

**AADHAR HOUSING FINANCE LIMITED**  
**CIN U66010KA1990PLC011409**

**Notes to restated consolidated financial information**

Particulars	For the nine months ended December 31, 2023	For the nine months ended December 31, 2022	For the year ended March 31, 2023	For the year ended March 31, 2022
Weighted average maturity (in Months)	182	170	174	167
Weighted average holding period (in Months)	15	23	22	29
Retention of beneficial economic interest (MRR)	10%	10%	10%	10%
Coverage of tangible security coverage	100%	100%	100%	100%

The Loans transferred are not rated as same are non-corporate borrowers.

b.) The Company has not transferred or acquired, any stressed / default loans during the year ended March 31, 2023, March 31, 2022 & nine months ended December 31, 2023 and December 31, 2022.

c.) Details of transfer through Co-lending in respect of loans not in default

Particulars	For the nine months ended December 31, 2023	For the nine months ended December 31, 2022	For the year ended March 31, 2023
Entity	NBFC (Housing Finance Company)	NBFC (Housing Finance Company)	NBFC (Housing Finance Company)
Count of Loan Accounts Assigned	3,071	303	1,201
Amount of Loan Accounts Assigned (Rs in Million)	3,306.5	386.1	1,284.4
Weighted average maturity (in Months)	216	205	207
Weighted average holding period (in Months)	3	3	4
Retention of beneficial economic interest (MRR)	20%	20%	20%
Coverage of tangible security coverage	100%	100%	100%

**53.** The Group periodically files returns/statements with banks and financial institution which are in agreement with books of accounts of the Group. This information has been relied upon by the auditors.

**54.** Registration of charges or satisfaction with Registrar of Companies are filed and paid within the statutory period for debt and borrowings issued during the nine months ended December 31, 2023 and December 31, 2022 and for the year ended March 31, 2023, March 31, 2022 and March 31, 2021.

**55.** Money raised by way of borrowing from bank and financial institution have been applied by the Group for the purposes for which they were raised, other than temporary deployment pending application of proceeds during the nine months ended December 31, 2023 and December 31, 2022 and for the year ended March 31, 2023, March 31, 2022 and March 31, 2021.

**56.** No proceedings have been initiated on or are pending against the Group for holding benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and Rules made thereunder during the nine months ended December 31, 2023 and December 31, 2022 and for the year ended March 31, 2023, March 31, 2022 and March 31, 2021.