

	FY						For the nine months ended December 31,			
	2021		2022		2023		2022		2023	
	(₹ in million)	(% of Total Income)	(₹ in million)	(% of Total Income)	(₹ in million)	(% of Total Income)	(₹ in million)	(% of Total Income)	(₹ in million)	(% of Total Income)
earlier years										
Deferred tax charge/(credit) (B)	(10.8)	(0.1%)	(29.4)	(0.2%)	(60.5)	(0.3%)	(5.3)	0.0% [#]	(35.2)	-0.2%
Total Tax Expense (A+B)	923.8	5.9%	1,225.1	7.1%	1,510.6	7.4%	1,122.0	7.5%	1,531.0	8.1%
Profit for the period:	3,401.3	21.6%	4,448.5	25.7%	5,447.6	26.7%	4,040.6	27.2%	5,478.8	28.9%
Other comprehensive income:										
Items that will not be reclassified to profit or loss										
i) Remeasurements of the defined employee benefit plans	4.6	0.0% [#]	17.9	0.1%	7.8	0.0% [#]	10.3	0.1%	3.5	0.0% [#]
ii) Income tax relating to items that will not be reclassified to profit or loss	(1.3)	0.0% [#]	(4.4)	0.0% [#]	(2.0)	0.0% [#]	(2.6)	0.0% [#]	(0.9)	0.0% [#]
Total other comprehensive income for the period (i+ii)	3.3	0.0%[#]	13.5	0.1%	5.8	0.0%[#]	7.7	0.1%	2.6	0.0%[#]
Total comprehensive income	3,404.6	21.6%	4,462.0	25.8%	5,453.4	26.7%	4,048.3	27.2%	5,481.4	28.9%
Earnings per equity share										
Basic earnings per equity share	8.6		11.3		13.8		10.2		13.9	
Diluted earnings per equity share	8.4		10.9		13.4		9.9		13.5	

Note: [#] Less than 0.1%

Nine months ended December 31, 2022 compared to the nine months ended December 31, 2023

Total Income

Our total income increased by 27.3% to ₹ 18,951.7 million for the nine months ended December 31, 2023 from ₹ 14,882.1 million for the nine months ended December 31, 2022.

Revenue from Operations. Our revenue from operations increased by 27.4% to ₹ 18,950.2 million for the nine months ended December 31, 2023 from ₹ 14,878.0 million for the nine months ended December 31, 2022, primarily due to an increase in interest income by 28.8% to ₹ 16,733.2 million for the nine months ended December 31, 2023 from ₹ 12,995.5 million for the nine months ended December 31, 2022. The increase in interest income was primarily due to an increase in our interest on loans, which increased by 28.0% to ₹ 15,794.0 million from ₹ 12,335.5 million. This increase was in line with the 19.9% growth in our Retail AUM which increased to ₹ 198,651.6 million as of December 31, 2023 from ₹ 165,664.6 million as of December 31, 2022 primarily on account of housing and other property loan disbursements of ₹ 49,040.6 million for the nine months ended December 31, 2023 from ₹ 39,453.6 million for the nine months ended December 31, 2022 and an increase in the number of customers to 255,683 as of December 31, 2023 from 222,346 as of December 31, 2022, as well as an increase in average yield on our disbursements. For further details of the average yield on disbursements and of our interest-earning assets, see “Selected Statistical Information – Average Balance Sheet and Net Interest Margin” on page 219. In addition, interest on fixed deposits increased by 51.3% to ₹ 699.0 million for the nine months ended December 31, 2023 from ₹ 462.0 million for