

	As of March 31, 2023	As of December 31, 2023
	Weighted Average Yield ⁽¹⁾	Weighted Average Yield ⁽¹⁾
Secured redeemable non-convertible debentures		
1 year or less	8.2%	7.5%
1 year to 5 years	8.4%	8.6%
5 years to 10 years	8.8%	8.9%
10 years or more	0.0% #	0.0% #

Less than 0.1%

(1) Weighted average yield:- Represents the average yield with weights being outstanding amount of each debenture subscribed or purchased at the end of period.

Borrowings (other than debt securities)

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

	As of March 31, 2023	As of December 31, 2023
	Weighted Average Yield ⁽¹⁾	Weighted Average Yield ⁽¹⁾
Term loans from banks		
1 year or less	8.4%	8.6%
1 year to 5 years	8.4%	8.6%
5 years to 15 years	8.4%	8.5%
15 years or more	7.8%	0.0% #
Term loans from national housing bank		
1 year or less	4.9%	5.3%
1 year to 5 years	4.7%	5.3%
5 years to 15 years	5.8%	7.0%
15 years or more	0.0% #	0.0% #
Cash credit facilities from banks		
1 year or less	0.0% #	0.0% #
1 year to 5 years	0.0% #	0.0% #
5 years to 15 years	0.0% #	0.0% #
15 years or more	0.0% #	0.0% #

Less than 0.1%

(1) Weighted average yield:- Represents the average yield with weights being outstanding amount of each loan disbursed at the end of period.

The following table sets forth, as of the period ends indicated, the breakdown of borrowings in the foregoing categories that are due after one year:

	As of March 31, 2023	As of December 31, 2023
	Outstanding Balance	Outstanding Balance
Term loans from banks		
– Due after one year with predetermined interest rates	999.3	836.2
– Due after one year with floating or adjustable interest rates	55,558.2	57,998.2
Term loans from national housing bank		
– Due after one year with predetermined interest rates	17,275.8	18,186.6
– Due after one year with floating or adjustable interest rates	8,380.7	10,582.4
Cash credit facilities from banks		
– Due after one year with predetermined interest rates	0.0	0.0
– Due after one year with floating or adjustable interest rates	0.0	0.0
Total	82,208.0	87,603.4

PRODUCT WISE AUM* (IN TERMS OF AMOUNT)

The following table sets forth our Gross AUM as of the period ends indicated:

	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Gross AUM	133,271.0	147,777.9	172,228.3	165,664.6	198,651.6