

**AADHAR HOUSING FINANCE LIMITED**  
CIN U66010KA1990PLC011409

**Notes to restated consolidated financial information**

ii) Terms of repayment and rate of interest in case of Debt Securities.

Particulars	(₹ in Million)				
	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>					
Redeemable non convertible debentures					
Interest Rate	6.90% to 9.80%	6.90% to 9.80%	6.90% to 9.80%	6.90% to 9.80%	7.35% to 9.80%
0-3 Years	17,723.5	13,077.7	17,967.1	15,227.7	19,039.7
3-5 Years	4,882.4	3,361.0	4,684.0	2,236.0	1,922.0
>5 Years	877.5	7,232.4	2,844.9	212.3	526.4
<b>Total</b>	<b>23,483.4</b>	<b>23,671.1</b>	<b>25,496.0</b>	<b>17,676.0</b>	<b>21,488.1</b>

Maturity profile disclosed above excludes discount and EIR adjustments :

Particulars	(₹ in Million)				
	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	66.0	76.7	74.7	33.1	85.0

**List of Redeemable debentures**

(₹ in Million)								
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
1	INE538L07387	8.99%	25-06-2018	-	-	-	-	-
2	INE538L07387	8.99%	25-06-2018	-	-	-	-	-
3	INE538L07387	8.99%	25-06-2018	-	-	-	-	-
4	INE538L07395	8.97%	29-06-2018	-	-	-	-	-
5	INE538L07437	8.30%	04-02-2019	-	-	-	-	-
6	INE538L07452	8.40%	06-05-2019	-	-	-	-	-
7	INE538L07452	8.40%	06-05-2019	-	-	-	-	-
8	INE538L07452	8.40%	06-05-2019	-	-	-	-	-
9	INE538L07452	8.40%	06-05-2019	-	-	-	-	-
10	INE538L07452	8.40%	06-05-2019	-	-	-	-	-
11	INE538L07452	8.40%	06-05-2019	-	-	-	-	-
12	INE538L07429	8.85%	24-07-2019	-	-	-	-	-
13	INE538L07023	10.25%	09-01-2020	-	-	-	-	-
14	INE538L07023	10.25%	09-01-2020	-	-	-	-	-
15	INE538L07023	10.25%	09-01-2020	-	-	-	-	-
16	INE538L07023	10.25%	09-01-2020	-	-	-	-	-
17	INE538L07023	10.25%	09-01-2020	-	-	-	-	-
18	INE538L07338	9.40%	27-05-2021	-	-	-	-	45.0
19	INE883F07033	9.60%	05-07-2021	-	-	-	-	20.0
20	INE883F07082	9.35%	17-08-2021	-	-	-	-	20.0
21	INE883F07090	9.35%	25-08-2021	-	-	-	-	10.0
22	INE538L07486	9.60%	29-09-2021	-	-	-	-	294.3
23	INE538L07494	9.60%	29-09-2021	-	-	-	-	5,762.7
24	INE538L07353	9.20%	18-10-2021	-	-	-	-	500.0
25	INE883F07108	9.37%	20-10-2021	-	-	-	-	20.0
26	INE883F07116	9.36%	25-10-2021	-	-	-	-	10.0
27	INE883F07132	9.36%	27-10-2021	-	-	-	-	20.0
28	INE538L07361	9.00%	11-11-2021	-	-	-	-	100.0
29	INE538L07064	9.80%	27-03-2022	-	-	-	-	200.0
30	INE538L07072	9.80%	03-06-2022	-	-	-	100.0	100.0
31	INE538L07072	9.80%	03-06-2022	-	-	-	100.0	100.0
32	INE538L07080	9.80%	07-08-2022	-	-	-	80.0	80.0
33	INE538L07080	9.80%	07-08-2022	-	-	-	10.0	10.0
34	INE538L07080	9.80%	07-08-2022	-	-	-	10.0	10.0
35	INE538L07098	9.80%	03-09-2022	-	-	-	100.0	100.0
36	INE538L07106	9.80%	10-09-2022	-	-	-	100.0	100.0
37	INE538L07122	9.70%	04-11-2022	-	-	-	200.0	200.0
38	INE538L07155	9.60%	28-12-2022	-	-	-	200.0	200.0
39	INE538L07171	9.60%	07-01-2023	-	200.0	-	200.0	200.0
40	INE538L07296	9.30%	28-04-2023	-	100.0	100.0	100.0	100.0
41	INE538L07296	9.30%	28-04-2023	-	13.0	13.0	13.0	13.0
42	INE883F07017	9.40%	05-05-2023	-	300.0	300.0	300.0	300.0
43	INE538L07304	9.50%	13-05-2023	-	50.0	50.0	50.0	50.0
44	INE883F07165	9.15%	20-06-2023	-	2,000.0	2,000.0	2,000.0	2,000.0
45	INE538L07502#	9.25%	29-09-2023	-	305.1	305.1	305.1	305.1
46	INE538L07510#	9.65%	29-09-2023	-	189.6	189.6	189.6	189.6
47	INE883F07124	9.36%	27-10-2023	-	40.0	40.0	40.0	40.0
48	INE883F07140	9.40%	21-11-2023	-	180.0	180.0	180.0	180.0
49	INE883F07140	9.40%	21-11-2023	-	20.0	20.0	20.0	20.0
50	INE883F07157	9.40%	22-11-2023	-	90.0	90.0	90.0	90.0
51	INE538L07056	9.80%	23-03-2025	250.0	250.0	250.0	250.0	250.0
52	INE538L07163	9.60%	06-01-2026	100.0	100.0	100.0	100.0	100.0
53	INE538L07163	9.60%	06-01-2026	100.0	100.0	100.0	100.0	100.0
54	INE538L07163	9.60%	06-01-2026	100.0	100.0	100.0	100.0	100.0
55	INE538L07189	9.60%	19-01-2026	100.0	100.0	100.0	100.0	100.0
56	INE538L07197	9.60%	19-01-2026	10.0	10.0	10.0	10.0	10.0
57	INE538L07197	9.60%	19-01-2026	17.0	17.0	17.0	17.0	17.0
58	INE538L07205	9.60%	25-01-2026	100.0	100.0	100.0	100.0	100.0
59	INE538L07205	9.60%	25-01-2026	100.0	100.0	100.0	100.0	100.0
60	INE538L07213	9.55%	29-01-2026	50.0	50.0	50.0	50.0	50.0
61	INE538L07213	9.55%	29-01-2026	10.0	10.0	10.0	10.0	10.0
62	INE538L07213	9.55%	29-01-2026	50.0	50.0	50.0	50.0	50.0
63	INE538L07213	9.55%	29-01-2026	10.0	10.0	10.0	10.0	10.0
64	INE538L07221	9.55%	01-03-2026	100.0	100.0	100.0	100.0	100.0
65	INE538L07254	9.55%	22-03-2026	200.0	200.0	200.0	200.0	200.0
66	INE538L07270	9.55%	31-03-2026	100.0	100.0	100.0	100.0	100.0
67	INE538L07270	9.55%	31-03-2026	25.0	25.0	25.0	25.0	25.0
68	INE883F07025	9.40%	05-05-2026	200.0	200.0	200.0	200.0	200.0
69	INE883F07041	9.35%	08-07-2026	20.0	20.0	20.0	20.0	20.0
70	INE883F07058	9.40%	13-07-2026	12.0	12.0	12.0	12.0	12.0
71	INE883F07066	9.28%	18-07-2026	20.0	20.0	20.0	20.0	20.0
72	INE883F07074	9.15%	05-08-2026	12.0	12.0	12.0	12.0	12.0
73	INE538L07379	9.00%	16-11-2026	50.0	50.0	50.0	50.0	50.0
74	INE538L07528#	9.35%	29-09-2028	95.5	95.5	95.5	95.5	95.5
75	INE538L07536#	9.75%	29-09-2028	116.8	116.8	116.8	116.8	116.8
76	INE883F07173	8.00%	05-05-2023	-	2,000.0	2,000.0	2,000.0	2,000.0
77	INE883F07181	8.20%	17-08-2023	-	3,000.0	3,000.0	3,000.0	3,000.0
78	INE883F07199	8.20%	01-09-2023	-	1,650.0	1,650.0	1,650.0	1,650.0
79	INE883F07207	7.35%	28-02-2022	-	-	-	-	1,000.0
80	INE883F07215	8.10%	20-10-2025	500.0	500.0	500.0	500.0	500.0