

		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

(2) Total Assets:- Represents Total Assets as of the last day of the relevant year or period.

(3) Average Total Assets:- Represents the simple average of total assets in the current year or period and total assets in the previous year or period.

(4) AUM:- Represents aggregate of future principal outstanding and overdue principal outstanding, if any, for all loan assets under management which includes loan assets held by 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 assignment and are outstanding as of the last day of the relevant year or period.

(5) Average AUM:- Represents the simple average of our AUM as of the last day of the relevant year or period and our AUM of the last day of the previous year or period.

(6) Total Equity:- Represents the aggregate of our equity share capital and other equity.

(7) Average Total Equity:- Represents the simple average of our total equity as of the last day of the relevant year or period and our total equity as of the last day of the previous year or period. Total equity is the aggregate of our equity share capital and other equity.

(8) Total Borrowings:- Represents the aggregate of debt securities, borrowings (other than debt securities), deposits and subordinated liabilities as of the last day of the relevant year or period.

(9) Average Total Borrowings:- Represents 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.

(10) Return Before Exceptional Item on 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 Total Assets represents the simple average of our Total Assets as of the last day of the relevant year or period and our Total Assets as of the last day of the previous year or period.

(11) 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.

(12) 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.

(13) Return on Average Equity:- Calculated as the Profit After Tax for the relevant year or period as a percentage of Average Total Equity in such year or period.

(14) Basic Earnings Per Share =
$$\frac{\text{Net profit available to equity shareholders}}{\text{Weighted average number of equity shares outstanding during the period}}$$

(15) Diluted Earnings Per Share =
$$\frac{\text{Net profit available to equity shareholders}}{\text{Weighted average number of equity shares outstanding during the period adjusted for the effect of all dilutive potential equity share}}$$

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

(17) Net Asset Value per share =
$$\frac{\text{Net worth as at the end of the period}}{\text{Number of equity shares outstanding at the end of the period**}}$$

* 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.

** The shareholders vide a special resolution have approved bonus issue of equity shares of the Company in the ratio of nine shares of face value of ₹10 each for each existing equity share of the face value of ₹10 each on January 16, 2021 in extraordinary general meeting (EGM). Above information has been prepared after giving effect of Bonus Shares in all periods.

For reconciliation of non-GAAP measures, see “– Non-GAAP Reconciliations” on page 234.

Financial Ratios

The following table sets forth, for the years or period indicated, certain financial ratios for our Company:

	(₹ in million, except numbers and percentages)				
	As of/for the				
	FY 2021	FY 2022	FY 2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
AUM ⁽¹⁾	133,271.0	147,777.9	172,228.3	165,664.6	198,651.6
AUM Growth (%) ⁽²⁾	16.6%	10.9%	16.5%	16.1%	20.5%
Average AUM ⁽³⁾	123,793.8	140,524.5	160,003.1	156,721.3	185,440.0
Assigned assets ⁽⁴⁾	25,468.7	27,296.9	32,817.9	30,621.7	38,614.9
Loan Book ⁽⁵⁾	107,802.3	120,480.9	139,410.4	135,042.9	160,036.7
Total Assets ⁽⁶⁾	136,303.3	143,758.1	166,178.7	158,916.6	180,355.7
Retail AUM ⁽⁷⁾	133,252.2	147,766.9	172,228.3	165,664.6	198,651.6
Disbursements ⁽⁸⁾	35,447.1	39,919.3	59,026.1	39,453.6	49,040.6
Live Accounts (including assigned loans) ⁽⁹⁾	182,471	204,135	233,228	222,346	255,683
Revenue From Operations ⁽¹⁰⁾	15,753.3	17,282.7	20,432.3	14,878.0	18,950.2
Other Income ⁽¹¹⁾	2.2	2.9	2.9	4.1	1.5
Total Income ⁽¹²⁾	15,755.5	17,285.6	20,435.2	14,882.1	18,951.7
Finance Cost ⁽¹³⁾	8,159.7	7,612.0	7,991.9	5,857.3	7,248.1
Operating Expenses (including depreciation) ⁽¹⁴⁾	2,721.3	3,512.9	4,743.0	3,309.4	4,240.1