

PROVISIONING AND WRITE-OFFS

The classification as per Ind AS is set out below:

Asset Category (Loan Book – housing and other property loans and loans to developers)	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Stage 1 Assets ⁽¹⁾	92.4%	93.1%	94.7%	94.0%	94.8%
Stage 2 Assets ⁽²⁾	6.3%	5.4%	4.1%	4.2%	3.8%
Stage 3 Assets ⁽³⁾	1.3%	1.5%	1.2%	1.8%	1.4%

(1) % of Stage 1 Assets in total of Stage 1, Stage 2, Stage 3 in Total Loan Book

(2) % of Stage 2 Assets in total of Stage 1, Stage 2, Stage 3 in Total Loan Book

(3) % of Stage 3 Assets in total of Stage 1, Stage 2, Stage 3 in Total Loan Book

CAPITAL ADEQUACY (CRWAR)

(₹ in million, except numbers and percentages)

Particulars	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Tier I Capital *	26,621.8	31,050.1	34,741.7	34,995.7	38,833.0
Tier II Capital *	909.2	846.7	889.4	799.4	779.2
Total Capital *	27,531.0	31,896.8	35,631.1	35,795.1	39,612.2
Total Risk Weighted Assets *	62,454.9	70,243.2	83,391.3	79,794.0	99,707.8
CRWAR (%)*	44.1%	45.4%	42.7%	44.9%	39.7%
CRWAR – Tier I capital (%)*	42.6%	44.2%	41.7%	43.9%	38.9%
CRWAR – Tier II capital (%)*	1.5%	1.2%	1.1%	1.0%	0.8%
Debt⁽¹⁾ to total equity⁽²⁾ ratio (x)	3.9	3.4	3.3	3.3	3.1

* On standalone basis

Figures disclosed in the above table related to "Debt to total equity ratio" are not measures of financial position, operating performance or liquidity defined by generally accepted accounting principles and may not be comparable to similarly titled measures presented by other companies.

(1) Debt:- Represents the aggregate of debt securities, borrowings (other than debt securities), subordinated liabilities and deposits as of the last day of the relevant year or period.

(2) Total equity:- Represents the aggregate of our equity share capital and other equity.

SOURCES OF FUND

(₹ in million)

Particulars	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Term Loans – Secured (A)	81,104.1	87,439.7	95,427.3	92,870.3	107,245.4
Banks	64,123.2	63,586.0	65,406.7	64,837.2	71,413.9
NHB	16,980.9	23,853.7	30,020.6	28,033.1	35,831.5
Redeemable Non-Convertible Debentures Secured (B)	21,403.1	17,642.9	25,421.3	23,594.4	23,417.4
Non-Convertible Debentures – Unsecured (C)	-	-	-	-	-
Non-Convertible Debentures – Unsecured - Subordinate Debt (Tier II) (D)	831.9	833.4	654.7	654.8	596.0
Cash Credit/Overdraft – Secured (E)	-	750.0	-	-	0.3
Banks	-	750.0	-	-	-
Commercial Paper (F)	-	-	-	-	-
Deposits (G)	405.6	79.9	31.2	35.2	16.8
Public Deposits ⁽¹⁾	405.6	79.9	31.2	35.2	16.8
Other Deposits	-	-	-	-	-
Total Borrowings (H = A+B+C+D+E+F+G)	103,744.7	106,745.9	121,534.5	117,154.7	131,275.9

(1) The Public Deposits are secured by floating charge on the Statutory Liquid Assets maintained in terms of sub-sections (1) and (2) of Section 29B of the National Housing Bank Act, 1987 and are uninsured.

The following table sets forth, for the period ends indicated, a breakdown of the average amount and the average rate paid on the public deposits, segregated by their remaining maturity:

	As of/for the				
	FY 2021	FY 2022	FY 2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
Maturity Profile					
3 months or less	8.9%	9.2%	9.1%	9.2%	9.3%
3 to 6 months	9.0%	9.0%	9.1%	9.1%	9.1%