

Date: November 10, 2022

To,  
The General Manager,  
BSE Ltd.  
P. J. Towers, Dalal Street,  
Mumbai- 400001

Kind Attn.: Listing Corporate Relationship Department

**Sub.: Intimation under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015- Outcome of Board Meeting.**

**Ref.: Company Code- 11302/ 10844**

Dear Sir/ Madam,

With reference to our advance intimation letter dated November 04, 2022 and as per Regulation 51 (2) read with Part B of schedule III and Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), the Board of Directors at its Meeting held on November 10, 2022, has approved the Unaudited Financial Results for the quarter and half year ended September 30, 2022.

Please find enclosed herein:

- The Unaudited Financial Results for the quarter and half year ended September 30, 2022, along with the Limited Review Report by the Statutory Auditor.
- Disclosure of Related Party Transactions for the half year ended September 30, 2022 pursuant to Regulation 23 (9) of SEBI LODR Regulations (Annexure I).
- Security cover disclosure as per Regulation 54 (3) of the SEBI LODR Regulations (Annexure II).

As required under proviso to Regulation 52 (3) (a) of SEBI LODR Regulations, we hereby declare that the Limited Review Report submitted along with the Unaudited Financial Results for the quarter and half year ended September 30, 2022 is of an unmodified opinion, hence statement on Impact of Audit qualifications is not required to be submitted.

Kindly take the same in your record.

Thanking you.  
**For Aadhar Housing Finance Limited**



**Harshada Pathak**  
Assistant Company Secretary

Encl.: As above

CC:- Debenture Trustees-  
1. Catalyst Trusteeship Limited  
2. Beacon Trusteeship Limited

**Aadhar Housing Finance Ltd.**

CIN: U66010KA1990PLC011409  
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**Walker Chandiook & Co LLP**

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## **Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results and Year to Date Results of the Company pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)**

### **To the Board of Directors of Aadhar Housing Finance Limited**

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial results ('the Statement') of **Aadhar Housing Finance Limited** ('the Company') for the quarter ended **30 September 2022** and the year to date results for the period **01 April 2022 to 30 September 2022**, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), including relevant circulars issued by the SEBI from time to time.
2. This Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to NBFCs ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**Aadhar Housing Finance Limited**  
**Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results and Year to Date Results of the Company pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)**

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4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.
5. The review of the standalone unaudited quarterly and year to date financial results for the period ended 30 September 2021 included in the Statement, was jointly carried out and reported by Deloitte Haskins & Sells LLP and Chaturvedi SK & Fellows, who have expressed an unmodified conclusion vide their review report dated 12 November 2021, whose review report has been furnished to us by the management and which has been relied upon by us for the purpose of our review of the Statement. Our conclusion is not modified in respect of this matter.

For **Walker Chandiok & Co LLP**  
Chartered Accountants  
Firm Registration No:001076N/N500013

**Manish Gujral**  
Partner  
Membership No:105117

**UDIN:22105117BCRSWN2408**

Place: Mumbai  
Date: 10 November 2022



AADHAR HOUSING FINANCE LIMITED

CIN:- U66010KA1990PLC011409

Statement of standalone financial results for the quarter and for the six months ended September 30, 2022

(Rs in Lakh)

