Term	Description
Return on Equity (%)	Return on Equity (%) is calculated as profit after tax divided by average total equity
Return on Total Assets (%)	Return on Total Assets (%) is calculated as profit after tax divided by average total assets
Spread (%)	Spread is calculated as average yield on loan book minus average cost of borrowings including
	assignment
Subordinated liabilities	Represents the unsecured redeemable non-convertible debentures.

## **Conventional and General Terms or Abbreviations**

"F" or "Rs." or "Rupees" or "INR"   Indian Rupees   AGM	Term	Description
AIM Asset Liability Management "AS" or "Accounting Standards" ACCOUNTING Standards Standards Standards issued by the ICAI ACUM Asset under the Company's management BBI'ON BSE BE Limited CAGR Compounded Annual Growth Rate CAGR Compounded Annual Growth Rate Category I AIF AIFs who are registered as "Category I Alternative Investment Funds" under the SEBI AIF Regulations Category I FPIs AIFs who are registered as "Category I I Alternative Investment Funds" under the SEBI AIF Regulations Category II FPIs FPIs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations Category II FPIs FPIs who are registered as "Category II Alternative Investment Funds" under the SEBI AIF Regulations Category II FPIs FPIs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations Category II FPIs FPIs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations Category II FPIs FPIs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations Category II FPIs FPIs who are registered as "Category III Alternative Investment Funds" under the SEBI AIF Regulations Category III FPIs FPIs who are registered as "Category III Alternative Investment Funds" under the SEBI AIF Regulations Category III FPIs FPIs who are registered as "Category III Alternative Investment Funds" under the SEBI FPI Regulations CERSAI Central Depository Services (India) Limited CERSAI Central Depository Services (India) Limited CIN Cooporate Identity Number Civil Code Code of Civil Procedure, 1908 Companies Act Code of Civil Procedure, 1908 Companies Act Companies Act, 2013, as applicable, along with the relevant rules made thereunder Consolidated Foreign Direct Investment Policy notified by the DPIIT under DPIIT File Number Sci2/2020-File Policy added the October 15, 2020, effective from October 15, 2020 CERM Costomer relationship management CSR Corporate Social Responsibility Depositories Act Depositories Act Depositories Act	"₹" or "Rs." or "Rupees" or "INR"	Indian Rupees
AIM Asset Liability Management "AS" or "Accounting Standards" ACCOUNTING Standards Standards Standards issued by the ICAI ACUM Asset under the Company's management BBI'ON BSE BE Limited CAGR Compounded Annual Growth Rate CAGR Compounded Annual Growth Rate Category I AIF AIFs who are registered as "Category I Alternative Investment Funds" under the SEBI AIF Regulations Category I FPIs AIFs who are registered as "Category I I Alternative Investment Funds" under the SEBI AIF Regulations Category II FPIs FPIs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations Category II FPIs FPIs who are registered as "Category II Alternative Investment Funds" under the SEBI AIF Regulations Category II FPIs FPIs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations Category II FPIs FPIs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations Category II FPIs FPIs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations Category II FPIs FPIs who are registered as "Category III Alternative Investment Funds" under the SEBI AIF Regulations Category III FPIs FPIs who are registered as "Category III Alternative Investment Funds" under the SEBI AIF Regulations Category III FPIs FPIs who are registered as "Category III Alternative Investment Funds" under the SEBI FPI Regulations CERSAI Central Depository Services (India) Limited CERSAI Central Depository Services (India) Limited CIN Cooporate Identity Number Civil Code Code of Civil Procedure, 1908 Companies Act Code of Civil Procedure, 1908 Companies Act Companies Act, 2013, as applicable, along with the relevant rules made thereunder Consolidated Foreign Direct Investment Policy notified by the DPIIT under DPIIT File Number Sci2/2020-File Policy added the October 15, 2020, effective from October 15, 2020 CERM Costomer relationship management CSR Corporate Social Responsibility Depositories Act Depositories Act Depositories Act	AGM	
ASSIVE   A	AIF	
