

weaker segments a subsidy which is applied towards interest payment. As of December 31, 2023, we have assisted in cumulatively providing a subsidy amounting to ₹17,771.1 million to 85,339 customers. The Company receives the amount of subsidy from the Government of India pursuant to the Credit Linked Subsidy Scheme under the PMAY Scheme and the relevant details of the subsidies are set forth in the following table for the periods indicated:

	For the year ended			For the nine months ended	
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Subsidy Amount (in ₹ million)	1,684.3	2,968.5	7,549.9	1,707.9	-*
Customers	9,545	13,613	36,897	8,031	-*

Note: \* No subsidy was provided for the nine months ended December 31, 2023 as a result of the end of the PMAY Scheme.

The following table sets forth, for the period ends indicated, our Gross AUM:

Metric	As of the financial year ended March 31,			As of and for the nine months ended December 31,	
	2021	2022	2023	2022	2023
Gross AUM	133,271.0	147,777.9	172,228.3	165,664.6	198,651.6

The following table sets forth breakdown of our Gross AUM, disbursements and average ticket sizes for our home loans and non-home loans, as of and for the years indicated:

Metric	As of/for the				
	Year ended March 31, 2021	Year ended March 31, 2022	Year ended March 31, 2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
<b>Gross AUM:</b>					
Home Loans	112,959.6	120,918.0	134,593.1	131,785.7	150,738.1
Non-Home Loans	20,292.6	26,848.9	37,635.2	33,878.9	47,913.5
Project Finance	18.8	11.0	-	-	-
<b>Disbursements:</b>					
Home Loans	30,409.0	31,168.1	42,054.8	27,930.9	35,354.9
Non-Home Loans	5,038.1	8,751.2	16,971.3	11,522.7	13,685.7
Project Finance	-	-	-	-	-
Total	35,447.1	39,919.3	59,026.1	39,453.6	49,040.6
<b>Average Ticket Size on Retail AUM:</b>					
Home Loans	0.9	0.9	1.0	1.0	1.0
Non-Home Loans	0.7	0.7	0.8	0.8	0.8
Total	0.9	0.9	0.9	0.9	1.0

Notes:

(1) The above AUM and disbursement figures in Home Loans and Non Home Loans include the insurance amount. For regulatory reporting purposes, insurance amount of Home Loans is classified as Non Home Loans.

### Our loan products

We provide the following categories of loans to our customers:

Loan category	End-use/features	Maximum tenure *
Loans for purchase and self-construction of residential properties	We provide loans for the purchase of ready residential property to the extent of 90.0% of the fair market value of property. This limit is governed by regulatory limit and is based on the loan amounts. In addition, we also provide loans for: <ul style="list-style-type: none"> <li>• purchase of residential plots,</li> <li>• combination of plot purchase and construction upon the plot;</li> <li>• residential construction on self-owned plots; and</li> <li>• balance transfer of existing loans from other lending institutions.</li> </ul>	30 years / 20 years for purchase of residential plots
Loans for home improvement/extension	We provide loans for improvements in the existing house and for extensions in the existing structure. These loans are also subject to a maximum of 90.0% of the overall market value of the property and 100.0% of work estimated cost, whichever is lower. Loans for home improvement can be obtained for various purposes, such as flooring or roofing, plumbing, plastering, painting and electrical work. Loans for extension can be obtained for purposes such as for extension of floors.	30 years
Loans against residential/commercial property	We provide loans against existing residential and commercial property of customers based on their requirement and the value of the property. The end use of such loans can be investment in their business or	15 years