

Date: February 8, 2024

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,

As per Regulation 51 (2) read with Part B of schedule III, Regulation 52, Regulation 54 and other applicable provisions 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 February 8, 2024, has inter alia approved the Unaudited Financial Results for the quarter and nine months ended December 31, 2023.

Accordingly, please find enclosed herein:

- The Unaudited Financial Results for the quarter and nine months ended December 31, 2023, along with the Limited Review Report by the Joint Statutory Auditors;
- 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 and nine months ended December 31, 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
Company Secretary and Compliance Officer

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
Email Id: customercare@aadharhousing.com

WALKER CHANDIOK & CO LLP
Chartered Accountants
16th Floor, Tower III, One International Centre
S B Marg, Prabhadevi (W)
Mumbai - 400 013

Kirtane & Pandit LLP
Chartered Accountants
601, 6th Floor, Earth Vintage
Senapati Bapat Marg, Dadar West
Mumbai - 400 028

Independent Auditor's Review Report on Unaudited Quarterly Financial Results and Year to Date Results of Aadhar Housing Finance Limited 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 unaudited financial results ('the Statement') of **Aadhar Housing Finance Limited** ('the Company') for the quarter ended **31 December 2023** and the year to date results for the period **01 April 2023 to 31 December 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) ('Listing Regulations').
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 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.
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 the 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.

WALKER CHANDIOK & CO LLP
Chartered Accountants
16th Floor, Tower III, One International Centre
S B Marg, Prabhadevi (W)
Mumbai - 400 013

Kirtane & Pandit LLP
Chartered Accountants
601, 6th Floor, Earth Vintage
Senapati Bapat Marg, Dadar West
Mumbai - 400 028

5. The review of unaudited financial results for the quarter and nine-months ended 31 December 2022 and audit of financial results for the year ended 31 March 2023, included in the Statement, were carried out and reported by Walker Chandiook & Co. LLP, who have expressed an unmodified conclusion vide their review report dated 08 February 2023, an unmodified opinion vide their audit report dated 16 May 2023, respectively, whose reports have been furnished to Kirtane & Pandit LLP and which have been relied upon by them for the purpose of their review of the Statement.

Our conclusion is not modified in respect of this matter.

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

For **Kirtane & Pandit LLP**
Chartered Accountants
Firm Registration No:105215W/W100057

Manish Gujral
Partner
Membership No:105117

UDIN:24105117BKDALS4517

Place: Mumbai
Date: 08 February 2024

Sandeep D. Welling
Partner
Membership No:044576

UDIN:24044576BKATZJ7142

Place: Mumbai
Date: 08 February 2024



AADHAR HOUSING FINANCE LIMITED

CIN:- U66010KA1990PLC011409

Standalone Statement of financial results for the quarter and nine months ended December 31, 2023

(Rs in Lakh)

Particulars	For the quarter ended December 31, 2023	For the quarter ended September 30, 2023	For the quarter ended December 31, 2022	For the nine months ended December 31, 2023	For the nine months ended December 31, 2022	For the year ended March 31, 2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Income						
Revenue from operations						
a) Interest income	57,926	56,059	46,599	1,67,332	1,29,955	1,77,628
b) Fees and commission Income	3,627	2,451	1,370	7,857	4,220	5,559
c) Net gain on fair value changes	654	333	850	1,479	2,438	3,173
d) Net gain on derecognition of financial instruments under amortised cost category	3,647	2,557	3,749	8,387	8,979	13,043
Total revenue from operations	65,854	61,400	52,568	1,85,055	1,45,592	1,99,403
Other income	2	1	33	4	36	24
Total income	65,856	61,401	52,601	1,85,059	1,45,628	1,99,427
2 Expenses						
Finance costs	25,084	23,862	20,664	72,481	58,573	79,919
Impairment on financial instruments	1,207	153	773	4,537	5,528	4,921
Employees benefits expense	8,755	7,831	7,297	24,827	19,879	27,909
Depreciation and amortisation	545	495	420	1,522	1,208	1,649
Other expenses	4,222	3,760	3,182	11,613	8,828	12,974
Total expenses	39,813	36,101	32,336	1,14,980	94,016	1,27,372
3 Profit before tax and exceptional item (1-2)	26,043	25,300	20,265	70,079	51,612	72,055
4 Exceptional item	-	-	-	-	-	2,500
5 Profit before tax (3-4)	26,043	25,300	20,265	70,079	51,612	69,555
6 Tax expense						
Current tax	5,822	5,692	4,428	15,711	11,253	15,683
Deferred tax	(123)	(120)	(15)	(332)	(38)	(586)
	5,699	5,572	4,413	15,379	11,215	15,097
7 Profit after tax (5-6)	20,344	19,728	15,852	54,700	40,397	54,458
8 Other comprehensive income						
Items that will not be reclassified to profit or loss						
i Remeasurements of the defined employee benefit plans	66	88	51	(29)	15	(4)
ii Income tax relating to items that will not be reclassified to profit or loss	(2)	(22)	(13)	7	(4)	1
Total other comprehensive income (i + ii)	64	66	38	(22)	11	(3)
9 Total comprehensive income	20,408	19,794	15,890	54,678	40,408	54,455
10 Paid-up Equity Share Capital (Face value Rs. 10 per equity share) (refer note 2)	39,476	39,476	39,476	39,476	39,476	39,476
11 Earnings per equity share (refer note 2)						
Basic earning per share (Rs.) *	5.15	5.00	4.02	13.86	10.23	13.80
Diluted earning per share (Rs.) *	4.99	4.85	3.90	13.43	9.92	13.38

*(EPS is not annualized for the quarter ended December 31, 2023, September 30, 2023 and December 31, 2022 and nine months ended December 31, 2023 and December 31, 2022)



Notes:

1. The above 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 financial results for the quarter and nine months ended December 31, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on February 08, 2024 and subjected to limited review by the Joint Statutory Auditors of the Company.
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. Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter and nine months ended December 31, 2023.

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

Place : Jaipur
Date: February 08, 2024

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 nine months ended December 31, 2023

1. Ratios and Information

(Rs in Lakh)

Particulars	For the nine months ended December 31, 2023
a. Debt Equity Ratio [(Long term Borrowing + Short term Borrowings - Cash and Cash equivalents-liquid investment in mutual funds) / Shareholder Funds]	2.89
b. Debt Service Coverage Ratio [(Profit before tax + Interest and other charges+Principal Collected)/(Interest and other charges + Principal Repayment)]	0.90
c. Interest Service Coverage Ratio ((Profit Before Tax + Interest and Other Charges) / Interest and Other Charges)	1.97
d. Outstanding redeemable preference shares (quantity and value)	Not Applicable
e. Capital Redemption Reserve/ Debenture Redemption Reserve	16,910
f. Net Worth	4,24,572
g. Net profit after tax	54,700
h. EPS	
- Basic (Rs.)	13.86
- Diluted (Rs.)	13.43
i. Total Debts to Total Assets (%)	73.47%
j. Net profit Margin (%) (Net profit after tax / Total Income)	29.56%
k. Sector specific equivalent ratios, as applicable	
- GNPA (%) * [Stage 3 Principal Outstanding / Total Principal Outstanding]	1.44%
- NNPA (%) [(Stage 3 Principal Outstanding - Provision on Stage 3) / Total Principal Outstanding]	0.91%
- Provision Coverage Ratio (%) [Provision for Stage 3 / Stage 3 Principal Outstanding]	36.97%
- Capital Adequacy Ratio (CRAR) (%)	39.73%
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)	1.10
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 December 31, 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 December 31, 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 (Withdrawn)	Subordinated Debt	BWR AA (Stable)
CRISIL (Withdrawn)	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)
India Rating	Long Term Bank Facilities	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	5,28,358	203214.62%	38.33%
ii. Top 20 large deposits					
Particulars				As at December 31, 2023	
Total Deposits of twenty largest depositors (Rs in Lakh)				123	
Percentage of Deposits of twenty largest deposits to Total Deposits of the HFC				47.31%	
iii. Top 10 borrowings					
Particulars				As at December 31, 2023	
Top 10 Borrowings (Rs in Lakh)				9,68,335	
Percentage of Borrowings of Ten largest Borrowings to Total Borrowing of the HFC				73.76%	
iv. Funding Concentration based on significant instrument/product					
Name of Instrument		Rs in Lakh		% of Total Borrowing	
Debt securities		2,34,174		17.84%	
Term Loan		7,14,139		54.40%	
NHB		3,58,315		27.29%	
Deposits		260		0.02%	
Subordinated liabilities		5,960		0.45%	
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 December 31, 2023	
Total Liabilities of less than 12 months (Rs in Lakh)				3,00,625	
% of total public funds				22.90%	
% of total liabilities				21.81%	
% of total assets				16.67%	
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 nine months ended December 31, 2023					
Particulars	For the nine months ended December 31, 2023				
Entity	NBFC (Housing Finance Company)				
Count of Loan Accounts Assigned	10,552				
Amount of Loan Accounts Assigned (Rs in Lakh)	80,005				
Weighted average maturity (in Months)	182				
Weighted average holding period (in Months)	15				
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 nine months ended December 31, 2023.					
c.) Details of transfer through Co-lending in respect of loans not in default during the nine months ended December 31, 2023					
Particulars	For the nine months ended December 31, 2023				
Entity	NBFC (Housing Finance Company)				
Count of Loan Accounts Assigned	3,071				
Amount of Loan Accounts Assigned (Rs in Lakh)	33,065				
Weighted average maturity (in Months)	216				
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 (HOLA)	46,291	45,978
Cash Outflows			
2	Deposits (for deposit taking companies)	117	134
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	17,598	20,238
5	Additional requirements, of which	-	-
(i)	<i>Outflows related to derivative exposures and other collateral</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	14,999	17,249
7	Other contingent funding obligations	77,386	88,994
8	TOTAL CASH OUTFLOWS		1,26,615
Cash Inflows			
9	Secured lending		-
10	Inflows from fully performing exposures	22,769	17,077
11	Other cash inflows	1,79,785	1,34,838
12	TOTAL CASH INFLOWS		1,51,915
Particulars			Total Adjusted Value
13	TOTAL HOLA		45,978
14	TOTAL NET CASH OUTFLOWS		31,654
15	LIQUIDITY COVERAGE RATIO (%)		145.25%





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

Date: February 8, 2024

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 December 31, 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 not issued listed non-convertible securities during the quarter ended December 31, 2023. Accordingly, Nil statement 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
Company Secretary and Compliance Officer



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
Email Id: customercare@aadharhousing.com

A. Statement of utilization of issue proceeds of listed Non-Convertible Debentures issued during the quarter ended December 31, 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.	-	-	-	-	-	-	-	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 December 31, 2023: Not Applicable

Particulars	Remarks					
Name of listed entity	Aadhar Housing Finance Limited					
Mode of fund raising	-					
Type of instrument	-					
Date of raising funds	-					
Amount raised	-					
Report filed for quarter ended	31.12.2023					
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
 Company Secretary and Compliance Officer

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
 Email Id: customercare@aadharhousing.com

Security Cover Certificate as per Regulation 54 (3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at December 31, 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	0.34		27.93		28.27			0.52	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
Capital Work-in- Progress				No			0.00		0.00				0		
Right of Use Assets				No			47.82		47.82				0		
Goodwill				No			0.00		0.00				0		
Intangible Assets				No			1.41		1.41				0		
Intangible Assets under Development				No			0.00		0.00				0		
Investments			0.00	No	0.00	0.00	466.98		466.98				0		
Loans	Receivables under financing activities		4105.62	Yes	1597.96	9,098.25	1107.63		15909.45				1597.96		
Inventories							0.00		0.00				0		
Trade							25.85		25.85				0		
Receivables									0.00				0		
Cash and Cash Equivalents			0.00	No	0.00	0.00	186.67		186.67				0		
Bank Balances other than Cash and Cash Equivalents	Balances with Bank		0.03	Yes	56.48	228.09	748.68		1033.28				56.5		
Others			0.00	No	0.00	0.00	329.35		329.35				0		
Total			4105.65		1654.78	9326.34	2942.32		18029.08				1654.78		



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
LIABILITIES															
Debt securities to which this certificate pertains					1507.77				1507.77						
Other debt sharing pari-passu charge with above debt		<i>not to be filled</i>				7152.21			7152.21						
Other Debt			3583.15						3583.15						
<i>Subordinated debt</i>									0.00						
<i>Borrowings</i>									0.00						60.96
<i>Bank</i>			0.03						0.03						
<i>Debt Securities</i>							899.33			899.33					
<i>Others</i>							298.75			298.75					
<i>Trade payables</i>								84.79		84.79					
<i>Lease Liabilities</i>								49.70		49.70					
<i>Provisions</i>								20.90		20.90					
<i>Others</i>							4371.34		4371.34						
Total			3583.18		1507.77	8350.29	4526.73		18028.93						
Cover on Book Value									0.15						
Cover on Market Value^{ix}															



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
		Exclusive Security Cover Ratio	1.15	Pari-Passu Security Cover Ratio	1.10	1.12									

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.
3. Security cover for individual issuance is adequately maintained as per term sheets

