our principal types of coverage include directors' and officers' liability insurance, and we also have a combined corporate policy which covers, among others, public liability insurance, fidelity insurance, burglary, fire and allied perils, breakdown of office equipment, and terrorism cover. In addition, we have a money insurance policy pertaining to cash in safes and in transit.

Our insurance coverage (on a consolidated basis), as of December 31, 2023 is as follows:

A) Property, Plant & Equipment:

Particulars	Amount of Tangible Assets* (₹ in millions)	Percentage of total Assets (in %)	Percentage of insurance coverage (in %)
Insured Tangible Assets*	280.0	0.2%	100.0%

**Net book value of property, plant and equipment (excluding right of use assets and freehold land), capital work-in-progress and investment property of our Company and its subsidiaries as at the end of the nine months period ended December 31, 2023, with the details computed on a consolidated basis as of and for the nine months period ended December 31, 2023 from the Restated Consolidated Financial Information.*

B) Other Insurance coverage

Particulars	Sum Assured (₹ in millions)	Percentage of total assets	Percentage of insurance coverage (in %)
Money Policy	1,896.0	NA	NA
Directors & officers	1,000.0	NA	NA
Fidelity Guarantee	95.9	NA	NA
Run off Directors and Officers	140.0	NA	NA
Cyber Liability including Data Liability cover	600.0	NA	NA

Loans granted by the Company are secured by equitable mortgage/ registered mortgage of the property and assets financed and/or undertaking to create a security and/or assignment of life insurance policies and/or personal guarantees and/or hypothecation of assets and are considered appropriate and good. Other financial assets such as bank balances and receivables and non-financial assets such as intangible assets are not insured.

Employees

The following table sets forth our employee details as of December 31, 2023:

Particulars	Number of Employees
Branch Management	276
Business Development	82
Business Process Re-engineering	3
Sales	1,482
Collections	414
Product	9
Marketing	8
Insurance	1
Credit	495
Operations	535