

Calendar Year	Particulars
	<ul style="list-style-type: none"> <li>Our Company was awarded the “Best Technology Re-Orientation Initiative Delivering Business Value” at the BFSI Excellence Award, 2023.</li> </ul>
2024	<ul style="list-style-type: none"> <li>Our Company has been selected as the gold winner in the category of “Best Performance Marketing Campaign of the Year” and silver winner in the category of “Integrated Marketing Communications Campaign of the Year” at ASSOCHAM Branding &amp; Marketing Summit-cum-Excellence Awards.</li> <li>Our Company was awarded “Best NBFC - Housing Finance” at MSME Banking Excellence Awards – 2023, organised by Chamber of Indian Micro Small &amp; Medium Enterprises.</li> </ul>

### Corporate Profile of our Company

For details in relation to our corporate profile including details of our business, profile, activities, services, market, growth, competition, launch of key products or services, entry into new geographies or exit from existing markets, suppliers, customers, capacity build-up, technology, and managerial competence, see “*Our Business*”, “*Our Management*”, “*Management’s Discussion and Analysis of Financial Condition and Results of Operations*” and “*Risk Factors*” beginning on pages 151, 196, 335, and 24, respectively.

### Time and cost overrun

There have been no time and cost overruns pertaining to our business operations or any projects undertaken by our Company.

### Defaults or re-scheduling of borrowings

There have been no defaults or rescheduling/restructuring of borrowings with financial institutions/ banks in respect of our Company’s borrowings.

### Our Holding Company

BCP Topco, our Promoter, is our holding company. For details, see “*Our Promoter and Promoter Group*” beginning on page 212.

Pursuant to the share purchase agreement dated February 2, 2019 entered into by and among our Company, WGCL, DHFL, Kapil Wadhawan, Dheeraj Wadhawan, Aruna Wadhawan, and our Promoter (“**Majority SPA**”) and the amendment agreement dated June 10, 2019 to the Majority SPA, entered into by and among our Company, WGCL, DHFL, Kapil Wadhawan, Dheeraj Wadhawan, Aruna Wadhawan, and our Promoter (“**Amended Majority SPA**”), our Promoter acquired 20,310,873 Equity Shares from WGCL, DHFL, Kapil Wadhawan, Dheeraj Wadhawan, and Aruna Wadhawan at the price of ₹711.11 per Equity Share, aggregating to ₹14.4 billion. Further, in respect of the transaction, our Promoter was required to pay additional payments. The acquisition of the Equity Shares was subject to fulfilment of conditions by WGCL, DHFL, Kapil Wadhawan, Dheeraj Wadhawan and Aruna Wadhawan, including, inter alia, obtaining consents and no-objection certificates from the lenders and approval from the NHB, obtaining waiver from the trustees of the debenture holders and procuring a fair valuation certificate validating the consideration for the acquisition of the Equity Shares.

Our Promoter further acquired 4,253,389 Equity Shares from IFC for an aggregate consideration of ₹3.86 billion pursuant to a share sale agreement dated March 19, 2019 entered into by and among our Company, our Promoter and IFC. In terms of the share sale agreement dated March 19, 2019, receipt of approval from the NHB was a condition precedent to the acquisition of shares by our Promoter. Further, in terms of the Majority SPA, our Promoter further infused ₹8 billion into our Company in consideration for additional Equity Shares being issued to our Promoter by our Company pursuant to a preferential allotment. For details, see “*Capital Structure*” beginning on page 74. Our Promoter also acquired 57,687 Equity Shares for an aggregate consideration of ₹52.38 million from various shareholders of the Company pursuant to share purchase agreements dated February 24, 2020 and June 12, 2019. Our Promoter further acquired 30,000 Equity Shares for an aggregate consideration of ₹27.24 million from Ramco Industries Limited, pursuant to a share purchase agreement dated July 3, 2019 entered into by and among our Company, our Promoter and Ramco Industries Limited. Further, there were no material covenants in the share purchase agreements dated February 24, 2020, June 12, 2019 and July 3, 2019.

### Brief Financials:

(in US\$ million, unless indicated otherwise)

Particulars	For the year ended		
	December 31, 2022	December 31, 2021	December 31, 2020
Accumulated Profits	876.9	985.9	624.8
Revenue (Net changes in fair value movement on investment at fair value through profit or loss)	(90.9)	379.5	429.9
Profit for the year, representing total comprehensive income for the year	(109.2)	360.7	412.8
Basic Earnings per share (Face Value of \$1)	(4.9)	16.1	18.4