

Date: August 9, 2023

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 August 4, 2023 and as per Regulation 51 (2) read with Part B of schedule III, Regulation 52 and Regulation 54 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 August 9, 2023, has inter alia approved the Unaudited Financial Results for the quarter ended June 30, 2023.

Please find enclosed herein:

- The Unaudited Financial Results for the quarter ended June 30, 2023, along with the Limited Review Report by the Statutory Auditor.
- Disclosure of Statement indicating utilisation and Statement indicating deviation/ variation in the use of proceeds of issue of listed Non-convertible Securities as per Regulation 52(7) and 52(7A) of the SEBI LODR Regulations.
- Security cover disclosure as per Regulation 54 (3) of the SEBI LODR Regulations.

As required under proviso to Regulation 52 (3) (a) of SEBI LODR Regulations, we hereby declare that the Limited Review Report for the quarter ended June 30, 2023 is with unmodified opinion, hence the 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

Regd. Office: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road,
S.R Nagar, Bengaluru – 560 027, Karnataka.

Toll Free No: 1800 3004 2020 www.aadharhousing.com

Walker Chandiook & Co LLP

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Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial 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

Introduction

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 June 2023** being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time.
2. The 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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time. 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 of the Company pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), 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 Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

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

Manish Gujral
Partner
Membership No:105117

UDIN:23105117BGRNPG1102

Place: Mumbai
Date: 09 August 2023



AADHAR HOUSING FINANCE LIMITED

CIN:- U66010KA1990PLC011409

Standalone Statement of financial results for the quarter ended June 30, 2023

(Rs in Lakh)

Particulars	For the quarter ended June 30, 2023	For the quarter ended March 31, 2023	For the quarter ended June 30, 2022	For the year ended March 31, 2023
	Unaudited	Audited	Unaudited	Audited
1 Income				
Revenue from operations				
a) Interest income	53,347	47,673	41,067	1,77,628
b) Fees and commission Income	1,779	1,339	1,119	5,559
c) Net gain on fair value changes	492	735	704	3,173
d) Net gain on derecognition of financial instruments under amortised cost category	2,183	4,064	1,706	13,043
Total revenue from operations	57,801	53,811	44,596	1,99,403
Other income	1	8	2	24
Total income	57,802	53,819	44,598	1,99,427
2 Expenses				
Finance costs	23,535	21,346	18,577	79,919
Impairment on financial instruments	3,177	(607)	1,895	4,921
Employees benefits expense	8,241	8,030	6,268	27,909
Depreciation and amortisation	482	441	375	1,649
Other expenses	3,631	4,166	2,719	12,974
Total expenses	39,066	33,376	29,834	1,27,372
3 Profit before tax and exceptional item (1-2)	18,736	20,443	14,764	72,055
4 Exceptional item	-	2,500	-	2,500
5 Profit before tax (3-4)	18,736	17,943	14,764	69,555
6 Tax expense				
Current tax	4,197	4,430	3,200	15,683
Deferred tax	(89)	(548)	(11)	(586)
	4,108	3,882	3,189	15,097
7 Profit after tax (5-6)	14,628	14,061	11,575	54,458
8 Other comprehensive income				
Items that will not be reclassified to profit or loss				
i Remeasurements of the defined employee benefit plans	(150)	(19)	(85)	(4)
ii Income tax relating to items that will not be reclassified to profit or loss	38	5	21	1
Total other comprehensive income (i + ii)	(112)	(14)	(64)	(3)
9 Total comprehensive income	14,516	14,047	11,511	54,455
10 Paid-up Equity Share Capital (Face value Rs. 10 per equity share)	39,476	39,476	39,476	39,476
11 Earnings per equity share				
Basic earning per share (Rs.) *	3.71	3.56	2.93	13.80
Diluted earning per share (Rs.) *	3.60	3.46	2.84	13.38

*(EPS is not annualized for the quarter ended June 30, 2023, March 31, 2023 and June 30, 2022 respectively.)



Notes:

1. The above unaudited financial results have been prepared in accordance with applicable accounting standards prescribed under section 133 of Companies Act, 2013 read with (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing and Disclosure Requirement) Regulations, 2015, as amended (the "Listing Regulations").
2. The above unaudited financial results for the quarter ended June 30, 2023, which have been reviewed by the Auditors of the Company were reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on August 9, 2023, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (the "Regulation") as amended.
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. During the previous year, the Company has accrued for one-time special bonus to its employees amounting to Rs 2,500 Lakh that is debited to the Statement of Profit & Loss. Considering the nature, frequency, and materiality of the item it is treated as an exceptional item in the Statement of Profit & Loss.
5. The figures of quarter ended March 31, 2023 are the balancing figures between audited figures in respect of the year ended March 31, 2023 and reviewed figures for the nine months ended December 31, 2022.
6. Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter ended June 30, 2023.

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



Place : Mumbai
Date: August 9, 2023

Rishi Anand
Managing Director & CEO
DIN 02303503

Disclosures in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2023

1. Ratios and Information (Rs in Lakh)

Particulars	For the quarter ended June 30, 2023
a. Debt Equity Ratio [(Long term Borrowing + Short term Borrowings - Cash and Cash equivalents-liquid investment in mutual funds) / Shareholder Funds]	2.90
b. Debt Service Coverage Ratio [(Profit before tax + Interest and other charges+Principal Collected)/(Interest and other charges + Principal Repayment)	0.75
c. Interest Service Coverage Ratio ((Profit Before Tax + Interest and Other Charges) / Interest and Other Charges)	1.80
d. Outstanding redeemable preference shares (quantity and value)	Not Applicable
e. Capital Redemption Reserve / Debenture Redemption Reserve	16,910
f. Net Worth	3,84,163
g. Net profit after tax	14,628
h. EPS	
- Basic (Rs.)	3.71
- Diluted (Rs.)	3.60
i. Total Debts to Total Assets (%)	74.66%
j. Net profit Margin (%) (Net profit after tax / Total Income)	25.31%
k. Sector specific equivalent ratios, as applicable	
- GNPA (%) [Stage 3 Principal Outstanding / Total Principal Outstanding]	1.49%
- NNPA (%) [(Stage 3 Principal Outstanding - Provision on Stage 3) / Total Principal Outstanding]	1.00%
- Provision Coverage Ratio (%) [Provision for Stage 3 / Stage 3 Principal Outstanding]	33.26%
- Capital Adequacy Ratio (CRAR) (%)	42.26%
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

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 June 30, 2023 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 June 30, 2023	
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	Non-Convertible Debentures		IND AA (Stable)	
4. Disclosure of Liquidity Risk				
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	5,37,232	145591.33%	42.06%
ii. Top 20 large deposits				
Particulars				As at June 30, 2023
Total Deposits of twenty largest depositors (Rs in Lakh)				141
Percentage of Deposits of twenty largest deposits to Total Deposits of the HFC				38.21%
iii. Top 10 borrowings				
Particulars				As at June 30, 2023
Top 10 Borrowings (Rs in Lakh)				8,61,546
Percentage of Borrowings of Ten largest Borrowings to Total Borrowing of the HFC				70.20%
iv. Funding Concentration based on significant instrument/product				
Name of Instrument	Rs in Lakh		% of Total Borrowing	
Debt securities	2,37,151		19.32%	
Term Loan	6,16,128		50.20%	
NHB	3,67,083		29.91%	
Deposits	369		0.03%	
Subordinated liabilities	6,554		0.53%	
Working capital / short term facilities	3		0.00%	
v. Stock Ratios:				
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 June 30, 2023
Total Liabilities of less than 12 months (Rs in Lakh)				2,63,726
% of total public funds				71470.46%
% of total liabilities				20.65%
% of total assets				15.87%



5. Disclosures pursuant to RBI Notification-RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021.			
a.) Details of transfer through assignment in respect of loans not in default during the quarter ended June 30, 2023			
Particulars	For the quarter ended June 30, 2023		
Entity	NBFC (Housing Finance Company)		
Count of Loan Accounts Assigned	2,593		
Amount of Loan Accounts Assigned (Rs in Lakh)	19,408		
Weighted average maturity (in Months)	172		
Weighted average holding period (in Months)	17		
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 quarter ended June 30, 2023.			
c.) Details of transfer through Co-lending in respect of loans not in default during the quarter ended June 30, 2023			
Particulars	For the quarter ended June 30, 2023		
Entity	NBFC (Housing Finance Company)		
Count of Loan Accounts Assigned	530		
Amount of Loan Accounts Assigned (Rs in Lakh)	6,002		
Weighted average maturity (in Months)	221		
Weighted average holding period (in Months)	3		
Retention of beneficial economic interest (MRR)	20%		
Coverage of tangible security coverage	100%		
6. Disclosure of LCR (Rs in Lakh)			
Particulars	Total Unweighted	Total Weighted	
	Value (average)	Value (average)	
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)*	46,199	45,887
Cash Outflows			
2	Deposits (for deposit taking companies)	89	102
3	Unsecured wholesale funding	7	8
4	Secured wholesale funding	23,531	27,061
5	Additional requirements, of which	-	-
(i)	<i>Outflows related to derivative exposures and other</i>	-	-
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	-	-
6	Other contractual funding obligations	15,711	18,067
7	Other contingent funding obligations	74,871	86,101
8	TOTAL CASH OUTFLOWS		1,31,340
Cash Inflows			
9	Secured lending		-
10	Inflows from fully performing exposures	20,661	15,496
11	Other cash inflows	2,47,528	1,85,646
12	TOTAL CASH INFLOWS		2,01,142
Particulars		Total Adjusted Value	
13	TOTAL HQLA		45,887
14	TOTAL NET CASH OUTFLOWS		32,835
15	LIQUIDITY COVERAGE RATIO (%)		139.75%
*Total High Quality Liquid Assets (HQLA) includes Investments made in Government securities & NCD issued by State Government companies.			
Note: The above Unweighted average is calculated basis 90 days daily average.			





802, Natraj by Rustomjee, Western Express Highway,
Sir MV Road Junction, Andheri East, Mumbai - 400069.
Tel: 41689900 / 61213400 Fax : 4168 9934

Date: August 9, 2023

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

Kind Attn.: Listing Corporate Relationship Department

Sub.: Statement indicating utilization of proceeds of issue of listed NCDs

Ref.: Company Code- 11302/ 10844

Dear Sir/ Madam,

With reference to the Regulation 52(7) and 52(7A) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, we hereby confirm that the issue proceeds of listed non-convertible securities raised upto the quarter ended June 30, 2023 have been fully utilized for the purpose(s)/ objects stated in the respective offer documents/ Information memorandum, for which the necessary disclosure has already been made to Stock Exchange and there were no deviations/variations.

Further, the Company has raised Rs. 275 crores by way of issuance of listed non-convertible securities during the quarter ended June 30, 2023 and details regarding utilization of issue proceeds and Nil statement of deviation or variation, is enclosed herein, in the format as prescribed in the SEBI Operational circular dated July 29, 2022, as amended from time to time.

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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Toll Free No: 1800 3004 2020 www.aadharhousing.com

A. Statement of utilization of issue proceeds of listed Non-Convertible Debentures issued during the quarter ended June 30, 2023:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private placement)	Type of instrument	Date of raising funds	Amount Raised * (in crore)	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Aadhar Housing Finance Ltd.	INE883F07306	Private Placement	Non-Convertible Debentures	23/05/2023	275	275	No	N.A	N.A

*by issue of listed non-convertible securities.

B. Statement of deviation/ variation in use of Issue proceeds for the quarter ended March 31, 2023: Not Applicable

Particulars		Remarks				
Name of listed entity		Aadhar Housing Finance Limited				
Mode of fund raising		Private Placement				
Type of instrument		Non- Convertible Debentures				
Date of raising funds		23/05/2023				
Amount raised		Rs. 275 crores				
Report filed for quarter ended		30.06.2023				
Is there a deviation/ variation in use of funds raised?		No				
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		NA				
If yes, details of the approval so required?		NA				
Date of approval		NA				
Explanation for the deviation/ variation		NA				
Comments of the audit committee after review		NA				
Comments of the auditors, if any		NA				
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NA	NA	NA	NA	NA	NA	NA
Deviation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						

For Aadhar Housing Finance Limited

Harshada Pathak
Assistant Company Secretary

Aadhar Housing Finance Ltd.

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Security Cover Certificate as per Regulation 54 (3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at June 30, 2023.

(Rs. in crore)

Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O	Column P	
Particulars	Description of asset for which this certificate relate	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						
		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 charge) (For Eg. Bank Balance, DSRA, market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	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)	Debt not backed by any assets offered as security			
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F				
ASSETS																
Property, Plant and Equipment	Property			Yes	0.40		26.32		26.72			0.52	0			
Capital Work-in- Progress				No			0.00		0.00				0			



Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Right of Use Assets				No			43.62		43.62				0		
Goodwill				No			0.00		0.00				0		
Intangible Assets				No			1.63		1.63				0		
Intangible Assets under Development				No			0.00		0.00				0		
Investments			0.00	No	0.00	0.00	466.06		466.06				0		
Loans	Receivables under financing activities		4221.46	Yes	1331.19	8,074.97	861.25		14488.87				1331.19		
Inventories							0.00		0.00				0		
Trade Receivables							5.54		5.54				0		
Cash and Cash Equivalents			0.00	No	0.00	0.00	38.25		38.25				0		
Bank Balances other than Cash and Cash Equivalents	Balances with Bank		0.00	Yes	464.26	72.47	697.79		1234.52				464.3		
Others			0.00	No	0.00	0.00	309.72		309.72				0		
Total			4221.46		1795.26	8147.45	2450.17		16614.93				1795.85		
LIABILITIES															
Debt securities to which this certificate pertains					1643.65				1643.65						



Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Other debt sharing pari-passu charge with above debt		not to be filled				6173.32			6173.32						
Other Debt			3670.83						3670.83						
Subordinated debt									0.00						
Borrowings									0.00						70.39
Bank									0.00						
Debt Securities							807.85			807.85					
Others							298.75			298.75					
Trade payables								80.53		80.53					
Lease Liabilities								44.04		44.04					
Provisions								19.56		19.56					
Others							3806.00		3806.00						
Total			3670.83		1643.65	7279.92	3950.13		16614.93						
Cover on Book Value									0.00						
Cover on Market Value															
		Exclusive Security Cover Ratio	1.15	Pari-Passu Security Cover Ratio	1.09	1.12									

Notes :-

- The market value of the properties is basis on the valuation done on 29.04.22 & 10.05.22
- 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.
- Security cover for individual issuance is adequately maintained as per term sheets