Particulars	For the quarter ended September 30, 2022	For the quarter ended June 30, 2022	For the quarter ended September 30, 2021	For the six months ended September 30, 2022	For the six months ended September 30, 2021	For the year ended March 31, 2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>1 Income</b>						
<b>Revenue from operations</b>						
a) Interest income	42,289	41,067	37,821	83,356	75,471	1,53,829
b) Net gain on fair value changes	884	704	535	1,588	1,076	2,345
c) Net gain on derecognition of financial instruments under amortised cost category	3,524	1,706	2,165	5,230	4,220	9,296
d) Fees and commission Income	1,731	1,119	1,291	2,850	1,547	3,791
<b>Total revenue from operations</b>	<b>48,428</b>	<b>44,596</b>	<b>41,812</b>	<b>93,024</b>	<b>82,314</b>	<b>1,69,261</b>
Other income	1	2	2	3	4	5
<b>Total income</b>	<b>48,429</b>	<b>44,598</b>	<b>41,814</b>	<b>93,027</b>	<b>82,318</b>	<b>1,69,266</b>
<b>2 Expenses</b>						
Finance costs	19,332	18,577	19,487	37,909	39,056	76,120
Impairment on financial instruments	2,860	1,895	(398)	4,755	2,611	4,871
Employees benefits expense	6,314	6,268	5,188	12,582	9,711	21,445
Depreciation and amortisation	413	375	324	788	617	1,325
Other expenses	2,927	2,719	2,056	5,646	3,461	8,795
<b>Total expenses</b>	<b>31,846</b>	<b>29,834</b>	<b>26,657</b>	<b>61,680</b>	<b>55,456</b>	<b>1,12,556</b>
<b>3 Profit before tax (1-2)</b>	<b>16,583</b>	<b>14,764</b>	<b>15,157</b>	<b>31,347</b>	<b>26,862</b>	<b>56,710</b>
<b>4 Tax expense</b>						
Current tax	3,625	3,200	3,159	6,825	5,599	12,513
Deferred tax	(12)	(11)	99	(23)	175	(268)
	<b>3,613</b>	<b>3,189</b>	<b>3,258</b>	<b>6,802</b>	<b>5,774</b>	<b>12,245</b>
<b>5 Profit after tax</b>	<b>12,970</b>	<b>11,575</b>	<b>11,899</b>	<b>24,545</b>	<b>21,088</b>	<b>44,465</b>
<b>6 Other comprehensive income</b>						
Items that will not be reclassified to profit or loss						
i Remeasurements of the defined employee benefit plans	49	(85)	(80)	(36)	(42)	71
ii Income tax relating to items that will not be reclassified to profit or loss	(12)	21	21	9	11	(18)
<b>Total other comprehensive income (i + ii)</b>	<b>37</b>	<b>(64)</b>	<b>(59)</b>	<b>(27)</b>	<b>(31)</b>	<b>53</b>
<b>7 Total comprehensive income</b>	<b>13,007</b>	<b>11,511</b>	<b>11,840</b>	<b>24,518</b>	<b>21,057</b>	<b>44,518</b>
<b>8 Paid-up Equity Share Capital</b> (Face value Rs. 10 per equity share ) (refer note 2)	39,476	39,476	39,476	39,476	39,476	39,476
<b>9 Earnings per equity share</b> (refer note 2)						
Basic earning per share (Rs.) *	3.29	2.93	3.01	6.22	5.34	11.26
Diluted earning per share (Rs.) *	3.19	2.84	2.93	6.03	5.18	10.92

\*(EPS is not annualized for the quarter ended September 30, 2022, June 30, 2022 and September 30, 2021 and for the six months ended September 30, 2022 and September 30, 2021 respectively.)



**Notes:**

1. The above standalone financial results for the quarter ended and for the six months ended September 30, 2022, which have been reviewed by the Statutory Auditors of the Company were reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on November 10, 2022, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (the "Regulation") as amended. The financial results for the quarter ended and for the six months ended September 30, 2021 were reviewed by Deloitte Haskins & sells LLP and Chaturvedi SK & fellows, Chartered Accountants.
2. The Company has granted 18,79,549 Employee stock option during the year ended March 31, 2022.
3. The Company operates only in one Operating Segment i.e Housing Finance business - Financial Services and all other activities are incidental to the main business activity, hence have only one reportable Segment as per Indian Accounting Standard 108 "Operating Segments".
4. Pursuant to the RBI circular dated November 12, 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications", the Company has implemented the requirements and aligned its definition of default accordingly. Such alignment has resulted in transition of not more than 90 DPD loan assets of Rs 2,987 Lakh (0.23%) as additional non performing assets as at September 30, 2022 (Rs 3,281 Lakh (0.27%) as on March 31, 2022). The Company is carrying sufficient provision for non performing assets for the above transition impact.
5. The figures of quarter ended September 30, 2022 are the balancing figures between reviewed figures in respect of the six months ended September 30, 2022 and reviewed figures for the quarter ended June 30, 2022. The figures of quarter ended September 30, 2021 are the balancing figures between reviewed figures in respect of the six months ended September 30, 2022 and audited figures for the quarter ended June 30, 2021.
6. Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter ended and for the six months ended September 30, 2022.

