

(4) Average loan outstanding represents average of opening and closing of loan outstanding (excluding loan against fixed deposits).

The changes in the percentage of non-accrual loans to total loans outstanding in FY2021, FY2022, FY2023 and the nine months ended December 31, 2022 and 2023 are mainly due to movements in collection efficiencies in the corresponding periods. The movements in allowance for credit losses to non-accrual loans are mainly due to the expected credit losses and management overlay provision. The movements in the net charge-offs to average loans outstanding are mainly due to actual settlements of NPA accounts and write-offs.

DISBURSEMENTS

Disbursement by segments

(₹ in million)

Product	For the				
	FY2021	FY2022	FY2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
Home Loan	30,409.0	31,168.1	42,054.8	27,930.9	35,354.9
Other Mortgage Loan	5,038.1	8,751.2	16,971.3	11,522.7	13,685.7
Loans to Developers	-	-	-	-	-
Total	35,447.1	39,919.3	59,026.1	39,453.6	49,040.6

Number of fresh sanctions during the year (Number of cases)

Disbursement cases by product	For the				
	FY2021	FY2022	FY2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
	(in nos.)				
Home Loan	49,829	49,305	56,591	38,309	42,391
Other Mortgage Loan	8,606	15,241	26,950	18,508	22,684
Loans to Developers	-	-	-	-	-
Total	58,435	64,546	83,541	56,817	65,075

Disbursements Yield (in %)

Disbursements Yield* by product	For the				
	FY2021	FY2022	FY2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
Home Loan	12.8%	12.4%	12.5%	12.5%	12.7%
Other Mortgage Loan	16.3%	16.0%	16.5%	16.4%	16.9%
Loans to Developers	-	-	-	-	-
Total	13.3%	13.2%	13.6%	13.6%	13.9%

Note: * Disbursements yield represents the average rate of interest for all loans disbursed in the period or year weighted by amount disbursed during the period or year.

Disbursements by sourcing channels

(₹ millions, except percentages)

Channel	For the year ended March 31, 2021		For the year ended March 31, 2022		For the year ended March 31, 2023		For the nine months ended December 31, 2022		For the nine months ended December 31, 2023	
	Disbursements	Contribution to total disbursements %	Disbursements	Contribution to total disbursements %	Disbursements	Contribution to total disbursements %	Disbursements	Contribution to total disbursements %	Disbursements	Contribution to total disbursements %
Aadhar Mitras	8,759.4	24.7%	9,003.9	22.5%	11,388.0	19.2%	7,455.5	18.9%	10,180.0	20.8%
DSAs	10,175.6	28.7%	13,004.0	32.6%	24,645.0	41.8%	15,511.3	39.3%	22,419.0	45.7%
DSTs	16,512.1	46.6%	17,911.4	44.9%	22,993.1	39.0%	16,486.8	41.8%	16,441.6	33.5%
Total	35,447.1	100.0%	39,919.3	100.0%	59,026.1	100.0%	39,453.6	100.0%	49,040.6	100.0%