

% RETAIL GROSS NPA BY OCCUPATION AND ASSOCIATED YIELD (%)

Occupation	As of									
	March 31, 2021		March 31, 2022		March 31, 2023		December 31, 2022		December 31, 2023	
	Yield	Gross NPA	Yield	Gross NPA	Yield	Gross NPA	Yield	Gross NPA	Yield	Gross NPA
Salaried	12.2%	0.7%	11.8%	1.0%	12.0%	0.8%	12.0%	1.2%	12.4%	0.9%
Self Employed	14.7%	1.8%	14.8%	2.2%	15.4%	1.7%	15.4%	2.6%	16.1%	2.1%
Total	13.1%	1.1%	13.0%	1.5%	13.4%	1.2%	13.4%	1.8%	14.0%	1.4%

ALLOWANCE FOR CREDIT LOSSES

Credit Ratio

The following table sets forth, for the periods indicated, the credit ratios, along with each component of the ratio:

(₹ in million, except percentages)

	As of/for the				
	FY 2021	FY 2022	FY 2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
Allowance for credit losses to total loans outstanding (in %)	1.4%	1.4%	1.3%	1.4%	1.3%
Allowance for credit losses					
– Term Loans	1,478.4	1,718.1	1,861.0	1,922.5	2,168.7
– Cash credit facilities	0.0	0.0	0.0	0.0	0.0
Total loans outstanding ⁽³⁾	107,611.0	121,321.5	140,375.5	136,014.7	161,263.2
Gross Stage 3 Assets to total loans outstanding (in %)	1.3%	1.5%	1.2%	1.8%	1.4%
Gross Stage 3 Assets ⁽²⁾	1,350.1	1,836.5	1,625.9	2,402.4	2,308.1
Total loans outstanding ⁽³⁾	107,611.0	121,321.5	140,375.5	136,014.7	161,263.2
Impairment loss allowance to stage 3 loans at each period end (in %)	32.1%	29.7%	34.2%	30.8%	37.0%
Impairment loss allowance	1,478.4	1,718.1	1,861.0	1,922.5	2,168.7
Provision against Stage 3 assets	433.6	546.3	556.8	739.5	853.3
Net write-offs during the period to average loans outstanding:					
a) Housing and Other Property Loan					
Net write off during the period ⁽¹⁾	46.6	411.8	416.9	393.4	203.7
Average loan outstanding ⁽⁴⁾	99,228.8	114,669.4	130,843.0	128,662.6	150,819.4
b) Loan to Developer					
Net write-off during the period	296.2	(164.4)	(67.2)	(45.0)	(57.7)
Average loan outstanding ⁽⁴⁾	233.1	14.9	5.5	5.5	0.0
Total loans					
Net write-off during the period	342.8	247.4	349.7	348.4	146.0
Average loan outstanding ⁽⁴⁾	99,461.8	114,684.3	130,848.5	128,668.1	150,819.4

(1) Net write-off is the difference between gross loan write-offs and recoveries from write-offs.

(2) Gross Stage 3 assets includes interest accrued on stage 3 assets.

(3) Loan outstanding excludes loan against fixed deposits.