

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

| Particulars | March 31, 2021 | | |
|--------------------------|------------------|-----------------|-------------------|
| | Within 12 months | After 12 months | Total |
| Total liabilities | 27,470.0 | 81,905.1 | 1,09,375.1 |
| Net | 16,742.3 | 10,185.9 | 26,928.2 |

Note: The maturity analysis is prepared considering the prepayments on housing and other loans in line with historical trend. Classification of assets and liabilities under the different maturity buckets is based on the same estimates and assumptions as used by the company for compiling the return submitted to the RBI / NHB, which has been relied upon by the auditors.

38. Financial risk management

a. Liquidity Risk

Liquidity risk is the current and prospective risk arising out of an inability to meet financial commitments as they fall due, through available cash flows or through the sale of assets at fair market value. It includes both, the risk of unexpected increases in the cost of funding an asset portfolio at appropriate maturities and the risk of being unable to liquidate a position in a timely manner at a reasonable price.

The Group manages liquidity risk by maintaining sufficient cash and marketable securities and by having access to funding through an adequate amount of committed credit lines. Given the need to fund diverse products, the Group maintains flexibility in funding by maintaining availability under committed credit lines to meet obligations when due. Management regularly monitors the position of cash and cash equivalents vis-à-vis projections. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of Balance Sheet liquidity ratios are considered while reviewing the liquidity position.

Liquidity risk is managed in accordance with our Asset Liability Management Policy. This policy is framed as per the current regulatory guidelines and is approved by the Board of Directors. The Asset Liability Management Policy is reviewed periodically to incorporate changes as required by regulatory stipulation or to realign the policy with changes in the economic landscape. The Asset Liability Committee (ALCO) of the Group formulates and reviews strategies and provides guidance for management of liquidity risk within the framework laid out in the Asset Liability Management Policy.

Maturity Analysis of Financial assets and Financial Liabilities

As at December 31, 2023

(₹ in Million)

| Particulars | Carrying Value | Due within 1 year | Due within 1 to 3 year | Due within 3 to 5 year | More than 5 year |
|---|-------------------|-------------------|------------------------|------------------------|------------------|
| Financial Assets | | | | | |
| Cash and cash equivalents | 1,884.7 | 1,884.7 | - | - | - |
| Other bank balances | 10,332.8 | 8,293.4 | 2,010.9 | - | 28.5 |
| Housing and other loans | 1,59,094.5 | 23,010.4 | 39,906.0 | 34,007.3 | 62,170.8 |
| Investments | 4,706.7 | 37.0 | - | - | 4,669.7 |
| Receivables & Other financial assets | 2,866.1 | 1,229.9 | 1,054.1 | 350.6 | 231.5 |
| Total | 1,78,884.8 | 34,455.4 | 42,971.0 | 34,357.9 | 67,100.5 |
| Financial Liabilities | | | | | |
| Trade payables | 848.7 | 848.7 | - | - | - |
| Debt securities | 23,417.4 | 3,404.0 | 14,253.5 | 4,882.4 | 877.5 |
| Borrowings (other than debt securities) | 1,07,245.7 | 19,642.3 | 37,631.3 | 28,183.8 | 21,788.3 |