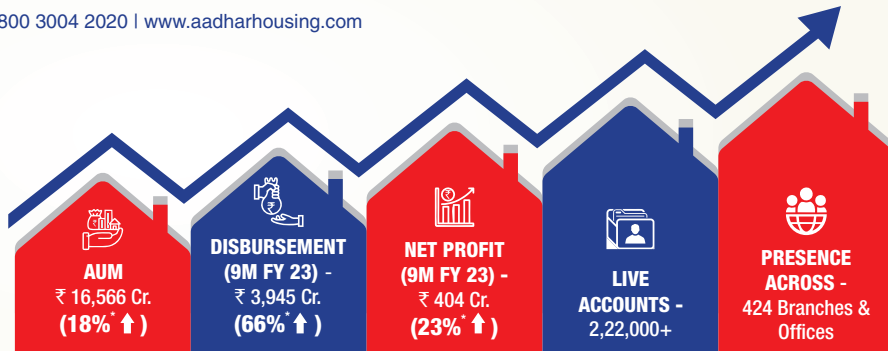


Hassle free Home Loans with AHFL



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* As compared to Dec 21

Statement of Standalone Financial Results for the Quarter and Period Ended December 31, 2022

PARTICULARS	(Rs. in Lakh)				
	For the quarter ended December 31, 2022	For the quarter ended December 31, 2021	For the nine months ended December 31, 2022	For the nine months ended December 31, 2021	For the year ended March 31, 2022
	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Total Income from Operations	52,601	42,917	1,45,628	1,25,235	1,69,266
2 Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	20,265	15,130	51,612	41,992	56,710
3 Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	20,265	15,130	51,612	41,992	56,710
4 Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	15,852	11,880	40,397	32,968	44,465
5 Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	15,890	11,927	40,408	32,984	44,518
6 Paid up Equity Share Capital	39,476	39,476	39,476	39,476	39,476
7 Reserves (excluding Revaluation Reserve)	3,15,893	2,63,206	3,15,893	2,63,206	2,75,063
8 Securities Premium Account	1,33,700	1,33,700	1,33,700	1,33,700	1,33,700
9 Net worth	3,55,363	3,02,676	3,55,363	3,02,676	3,14,533
10 Paid up Debt Capital/ Outstanding Debt	11,71,547	10,80,431	11,71,547	10,80,431	10,67,459
11 Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA
12 Debt Equity Ratio	2.85	2.82	2.85	2.82	2.83
13 Earnings Per Share (not annualised for three months ended periods)					
1. Basic:	4.02	3.01	10.23	8.35	11.26
2. Diluted:	3.90	2.91	9.92	8.10	10.92
14 Capital Redemption Reserve	NA	NA	NA	NA	NA
15 Debenture Redemption Reserve	16,910	16,910	16,910	16,910	16,910
16 Debt Service Coverage Ratio	1.18	1.41	1.32	0.82	0.76
17 Interest Service Coverage Ratio	1.98	1.83	1.88	1.73	1.75
18 Total Debts to Total Assets (%)	74.25%	76.79%	74.25%	76.79%	74.84%
19 Net profit Margin (%)	27.74%	26.32%	27.74%	26.32%	26.27%
20 GNPA (%)	1.78%	2.40%	1.78%	2.40%	1.52%
21 NNPA (%)	1.23%	1.79%	1.23%	1.79%	1.07%
22 Provision Coverage Ratio (%)	30.84%	25.51%	30.84%	25.51%	29.86%
23 Capital Adequacy Ratio (CRAR) (%)	44.86%	44.76%	44.86%	44.76%	45.41%

Notes:

- The above is an extract of the detailed format of quarterly results filed with the Stock Exchanges under Regulation 52 of the Listing Regulations. The full format of the quarterly financial results are available on the websites of the Stock Exchange www.bseindia.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.
- 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, 2022

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

Rishi Anand
Managing Director & CEO
DIN 02303503

Place : Mumbai
Date : February 8, 2023