

Aadhar Housing Finance

Driving India's Inclusive Housing Dream



AUM - ₹ 19,865 Cr.



DISBURSEMENT (9M FY 24) - ₹ 4,904 Cr.



NET PROFIT AFTER TAX (9M FY 24) - ₹ 547 Cr.



LIVE ACCOUNTS - 2,55,000+



PRESENCE ACROSS - 498 Branches & Offices 20 States & UTs

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Standalone Statement of Financial Results for the Quarter and Nine Months Ended December 31, 2023

(Rs. in Lakh)

Sr. No.	PARTICULARS	For the quarter ended December 31, 2023	For the quarter ended December 31, 2022	For the nine months ended December 31, 2023	For the nine months ended December 31, 2022	For the year ended March 31, 2023
		Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations	65,856	52,601	1,85,059	1,45,628	1,99,427
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	26,043	20,265	70,079	51,612	72,055
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	26,043	20,265	70,079	51,612	69,555
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	20,344	15,852	54,700	40,397	54,458
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	20,408	15,890	54,678	40,408	54,455
6	Paid up Equity Share Capital	39,476	39,476	39,476	39,476	39,476
7	Reserves (excluding Revaluation Reserve)	3,85,102	3,15,893	3,85,102	3,15,893	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	4,24,572	3,55,363	4,24,572	3,55,363	3,69,551
10	Paid up Debt Capital/ Outstanding Debt	13,12,759	11,71,547	13,12,759	11,71,547	12,15,345
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA
12	Debt Equity Ratio	2.89	2.82	2.89	2.82	2.79
13	Earnings Per Share (not annualised for three months ended periods)					
	1. Basic:	5.15	4.02	13.86	10.23	13.80
	2. Diluted:	4.99	3.90	13.43	9.92	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	1.68	1.18	0.90	1.32	1.31
17	Interest Service Coverage Ratio	2.04	1.98	1.97	1.88	1.87
18	Total Debts to Total Assets (%)	73.47%	74.25%	73.47%	74.25%	73.66%
19	Net profit Margin (%)	30.89%	30.14%	29.56%	27.74%	27.31%
20	GNPA (%)	1.44%	1.78%	1.44%	1.78%	1.17%
21	NNPA (%)	0.91%	1.23%	0.91%	1.23%	0.77%
22	Provision Coverage Ratio (%)	36.97%	30.84%	36.97%	30.84%	34.25%
23	Capital Adequacy Ratio (CRAR) (%)	39.73%	44.86%	39.73%	44.86%	42.73%

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, 2023.

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

Place : Jaipur
Date : February 08, 2024

Rishi Anand
Managing Director & CEO
DIN 02303503