

Particulars	As at and for the financial year ended			As at and for the nine months period ended	
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Spread (%)	5.3%	6.2%	6.0%	NA	NA
Operating Expenses/ Average Total Assets (%)	3.1%	3.5%	3.8%	NA	NA
Cost to Income Ratio (%)	39.8%	42.6%	45.0%	46.1%	46.1%
Return on Total Assets (%)	3.5%	3.6%	3.5%	NA	NA
Return on Equity (%)	12.8%	13.6%	14.1%	NA	NA
Gross NPA to AUM (%)	1.0%	1.0%	0.9%	1.1%	1.1%
Net NPA to AUM (%)	0.7%	0.7%	0.7%	NA	NA
Net worth	24,008.1	28,064.3	32,696.6	NA	NA
Debt to Net worth ratio	2.6	2.8	3.0	NA	NA
CRWAR (%)	54.4%	51.9%	47.0%	49.5%	45.0%
Operational					
Number of branches	280	314	346	321	351
Number of States	11	13	13	13	13

b) Aptus Value Housing Finance India Limited

(₹ in million, unless otherwise specified)

Particulars	As at and for the financial year ended			As at and for the nine - months period ended	
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Financial					
Asset Under Management (AUM)	40,677.5	51,796.0	67,383.1	63,066.8	80,717.0
Disbursements	12,980.0	16,410.0	23,950.0	17,340.0	21,590.0
Profit After Tax	2,669.4	3,701.4	5,030.1	3,677.2	4,478.6
Average yield on Loan Book (%)	17.2%	17.2%	17.7%	NA	NA
Average cost of borrowings (%)	9.1%	8.0%	8.5%	8.3%*	8.9%*
Spread (%)	8.1%	9.2%	9.2%	NA	NA
Operating Expenses / Average Total Assets (%)	2.4%	2.3%	2.6%	2.5%*	2.5%*
Cost to Income Ratio (%)	22.3%	18.5%	19.4%	19.1%*	20.0%*
Return on Total Assets (%)	6.5%	7.3%	7.8%	7.8%*	7.7%*
Return on Equity (%)	14.5%	15.1%	16.1%	16.0%*	17.0%*
Gross NPA to AUM (%)	0.7%	1.2%	1.2%	NA	NA
Net NPA to AUM (%)	0.5%	0.9%	0.9%	1.1%	0.9%
Net worth	19,794.5	29,161.6	33,393.3	32,023.3	37,013.6
Debt to Net worth ratio	1.3	0.9	1.1	1.1	1.2
CRWAR (%)	73.6%	85.6%	77.4%	79.3%	70.5%
Operational					
Number of branches	190	208	231	215	262
Number of States	4	5	5	5	6

*Annualised

c) Home First Finance Company India Limited

(₹ in million, unless otherwise specified)

Particulars	As at and for the financial year ended			As at and for the nine - months period ended	
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Financial					
Asset Under Management (AUM)	41,410.7	53,803.3	71,980.0	67,511.8	90,137.4
Disbursements	10,966.1	20,305.3	30,129.1	21,437.9	28,614.7
Profit After Tax	1,001.4	1,861.0	2,282.9	1,642.6	2,222.5
Average yield on Loan Book (%)	12.8%	12.5%	13.3%	13.2%*	13.8%*
Average cost of borrowings (%)	7.8%	6.6%	7.3%	6.9%*	8.1%*
Spread (%)	5.0%	5.9%	5.9%	6.3%*	5.7%*
Operating Expenses / Average Total Assets (%)	2.6%	2.7%	2.9%	2.9%*	2.9%*
Cost to Income Ratio (%)	38.9%	33.9%	35.5%	36.0%*	35.7%*
Return on Total Assets (%)	2.5%	3.9%	3.9%	3.8%*	3.8%*
Return on Equity (%)	8.7%	12.6%	13.5%	13.2%*	15.4%*
Gross NPA to AUM (%)	1.8%	2.3%	1.6%	1.8%	1.7%
Net NPA to AUM (%)	1.2%	1.8%	1.1%	1.3%	1.2%
Net worth	13,805.4	15,736.9	18,173.4	17,483.3	20,318.0