

Smart Loans for Dream Homes



GHAR BANEGA, TOH DESH BANEGA.

AUM
₹ 15,720 Cr.



DISBURSEMENT (H1 FY 23)
₹ 2455 Cr.

LIVE ACCOUNTS
2,13,609



NET PROFIT AFTER TAX (H1 FY 23)
₹ 245 Cr.

PRESENCE ACROSS
354 Branches & Offices 20 States & UTs



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Statement Of Standalone Financial Results For The Quarter And Six Months Ended September 30, 2022

(Rs. in Lakh)

PARTICULARS	For the quarter ended September 30, 2022	For the quarter ended September 30, 2021	For the six months ended September 30, 2022	For the six months ended September 30, 2021	For the year ended March 31, 2022
	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Total Income from Operations	48,429	41,814	93,027	82,318	1,69,266
2 Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	16,583	15,157	31,347	26,862	56,710
3 Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	16,583	15,157	31,347	26,862	56,710
4 Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	12,970	11,899	24,545	21,088	44,465
5 Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	13,007	11,840	24,518	21,057	44,518
6 Paid up Equity Share Capital	39,476	39,476	39,476	39,476	39,476
7 Reserves (excluding Revaluation Reserve)	2,99,864	2,51,101	2,99,864	2,51,101	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	3,39,334	2,90,571	3,39,334	2,90,571	3,14,533
10 Paid up Debt Capital/ Outstanding Debt	11,00,022	9,89,330	11,00,022	9,89,330	10,67,459
11 Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA
12 Debt Equity Ratio	3.24	2.70	3.24	2.70	3.39
13 Earnings Per Share (not annualised for three months ended periods)					
1. Basic:	3.29	3.01	6.22	5.34	11.26
2. Diluted:	3.19	2.93	6.03	5.18	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	1.48	0.69	1.40	0.65	0.76
17 Interest Service Coverage Ratio	1.86	1.78	1.83	1.69	1.75

Notes:

- The above standalone financial results for the quarter and half year ended September 30, 2022, which has been reviewed by the Statutory Auditors of the Company, were reviewed by the Audit Committee and approved by the Board of Directors at their respective Meetings held on 10th November, 2022.
- 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
- Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter and six months ended September 30, 2022

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

Deo Shankar Tripathi
Managing Director & CEO
DIN 07153794

Place : Mumbai
Date: November 10, 2022