"AS" or "Accounting Standards" ALUM "Bn" or "bn" Billion BSE BSE Limited CAGR Compounded Annual Growth Rate Category I Alfr Alfr who are registered as "Category I Alternative Investment Funds" under the SEBI Alf Regulations Category I FIPS PIPS who are registered as "Category I I origin portfolio investors" under the SEBI Alf Regulations Category II FIPS Category II Alfr Alfr who are registered as "Category I I origin portfolio investors" under the SEBI Alf Regulations Category II Alfr Alfr who are registered as "Category II Alternative Investment Funds" under the SEBI Alf Regulations Category II Alfr Category II Alfr Alfr who are registered as "Category II I foreign portfolio investors" under the SEBI Alf Regulations Category III Alfr Alfr who are registered as "Category III Alternative Investment Funds" under the SEBI Alf Regulations Category III Alfr Category III Alfr Alfr who are registered as "Category III Alternative Investment Funds" under the SEBI Alfr Regulations Category III Alfr Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds" under the SEBI Alfr Regulations Category III Alfr mative Investment Funds "Alfr Alfr Regulations Investment Funds" under the Depositories Act Depositories Act Dollage September Investment Policy notified by the DPIIT under DPIIT File Number September Investment Policy notified by the DPIIT under DPIIT Depositories Act Dep		
AUM	"AS" or "Accounting Standards"	
BBI		
BSE   Limited		
Cadgory I AIF		
AlFs who are registered as "Category I Alternative Investment Funds" under the SEBI AFR Regulations Category II AIF   AIFs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations Category II AIF   AIFs who are registered as "Category II Alternative Investment Funds" under the SEBI AIF Regulations Category III AIF   AIFs who are registered as "Category III Alternative Investment Funds" under the SEBI AIF Regulations   AIFs who are registered as "Category III Alternative Investment Funds" under the SEBI AIF Regulations   Central Depository Services (India) Limited   CERSAI   Central Depository Services (India) Limited   CERSAI   Central Registry of Securitisation Asset Reconstruction and Security Interest   CIBIL   Credit Information Bureau (India) Limited   CIN   Corporate Identity Number   Civil Code   Code of Civil Procedure, 1908   Companies Act   Companies Act, 2013, as applicable, along with the relevant rules made thereunder   Consolidated FDI Policy   Consolidated Foreign Direct Investment Policy notified by the DPIIT under DPIIT File Number \$(2),2020-FDI Policy dated the October 15, 2020, effective from October 15, 2020   CRM   Customer relationship management   CSR   Corporate Social Responsibility   Depositories   NSDL and CDSL   Depositories Act   Depositories Act   Depositories Act, 1996   Din   Direct Identification Number   Depository Participant   Adepository participant is Identification   Depository Participant   Depository Participant   Depository Participant   Adepository participant as defined under the Depositories Act   Digital Personal Data Protection Act, 2023   Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India   Depository Participant   Adepository Particip		
Category I FPIs		
AIFs who are registered as "Category II Alternative Investment Funds" under the SEBI AIF Regulations		
Regulations   Category II FPIs   FPIs who are registered as "Category II foreign portfolio investors" under the SEBI FPI Regulations   AIFs who are registered as "Category III Alternative Investment Funds" under the SEBI AIF   Regulations   Central Depository Services (India) Limited   CERSAI   Central Depository Services (India) Limited   CIBIL   Credit Information Bureau (India) Limited   CIBIL   Credit Information Bureau (India) Limited   CIBIL   Credit Information Bureau (India) Limited   CIDIC   Corporate Identity Number   Civil Code   Code of Civil Procedure, 1908   Companies Act   Companies Act   Companies Act, 2013, as applicable, along with the relevant rules made thereunder   Consolidated FDI Policy   Consolidated FDI Policy dated the October 15, 2020, effective from October 15, 2020   CRM   Customer relationship management   CSR   Corporate Social Responsibility   Comparise Social Responsibility   Depositories   NSDL and CDSL   Depositories   NSDL and CDSL   Depositories Act   Digital Personal Data Protection Act, 2023   Depository Participant"   Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India   Depositories Act   Depositories Act   Digital Personal Data Protection Act, 2023   Depositories Act   Depositories Act   Digital Personal Data Protection Act, 2023   Depositories Act   Digital Personal Data Protection Act, 2023   Depositories Act   Digital Personal Data Protection Act, 2023   Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India   Department for Promotion of External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI   Earnings before interest, taxes, depreciation and amortisation and exceptional items   Earnings before interest, taxes, depreciation an		
Category II FPIs	Category II 7 III	
Category III AIF   AIF's who are registered as "Category III Alternative Investment Funds" under the SEBI AIF Regulations   Regulations	Category II FPIs	
Regulations   Contral Depository Services (India) Limited		
CDSL		
CERSAI   Central Registry of Securitisation Asset Reconstruction and Security Interest	CDSL	
CIBIL Credit Information Bureau (India) Limited CIN Corporate Identity Number Civil Code Code of Civil Procedure, 1908 Companies Act Companies Act, 2013, as applicable, along with the relevant rules made thereunder Consolidated FDI Policy Consolidated Foreign Direct Investment Policy notified by the DPIIT under DPIIT File Number 5(2)/2020-FDI Policy dated the October 15, 2020, effective from October 15, 2020 CRM Customer relationship management CSR Corporate Social Responsibility Depositories NSDL and CDSL Depositories Act Depositories Act, 1996 DIN Director Identification Number DP ID Depository Participant 'A depository participant 's Identification DP'Or "Depository Participant" A depository participant as defined under the Depositories Act DPDP Act Digital Personal Data Protection Act, 2023 DPIIT Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction — External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EPF Employees' Provident Fund EPFO Employees' Provident Fund EPFO Employees' Provident Fund Organisation EPS Earnings per share FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA The Foreign Exchange Management (Non-debt Instruments) Rules, 2019 "Fiscal Year" or "Fiscal" or Unless stated otherwise, the period of 12 months ending March 31 of that particular year "Fiscal Year" or "Fiscal" or Unless stated otherwise, the period of 12 months ending March 31 of that particular year		
CIN		
Civil Code  Companies Act, 2013, as applicable, along with the relevant rules made thereunder  Consolidated FDI Policy  Consolidated Foreign Direct Investment Policy notified by the DPIIT under DPIIT File Number 5(2)/2020-FDI Policy dated the October 15, 2020, effective from October 15, 2020  CRM  Customer relationship management  CSR  Corporate Social Responsibility  Depositories  NSDL and CDSL  Depositories Act  Depositories Act, 1996  DIN  Director Identification Number  DP ID  Depository Participant 's Identification  "DP" or "Depository Participant" A depository participant as defined under the Depositories Act  DPPDP Act  Digital Personal Data Protection Act, 2023  DPIIT  Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India  DTD  Debenture Trust Deeds  EBIT  Earnings before interest and taxes  EBITDA  Earnings before interest, taxes, depreciation and amortisation and exceptional items  ECB Master Directions  Master Direction — External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI  EGM  Extraordinary general meeting  EMI  Equated monthly installments  EPF  Employees' Provident Fund Organisation  EPF  Employees' Provident Fund Organisation  EPF  Employees' Provident Fund Organisation  EPS  Earnings per share  FDI  Foreign direct investment  FEMA  The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules  Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Fiscal Year" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal Year" or "Fiscal Year" or "Fiscal" or "Fiscal Year" or "Fiscal Year" or "Fiscal Year" or "Fiscal Year" or "Fiscal Year		
Companies Act		
Consolidated FDI Policy  Consolidated Foreign Direct Investment Policy notified by the DPIIT under DPIIT File Number 5(2)/2020-FDI Policy dated the October 15, 2020, effective from October 15, 2020  CRM  Customer relationship management  CSR  Corporate Social Responsibility  Depositories  NSDL and CDSL  Depositories Act  Depositories Act, 1996  DIN  Director Identification Number  DP ID  Depository Participant's Identification  "DP" or "Depository Participant"  A depository participant as defined under the Depositories Act  DPDP Act  Digital Personal Data Protection Act, 2023  DPIIT  Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India  DTD  Debenture Trust Deeds  EBIT  Earnings before interest and taxes  EBITDA  Earnings before interest, taxes, depreciation and amortisation and exceptional items  ECB Master Directions  Master Direction - External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI  EGM  Extraordinary general meeting  EMI  Equated monthly instalments  EPF  Employees' provident fund  EPFO  Employees' Provident Fund Organisation  EPS  Earnings per share  FDI  Foreign direct investment  FEMA  The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA The Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Finsacial Year" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal		
