

The following table sets forth, as of the period ends indicated, the breakdown of our gross NPA as a percentage of our in AUM by product:

Product	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Home Loan	1.1%	1.3%	1.1%	1.7%	1.3%
Other Mortgage Loan	1.2%	2.0%	1.4%	2.2%	1.7%
Loans to Developers	0.0% [#]	100.0%	0.0% [#]	0.0% [#]	0.0% [#]

[#] Less than 0.1%

See above discussions about the November 12 Circular on page 217.

As of March 31, 2023, we classified our Net Stage 3 assets of ₹ 1,069.1 million into:

(a) Stage 3a: ₹ 44.7 million loans not more than 90 days past due; and

(b) Stage 3b: ₹ 1,024.4 million loans more than 90 days past due.

We classified our Net Stage 3 assets of ₹ 1,454.8 million as of December 31, 2023 into:

(a) Stage 3a: ₹ 40.4 million loans not more than 90 days past due; and

(b) Stage 3b: ₹ 1,414.4 million loans more than 90 days past due.

Our Stage 3b loans are comparable to our NPAs for the previous period/years.

AUM BY RATE METHOD

(₹ in million, except percentages)

Rate Method	As of March 31, 2023			As of December 31, 2023		
	AUM	% Share	Yield	AUM	% Share	Yield
Fixed	25,387.0	14.8%	9.7%	33,761.3	17.0%	11.0%
Floating	146,687.0	85.2%	14.1%	164,851.5	83.0%	14.6%
Grand Total	172,074.0	100.0%	13.4%	198,612.8	100.0%	14.0%

AUM BY STATE/TERRITORY

(₹ in million, except percentages)

AUM BY STATE/TERRITORY	As of									
	March 31, 2021		March 31, 2022		March 31, 2023		December 31, 2022		December 31, 2023	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
Uttar Pradesh	21,221.1	15.9%	22,240.0	15.0%	24,389.6	14.2%	23,757.5	14.3%	27,097.0	13.6%
Maharashtra	20,000.9	15.0%	21,901.1	14.8%	24,281.8	14.1%	23,740.0	14.3%	27,768.0	14.0%
Madhya Pradesh	15,206.1	11.4%	16,022.2	10.8%	17,608.7	10.2%	17,339.7	10.5%	19,515.8	9.8%
Gujarat	14,154.0	10.6%	16,298.1	11.0%	18,859.6	11.0%	18,513.1	11.2%	22,054.5	11.1%
Rajasthan	13,579.1	10.2%	16,726.9	11.3%	21,451.1	12.5%	20,291.6	12.2%	25,297.0	12.7%
Tamil Nadu	9,721.5	7.3%	11,240.3	7.6%	14,061.8	8.2%	13,195.4	8.0%	16,641.2	8.4%
Telangana	7,597.5	5.7%	8,808.6	6.0%	11,204.0	6.5%	10,472.8	6.3%	13,312.7	6.7%
Andhra Pradesh	5,144.4	3.9%	5,640.0	3.8%	6,784.2	3.9%	6,396.5	3.9%	8,345.9	4.2%
Karnataka	6,457.4	4.8%	6,590.6	4.5%	6,731.7	3.9%	6,681.1	4.0%	7,297.2	3.7%
Others	20,189.0	15.1%	22,310.1	15.2%	26,855.8	15.6%	25,276.9	15.3%	31,322.3	15.8%
Total	133,271.0	100.0%	147,777.9	100.0%	172,228.3	100.0%	165,664.6	100.0%	198,651.6	100.0%

GROSS AUM BY INCOME GROUP

(₹ in million, except percentages)

Income Segment	As of									
	March 31, 2021		March 31, 2022		March 31, 2023		December 31, 2022		December 31, 2023	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
EWS ⁽¹⁾	44,649.0	33.5%	48,534.0	32.8%	48,355.4	28.1%	49,818.8	30.1%	50,932.4	25.6%
LIG ⁽²⁾	63,368.0	47.5%	69,829.0	47.3%	82,141.5	47.7%	79,107.1	47.7%	93,948.0	47.3%
MIG ⁽³⁾	23,523.0	17.7%	27,145.9	18.4%	39,458.2	22.8%	34,873.0	21.1%	50,253.7	25.3%
HIG ⁽⁴⁾	1,731.0	1.3%	2,269.0	1.5%	2,273.2	1.3%	1,865.7	1.1%	3,517.5	1.8%
Total	133,271.0	100.0%	147,777.9	100.0%	172,228.3	100.0%	165,664.6	100.0%	198,651.6	100.0%

(1) Economically Weaker Section (EWS): Income up to Rs 0.3 mn p.a.

(2) Low Income Group (LIG): Above Rs 0.3 mn to Rs 0.6 mn p.a.

(3) Middle Income Group (MIG): Above Rs 0.6 mn to Rs 1.8 mn p.a.

(4) High Income Group: Above Rs 1.8 mn p.a.

AUM BY OCCUPATION

(₹ in million, except percentages)

Occupation	As of									
	March 31, 2021		March 31, 2022		March 31, 2023		December 31, 2022		December 31, 2023	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
Salaried	85,093.3	63.8%	90,891.1	61.5%	100,933.2	58.6%	98,490.7	59.5%	113,686.1	57.2%
Self Employed	48,177.7	36.2%	56,886.8	38.5%	71,295.1	41.4%	67,173.9	40.5%	84,965.5	42.8%
Total	133,271.0	100.0%	147,777.9	100.0%	172,228.3	100.0%	165,664.6	100.0%	198,651.6	100.0%