



GHAR BANEGA, TOH DESH BANEGA.

Aadhar Housing Finance Limited

Investor Presentation

9M FY25

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COMPANY SNAPSHOT

AUM

₹ 239,759 Mn

+21%

PAT

₹ 6,670 Mn

+22%

GNPA

1.36%

-4bps

YoY Change

NIM

9.2%

+20bps

ROA

4.3%

+12bps

Digitally-enabled HFC focused on low-income housing, with a seasoned business model

Scale



c.INR240bn
AUM



c.INR6.7bn
9M PAT



INR61bn
Net worth

Granular book



100% Secured
Retail book



c.287k
Live accounts



INR1.0mn
Average ticket size¹

Asset quality



1.36%
GNPA



c.59%
LTV²



c.56%
AUM to salaried
customers

Distribution



c.INR56bn
9M Disbursements



557
Branches³



21
States & UTs

Liability profile



AA / Stable⁴
Long Term Credit rating



43
Borrowings Relationships



Positive ALM
Across all buckets



Scalable and Stable
TCS IT Platform



Data and Analytics
Embedded in Business



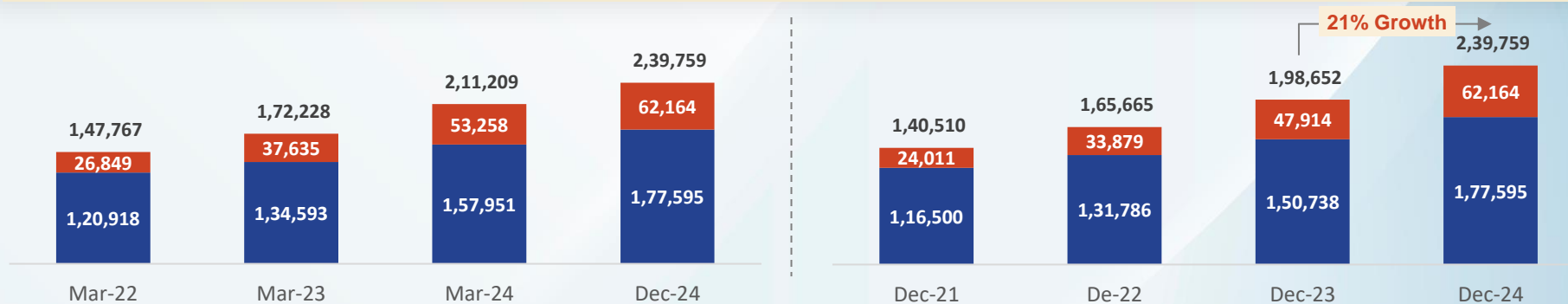
Best-in-Class
Sanction TAT

A conceptual image showing a pair of hands holding a miniature house, symbolizing financial performance. The house is a two-story structure with a gabled roof, multiple windows, and a chimney. The hands are positioned as if carefully holding the house. The background is a light blue gradient with a red and white curved border on the right side.

FINANCIAL PERFORMANCE

Strong Growth in AUM and Disbursements

AUM – By Product (INR Mn) : 21% YoY Growth as on Dec 24

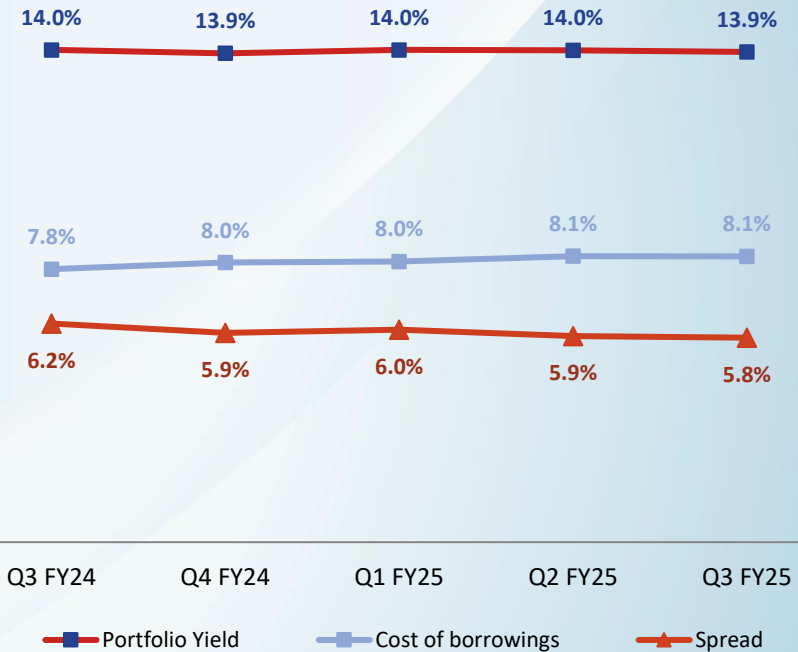
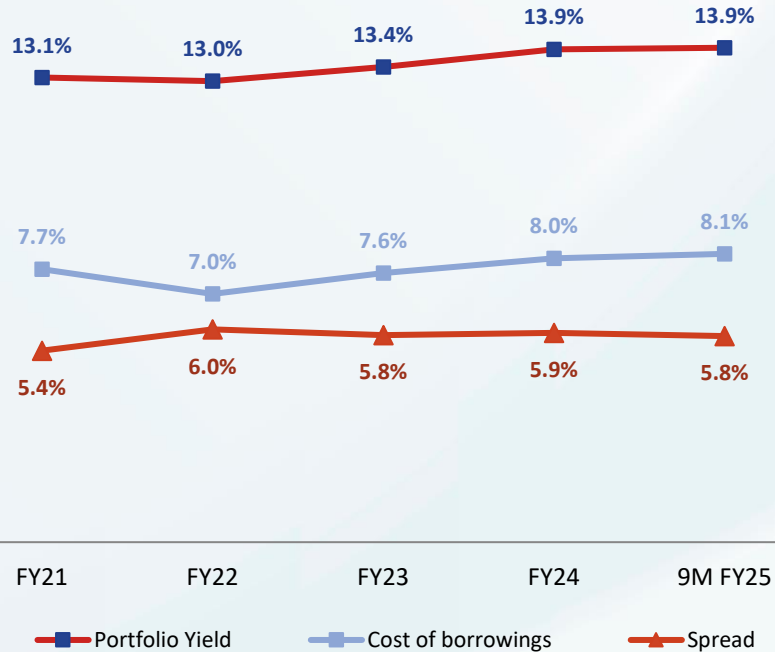


Disbursement – 20% YoY Growth in Q3 FY 25



Stable Yields and Spreads

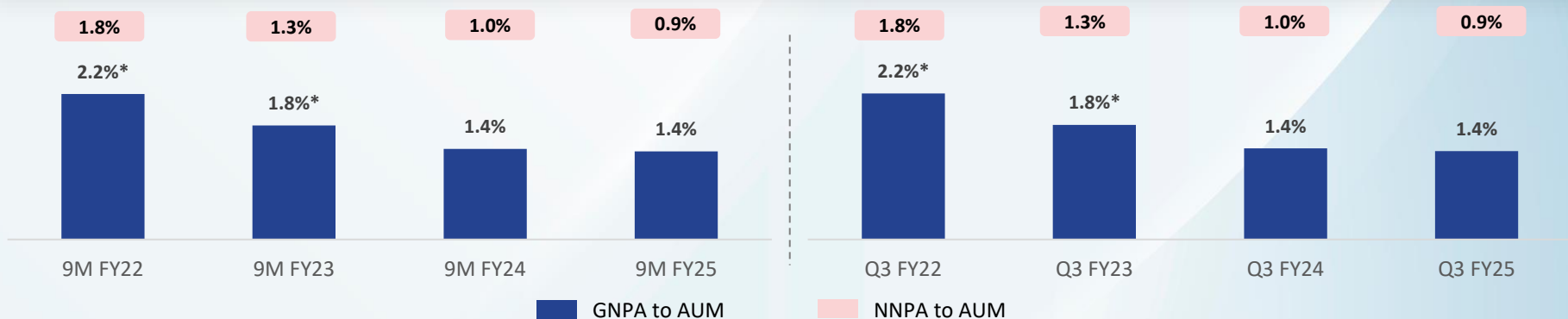
Yields, Cost of Borrowings and Spreads (%)¹



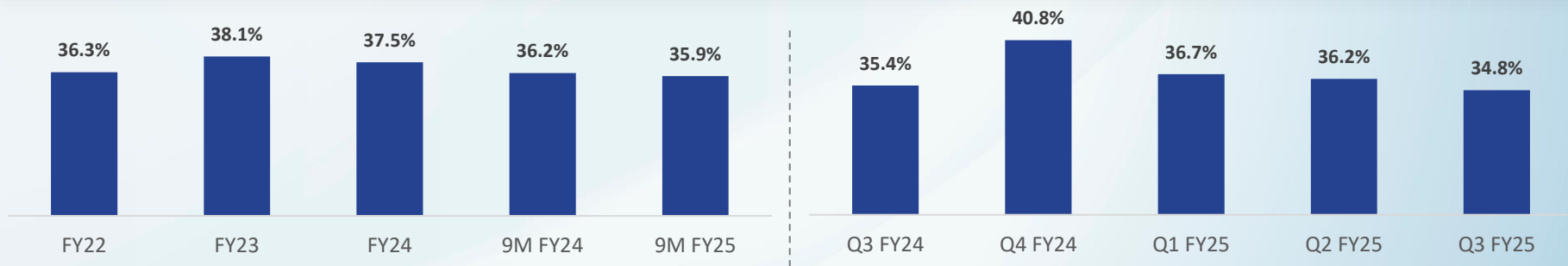
1. Portfolio Yield/Cost of borrowings as at period end.

Consistent Improvement in Asset Quality and Efficiency

Asset Quality Metrics – GNPA Improved by 4bps in 9M FY25 on a YoY basis



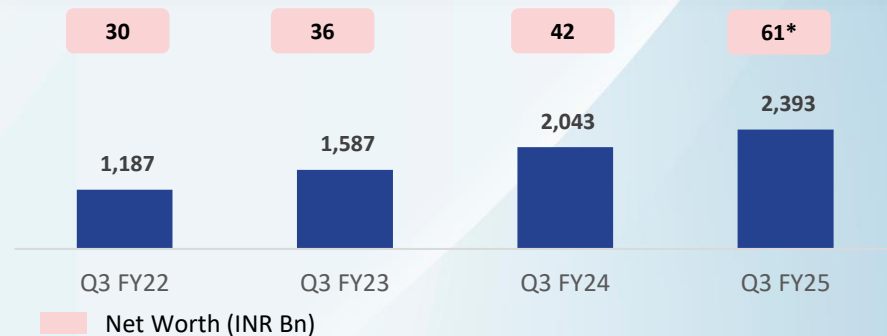
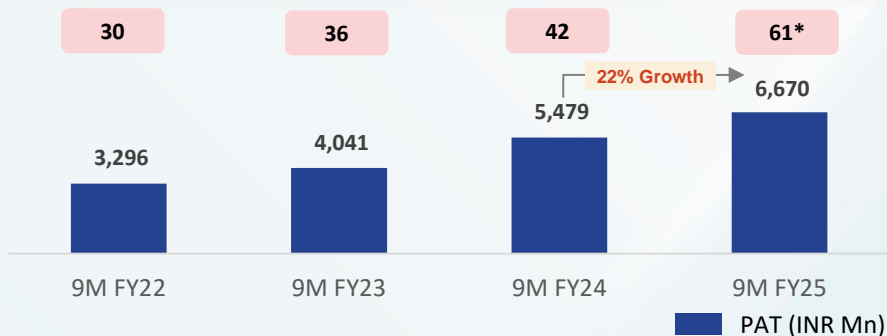
Cost to Income – 9M FY25 Improved by 159bps compared to FY 24



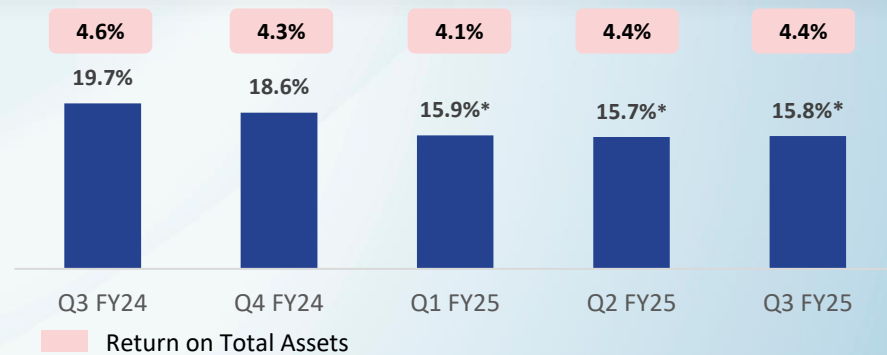
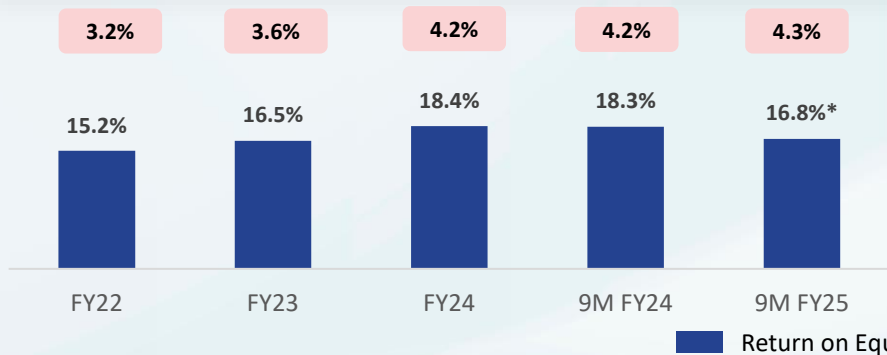
*Includes 0.65% and 0.12% NPA <= 90 DPD which have been classified as per the RBI circular dated 12th November, 2021 for Dec-21 and Dec-22 respectively.

Attractive Return Profile

Profit after Tax **Increased by 22%** in 9M FY25 on YoY basis

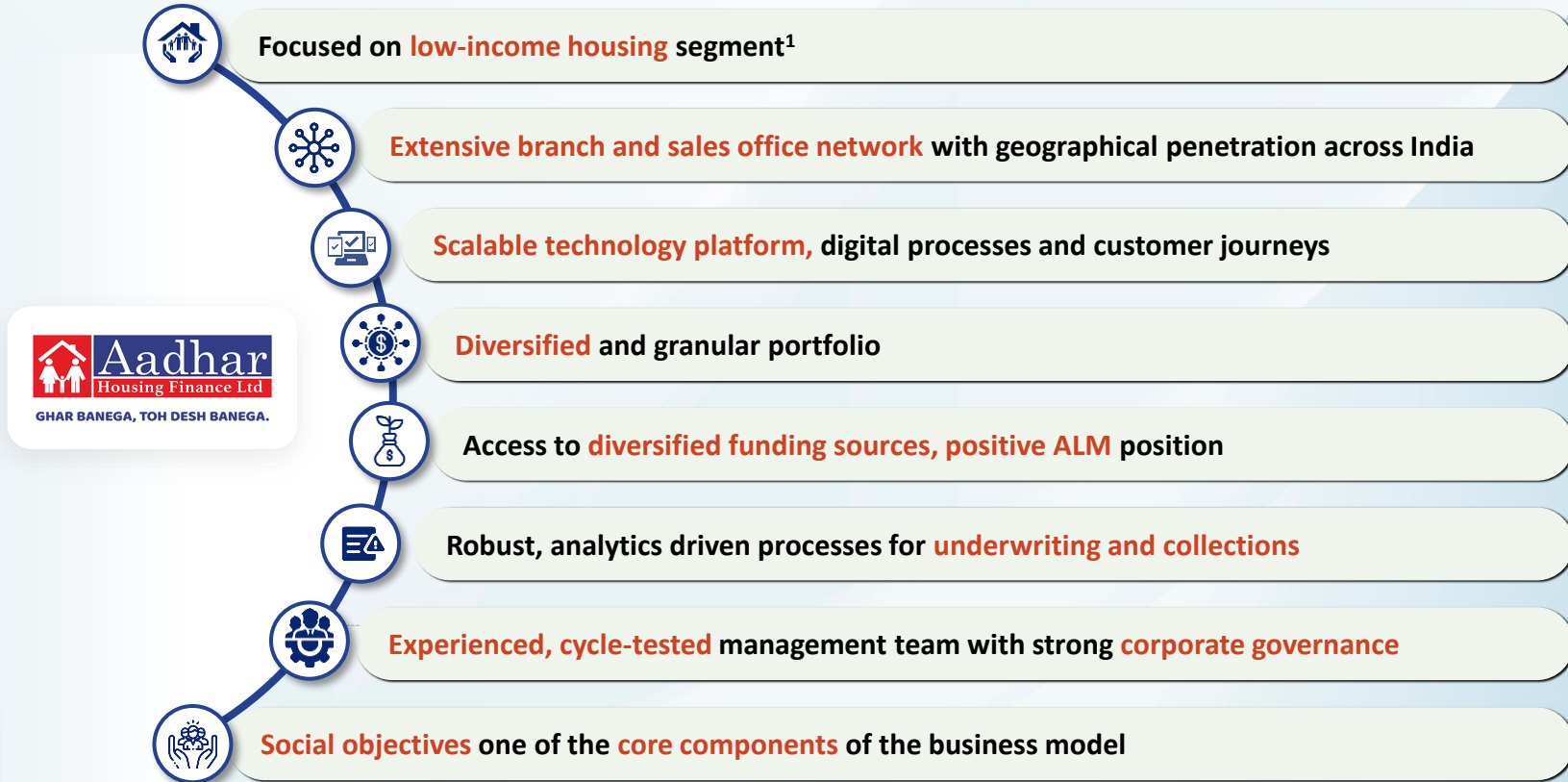


Return on Assets **Improved by 12bps** in 9M FY25 on YoY basis



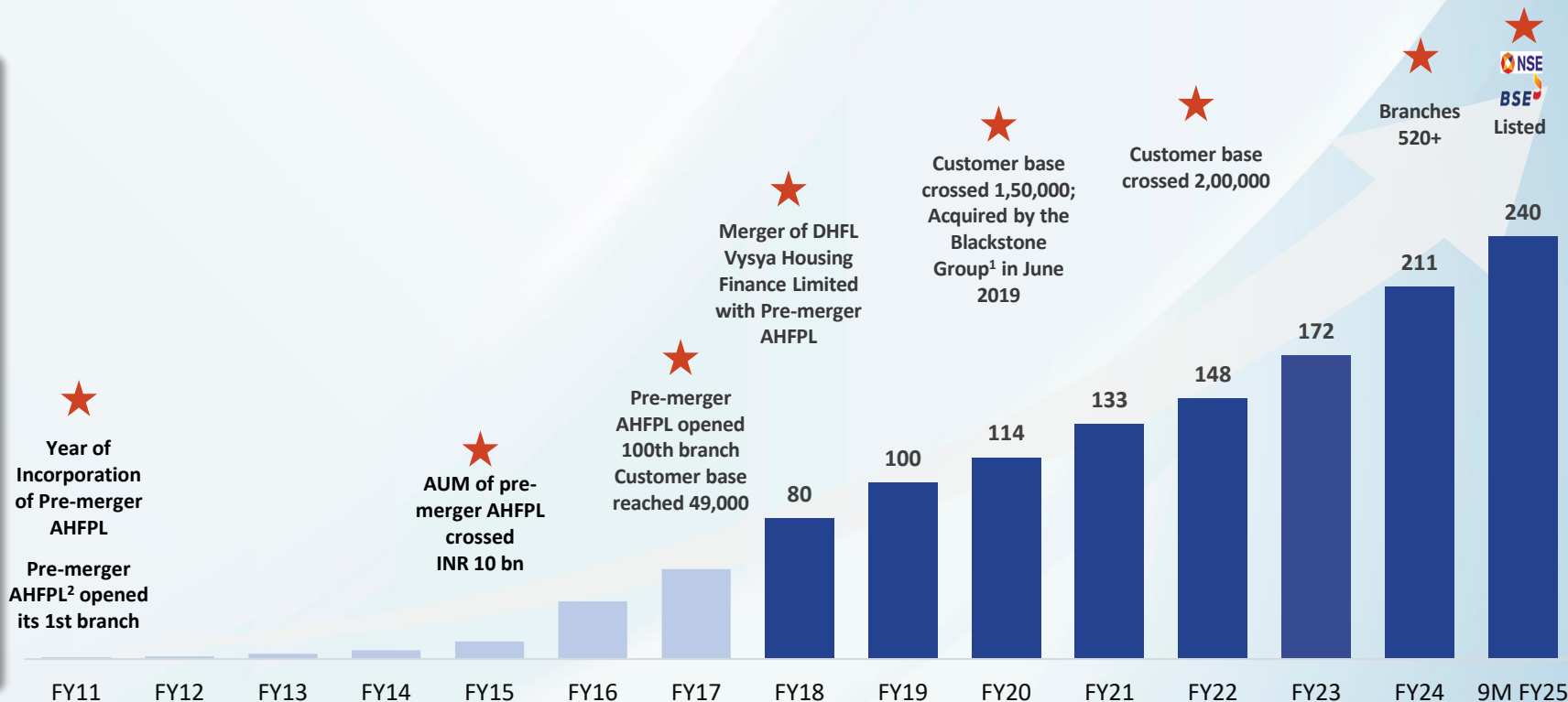


BUSINESS OVERVIEW



Key Milestones

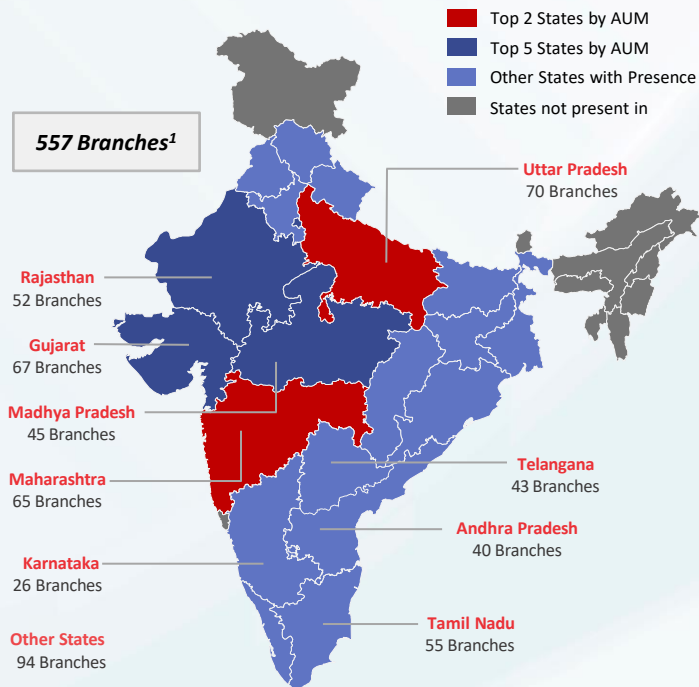
Assets Under Management (INR bn)



Seasoned business model showcasing strong resilience across business cycles

Note: 1. Through BCP Topco VII Pte. Ltd., an affiliate of Blackstone; 2. Pre-merger AHFPL refers to the entity incorporated as 'Aadhar Housing Finance Private Limited' at Mumbai, Maharashtra as a private limited company under the Companies Act, 1956, pursuant to a certificate of incorporation dated May 3, 2010, issued by the Registrar of Companies, Maharashtra at Mumbai and which commenced its operations in February 2011. Aadhar Housing Finance Private Limited was later converted into a public company on September 3, 2013 and was merged into our Company in 2017 pursuant to a scheme of amalgamation approved by the National Company Law Tribunal, Bengaluru Bench at Bengaluru, vide its order dated October 27, 2017.

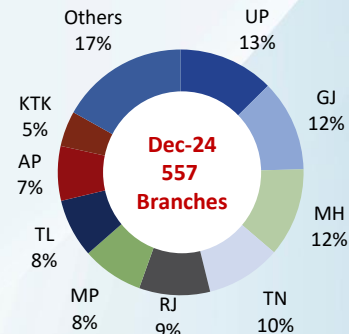
Distribution Network



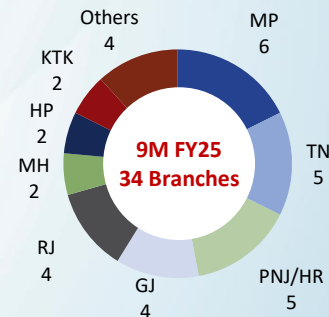
Branch Distribution

Diversified presence with a focus on cost control

By State (Dec 31, 2024)



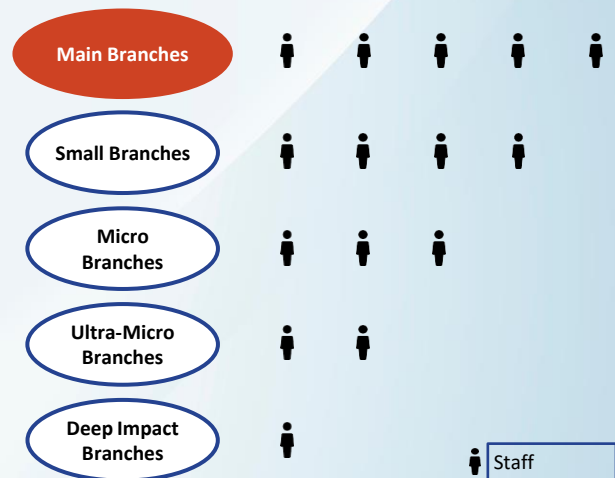
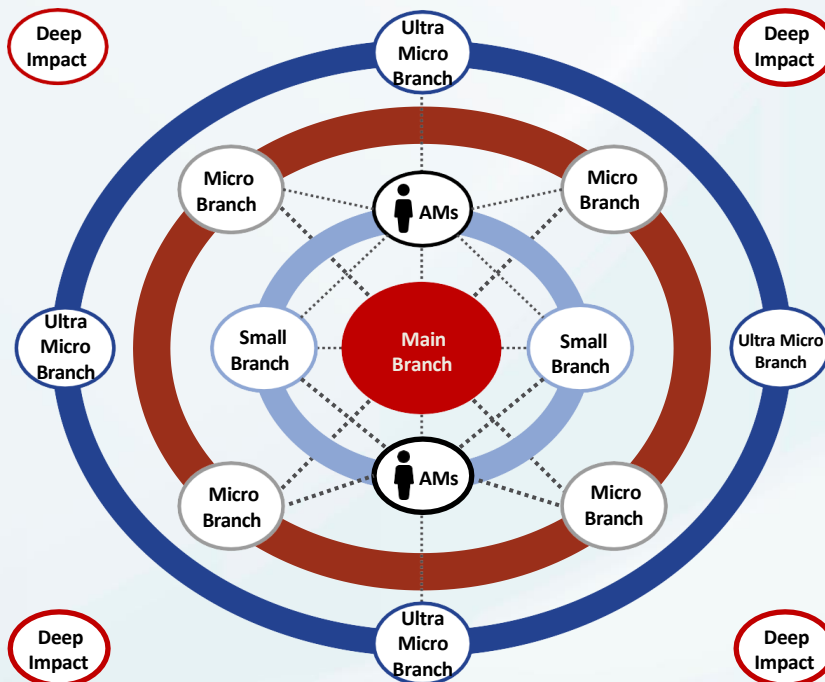
New Branches (9M FY25)



Out of 34 branches opened in 9M FY25, 11 branches are Deep Impact/ Sales office

Note: UP = Uttar Pradesh, MP = Madhya Pradesh, MH = Maharashtra, TN = Tamil Nadu, GJ = Gujarat, RJ = Rajasthan, KTK = Karnataka, TL = Telangana, AP = Andhra Pradesh, PNJ/HR = Punjab/Haryana, HP = Himachal Pradesh.
1. Branches including offices are 568.

Agile branch network with each location catered to by an appropriate branch size, helping keep opex in control



Aadhar Mitra's in non-allied industries (Vegetable vendors, Cement dealers, Saloon's etc.)

Deep Impact branches are being opened in remote locations with an aim to cater to the housing needs of customers in tier 4 and tier 5 towns in India

Skilled In-house technical team has assisted in creating this Robust Credit Assessment Framework

Credit Underwriting



Centralized processing at regions – Salaried Customers

- Regional processing units to process applications for salaried customers
- Ensures standardisation, cost optimization and better turn-around time



Decentralized processing – other customers

- Branch led processing through credit managers
- On-ground verification of business and income
- Analysis of expected cash flow of customer's business

Technical Due Diligence



Activities

- Site visits, technical evaluation of properties and the periodical review of construction projects



Assessment of property valuation

- Done by in-house technical team of civil engineers



Multiple opinions sought in specific cases

- Technical assessments through in-house engineers
- For properties above a certain threshold, additional valuation from independent third parties



Post-disbursement sampling

- ~5% of the properties mortgaged in each quarter are re-valued to review the variance in valuation
- Cases of variance are examined for taking remedial actions

Legal Due Diligence



Loan documentation, builder due diligence, title checks

- Inhouse legal team and empaneled lawyers verify documents; ensure that the property is legally enforceable
- Reports prepared by empanelled lawyers reviewed by in-house legal team

Risk Containment Unit



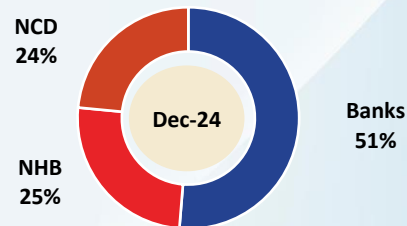
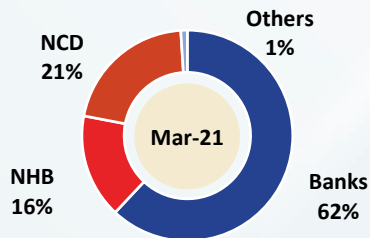
File screening, field investigation, document verification

- RCU screens every loan application and supporting document
- Suspicious documents sampled and verified at source

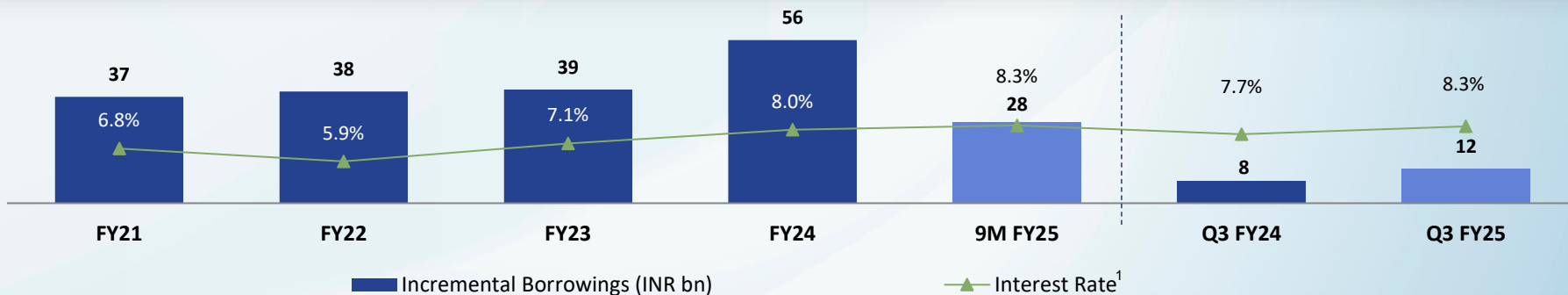
Distributed Funding Mix having Low Short-term Exposure

Increasing focus on diversifying borrowings

Continue to maintain share of NHB refinancing and rely on long term sources of borrowings



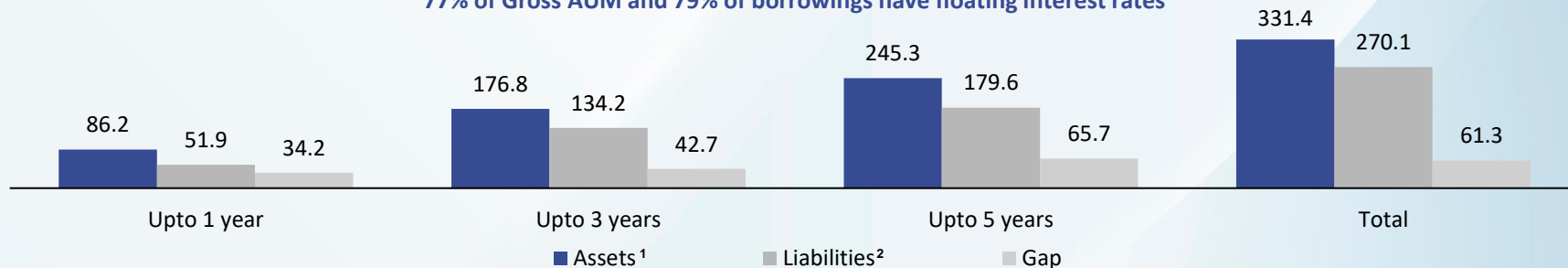
Increasing focus on diversifying borrowings



Positive ALM Position Across Buckets

Asset Liability Management – INR bn (as on Dec-24)

77% of Gross AUM and 79% of borrowings have floating interest rates



High-level of Ratings Across Tenures from Leading Rating Agencies

Long Term

AA / Stable

Care Ratings

AA / Stable

ICRA

AA / Stable

India Ratings

AA / Stable

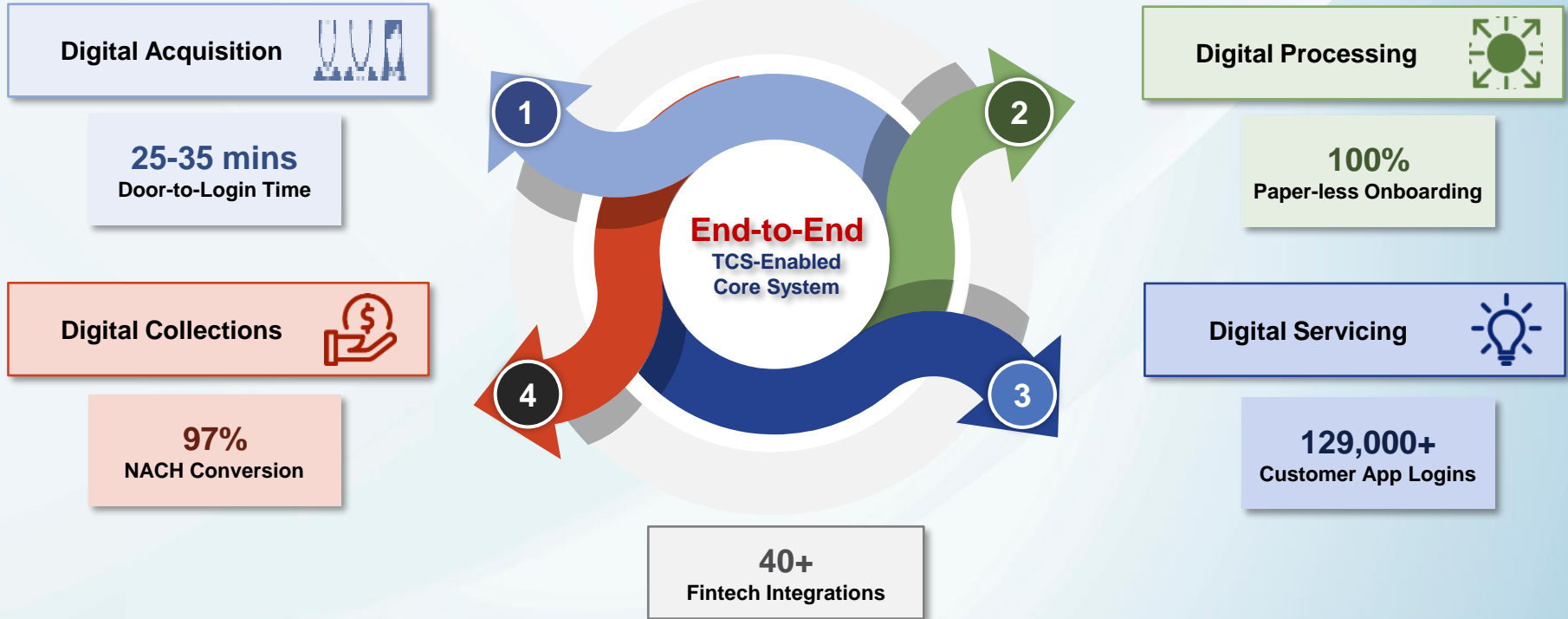
Brickworks

Short Term

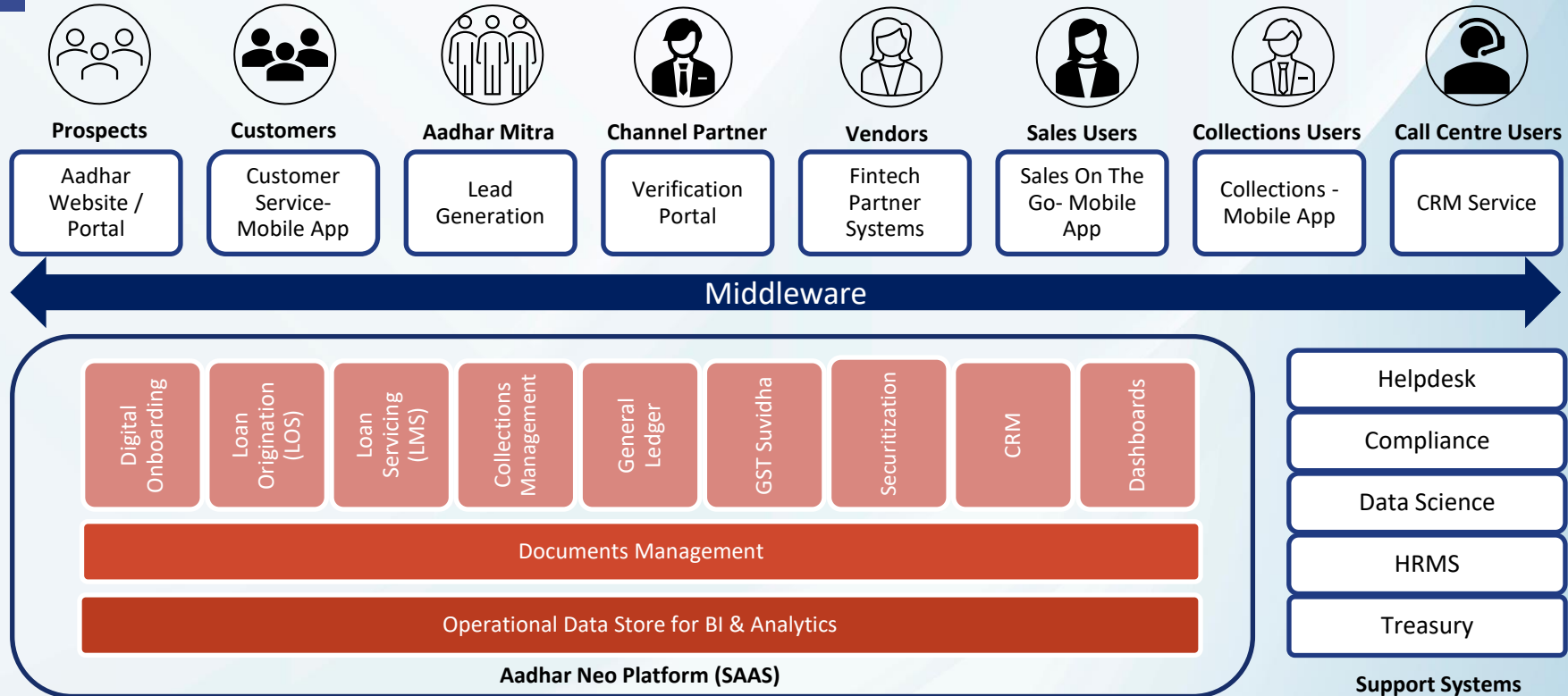
A1+

ICRA

Digital First, Future-ready & Scalable Tech Platform deployed



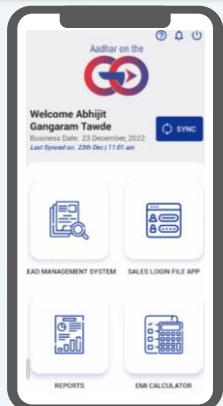
Scalable & Stable IT Platform



Aadhar Private Cloud – DC DR Infrastructure Services

Robust customer engagement and partner empowerment through mobility apps; Focus on consistently improving employee experience through virtual office

Sales Mobility App



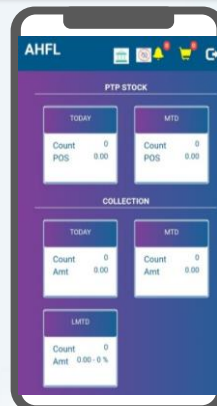
Faster onboarding of customers

Customer Service



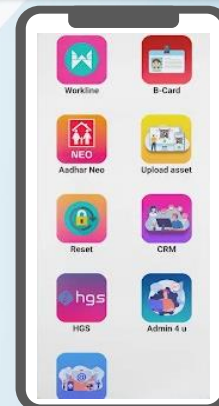
All-in-one customer app

Collections App



Live tracking of collections

Employee Super App



Integrated HR app for all employee services

Fintech Integrations



Leveraging in-house capabilities to improve credit underwriting capabilities and drive future growth



Improving Asset Quality



Increasing Operational Efficiencies



Amplifying Yields & Mitigating BT-Out



Credit Risk Underwriting

- Application scorecards for underwriting
- Automatic rejection of non-creditworthy loan applicants



Collections Analysis

- Identification of high-risk customer cohorts
- Use of Red-Amber-Green ("RAG") segmentation



Risk Based Pricing

- RAG segmentation model
- Provides basis for risk-based pricing
- Higher approval rates



Customer Retention

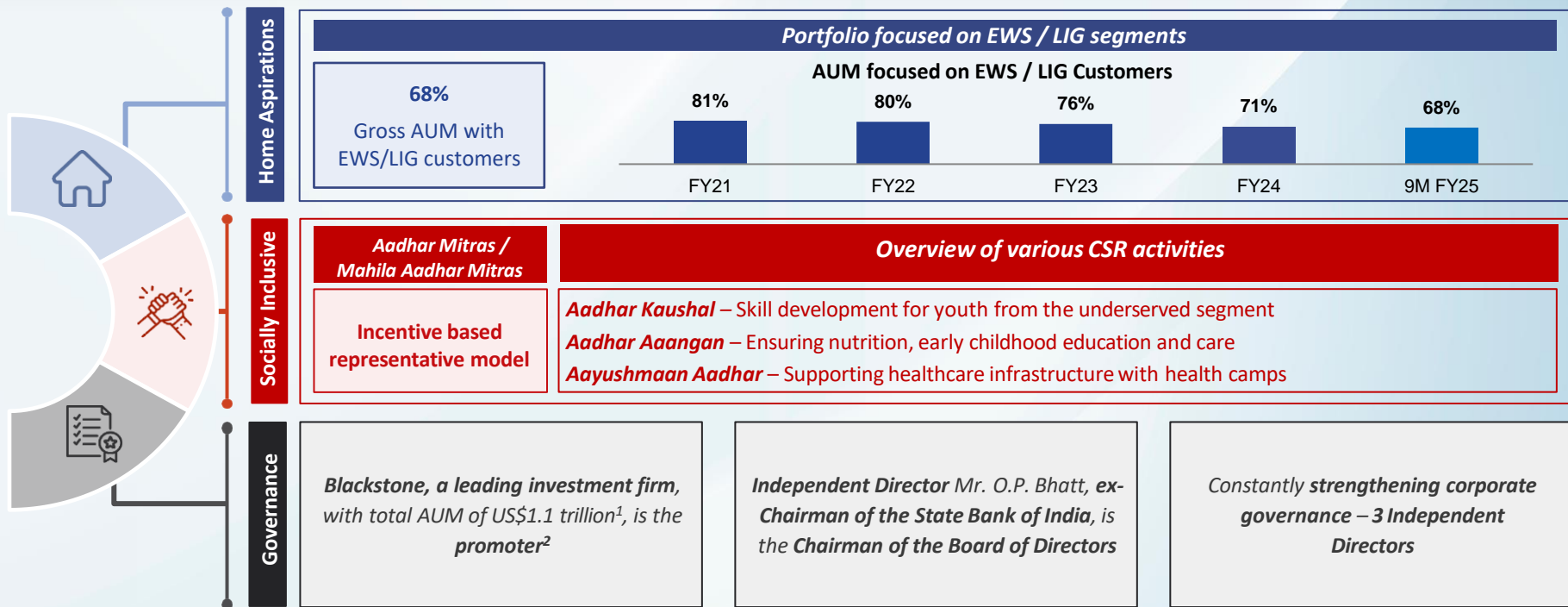
- Early detection of customer pain points
- Mitigate outward balance transfers and identify refinancing opportunities



Operational Efficiencies

- Transformational branch opening strategy
- Gen AI integrations, RPA and BI dashboard help quicker decisions

Aadhar has adopted and implemented a social objective across all aspects of the business



Highly experience board; Promoted by Blackstone¹, one of the World's leading Global Investment Firm



O.P. Bhatt, *Non-Executive Chairman & Independent Director*

- Former Chairman of State Bank of India
- Serves as a Director on the boards of HUL, Tata Motors, Greenko Energy Holdings Mauritius, etc.



Rishi Anand, *Managing Director and CEO*

- 27 years of work experience across a diverse spectrum of functions and businesses in the financial services space
- Previously worked with Shelters, ICICI Bank, etc.



Mukesh Mehta, *Non Executive (Nominee) Director*

- Serves as Senior MD, Blackstone Advisors India
- Serves on the board of International Gemmological Institute, R Systems International, PGP Glass etc.



Sharmila A. Karve, *Independent Director*

- Previously associated with Price Water House Coopers as a Partner
- Serves on the boards of EPL, Syngene International, etc.



Deo Shankar Tripathi, *WTD² and Executive Vice Chairman*

- Previously acted as MD & CEO of the Company
- Named in "101 Top Most Influential BFSI Leaders" by ET Now in 2020



Amit Dixit, *Non Executive (Nominee) Director*

- Serves as Senior MD, Head of Asia, Blackstone Advisors India
- Serves on the board of several Blackstone portfolio companies



Prateek Roongta, *Non Executive (Nominee) Director*

- Serves as MD, Blackstone Advisors India
- Serves on the board of ASK Investment Managers, International Gemmological Institute, Fino Payments Bank, etc.



Dr. Punita Kumar Sinha, *Independent Director*

- Founder of Pacific Paradigm Advisors
- 30 years of experience in Investment Management, Financial Markets, Governance and Board experience in India and North America.

Experienced, cycle-tested and professional management team with strong corporate governance



Rajesh Viswanathan, *Chief Financial Officer*

- Several years of experience in accounting, finance, strategy, planning, taxation, treasury, and investor relations
- Previously worked with Bajaj Finance, Bajaj Allianz Life Insurance, KPMG, etc.



Anmol Gupta, *Chief Treasury Officer*

- Several years of experience in financial operations, preparing budgets, financial reports
- Previously worked with BHW Birla Home Finance and CIMMYT-India



Nirav Shah, *Chief Risk Officer*

- Several years of experience in implementing risk management systems across business units & maintaining a strong integrated risk management
- Previously worked with Tata Capital Housing Finance, etc.



R. Anil Kumar Nair, *Chief Business Officer - Business Development*

- Master's in Business Administration from Sikkim Manipal University
- Previously worked with Onida, ICICI Bank and Aspire Home Finance Corporation¹



Haryyaksha Ghosh, *Chief Data Officer*

- Experienced in the sectors of data science and IT
- Previously worked with Infosys Technologies, Mindwave Solutions, Network 18 Media & Investments, etc.



Anil Jain, *Chief Credit & Operations Officer*

- Nearly two decades of experience in the mortgage industry, specializing in both Prime lending and Affordable Housing sectors
- Previously worked with ICICI Bank (Housing Finance), Deutsche Postbank Home Finance Limited, IndiaHomes.com, and Muthoot Homefin India Limited



Madhur Bhatnagar, *Chief Recovery & Collections Officer*

- Nearly 20 years of diverse experience in Sales, Credit, and Collection across various industries and products
- Previously worked with Magma Fincorp Ltd, Bajaj Auto Finance Ltd, Bharti Axa Life Insurance, Reliance Capital Ltd, and ICICI Bank Ltd.



Sreekanth V N, *Chief Compliance Officer*

- Several years of experience in handling all secretarial functions of the Company
- Previously worked with ICICI Bank, Firestone International, etc.



Harshada Pathak, *Company Secretary and Compliance Officer*

- 18 years of experience working in compliance and secretarial departments
- Previously worked with Volkswagen Finance, Mahindra & Mahindra Financial Services and Essar Investments

A pair of hands is shown holding a miniature house, symbolizing financial care and investment. The house is a two-story structure with a gabled roof, multiple windows, and a small porch. The hands are positioned as if presenting or protecting the house. The background is a light blue gradient with a red and white curved border on the right side.

**FINANCIAL
INFORMATION**

Consolidated Profit and Loss Statement

Particulars (INR Mn)	Q3 FY25	Q3 FY24	YoY	Q2 FY25	QoQ	9M FY25	9M FY24	YoY
Interest on loans	6,854.5	5,528.2		6,430.8		19,318.1	15,794.0	
Other Interest and Investment Income	325.5	330.6		351.4		1,043.9	1,088.5	
Non-Interest Income	360.9	507.3		434.0		1,207.3	1,230.5	
Net gain on DA	435.5	364.7		426.6		1,181.4	838.7	
Total Income	7,976.4	6,730.8	19%	7,642.8	4%	22,750.7	18,951.7	20%
Finance costs	2,968.7	2,508.4		2,851.8		8,590.6	7,248.1	
Net interest margin	5,007.7	4,222.4	19%	4,791.0	5%	14,160.1	11,703.6	21%
Operating Expenses	1,744.1	1,496.1		1,733.5		5,079.8	4,240.1	
Pre-Provision Operating Profit	3,263.6	2,726.3	20%	3,057.5	7%	9,080.3	7,463.5	22%
Credit Costs	186.8	120.7		133.2		506.8	453.7	
Profit Before Tax	3,076.8	2,605.6	18%	2,924.3	5%	8,573.5	7,009.8	22%
Tax Expenses	683.4	562.9		649.2		1,903.6	1,531.0	
Profit After Tax	2,393.4	2,042.7	17%	2,275.1	5%	6,669.9	5,478.8	22%
Total Comprehensive Income	2,393.4	2,047.7	17%	2,275.1	5%	6,669.9	5,481.4	22%
Earnings per equity share (Diluted)	5.4	5.0		5.2		15.3	13.5	

Consolidated Balance Sheet

Particulars (INRmn)	December 31 st , 2024	March 31 st , 2024
Sources of Funds		
Share capital	4,307	3,948
Reserves and surplus	56,836	40,550
Borrowings	1,51,344	1,39,596
Trade payables & Other Liabilities	6,849	6,837
Total	2,19,335	1,90,931
Application of Funds		
Loan Assets	1,92,043	1,69,029
Investments and Cash & Cash Equivalent	22,425	17,354
Other Financial Assets and Trade Receivables	3,266	2,851
Other Assets	1,602	1,697
Total	2,19,335	1,90,931
Capital Adequacy Ratio (%)		
Tier I	45.5%	37.7%
Tier II	0.6%	0.7%



ANNEXURES

Particulars (INR Mn)	Dec 31 st , 2024	March 31 st , 2024	Dec 31 st , 2023
Gross Stage 1	1,84,284	1,63,054	1,52,812
% portfolio in Stage 1	94.8%	95.3%	94.8%
ECL Provision Stage 1	583	538	539
ECL Provision % Stage 1	0.3%	0.3%	0.4%
Gross Stage 2	7,406	6,189	6,143
% portfolio in Stage 2	3.8%	3.6%	3.8%
ECL Provision Stage 2	850	772	776
ECL Provision % Stage 2	11.5%	12.5%	12.6%
Gross Stage 3 a (DPD <= 90)	33	17	47
% portfolio in Stage 3 a	0.0%	0.0%	0.0%
ECL Provision Stage 3 a	9	5	11
Gross Stage 3 b (DPD > 90)	2,737	1,852	2,261
% portfolio in Stage 3 b	1.4%	1.1%	1.4%
ECL Provision Stage 3 b	976	766	842
ECL Provision % Stage 3	35.6%	41.3%	37.0%
Gross Stage 1, 2 & 3	1,94,460	1,71,112	1,61,263
ECL Provision Stage 1, 2 & 3	2,418	2,081	2,168
Total ECL Provision %	1.2%	1.2%	1.3%

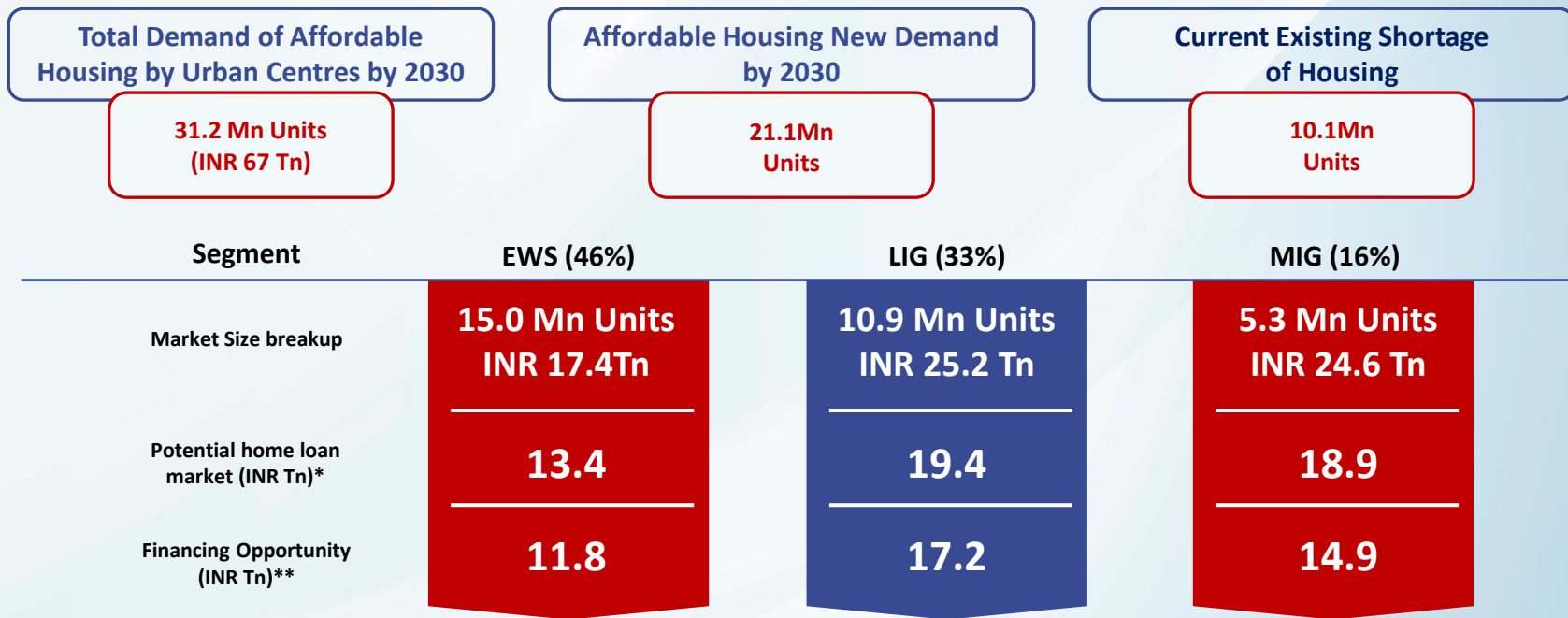
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INDUSTRY OVERVIEW

LOW INCOME HOUSING FINANCE

Affordable Housing Finance Market in India: Opportunity Size

- Urban areas are projected to host 40% of India's population by 2030 from current 36% leading to a rise in Affordable housing in urban areas
- An expected shortage of affordable housing units is expected to be 32.3 Mn by 2030 which includes current shortage of 10.1Mn
- The potential financing opportunity for banks and Housing Finance Companies (HFCs) in the affordable housing segment is estimated to be INR 45tn, a 3.5x increase than the existing loan volume of INR 13Tn
- Housing Finance Companies (HFCs) constitute 53% and Scheduled Commercial Banks (SCBs) constitute 47% of the total loan market currently



Government Initiatives' Impact on Housing Finance

- **Increased allotment for Housing Schemes:** The Union Budget for 2024–2025 provided INR 30,170 Cr for the Pradhan Mantri Awas Yojana-Urban (PMAY-U), a 20.19% increase over the preceding year's amount. PMAY 2.0 targets 30 million houses by 2029 (10 million urban, 20 million rural)
- **Interest Subsidies:** As per PMAY 1.0 subsidy was 2.50 lac to 2.67 lac, As per PMAY 2.0 its 1.80 lac
- **Tax Incentives:** Continued tax benefits for homebuyers and developers, encouraging housing investments

Changing Dynamics

- **Urbanization:** Migration to cities drives demand for housing and tailored loan products. Moreover, development of 'Satellite cities' to decongest urban centres will increase demand for affordable housing units in these places
- **Rising Disposable Incomes** Higher disposable incomes boost affordability and demand for housing loans
- **Demographic Shifts** The rise of nuclear families increases the need for individual housing solutions

Market Penetration Opportunities

- **Low Mortgage-to-GDP Ratio:** At 12.34% (as of March 24), India has significant growth potential compared to developed markets
- This under-penetration presents a substantial opportunity for affordable housing finance companies to expand their services, particularly in rural and semi-urban areas where demand is high but access to financing is limited

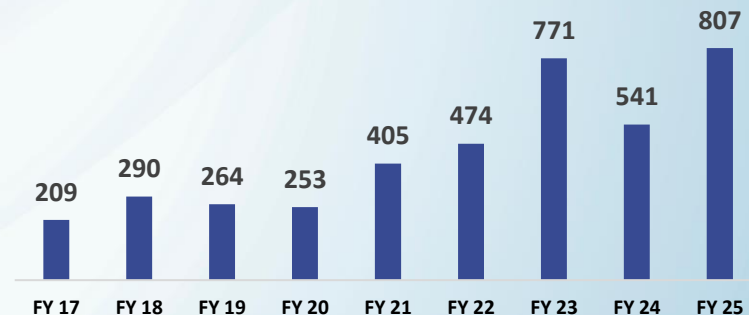
Focus on Financial Inclusion

- There's a growing emphasis on reaching underserved populations with affordable financing options.
- Housing finance companies are increasingly targeting low-income segments, which are often overlooked by traditional lenders

Population growth in Potential satellite cities supporting Urban Centres (Mn)

City	Population in 2024	Population by 2034 (E)
Ahmedabad	8.9	11.3
Mumbai	21.7	27.3
Pune	7.3	9.3
Bengaluru	14.2	18.1
Chennai	12.3	15.4
Hyderabad	11.1	14.2
Kolkata	15.6	19.6
NCR	33.8	43.3

Central government budgetary allocation for PMAY (INR bn)



Terminology	Definition
ALM	Asset Liability Management
AM	Aadhar Mitra
ATS	Average Ticket Size
AUM	Assets Under Company's Management
CAGR	Compounded Annual Growth Rate
CPU	Central Processing Unit
CRWAR	Capital to Risk Weighted Assets Ratio
DPD	Days Past Due
ESG	Environmental, Social and Governance
EWS	Economically Weaker Sections
RCU	Risk Containment Unit
GNPA	Gross Non Performing Assets
GST	Goods and Services Tax
HFC	Housing Finance Company
LAP	Loan Against Property
LIG	Low Income Group

Terminology	Definition
LIH	Low Income Housing
LTV	Loan to Value
NBFC	Non-Banking Financial Company
NCD	Non-Convertible Debenture
NHB	National Housing Bank
NNPA	Net Non Performing Assets
NPA	Non Performing Assets
PAT	Profit After Tax
PMAY	Pradhan Mantri Awas Yojana
PSL	Priority Sector Lending
QIB	Qualified Institutional Buyers
RERA	Real Estate (Regulation and Development) Act
RoA	Return on Asset
RoE	Return on Equity
TAT	Turnaround Time
TCS	Tata Consultancy Services Limited



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Thank You