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GHAR BANEGA, TOH DESH BANEGA.



AUM - ₹ 21,121 Cr.



DISBURSEMENT (FY 23-24) - ₹ 7,072 Cr.



NET PROFIT AFTER TAX (FY 23-24) - ₹ 750 Cr.



LIVE ACCOUNTS - 2,66,000+



PRESENCE ACROSS - 534 Branches & Offices 20 States & UTs

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Consolidated Statement of Financial Results for the Quarter and Year Ended March 31, 2024

(Rs. in Lakh)

Sr. No.	PARTICULARS	For the quarter ended March 31, 2024	For the quarter ended March 31, 2023	For the year ended March 31, 2024	For the year ended March 31, 2023
		Audited (refer note e below)	Audited (refer note e below)	Audited	Audited
1	Total Income from Operations	69,179	55,543	2,58,681	2,04,323
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	25,861	20,456	95,959	72,082
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	25,861	17,956	95,959	69,582
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	20,176	14,070	74,964	54,476
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	20,192	14,051	75,006	54,534
6	Paid up Equity Share Capital	39,476	39,476	39,476	39,476
7	Reserves (excluding Revaluation Reserve)	4,05,499	3,30,290	4,05,499	3,30,290
8	Securities Premium Account	1,33,700	1,33,700	1,33,700	1,33,700
9	Net worth	4,44,969	3,69,760	4,44,969	3,69,760
10	Paid up Debt Capital/ Outstanding Debt	13,95,962	12,15,345	13,95,962	12,15,345
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	3.14	3.29	3.14	3.29
13	Earnings Per Share (not annualised for three months ended periods)				
	1. Basic:	5.11	3.56	18.99	13.80
	2. Diluted:	4.89	3.46	18.35	13.39
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debenture Redemption Reserve	16,910	16,910	16,910	16,910
16	Debt Service Coverage Ratio	0.86	1.32	0.89	1.31
17	Interest Service Coverage Ratio	1.99	1.84	1.97	1.87
18	Total Debts to Total Assets (%)	73.64%	73.64%	73.64%	73.64%
19	Net profit Margin (%)	29.16%	25.33%	28.98%	26.66%
20	GNPA (%)	1.10%	1.17%	1.10%	1.17%
21	NNPA (%)	0.65%	0.77%	0.65%	0.77%
22	Provision Coverage Ratio (%)	41.27%	34.25%	41.27%	34.25%
23	Capital Adequacy Ratio (CRAR) (%)	38.46%	42.73%	38.46%	42.73%

Notes:

- The above is an extract of the detailed format of quarterly results filed with the Stock Exchanges under Regulation 33 and 52 of the Listing Regulations. The full format of the quarterly financial results are available on the websites of the Stock Exchanges www.bseindia.com and www.nseindia.com and the Aadhar Housing Finance Limited www.aadharhousing.com
- For the other line items referred in regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange BSE Limited and can be accessed on www.bseindia.com
- Current ratio, Long term debt to working capital ratio, Bad debts to account receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover and Operating margin (%) are not applicable.
- Key standalone financial information :

Sr. No.	PARTICULARS	For the quarter ended March 31, 2024	For the quarter ended March 31, 2023	For the year ended March 31, 2024	For the year ended March 31, 2023
1	Total Income from Operations	67,298	53,811	2,52,353	1,99,403
2	Profit before tax & exceptional items	25,844	20,443	95,923	72,055
3	Profit before tax	25,844	17,943	95,923	69,555
4	Profit after tax	20,151	14,061	74,851	54,458

- The figures for the last quarter of the current and previous financial year are the balancing figures in respect of the full financial year and the year to date figures upto the end of third quarter of the current and previous financial year which were subjected to audit by the Statutory Auditors.
- Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter and year ended March 31, 2024.

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

Rishi Anand
Managing Director & CEO
DIN 02303503

Place : Mumbai
Date : May 29, 2024