CRM Customer relationship management CSR Corporate Social Responsibility Depositories NSDL and CDSL Depositories Act Depositories Act, 1996 DIN Director Identification Number DP ID Depository Participant" A depository participant as defined under the Depositories Act DPDP Act Digital Personal Data Protection Act, 2023 DPIIT Department of Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction — External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EFF Employees' provident fund EPFO Employees' Provident Fund Organisation EFS Earnings per share FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019 "Financial Year" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal" or "Fiscal Year" or "Fis		
CRM Customer relationship management CSR Corporate Social Responsibility Depositories NSDL and CDSL Depositories Act Depositories Act, 1996 DIN Director Identification Number DP ID Depository Participant's Identification "DP" or "Depository Participant" A depository participant as defined under the Depositories Act DPDP Act Digital Personal Data Protection Act, 2023 DPDIT Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction — External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EPF Employees' provident fund EPFO Employees' Provident Fund Organisation EPS Earnings per share FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019 "Financial Year" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal Year" or "Fiscal" or	Consonated 1211 one;	
CSR Corporate Social Responsibility Depositories NSDL and CDSL Depositories Act Depositories Act, 1996 DIN Director Identification Number DP ID Depository Participant's Identification "DP" or "Depository Participant" A depository participant as defined under the Depositories Act DPDP Act Digital Personal Data Protection Act, 2023 DPIIT Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EPF Employees' provident fund EPFO Employees' Provident Fund Organisation EPS Earnings per share FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019 "Fiscal Year" or "Fiscal" or	CRM	
Depositories		1 U
Depositories Act Depositories Act, 1996 DIN Director Identification Number DP ID Depository Participant's Identification "DP" or "Depository Participant" A depository participant as defined under the Depositories Act DPDP Act Digital Personal Data Protection Act, 2023 DPIIT Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EPF Employees' provident fund EPFO Employees' Provident Fund Organisation EPS Earnings per share FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019 "Financial Year" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal Year" or "Fiscal" or		
DIN Director Identification Number DP ID Depository Participant's Identification "DP" or "Depository Participant" A depository participant as defined under the Depositories Act DPDP Act Digital Personal Data Protection Act, 2023 DPIIT Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EPF Employees' provident fund EPFO Employees' Provident Fund Organisation EPS Earnings per share FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019 "Financial Year" or "Fiscal" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal Year" or "FY"		
DP ID Depository Participant's Identification "DP" or "Depository Participant" A depository participant as defined under the Depositories Act DPDP Act Digital Personal Data Protection Act, 2023 DPIIT Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EPF Employees' provident fund EPFO Employees' Provident Fund Organisation EPS Earnings per share FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA Rules "Financial Year" or "Fiscal" or "Fiscal Year" or "FY"		
"DP" or "Depository Participant" A depository participant as defined under the Depositories Act DPDP Act Digital Personal Data Protection Act, 2023 DPIIT Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EPF Employees' provident fund EPFO Employees' Provident Fund Organisation EPS Earnings per share FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019 "Financial Year" or "Fiscal" or Unless stated otherwise, the period of 12 months ending March 31 of that particular year "Fiscal Year" or "FY"		
DPDP Act Digital Personal Data Protection Act, 2023 DPIIT Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EPF Employees' provident fund EPFO Employees' Provident Fund Organisation EPS FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019 "Financial Year" or "Fiscal" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Fiscal Year" or "Fiscal" or "Unless stated otherwise, the period of 12 months ending March 31 of that particular year		
DPIIT Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India DTD Debenture Trust Deeds EBIT Earnings before interest and taxes EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI EGM Extraordinary general meeting EMI Equated monthly instalments EPF Employees' provident fund EPFO Employees' Provident Fund Organisation EPS Earnings per share FDI Foreign direct investment FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019 "Financial Year" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal Year" or "FY"		
