

Key Fact Sheet – FY24



Key Metrics	FY20	FY21	FY22	FY23	FY24	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24
Assets Under Management / Rs Cr									
Student Loans – International	1,474	1,523	2,737	5,830	10,414	7,077	8,812	9,520	10,414
Education Institution Loans	805	970	1,195	1,746	2,266	1,774	1,877	2,019	2,266
Education Loans - Domestic	466	431	778	937	361	882	652	458	361
Others*	-	-	1	70	228	88	98	101	228
Total^	2,993	3,103	4,836	8,646	13,303	9,876	11,492	12,147	13,303
Disbursement / Rs Cr									
Student Loans – International	357	398	1,551	3,408	4,713	1,295	1,767	707	945
Education Institution Loans	300	282	460	1,027	1,206	196	276	311	424
Education Loans – Domestic	402	309	916	1,631	356	292	50	5	9
Others*	-	-	1	75	60	24	19	13	5
Total^	1,060	989	2,928	6,142	6,335	1,806	2,111	1,035	1,382

Notes:

* Others include Cross sell, LAP & loans purchased under direct assignment

^ Includes discontinued business - legacy SME loan portfolio which was discontinued prior to change in control in FY20

Average Ticket Size (ATS) / Rs Lakhs	FY20	FY21	FY22	FY23	FY24	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24
Student Loans – International	24.0	24.8	28.8	30.6	33.1	31.1	35.2	32.0	32.7
Education Institution Loans	87.7	57.9	126.4	147.1	163.6	135.5	149.6	154.5	200.0
Education Loans - Domestic	0.6	0.8	0.7	0.9	1.1	1.1	1.4	1.3	1.0

Note: Sanctioned ATS of Disbursed cases

GNPA%	FY20	FY21	FY22	FY23	FY24	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24
Company level	1.87%	1.74%	1.29%	0.56%	0.43%	0.63%	0.43%	0.59%	0.43%
Student Loans -International	0.32%	0.60%	0.29%	0.15%	0.08%	0.14%	0.10%	0.09%	0.08%

Note: Gross NPA ratio (%) represents the Gross NPA to the Gross Loan Book as of the last day of the relevant period. Gross NPA represents Gross Loan Book pertaining to loans which are required to be classified as NPA as per the Income Recognition, Asset Classification and Provisioning Norms issued and modified by RBI from time to time.

Employees and Branches	FY20	FY21	FY22	FY23	FY24	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24
Number of Employees	388	362	420	521	672	570	619	648	672
Number of Branches	12	12	12	12	12	12	12	12	12
Number of Sales Representative Offices	4	4	4	4	7	5	6	6	7