

Business Highlights

AUM DIVERSIFICATION

Significantly improved
Retail: Wholesale mix to 50 : 50
from 33 : 67 in FY 2022

RETAIL AUM GROWTH

Retail AUM¹ grew 49% YoY
to ₹ 32,144 Crores
from ₹ 21,552 Crores in FY 2022

WHOLESALE 1.0* AUM REDUCTION

Wholesale 1.0* AUM reduced
33% YoY to ₹ 29,053 Crores
from ₹ 43,175 Crores in FY 2022

WHOLESALE 2.0^ AUM BUILD-UP

Built a Wholesale 2.0^ AUM worth
₹ 2,792 Crores across Real Estate (RE)
and Corporate Mid-Market Loans (CMML)

GNPA AND NNPA RATIO

GNPA and NNPA Ratios remain
largely stable

Notes:

¹ Retail AUM includes Security Receipts (SRs) & Pass-through certificates (PTC) (₹ 1,819 Crores for Q4FY23) and excludes acquired off-book assets (₹ 13,433 Crores for Q4 FY23) in the nature of Direct Assignment (DA) & PTC as part of the DHFL acquisition

[^] Wholesale 2.0 refers to loans sanctioned under CMML and new RE loans from FY 2022 onwards

^{*} Wholesale 1.0 refers to wholesale loans excluding the loans sanctioned under Wholesale 2.0