

SELECTED STATISTICAL INFORMATION

The following information is included for analytical purposes and should be read in conjunction with our “Restated Consolidated Financial Information” on page 237 of this Red Herring Prospectus as well as “Our Business” and “Management's Discussion and Analysis of Financial Condition and Results of Operations” on pages 151 and 335 of this Red Herring Prospectus, respectively.

Certain non-GAAP financial measures and certain other statistical information relating to our operations and financial performance have been included in this section and elsewhere in this Red Herring Prospectus. We compute and disclose such non-GAAP financial measures and such other statistical information relating to our operations and financial performance as we consider such information to be useful measures of our business and financial performance, and because such measures are frequently used by securities analysts, investors and others to evaluate the operational performance of financial services businesses, many of which provide such non-GAAP financial measures and other statistical and operational information when reporting their financial results. However, note that these non-GAAP financial measures and other statistical information relating to our operations and financial performance may not be computed on the basis of any standard methodology that is applicable across the industry and therefore may not be comparable to financial measures and statistical information of similar nomenclature that may be computed and presented by other financial services companies. Such non-GAAP financial measures should be read together with the nearest GAAP measure.

The term “Aadhar” used in the name of the issuer, “Aadhar Housing Finance Limited” has no relation or connection with the Government of India or Unique Identification Authority of India’s “Aadhaar” and should not be confused with the same.

The following financial and statistical information relates to our Company and should be read in conjunction with our “Restated Consolidated Financial Information” on page 237. The basis of calculating average metrics in this section is the simple average of the respective metric as of the last day of the relevant year or period and the relevant metric as of the last day of the previous year or period.

Return on Equity and Assets

The following table sets forth, for the years indicated selected financial information relating to the return on equity and assets for our Company:

(₹ in million, except percentages)					
	As of/for the				
	FY 2021	FY 2022	FY 2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
Profit After Tax Before Exceptional Item ⁽¹⁾	3,401.3	4,448.5	5,643.3	4,040.6	5,478.8
Profit After Tax	3,401.3	4,448.5	5,447.6	4,040.6	5,478.8
Total Assets ⁽²⁾	136,303.3	143,758.1	166,178.7	158,916.6	180,355.7
Average Total Assets ⁽³⁾	129,983.8	140,030.7	154,968.4	151,337.4	173,267.2
AUM ⁽⁴⁾	133,271.0	147,777.9	172,228.3	165,664.6	198,651.6
Average AUM ⁽⁵⁾	123,793.8	140,524.5	160,003.1	156,721.3	185,440.0
Total Equity ⁽⁶⁾	26,928.2	31,466.9	36,976.6	35,557.4	42,491.6
Average Total Equity ⁽⁷⁾	25,200.8	29,197.6	34,221.8	33,512.2	39,734.1
Total Borrowings ⁽⁸⁾	103,744.7	106,745.9	121,534.5	117,154.7	131,275.9
Average Total Borrowings ⁽⁹⁾	100,089.1	105,245.3	114,140.2	111,950.3	126,405.2
Return Before Exceptional Item on Total Assets (%) ⁽¹⁰⁾	2.5%	3.2%	3.6%	3.6%*	4.2%*
Return Before Exceptional Item on Average Total Assets (%) ⁽¹¹⁾	2.6%	3.2%	3.6%	3.6%*	4.2%*
Return Before Exceptional Item on Equity (%) ⁽¹²⁾	13.5%	15.2%	16.5%	16.1%*	18.4%*
Return on Average Equity (%) ⁽¹³⁾	13.5%	15.2%	15.9%	16.1%*	18.4%*
Basic Earnings Per Equity Share ⁽¹⁴⁾	8.6	11.3	13.8	10.2	13.9
Diluted Earnings Per Equity Share ⁽¹⁵⁾	8.4	10.9	13.4	9.9	13.5
Net worth ⁽¹⁶⁾	26,927.6	31,466.3	36,976.0	35,556.8	42,491.0
Net Asset Value Per Share ⁽¹⁷⁾	68.2	79.7	93.7	90.1	107.6

Figures disclosed in the above table, except “Profit after Tax before exceptional item”, “Total Assets” and “Basic and Diluted Earnings Per Share”, are not measures of financial position, operating performance or liquidity defined by generally accepted accounting principles and may not be comparable to similarly titled measures presented by other companies.

(1) Profit After Tax Before Exceptional Item: - Represents Profit After Tax for the relevant year or period before taking into account the exceptional item (net of tax impact). The table below sets forth the profit after tax before exceptional item in FY2023: