Sr. No.	Metrics	Financial Year ended March 31, 2021	Financial Year ended March 31, 2022	Financial Year ended March 31, 2023	Nine Months ended December 31, 2022	Nine Months ended December 31, 2023
4	Retail AUM [4]	133.252.2	147,766.9	172,228.3	165,664.6	1,98,651.6
5	Gross NPA to Retail AUM (%)[5]	1.1%	1.5%**	1.2%	1.8%	1.4%
6	Net Retail NPA to Retail AUM (%)[6]	0.7%	1.1%	0.8%	1.3%	1.0%
7	Net Worth[7]	26,927.6	31,466.3	36,976.0	35,556.8	42,491.0
8	Profit after tax before exceptional item[8]	3,401.3	4,448.5	5,643.3	4,040.6	5,478.8
9	Profit after tax	3,401.3	4,448.5	5,447.6	4,040.6	5,478.8
10	Return before exceptional item on Average Total Assets (%)[9]	2.6%	3.2%	3.6%	3.6%*	4.2%*
11	Return before exceptional item on Equity (%)[10]	13.5%	15.2%	16.5%	16.1*%	18.4%*
12	Debt to Total Equity ratio[11]	3.9	3.4	3.3	3.3	3.1
13	CRWAR (%) [12]	44.1%	45.4%	42.7%	44.9%	39.7%
14	Average yield on Gross Loan Book (%)[13]	13.2%	12.8%	12.8%	12.8%*	14.0%*
15	Average cost of Borrowing (%)[14]	8.2%	7.2%	7.0%	7.0%*	7.6%*
16	Net Interest Margin (%)[15]	5.8%	6.9%	8.0%	8.0%*	9.0%*
17	Cost to Income Ratio (%)[16]	35.8%	36.3%	38.1%	36.7%	36.2%

Notes:

(1) Live Accounts (including assigned and co-lent loans):- Represent the aggregate number of loan accounts outstanding as of the end of the relevant year or period including loan accounts which have been transferred by our Company by way of assignment and are outstanding as of the last day of the relevant year or period.

(2) Number of branches and sales offices:- Represents aggregate number of branches and sales offices (launched and opened in last quarter of FY2023) of our Company as of the last day of relevant period. The number of branches does not include regional offices and corporate offices.

(3) Average ticket size:- Represents the total sanctioned amount of the AUM of Live Accounts divided by those accounts.

(4) Retail AUM:- Represents the aggregate of future principal outstanding and overdue principal outstanding, if any, for all loan assets under management which includes loan assets held by our Company as of the last day of the relevant year or period as well as loan assets which have been transferred by our Company by way of securitization or assignment or co-lending and are outstanding as of the last day of the relevant year or period.

(5) Gross NPA to Retail AUM:- Represents the ratio of our Gross NPA as of the last day or the relevant day or period to the Retail AUM as of the last day of the relevant year or period. See ** below for impact of RBI circular dated November 12, 2021 on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications (the "November 12 Circular").

(6) Net Retail NPA to Retail AUM:- Represents the ratio of our Net Retail NPA as of the last day or the relevant day or period to the Retail AUM as of the last day of the relevant year or period. Net Retail NPA represents the closing balance of the Net NPA of our Retail AUM as of the last day of the relevant year or period. Net NPA equals total Gross Retail NPA less provision on the same.

(7) Net Worth:- Represents the aggregate of our equity share capital and other equity excluding capital reserve on amalgamation.

(8) Profit after tax before exceptional item:- Represents Profit After Tax for the relevant year or period before taking into account the exceptional item (net of tax impact). The table below sets forth the profit after tax before exceptional item in FY2023:

		FY2023
		(₹ in million)
	Profit After Tax (A)	5,447.6
Add:	Exceptional item (B)...	250.0
Less:	Tax adjustment (C)	54.3
	Profit after tax before exceptional item (D= A+B-C)	5,643.3

(9) Return before exceptional item on Average Total Assets:- Calculated as the Profit After Tax before exceptional item for the relevant year or period as a percentage of Average Total Assets in such year or period. Average Assets is calculated as the simple average of our Assets as of the last day of the relevant year or period and our Assets as of the last day of the previous year or period.

(10) Return before exceptional item on Equity:- Calculated as the Profit After Tax before exceptional item for the relevant year or period as a percentage of average total equity in such year or period.

(11) Debt to Total Equity Ratio:- Represents the ratio of our Total Borrowings to our Total Equity as of the last day of the relevant year or period.

(12) CRWAR:- Represents the ratio of Tier I Capital and Tier II Capital to the Risk Weighted Assets for the relevant year or period.

(13) Average Yield on Gross Loan Book:- Represents the ratio of interest income on loans for a year or period to the average Gross Loan Book for the relevant year or period. Gross Loan Book represents housing and other loans. Gross Loan Book is the simple average of our Loan Book outstanding as of the last day of the relevant year or period and our Loan Book outstanding as of the last day of the previous year or period.

(14) Average cost of Borrowing:- Represents finance cost for the relevant year or period as a percentage of Average Borrowings in such year or period. 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.

(15) Net Interest Margin: - Represents the ratio of our total income for a year or period, less finance costs for the year or period to the Average Total Assets for the year or period. Average Total Assets represents the simple average of total assets outstanding as of the last day of the relevant year or period and total assets outstanding as of the last day of the previous year or period.

(16) Cost to income ratio:- Represents the ratio of operating expenses for the relevant year or period divided by total income for the year or period, less finance costs for the year or period, expressed as a percentage.

* These financial data have been presented on an annualized basis in the following manner: reported figure multiplied by number of days in a FY divided by number of days in a year. The calculation does not take into account seasonality factors or any other factors which could impact period-on-period variations and may not reflect our actual performance for FY2023 and FY2024. The presentation of annualized financial data has limitations as an analytical tool and should not be considered in isolation or as a substitute for analysis of our operating results. Annualized financial data are not standard measures under the Ind AS and should not be considered in isolation or construed as alternatives to net income/loss, cash flow or any other measure of financial performance or as indicators of our operating performance, liquidity, profitability or cash flows generated by operating, investing or financing activities. Annualized financial data presented herein may not be comparable to similarly titled measures presented by other companies.

** For Gross NPA (%) as of March 31, 2023 and December 31, 2023, it includes loan assets of ₹70.5 million (less than 0.1% of our Retail AUM) and ₹59.1 million (less than 0.1% of our Retail AUM) not more than 90 days past due which have been classified as NPA as per the November 12 Circular, respectively.