

	As of/for the				
	FY 2021	FY 2022	FY 2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
6 to 12 months	9.0%	9.3%	9.1%	9.0%	9.1%
Over 12 months	9.2%	9.1%	9.1%	9.2%	9.2%
Average Deposit ⁽¹⁾ (₹ in million)	543.0	242.8	55.6	57.5	24.3
Average rate (%)	9.0%	9.2%	9.1%	9.1%	9.2%

(1) Average deposit represents the simple average of deposit in the current year or period and deposit in the previous year or period.

Types of Borrowings (Including Assignment)

(₹ in million, except percentages)

Type of Borrowings including Assignment	As of March 31, 2023		As of December 31, 2023	
	Amount	% Share	Amount	% Share
Fixed Rate Borrowings	38,130	24.7%	36,349.5	21.4%
Floating Rate Borrowings	116,223	75.3%	133,719.3	78.6%
Total Borrowings Including Securitization / Assignment	154,353	100.0%	170,068.8	100.0%

Average Tenure of Borrowings

(in months)

Particulars	As of/for the				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Weighted Average Tenure of Borrowings (including securitization / assignment) ⁽¹⁾	104	105	107	107	116

(1) Weighted average tenure of borrowings represents the simple average of the number of months until principal amount is due, weighted by the principal amount outstanding as of the last day of relevant period or year.

Average Cost of Borrowings

Particulars	As of/for the				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Average Cost of Borrowing ⁽¹⁾	8.2%	7.2%	7.0%	7.0%	7.6%

(1) Average cost of borrowing represents finance cost divided by Average Borrowing. Average Borrowings is the simple average of our Total Borrowings outstanding as of the last day of the relevant year or period and our Total Borrowings outstanding as of the last day of the previous year or period.

Asset Liability Mismatch (“ALM”)

(₹ in million)

	As of March 31, 2021			As of March 31, 2022			As of March 31, 2023			As of December 31, 2023		
	Liabilities (1)	Assets ⁽²⁾)*	Gap	Liabilities (1)	Assets ⁽²⁾)*	Gap	Liabilities (1)	Assets ⁽²⁾)*	Gap	Liabilities (1)	Assets ⁽²⁾)*	Gap
Years												
Up to 1 Year	33,510.4	54,827.2	21,316.8	27,503.5	50,204.7	22,701.1	49,340.5	74,345.4	25,004.9	50,393.7	74,296.9	23,903.1
Up to 3 year	72,449.6	82,337.7	9,888.1	73,054.0	77,811.7	4,757.6	104,915.8	132,999.8	28,084.0	115,449.3	148,785.8	33,336.5
Up to 5 year	93,997.6	104,086.0	10,088.4	99,338.6	99,921.2	582.5	144,978.2	179,110.3	34,132.1	154,997.7	204,680.9	49,683.2
Total (including over 5 years) ⁽³⁾	142,015.5	148,277.0	6,261.5	152,625.9	163,340.3	10,714.4	205,647.5	274,411.7	68,764.2	223,423.3	288,567.6	65,144.4

* Note: The above asset maturity profile is calculated based on historical customer behaviour on our loan assets.

(1) Liabilities represent trade payables, debt securities, borrowings (other than debt securities), deposits, subordinated liabilities and other financial liabilities.

(2) Assets represents cash and cash equivalents, other bank balances, housing and other loans, investments, and receivables and other financial assets.

(3) Assets up to 15 years were ₹148,234.4 million as of March 31, 2021, ₹158,422.4 million as of March 31, 2022, ₹272,328 million as of March 31, 2023 and ₹287,442 million as of December 31, 2023. As per NHB guidelines and our internal policies, assets included in over 15 years, are fixed assets, intangibles, other assets such as security deposits and capital advances and non-cash items.

Debt Securities

The following table sets forth, as of the period ends indicated, the weighted average yield maturity profile of debt securities: