



Department of Supervision
पर्यवेक्षण का विभाग

HFC Name: **Aadhar Housing Finance Limited**
As on: **31st DEC 2022**
Financial in: **Ind-As**
Status: **Unaudited/Provisional**

Housing Finance Company - Para 4.1.17 of NBFC-HFC (Reserve Bank) Directions, 2021

Criteria-I	NBFC	%	Limit
A.	Financial Assets / Total Assets (<i>net of Intangible Assets</i>) (I/IV)	88.97%	> 50%
B.	Income from Financial Assets / Gross Income (V/VI)	95.84%	> 50%
Criteria-II	HFC	%	Limit
C.	Housing Finance / Total Assets (<i>net of Intangible Assets</i>) (VII/IV)	65.39%	≥ 60%
D.	Housing Finance for Individual / Total Assets (<i>net of Intangible Assets</i>) (VIII/IV)	65.39%	≥ 50%

Sl. No.	Particulars	₹ in Lakhs
I.	Financial Assets (<i>Refer Note-1 below</i>)	1412643.00
II.	Total Assets	1591211.00
III.	Intangible Assets (<i>All Intangible Assets</i>)	3501.00
IV.	Total Assets (<i>net of Intangible Assets</i>)	1587710.00
V.	Income from financial assets (<i>Refer Note-2 below</i>)	139641.00
VI.	Gross Income	145705.00
VII.	Housing Finance	1038258.03
VIII.	Housing Finance for Individual	1038258.03

Note-1: Cash/Bank Balance and Investments in fixed deposits cannot be treated as "financial assets".

Note-2: Interest income on fixed deposits cannot be treated as "income from financial assets".



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"Housing Finance" shall mean financing, for purchase/ construction/reconstruction/ renovation/ repairs of residential dwelling units, which includes- (Refer Note-1 below)

A. Housing Finance for Individuals:		₹ in lakhs
a)	Loans to individuals or group of individuals including co-operative societies for construction/ purchase of new dwelling units.	762354.14
b)	Loans to individuals or group of individuals for purchase of old dwelling units	141483.47
c)	Loans to individuals or group of individuals for purchasing old/ new dwelling units by mortgaging existing dwelling units.	0.00
d)	Loans to individuals for purchase of plots for construction of residential dwelling units provided a declaration is obtained from the borrower that he intends to construct a house on the plot within a period of three years from the date of availing of the loan.	108515.34
e)	Loans to individuals or group of individuals for renovation/ reconstruction of existing dwelling units.	25905.07
TOTAL (A)		1038258.03
B. Housing Finance other than those for Individual:		₹ in lakhs
f)	Lending to public agencies including state housing boards for construction of residential dwelling units.	0.00
g)	Loans to corporates/ Government agencies for employee housing.	0.00
h)	Loans for construction of educational, health, social, cultural or other institutions/ centres, which are part of housing projects and which are necessary for the development of settlements or townships (Refer Note-2 below).	0.00
i)	Loans for construction meant for improving the conditions in slum areas, for which credit may be extended directly to the slum-dwellers on the guarantee of the Central Government, or indirectly to them through the State Governments.	0.00
j)	Loans given for slum improvement schemes to be implemented by Slum Clearance Boards and other public agencies.	0.00
k)	Lending to builders for construction of residential dwelling units.	0.00
TOTAL (B)		0.00
C Total "Housing Finance" (A + B)		1038258.03

Note-1: Refer Para 4.1.16 of NBFC- HFC (RB) Directions, 2021. Further, All other loans including those given for furnishing dwelling units, loans given against mortgage of property for any purpose other than buying/ construction of a new dwelling unit/s or renovation of the existing dwelling unit/s as mentioned above, will be treated as non-housing loans and will not be falling under the definition of "Housing Finance".

Note-2: Integrated housing project comprising some commercial spaces (e.g. shopping complex, school, etc.) can be treated as residential housing, provided that the commercial area in the residential housing project does not exceed 10 per cent of the total Floor Space Index (FSI) of the project.



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Particulars		₹ in lakh
Financial Assets (As per Financial Statement)		1579088.00
Non-Financial Assets (As per Financial Statement)		12123.00
Total Assets (As per Financial Statement)		1591211.00
Cash and Bank Balances		166445.00
A	Cash & Cash Equivalents	56746.00
	(i) cash in hand	108.00
	(ii) Balance in Bank (current Account)	3372.00
	(iii) Short-term Deposits (upto 3 months)	53266.00
	(iv) Cheque or Draft in hand	0.00
B	Bank Balances Other than Cash and Cash Equivalents	109699.00
	(i) Term deposits (Original maturity more than 3 months)	109696.00
	(ii) Earmark Balances with banks:	3.00
	(a) Unclaimed Dividend Account	3.00
	(b) Specify.....	0.00
	(c) Specify.....	0.00
	(d) Specify.....	0.00
	(iii) Others	0.00
	(a) Specify.....	0.00
	(b) Specify.....	0.00
	(c) Specify.....	0.00
Intangible Assets		3501.00
	(i) Computer Software	40.00
	(ii) Deferred Revenue Expenditure (DRE)	987.00
	(iii) Unamortised share issue expenses	2474.00
	(iv) Specify.....	0.00

Note-1: The Each item wise details are mandatory under point B(ii), (iii) and Intangible Assets.



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Particulars		Income for PBC	₹ in Lakh
I.	Income from Operations		145702.00
A	Interest Income		129939.00
	(a) Interest on Loans	Financial	123359.00
	(b) Interest income from investments	Financial	1978.00
	(c) Interest on term deposits (Fixed Deposits)	Non-Financial	4602.00
	(d) Other interest Income		0.00
	(i) Specify.....	Select	0.00
	(ii) Specify.....	Select	0.00
	(iii) Specify.....	Select	0.00
	(iv) Specify.....	Select	0.00
	(v) Specify.....	Select	0.00
B	Income from Mutual Fund	Financial	2434.00
C	Dividend Income	Select	0.00
D	Rental Income	Select	0.00
E	Fees and Commission Income	Financial	2891.00
F	Net Gain on Fair Value Change	Select	0.00
G	Profit on Sale of Investments	Select	0.00
H	Profit on Sale of Investments in Properties	Select	0.00
I	Other Income from Operations:		10438.00
	(a) Intermediary services	Non-Financial	1459.00
	(b) Net gain on derecognition of financial instruments	Financial	8979.00
	(c) Specify.....	Select	0.00
	(d) Specify.....	Select	0.00
II.	Other Income		3.00
A	Rent Income	Non-Financial	1.00
B	Miscellaneous Income	Non-Financial	2.00
C	Specify.....	Select	0.00
D	Specify.....	Select	0.00
TOTAL INCOME / GROSS INCOME (I +II)			145705.00
Income from Financial Assets		Financial	139641.00

Note-1: The Each item wise details are mandatory under point I.A(d), I, & II.

