

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

The Group considers that the carrying amounts recognised in the financial statements for housing and other loans, debt securities (other than disclosed above), deposits, borrowings (other than debt securities), subordinated liabilities, trade receivables, payables and other financial assets and liabilities whose fair value is not disclosed approximate their fair values.

37. Maturity Analysis of Assets and Liabilities

The table below shows an analysis of assets and liabilities according to when they are expected to be recovered or settled. With regard to loans and advances to customers, the Group uses the same basis of expected repayment behaviour as used for estimating the EIR.

(₹ in Million)

Particulars	December 31, 2023		
	Within 12 months	After 12 months	Total
ASSETS			
Cash and cash equivalents	1,884.7	-	1,884.7
Other bank balances	8,293.4	2,039.4	10,332.8
Receivables	258.5	-	258.5
Housing and other loans	23,010.4	1,36,084.1	1,59,094.5
Investments	37.0	4,669.7	4,706.7
Other financial assets	971.4	1,636.2	2,607.6
Non-financial assets			
Current tax assets (Net)	81.2	-	81.2
Property, plant and equipment	-	282.7	282.7
Right of use assets	-	478.2	478.2
Other intangible assets	-	14.1	14.1
Deferred Tax Assets (Net)	-	3.0	3.0
Other non-financial assets	606.4	5.3	611.7
Total Assets	35,143.0	1,45,212.7	1,80,355.7
LIABILITIES			
Financial Liabilities			
Trade Payables	848.7	-	848.7
Debt Securities	3,404.0	20,013.4	23,417.4
Borrowings (Other than debt securities)	19,642.3	87,603.4	1,07,245.7
Deposits	11.6	5.2	16.8
Subordinated liabilities	-	596.0	596.0
Other financial liabilities	4,842.3	396.2	5,238.5
Non-Financial Liabilities			
Current tax liabilities (Net)	1.2	-	1.2
Provisions	221.2	-	221.2
Deferred tax liabilities (Net)	-	60.5	60.5
Other non-financial liabilities	217.8	-	217.8
Total liabilities	29,189.1	1,08,674.7	1,37,863.8
Net	5,953.9	36,538.0	42,491.9