**For and on behalf of the Board of Directors of Aadhar Housing Finance Limited**



Deo Shankar Tripathi  
Managing Director & CEO  
DIN 07153794

Place : Mumbai

Date: November 10, 2022

**AADHAR HOUSING FINANCE LIMITED**

CIN:- U66010KA1990PLC011409

**Standalone Statement of Asset and Liabilities as on September 30, 2022**

(Rs in Lakh)

Particulars	As at September 30, 2022 (Unaudited)	As at March 31, 2022 (Audited)
<b>Assets</b>		
1. Financial assets		
a) Cash and cash equivalents	38,498	57,276
b) Other bank balances	92,869	1,13,599
c) Receivables	643	519
d) Housing and other loans	12,77,307	11,96,034
e) Investments	40,930	33,803
f) Other financial assets	24,537	24,534
	<b>14,74,784</b>	<b>14,25,765</b>
2. Non-financial assets		
a) Current tax assets (Net)	2,881	2,247
b) Property, plant and equipment	2,253	2,081
c) Right to use assets	3,781	3,347
d) Other intangible assets	51	79
e) Other non-financial assets	4,972	3,716
	<b>13,938</b>	<b>11,470</b>
<b>Total assets</b>	<b>14,88,722</b>	<b>14,37,235</b>
<b>Liabilities and equity</b>		
<b>Liabilities</b>		
1. Financial liabilities		
a) Trade payables		
Total outstanding dues to micro enterprises and small enterprises	21	8
Total outstanding dues of creditors other than micro enterprises and small enterprises	5,919	5,089
b) Debt securities	2,04,769	1,76,429
c) Borrowings (other than debt securities)	8,88,326	8,81,897
d) Deposits	377	799
e) Subordinated liabilities	6,550	8,334
f) Other financial liabilities	38,892	45,520
	<b>11,44,854</b>	<b>11,18,076</b>
2. Non-financial liabilities		
a) Provisions	1,511	1,287
b) Deferred tax liabilities (Net)	1,514	1,531
c) Other non-financial liabilities	1,503	1,802
	<b>4,528</b>	<b>4,620</b>
3. <b>Equity</b>		
a) Equity share capital	39,476	39,476
b) Other equity	2,99,864	2,75,063
	<b>3,39,340</b>	<b>3,14,539</b>
<b>Total liabilities and equity</b>	<b>14,88,722</b>	<b>14,37,235</b>



## AADHAR HOUSING FINANCE LIMITED

CIN U66010KA1990PLC011409

## Standalone Cash flow statement for the six months ended September 30, 2022

Particulars	For the six months ended September 30, 2022 (Unaudited)	For the six months ended September 30, 2021 (Unaudited)	For the year ended March 31, 2022 (Audited)
<b>A. Cash flow from operating activities</b>			
Net profit before tax	31,347	26,862	56,710
Adjustments for:			
Depreciation and amortisation expense	788	617	1,325
Loss on sale of fixed assets (Net)	10	15	17
Interest on lease liabilities	170	152	295
Provision for contingencies & write offs	4,755	2,611	4,871
Profit on sale of investment in mutual fund and other investments	(1,588)	(1,076)	(2,345)
Provision for Employee share based payments	281	266	767
<b>Operating profit before working capital changes</b>	<b>35,763</b>	<b>29,447</b>	<b>61,640</b>
Adjustments for:			
Increase in other financial and non-financial liabilities and provisions	(6,738)	1,395	980
Decrease in trade receivables	(124)	49	(247)
Increase in other financial and non-financial assets	(1,356)	(2,827)	(12,327)
<b>Cash generated from operations during the period</b>	<b>27,545</b>	<b>28,064</b>	<b>50,046</b>
Tax paid	(7,444)	(5,844)	(11,457)
<b>Net cash flow generated from operations before movement in housing and other loans</b>	<b>20,101</b>	<b>22,220</b>	<b>38,589</b>
Housing and other property loans disbursed	(2,45,450)	(1,38,266)	(3,99,193)
Proceeds from assignment of portfolio	43,282	35,273	77,212
Housing and other property loans repayments	1,16,565	71,486	1,92,728
<b>Net cash used in operating activities [A]</b>	<b>(65,502)</b>	<b>(9,287)</b>	<b>(90,664)</b>
<b>B. Cash flow from investing activities</b>			
Proceeds received on sale / redemption of investments	3,83,757	3,11,474	6,70,035
Payment towards purchase of investments	(3,89,296)	(2,82,350)	(6,51,783)
Investment in fixed deposits (net of maturities)	20,730	38,701	65,179
Payment towards purchase of fixed assets	(474)	(556)	(1,181)
Proceeds received on sale of fixed assets	1	6	6
<b>Net cash generated from investing activities [B]</b>	<b>14,718</b>	<b>67,275</b>	<b>82,256</b>
<b>C. Cash flow from financing activities</b>			
Expenses related to allotment of equity shares	(331)	(248)	(378)
Proceeds from loans from banks/institutions	92,500	1,13,500	3,41,500
Proceeds from non convertible debentures (NCDs)	35,100	9,900	41,900
Repayment of loans to banks/institutions	(86,215)	(1,09,271)	(2,71,303)
Repayment of non convertible debentures (NCDs)	(8,050)	(61,519)	(80,019)
Repayment of deposits	(494)	(1,589)	(3,369)
Payment of lease liabilities	(504)	(404)	(846)
<b>Net cash (used in) / generated from financing activities [C]</b>	<b>32,006</b>	<b>(49,631)</b>	<b>27,485</b>
<b>Net Increase / decrease in cash and cash equivalents [A+B+C]</b>	<b>(18,778)</b>	<b>8,357</b>	<b>19,077</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>57,276</b>	<b>38,199</b>	<b>38,199</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>38,498</b>	<b>46,556</b>	<b>57,276</b>



**Disclosures in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the six months ended September 30, 2022**

**1. Ratios and Information** (Rs in Lakh)

Particulars	For the six months ended September 30, 2022
a. Debt Equity Ratio [(Long term Borrowing + Short term Borrowings - Cash and Cash equivalents-liquid investment in mutual funds) / Shareholder Funds]	2.88
b. Debt Service Coverage Ratio [(Profit before tax + Interest and other charges+Principal Collected)/(Interest and other charges + Principal Repayment)]	1.40
c. Interest Service Coverage Ratio ((Profit Before Tax + Interest and Other Charges) / Interest and Other Charges)	1.83
d. Outstanding redeemable preference shares (quantity and value)	Not Applicable
e. Capital Redemption Reserve/ Debenture Redemption Reserve	16,910
f. Net Worth	3,39,334
g. Net profit after tax	24,545
h. EPS	
- Basic (Rs.)	6.22
- Diluted (Rs.)	6.03
i. Total Debts to Total Assets (%)	74.57%
j. Net profit Margin (%) (Net profit after tax / Total Income)	26.38%
k. Sector specific equivalent ratios, as applicable	
- GNPA (%) * [Stage 3 Principal Outstanding / Total Principal Outstanding]	1.89%
- NNPA (%) [(Stage 3 Principal Outstanding - Provision on Stage 3) / Total Principal Outstanding]	1.36%
- Provision Coverage Ratio (%) [Provision for Stage 3 / Stage 3 Principal Outstanding]	28.37%
- Capital Adequacy Ratio (CRAR) (%)	44.69%
l. Material Deviation if any in the use of proceeds of issue of debt securities from the objects stated in the offer document	Nil
m. Asset Cover Ratio against secured debt securities (No. of Times)	1.09

\* Includes loan assets of INR 2,987 Lakhs (0.23%) not more than 90 DPD which have been classified as NPA as per the RBI circular dated 12th November 2021.

Following ratios are not applicable to housing finance company :-

- Current Ratio
- Long term debt to Working capital
- Bad debts to Account Receivable Ratio
- Current Liability Ratio
- Debtors Turnover
- Inventory Turnover
- Operating Margin

2. The Secured Non-Convertible Debentures of the Company as at September 30, 2022 are secured by way of first pari-passu charge on housing loans receivables and other current assets of the Company to the extent of 100% and above as applicable and the Company has provided Security on specific immovable property on certain series of NCDs private placement (excluding IPO Series). The Company has maintained adequate asset cover as per the term sheet for the NCD Series issued and listed with BSE.

3. Credit Rating obtained by the Company

Name of the Rating Agency	Type	Rating as at September 30, 2022
CARE	Long Term Bank Facilities	CARE AA (Stable)
CARE	Non-Convertible Debentures	CARE AA (Stable)
CARE	Subordinated Debt	CARE AA (Stable)
CARE	Fixed Deposits	CARE AA (Stable)
BRICKWORKS	Non-Convertible Debentures	BWR AA (Stable)
BRICKWORKS	Subordinated Debt	BWR AA (Stable)
CRISIL	Commercial Paper	CRISIL A1+
ICRA	Commercial Paper	ICRA A1+
ICRA	Non-Convertible Debentures	ICRA AA (Stable)
ICRA	Subordinated Debt	ICRA AA (Stable)
ICRA	Long Term Bank Facilities	ICRA AA (Stable)
India Rating	Short Term Borrowings	IND A1+





4. Disclosure of Liquidity Risk for the quarter ended September 30, 2022				
i. Funding Concentration based on significant counterparty (both deposits and borrowings)				
Sr No.	Number Parties	Amount in Lakh	% of Total deposits	% of Total Liabilities
1	2	4,21,629	91459.65%	36.68%
<b>ii. Top 20 large deposits</b>				
Particulars				As at September 30, 2022
Total Deposits of twenty largest depositors (Rs in Lakh)				159
Percentage of Deposits of twenty largest deposits to Total Deposits of the HFC				34.49%
<b>iii. Top 10 borrowings</b>				
Particulars				As at September 30, 2022
Top 10 Borrowings (Rs in Lakh)				7,51,979
Percentage of Borrowings of Ten largest Borrowings to Total Borrowing of the HFC				68.36%
<b>iv. Funding Concentration based on significant instrument/product</b>				
Name of Instrument	Rs in Lakh		% of Total Borrowing	
Debt securities	2,04,769		18.61%	
Term Loan	6,16,789		56.07%	
NHB	2,71,537		24.68%	
Deposits	461		0.04%	
Subordinated liabilities	6,550		0.60%	
Working capital / short term facilities	-		0.00%	
<b>v. Stock Ratios:</b>				
a) Commercial papers as a % of total public funds, total liabilities and total assets - Nil				
b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets - Nil				
c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets :				
Particulars				As at September 30, 2022
Total Liabilities of less than 12 months (Rs in Lakh)				3,08,681
% of total public funds				66959.00%
% of total liabilities				26.86%
% of total assets				20.73%
<b>5. Disclosures pursuant to RBI Notification-RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021.</b>				
<b>a.) Details of transfer through assignment in respect of loans not in default during the six months ended September 30, 2022</b>				
Particulars	For six months ended September 30, 2022			
Entity	NBFC (Housing Finance Company)			
Count of Loan Accounts Assigned	6,045			
Amount of Loan Accounts Assigned (Rs in Lakh)	43,282			
Weighted average maturity (in Months)	156			
Weighted average holding period (in Months)	20			
Retention of beneficial economic interest (MRR)	10%			
Coverage of tangible security coverage	100%			
The Loans transferred are not rated as same are non-corporate borrowers.				
b.) The Company has not transferred or acquired, any stressed / default loans during the six months ended September 30, 2022.				
<b>c.) Details of transfer through Co-lending in respect of loans not in default during the six months ended September 30, 2022</b>				
Particulars	For six months ended September 30, 2022			
Entity	NBFC (Housing Finance Company)			
Count of Loan Accounts Assigned	131			
Amount of Loan Accounts Assigned (Rs in Lakh)	1,349			
Weighted average maturity (in Months)	210			
Weighted average holding period (in Months)	3			
Retention of beneficial economic interest (MRR)	20%			
Coverage of tangible security coverage	100%			



6. Disclosure of LCR for the quarter ended September 30, 2022

(Rs in Lakh)

Particulars		Total Unweighted	Total Weighted
		Value (average)	Value (average)
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)	40,770	40,414
<b>Cash Outflows</b>			
2	Deposits (for deposit taking companies)	130	149
3	Unsecured wholesale funding	127	147
4	Secured wholesale funding	16,858	19,387
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other		
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	13,163	15,137
7	Other contingent funding obligations	56,615	65,107
8	TOTAL CASH OUTFLOWS		99,927
<b>Cash Inflows</b>			
9	Secured lending	-	-
10	Inflows from fully performing exposures	17,797	13,348
11	Other cash inflows	2,61,785	1,96,339
12	TOTAL CASH INFLOWS		2,09,687
		<b>Particulars</b>	
13	TOTAL HQLA		40,414
14	TOTAL NET CASH OUTFLOWS		24,982
15	LIQUIDITY COVERAGE RATIO (%)		161.77%
		<b>Total Adjusted Value</b>	

7) Disclosures pursuant to RBI Notification RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 date August 6, 2020 and – RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 (Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses)

(Rs in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at March 31, 2022 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2022	Of (A) amount written off during the half-year ended September 30, 2022	Of (A) amount paid by the borrowers during the half-year ended September 30, 2022	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at September 30, 2022
Personal Loans (refer note below)	43,208	9,056	0 <sup>#</sup>	1,772	32,380
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>43,208</b>	<b>9,056</b>	<b>-</b>	<b>1,772</b>	<b>32,380</b>

# Amount less than Rs 50,000

\* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

Note : amount paid by the borrowers during the half-year ended September 30, 2022 are net off additions



