

Loan category	End-use/features	Maximum tenure *
	personal expenses such as marriage, education and medical expenses.	
Loans for purchase/construction of non- residential property	We provide loans for the purchase/ construction of properties for commercial use.	15 years
Utkarsh loans	We provide loans to low- and medium-income individuals with a good CRIF report. The loans are for the purchase of residential properties through our branches in select metro locations and bigger cities. The LTV for such loans is also governed by the regulatory limit. Approximately 5.0-6.0% of our annual disbursements for such loans are in the ticket sizes between (i) ₹2,500,000 and ₹7,500,000 for salaried low and medium income individuals; and (ii) ₹2,500,000 and ₹5,000,000 for self-employed low and medium income individuals. This loan product is available in 15 cities in India.	30 years

\*The maximum loan tenure offered depends on customer profile, age and product.

### Our Branch and Sales Office Network

As of December 31, 2023, we conducted our operations through 487 branches\* in 533 districts, covering 10,926 pin codes in 20 states and union territories.

Our portfolio is geographically well diversified, as shown in the following table, which sets forth the state wise distribution of our Gross AUM and branches as of March 31, 2023 and December 31, 2023:

State	As of March 31, 2023		As of December 31, 2023	
	Percentage of Total Branches*	Percentage of Gross AUM	Percentage of Total Branches*	Percentage of Gross AUM
Uttar Pradesh	13.4%	14.2%	13.3%	13.6%
Maharashtra	10.0%	14.1%	9.9%	14.0%
Madhya Pradesh	8.3%	10.2%	8.0%	9.8%
Gujarat	13.4%	11.0%	12.9%	11.1%
Rajasthan	10.2%	12.5%	9.4%	12.7%
Tamil Nadu	9.2%	8.2%	10.3%	8.4%
Telangana	7.7%	6.5%	7.6%	6.7%
Karnataka	5.1%	3.9%	4.9%	3.7%
Andhra Pradesh	7.2%	3.9%	8.2%	4.2%
Others	15.4%	15.6%	15.4%	15.8%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\* The number of branches include sales offices which were opened in the last quarter of FY2023 and does not include regional offices and corporate offices.

The following table sets forth certain details of the reach of our branch and sales office network as of December 31, 2023:

State	Number of Branches* (including Sales Offices)	Number of Sales Offices	Number of Districts with a Point of Presence	Number of Districts in the State	District Penetration %
Uttar Pradesh	65	20	66	74	89%
Maharashtra	48	0	35	36	97%
Madhya Pradesh	39	0	55	56	98%
Gujarat	63	26	33	33	100%
Rajasthan	46	17	48	51	94%
Tamil Nadu	50	10	38	38	100%
Telangana	37	12	33	33	100%
Karnataka	24	0	31	31	100%
Andhra Pradesh	40	17	23	25	92%
Others	75	7	171	424	40%
<b>Total</b>	<b>487</b>	<b>109</b>	<b>533</b>	<b>801</b>	<b>67%</b>

\* The number of branches does not include regional offices and corporate offices.