






A strong foundation for a progressing nation



-  **AUM - ₹ 18,885 Cr.**
-  **DISBURSEMENT (H1 FY 24) - ₹ 3,163 Cr.**
-  **NET PROFIT AFTER TAX (H1 FY 24) - ₹ 343.56 Cr.**
-  **LIVE ACCOUNTS - 2,46,000+**
-  **PRESENCE ACROSS - 481 Branches & Offices 20 States & UTs**

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Standalone Statement of Financial Results for the Quarter and Half Year Ended September 30, 2023

(Rs. in Lakh)

PARTICULARS	For the quarter ended September 30, 2023	For the quarter ended September 30, 2022	For the half year ended September 30, 2023	For the half year ended September 30, 2022	For the year ended March 31, 2023
	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Total Income from Operations	61,401	48,429	1,19,203	93,027	1,99,427
2 Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	25,300	16,583	44,036	31,347	72,055
3 Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	25,300	16,583	44,036	31,347	69,555
4 Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	19,728	12,970	34,356	24,545	54,458
5 Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	19,794	13,007	34,310	24,518	54,455
6 Paid up Equity Share Capital	39,476	39,476	39,476	39,476	39,476
7 Reserves (excluding Revaluation Reserve)	3,64,582	2,99,864	3,64,582	2,99,864	3,30,081
8 Securities Premium Account	1,33,700	1,33,700	1,33,700	1,33,700	1,33,700
9 Net worth	4,04,052	3,39,334	4,04,052	3,39,334	3,69,551
10 Paid up Debt Capital/ Outstanding Debt	12,75,153	11,00,022	12,75,153	11,00,022	12,15,345
11 Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA
12 Debt Equity Ratio	2.86	2.88	2.86	2.88	2.79
13 Earnings Per Share (not annualised for three months ended periods)					
1. Basic:	5.00	3.29	8.70	6.22	13.80
2. Diluted:	4.85	3.19	8.45	6.03	13.38
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	0.70	1.48	0.73	1.40	1.31
17 Interest Service Coverage Ratio	2.06	1.86	1.93	1.83	1.87
18 Total Debts to Total Assets (%)	73.66%	74.57%	73.66%	74.57%	73.66%
19 Net profit Margin (%)	32.13%	26.78%	28.82%	26.38%	27.31%
20 GNPA (%)	1.38%	1.89%	1.38%	1.89%	1.17%
21 NNPA (%)	0.85%	1.36%	0.85%	1.36%	0.77%
22 Provision Coverage Ratio (%)	38.10%	28.37%	38.10%	28.37%	34.25%
23 Capital Adequacy Ratio (CRAR) (%)	42.25%	44.69%	42.25%	44.69%	42.73%

Notes:

- a) 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 <https://aadharhousing.com/>
- b) 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
- c) 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.
- d) Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter and half year ended september 30, 2023.

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

Place : Mumbai
Date : November 07, 2023

Rishi Anand
Managing Director & CEO
DIN 02303503