Government of India  DTD Debenture Trust Deeds  EBIT Earnings before interest and taxes  EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items  ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI  EGM Extraordinary general meeting  EMI Equated monthly instalments  EPF Employees' provident fund  EPFO Employees' Provident Fund Organisation  EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or Unless stated otherwise, the period of 12 months ending March 31 of that particular year  "Fiscal Year" or "FY"		
DTD Debenture Trust Deeds  EBIT Earnings before interest and taxes  EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items  ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI  EGM Extraordinary general meeting  EMI Equated monthly instalments  EPF Employees' provident fund  EPFO Employees' Provident Fund Organisation  EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or Unless stated otherwise, the period of 12 months ending March 31 of that particular year  "Fiscal Year" or "FY"		
EBIT Earnings before interest and taxes  EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items  ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI  EGM Extraordinary general meeting  EMI Equated monthly instalments  EPF Employees' provident fund  EPFO Employees' Provident Fund Organisation  EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fis	DTD	
EBITDA Earnings before interest, taxes, depreciation and amortisation and exceptional items  ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI  EGM Extraordinary general meeting  EMI Equated monthly instalments  EPF Employees' provident fund  EPFO Employees' Provident Fund Organisation  EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal"		
ECB Master Directions Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019 issued by the RBI  EGM Extraordinary general meeting  EMI Equated monthly instalments  EPF Employees' provident fund  EPFO Employees' Provident Fund Organisation  EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fisca		
March 26, 2019 issued by the RBI  EGM Extraordinary general meeting  EMI Equated monthly instalments  EPF Employees' provident fund  EPFO Employees' Provident Fund Organisation  EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fisca	ECB Master Directions	
EMI Equated monthly instalments  EPF Employees' provident fund  EPFO Employees' Provident Fund Organisation  EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fi		
EPF Employees' provident fund  EPFO Employees' Provident Fund Organisation  EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or	EGM	Extraordinary general meeting
EPFO Employees' Provident Fund Organisation  EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fiscal	EMI	Equated monthly instalments
EPS Earnings per share  FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fis	EPF	Employees' provident fund
FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal Year" or "FY"	EPFO	Employees' Provident Fund Organisation
FDI Foreign direct investment  FEMA The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder  FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fiscal" or "Fiscal" or "Fiscal Year" or "FY"	EPS	
FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fiscal" or "Fiscal Year" or "FY"  Unless stated otherwise, the period of 12 months ending March 31 of that particular year "Fiscal Year" or "FY"	FDI	
FEMA Rules Foreign Exchange Management (Non-debt Instruments) Rules, 2019  "Financial Year" or "Fiscal" or "Fiscal" or "Fiscal Year" or "FY"  Unless stated otherwise, the period of 12 months ending March 31 of that particular year "Fiscal Year" or "FY"	FEMA	The Foreign Exchange Management Act, 1999, read with rules and regulations thereunder
"Fiscal Year" or "FY"	FEMA Rules	Foreign Exchange Management (Non-debt Instruments) Rules, 2019
	"Financial Year" or "Fiscal" or	Unless stated otherwise, the period of 12 months ending March 31 of that particular year
	"Fiscal Year" or "FY"	
	FPI	Foreign portfolio investors as defined under the SEBI FPI Regulations
FVCI Foreign venture capital investors as defined and registered under the SEBI FVCI Regulations	FVCI	
GAAR General anti-avoidance rules	GAAR	
Gazette Official Gazette of India		
GDP Gross domestic product	GDP	Gross domestic product
"GoI" or "Government" or "Central Government of India	"GoI" or "Government" or "Central	Government of India
Government"		
Gross Retail NPA Represents closing balance of the Gross NPA of our Retail AUM as of the last day of the relevant year	Gross Retail NPA	
or period		
GST Goods and services tax	GST	Goods and services tax