

**AADHAR HOUSING FINANCE LIMITED**  
CIN U66010KA1990PLC011409

**Notes to restated consolidated financial information**

Sr No.	ISIN	Rate of interest	Date of Redemption	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
81	INE883F07223	7.10%	07-10-2024	990.0	990.0	990.0	990.0	-
82	INE883F07231	6.90%	29-10-2024	600.0	1,200.0	1,200.0	1,200.0	-
83	INE883F07249	7.15%	09-12-2026	1,000.0	1,000.0	1,000.0	1,000.0	-
84	INE883F07256	9.55%*	24-02-2026	625.0	875.0	750.0	1,000.0	-
85	INE883F07264	8.59%*	15-06-2029	3,510.0	3,510.0	3,510.0	-	-
86	INE883F07264	8.64%*	15-06-2029	3,510.0	3,510.0	3,510.0	-	-
87	INE883F07298	8.55%*	06-02-2028	900.0	-	1,000.0	-	-
88	INE883F07280	8.55%*	06-01-2028	1,150.0	-	1,150.0	-	-
89	INE883F07306	8.50%	26-05-2026	2,750.0	-	-	-	-
90	INE883F07314	8.50%	17-08-2026	5,000.0	-	-	-	-
91	INE883F07322	8.35%*	31-10-2028	1,000.0	-	-	-	-
Total				23,483.4	23,671.1	25,496.0	17,676.0	21,488.0

\*Floating rate linked to RBI repo

#Publicly issued NCD

iii. The Company has raised funds from Secured Redeemable Non Convertible Debentures (NCDs) as mentioned below :

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
Secured redeemable non-convertible debentures (NCDs) issued during the period	8,750.0	7,020.0	9,170.0	4,190.0	8,150.0
Secured redeemable non-convertible debentures (NCDs) are long term and are secured by way of pari passu first charge by way of (present & future obligations) hypothecation on all standard book debts / outstanding moneys current assets / receivables, current assets, cash & bank balances & Investments except for those book debts charged or to be charged in favour of NHB for refinance availed or to be availed from them and the Company has provided Security on specific immovable property on certain series of NCDs private placement (excluding IPO Series). NCDs including current maturities are redeemable at par in various periods.					

iv. There has been no deviation in the utilisation of issue proceeds of publically issued secured redeemable non-convertible debentures , from the Objects as stated in the Shelf prospectus document dated September 03, 2018.

**15. Borrowings (other than debt securities)**

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
<b>Secured</b>					
<b>At amortised cost</b>					
<b>Term Loans</b>					
from banks	71,413.9	64,837.2	65,406.7	63,586.0	64,123.2
from National housing bank	35,831.5	28,033.1	30,020.6	23,853.7	16,980.9
<b>Cash credit facilities</b>					
from banks	0.3	-	-	750.0	-
<b>Total</b>	<b>1,07,245.7</b>	<b>92,870.3</b>	<b>95,427.3</b>	<b>88,189.7</b>	<b>81,104.1</b>

i) All borrowings are issued in India

ii) Terms of repayment and rate of interest in case of borrowings.

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
<b>1. Term loan from banks</b>					
Interest rate	Floating*	Floating*	Floating*	Floating*	Floating*
0-3 Years	37,609.3	35,022.7	33,444.2	32,582.1	32,897.2
3-5 Years	18,422.0	17,609.6	19,744.4	16,806.0	15,390.7
>5 Years	15,490.8	12,341.3	12,348.0	14,352.5	16,055.8
<b>Total</b>	<b>71,522.1</b>	<b>64,973.6</b>	<b>65,536.6</b>	<b>63,740.6</b>	<b>64,343.7</b>
<b>2. Term Loan from National housing bank</b>					
Interest rate	2.80% to 8.40%	2.94% to 7.30%	2.94% to 7.30%	2.94% to 7.30%	3.00% to 7.50%
0-3 Years	19,772.3	14,126.9	15,111.0	11,468.8	8,851.3
3-5 Years	9,761.7	8,540.5	9,098.1	6,569.6	4,118.2
>5 Years	6,297.5	5,365.7	5,811.5	5,815.3	4,011.4
<b>Total</b>	<b>35,831.5</b>	<b>28,033.1</b>	<b>30,020.6</b>	<b>23,853.7</b>	<b>16,980.9</b>

\*(Linked with MCLR/Base Rate of respective banks)

Maturity profile disclosed above excludes discount and EIR adjustments :

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
Discount and EIR	108.2	136.4	129.9	154.6	220.5

iii) The secured term loans from banks are availed from various scheduled banks. These loans are repayable as per the individual contracted terms in one or more instalments between January 2024 and November 2038. These loans are secured / to be secured by way of jointly ranking pari passu inter-se charge, along with NHB and NCD holders, on the Company's book debts, housing loans and the whole of the present and future movable assets of the Company as applicable.

iv) Secured term loan from National Housing Bank are repayable as per the contracted terms in one or more instalments between January 2024 and October 2033. These loans from National Housing Bank are secured / to be secured by way of first charge to and in favour of NHB, other banks and NCD holders and jointly ranking pari passu inter-se, on the Company's book debts, housing loans and the whole of the present and future movable and immovable assets wherever situated excluding SLR assets.

v) Cash credit facilities from banks are secured by way of jointly ranking pari passu inter-se charge, along with NHB and NCD holders, on the Company's book debts, housing loans and the whole of the present and future movable assets of the Company as applicable. All cash credit facilities are repayable as per the contracted / rollover term.

**16. Deposits**

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
<b>Deposit</b>					
<b>At amortised cost</b>					
Public deposits	16.8	35.2	31.2	79.9	405.6
<b>Total</b>	<b>16.8</b>	<b>35.2</b>	<b>31.2</b>	<b>79.9</b>	<b>405.6</b>

The National Housing Bank Directives requires all HFCs, accepting public deposits, to create a floating charge on the statutory liquid assets maintained in favour of the depositors through the mechanism of a Trust Deed. The Company has accordingly appointed SEBI approved Trustee Company as a Trustee for the above by executing a trust deed.

The public deposits of the Company as defined in paragraph 2(1)(y) of the Housing Finance Companies (NHB) Directions, 2010, are secured by floating charge on the Statutory Liquid Assets maintained in terms of sub-sections (1) and (2) of Section 29B of the National Housing Bank Act, 1987.