## Aadhar Housing Finance Limited

## Annexure I - Related Party Disclosure for the period ended September 30, 2022

S No.	Details of Party (Listed entity/Subsidiary) entering into the transaction		Details of Counter Party			Type Of Related Party Transactions Transaction	Value of the related Party Transaction as approved by the audit committee	Value of transaction during the period	In case of monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening Balance	Closing Balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost (see Note 7)	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	Aadhar Housing Finance Limited	AABCV5640B	Aadhar Sales & Services Pvt Limited	AAPCA7868J	100% Subsidiary Company	Rent Income	N.A**	1,20,000.00	-	-	NA	NA	NA	NA	NA	NA	NA	NA
2	Aadhar Housing Finance Limited	AABCV5640B	Aadhar Sales & Services Pvt Limited	AAPCA7868J	100% Subsidiary Company	Business Sourcing Services	N.A**	20,88,40,114.00	-	-	NA	NA	NA	NA	NA	NA	NA	NA
3	Aadhar Housing Finance Limited	AABCV5640B	Deo Shankar Tripathi	ABMPT4639B	MD & CEO	Director Remuneration	N.A#	1,48,99,249.00	-	-	NA	NA	NA	NA	NA	NA	NA	NA
4	Aadhar Housing Finance Limited	AABCV5640B	Aadhar Sales & Services Pvt Limited	AAPCA7868J	100% Subsidiary Company	Investment	N.A**	-	1,00,000.00	1,00,000.00	NA	NA	NA	NA	NA	NA	NA	NA
5	Aadhar Housing Finance Limited	AABCV5640B	Suman Deo Tripathi	AFBPT4068B	Relative of MD & CEO	Fixed Deposit held by relative of the Managing Director	N.A#	-	25,53,399.00	-	NA	NA	NA	Deposit	9.40%	36 months	Unsecured	Towards business
6	Aadhar Housing Finance Limited	AABCV5640B	Suman Deo Tripathi	AFBPT4068B	Relative of MD & CEO	Fixed Deposit held by relative of the Managing Director - Interest payment	N.A#	-	-	-	NA	NA	NA	Deposit	9.40%	36 months	Unsecured	Towards business

\*\* Wholly owned subsidiary hence exempt under proviso to clause (iv) of section 177(4) of the Companies Act, 2013

# approved by Nomination & Remuneration Committee and Board of Directors

For and on behalf of Board of Directors of Aadhar Housing Finance Limited



Deo Shankar Tripathi  
Managing Director & Chief Executive Officer

**AADHAR HOUSING FINANCE LIMITED**

**CIN :- U66010KA1990PLC011409**

**Security Cover Certificate as per Regulation 54 (3) of Securities Exchange Board of India (Listing Obligation and Disclosure Requirement), Regulations 2015 as at September 30, 2022**

**Annexure - II**

**(Rs in Crs)**

Column A	Column B	Column C <sup>i</sup>	Column D <sup>ii</sup>	Column E <sup>iii</sup>	Column F <sup>iv</sup>	Column G <sup>v</sup>	Column H <sup>vi</sup>	Column I <sup>vii</sup>	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets <sup>viii</sup>	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
<b>Related to Column F</b>															
<b>ASSETS</b>															
Property, Plant and Equipment	Property (Note 1)			Yes	0.40		22.13		22.53			0.52			
Capital Work-in-Progress				No											
Right of Use Assets				No			38		38						
Goodwill				No											



Intangible Assets				No			0.51		0.51					
Intangible Assets under Development				No										
Investments				No			409		409					
Loans	Receivables under financial activities (Note 2)		3,123	Yes	1,674	7,250	726		12,773			1,674		
Inventories				No										
Trade Receivables				No			6		6					
Cash and Cash Equivalents				No			385		385					
Bank Balances other than Cash and Cash Equivalents				Yes	244	138	547		929			244		
Others				No			324		324					
<b>Total</b>			3,123		1,919	7,388	2,457		14,887			1,919		
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains					1,763				1,763					
Other debt sharing pari-passu charge with above debt		Not to be filled				6,534			6,534					
Other Debt			2,715						2,715					
Subordinated debt								66		66				
Borrowings														
Bank														



Debt Securities														
Others														
Trade payables							59		59					
Lease Liabilities							36		36					
Provisions							15		15					
Others							3,699		3,699					
<b>Total</b>			2,715		1,763	6,534	3,875		14,887					
<b>Cover on Book Value</b>														
<b>Cover on Market Value<sup>ix</sup></b>														
		<b>Exclusive Security Cover Ratio</b>	1.15	<b>Pari-Passu Security Cover Ratio</b>	1.09	1.13								

Notes :-

1. The market value of the properties is basis on the valuation done on 29.04.22 & 10.05.22
2. Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is “hold to collect” cash flows that are solely principal and interest. Accordingly, these loans are not fair valued and the book value of loans are considered as the value of security for this certificate.

