

### Size of the companies (Nine months ended December 31, 2023)

Nine months ended December 31, 2023	AUM (₹ billion)	YoY AUM growth	Disbursements (₹ billion)	YoY Disbursement growth	Total income (₹ billion)	Profit after tax (₹ billion)	Total Net Worth (₹ billion)
Aadhar Housing Finance	198.7	20%	49.0	24%	18.95	5.48	42.5
Aavas Financiers	160.8	23%	36.9	7%	14.7	3.5	NA
Home First Finance Company	90.1	34%	28.6	33%	8.4	2.2	20.3
SMFG India Home Finance	80.3	30%	28.9	27%	7.0	0.4	9.1
Aptus Value Housing Finance	80.7	28%	21.6	25%	10.2	4.5	37.0
Poonawalla Housing Finance Limited	NA	NA	NA	NA	7.6	0.9	18.4
Motilal Oswal Home Finance	37.8	2%	5.4	-16%	4.3	1.0	12.2
Vastu Housing Finance*	NA	NA	NA	NA	7.0	2.1	26.1
India Shelter Finance	56.1	42%	19.0	40%	6.2	1.7	22.1
Shubham Housing	40.8	44%	17.4	56%	NA	NA	13.4
Muthoot HomeFin	17.8	26%	4.9	256%	1.5	0.1	4.7
Muthoot Housing Finance	NA	NA	NA	NA	NA	NA	NA
<b>Simple average of peers</b>	90.3	26%	24.3	50%	8.6	2.2	21.4

Note: NA: Not available; (\*) Data is on standalone basis, Numbers are rounded off, Source: Company reports, Rating Rationale, CRISIL MI&A

### Size of the companies (FY23)

FY23	AUM (₹ billion)	YoY AUM growth	AUM growth (CAGR – FY19-23)	Disbursements (₹ billion)	YoY Disbursement growth	Disbursement growth (CAGR FY19-23)	Total income (₹ billion)	Profit after tax (₹ billion)	Total Net Worth (₹ billion)
Aadhar Housing Finance	172.2	17%	15%	59.0	48%	17%	20.4	5.4	37.0
Aavas Financiers	141.7	25%	24%	50.2	39%	17%	16.1	4.3	32.7
Home First Finance Company	72.0	34%	31%	30.1	48%	18%	8.0	2.3	18.2
SMFG India Home Finance	64.3	44%	20%	30.6	137%	20%	6.9	0.4	8.1
Aptus Value Housing Finance	67.4	30%	32%	24.0	46%	22%	11.3	5.0	33.4
Poonawalla Housing Finance Limited	62.9	24%	27%	25.9	31%	24%	7.2	1.2	12.1
Motilal Oswal Home Finance	38.4	10%	(3)%	10.1	57%	37%	5.3	1.4	11.5
Vastu Housing Finance	61.0	67%	46%	36.2	105%	48%	7.7	2.9	24.1
India Shelter Finance	43.6	42%	39%	19.6	52%	36%	6.1	1.6	12.4
Shubham Housing	31.1	30%	25%	17.0	75%	NA	4.5	0.9	12.4
Muthoot HomeFin	14.4	(2)%	(7)%	2.2	68%	(24)%	1.5	0.1	4.6