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AUM
₹ 17,223 Cr.


DISBURSEMENT
(FY 22-23) - ₹ 5,903 Cr.


LIVE
ACCOUNTS -
2,33,000+


PROFIT (FY 22-23) -
₹ 545 Cr.


PRESENCE
ACROSS -
479 Branches &
Offices

Statement of Financial Results for the Quarter and Year Ended March 31, 2023

(Rs. in Lakh)

S. No.	PARTICULARS	For the quarter ended March 31, 2023	For the quarter ended March 31, 2022	For the year ended March 31, 2023	For the year ended March 31, 2022	For the year ended March 31, 2023	For the year ended March 31, 2022
		Audited	Audited	Audited	Audited	Audited	Audited
		Standalone				Consolidated	
1	Total Income from Operations	53,819	44,031	1,99,427	1,69,266	2,04,352	1,72,856
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	20,443	14,718	72,055	56,711	72,082	56,736
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	17,943	14,718	69,555	56,711	69,582	56,736
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	14,061	11,497	54,458	44,466	54,476	44,485
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	14,047	11,534	54,455	44,519	54,534	44,620
6	Paid up Equity Share Capital	39,476	39,476	39,476	39,476	39,476	39,476
7	Reserves (excluding Revaluation Reserve)	3,30,081	2,75,063	3,30,081	2,75,063	3,30,290	2,75,193
8	Securities Premium Account	1,33,700	1,33,700	1,33,700	1,33,700	1,33,700	1,19,935
9	Net worth	3,69,551	3,14,533	3,69,551	3,14,533	3,69,760	3,14,663
10	Paid up Debt Capital/ Outstanding Debt	12,15,345	10,67,459	12,15,345	10,67,459	12,15,345	10,67,459
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA	NA
12	Debt Equity Ratio	2.79	2.83	2.79	2.83	2.79	2.83
13	Earnings Per Share (not annualised for three months ended periods)						
	1. Basic:	3.56	2.91	13.80	11.26	13.80	11.27
	2. Diluted:	3.46	2.82	13.38	10.92	13.39	10.93
14	Capital Redemption Reserve	NA	NA	NA	NA	NA	NA
15	Debenture Redemption Reserve	16,910	16,910	16,910	16,910	16,910	16,910
16	Debt Service Coverage Ratio	1.28	0.64	1.31	0.76	1.31	0.76
17	Interest Service Coverage Ratio	1.84	1.78	1.87	1.75	1.87	1.75
18	Total Debts to Total Assets (%)	73.66%	74.84%	73.66%	74.84%	73.13%	74.25%
19	Net profit Margin (%)	26.13%	26.11%	27.31%	26.27%	26.66%	25.74%
20	GNPA (%)	1.17%	1.52%	1.17%	1.52%	1.17%	1.52%
21	NNPA (%)	0.77%	1.07%	0.77%	1.07%	0.77%	1.07%
22	Provision Coverage Ratio (%)	34.25%	29.86%	34.25%	29.86%	34.25%	29.86%
23	Capital Adequacy Ratio (CRAR) (%)	42.73%	45.41%	42.73%	45.41%	42.73%	45.41%

Notes:

- The above is an extract of the detailed format of quarterly and yearly results filed with the Stock Exchanges under Regulation 52 of the Listing Regulations. The full format of the quarterly and yearly 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 year ended March 31, 2023

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 16, 2023