

The following table sets forth, as of the period ends indicated, the breakdown of our Gross AUM by product:

(₹ in million)

Product	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Home Loan	112,959.6	120,918.0	134,593.1	131,785.7	150,738.1
Other Mortgage Loan	20,292.6	26,848.9	37,635.2	33,878.9	47,913.5
Loans to Developers	18.8	11.0	-	-	-

* Including insurance portion

PRODUCT WISE AUM (IN TERMS OF CASES)

Product	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
	(in nos.)				
Home Loan	151,270	162,542	178,845	172,435	186,443
Other Mortgage Loan	31,200	41,592	54,383	49,911	69,240
Loans to Developers	1	1	0	0	0
Total	182,471	204,135	233,228	222,346	255,683

AUM BY SEGMENT* (RETAIL VS. CORPORATE CUSTOMERS)

(₹ in million, except percentages)

Segment/Product	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Retail					
Home Loan	112,959.6	120,918.0	134,593.1	131,785.7	150,738.1
Other Mortgage Loan	20,292.6	26,848.9	37,635.2	33,878.9	47,913.5
Corporate					
Home Loan	18.8	11.0	-	-	-
Other Mortgage Loan	-	-	-	-	-
Total	133,271.0	147,777.9	172,228.3	165,664.6	198,651.6
Retail	100.0%	100.0%	100.0%	100.0%	100.0%
Corporate	0.0%#	0.0%#	0.0%#	0.00%#	0.00%#

*including insurance portion

#Less than 0.1%

PRODUCT WISE LTV ON GROSS AUM ON OUTSTANDING BASIS (%)

Product	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Home Loan	59.5%	60.5%	61.5%	61.2%	62.3%
Other Property Loan	43.3%	44.3%	44.4%	44.3%	45.7%
Loans to Developers	48.7%	47.3%	-	-	-
Total	57.0%	57.5%	57.8%	57.7%	58.3%

PRODUCT WISE TENURE OF AUM (IN MONTHS, ON ORIGINATION)

Product	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
	(in months)				
Home Loan	211	213	214	214	215
Other Mortgage Loan	170	170	167	168	167
Loans to Developers	48	48	-	-	-

PRODUCT WISE ATS ON AUM (BASED ON SANCTIONED AMOUNT)

(₹ in million)

Product	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Home Loan	0.9	0.9	1.0	1.0	1.0
Other Mortgage Loan	0.7	0.7	0.8	0.8	0.8