

**AADHAR HOUSING FINANCE LIMITED**  
CIN U66010KA1990PLC011409

**Restated consolidated statement of profit and loss**

(₹ in Million)						
Particulars	Note No.	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	For the year ended March 31, 2021
<b>1 Income</b>						
<b>Revenue from operations</b>	25					
a) Interest income		16,733.2	12,995.5	17,762.8	15,382.9	14,269.4
b) Fees and commission Income		1,229.0	740.6	1,047.3	735.6	758.0
c) Net gain on fair value changes		149.3	244.0	317.9	234.6	87.8
d) Net gain on derecognition of financial instruments under amortised cost category		838.7	897.9	1,304.3	929.6	638.1
<b>Total revenue from operations</b>		18,950.2	14,878.0	20,432.3	17,282.7	15,753.3
Other income	26	1.5	4.1	2.9	2.9	2.2
<b>Total income</b>		<b>18,951.7</b>	<b>14,882.1</b>	<b>20,435.2</b>	<b>17,285.6</b>	<b>15,755.5</b>
<b>2 Expenses</b>						
Finance costs	27	7,248.1	5,857.3	7,991.9	7,612.0	8,159.7
Impairment on financial instruments	28	453.7	552.8	492.1	487.1	549.4
Employees benefits expense	29	2,900.2	2,274.8	3,220.1	2,481.9	1,888.1
Depreciation and amortisation expense	10&11&35	152.2	120.8	164.9	132.5	111.9
Other expenses	30	1,187.7	913.8	1,358.0	898.5	721.3
<b>Total expenses</b>		<b>11,941.9</b>	<b>9,719.5</b>	<b>13,227.0</b>	<b>11,612.0</b>	<b>11,430.4</b>
<b>3 Profit before tax and exceptional items</b>		<b>7,009.8</b>	<b>5,162.6</b>	<b>7,208.2</b>	<b>5,673.6</b>	<b>4,325.1</b>
<b>4 Exceptional item</b>	46	-	-	250.0	-	-
<b>5 Profit before tax</b>		<b>7,009.8</b>	<b>5,162.6</b>	<b>6,958.2</b>	<b>5,673.6</b>	<b>4,325.1</b>
<b>6 Tax expense</b>	31					
Current tax		1,571.8	1,127.3	1,571.1	1,254.5	934.6
Short/(Excess) Provision of Income Tax for earlier years		(5.6)	-	-	-	-
Deferred tax charge / (credit)		(35.2)	(5.3)	(60.5)	(29.4)	(10.8)
		<b>1,531.0</b>	<b>1,122.0</b>	<b>1,510.6</b>	<b>1,225.1</b>	<b>923.8</b>
<b>7 Profit for the period</b>		<b>5,478.8</b>	<b>4,040.6</b>	<b>5,447.6</b>	<b>4,448.5</b>	<b>3,401.3</b>
<b>8 Other comprehensive income (OCI)</b>						
Items that will not be reclassified to profit or loss						
i Remeasurements of the defined employee benefit plans		3.5	10.3	7.8	17.9	4.6
ii Income tax relating to items that will not be reclassified to profit or loss		(0.9)	(2.6)	(2.0)	(4.4)	(1.3)
<b>Total other comprehensive income for the period (i + ii)</b>		<b>2.6</b>	<b>7.7</b>	<b>5.8</b>	<b>13.5</b>	<b>3.3</b>
<b>9 Total comprehensive income</b>		<b>5,481.4</b>	<b>4,048.3</b>	<b>5,453.4</b>	<b>4,462.0</b>	<b>3,404.6</b>
<b>10 Earnings per equity share</b>	32					
Basic earnings per equity share (₹) *		13.9	10.2	13.8	11.3	8.6
Diluted earnings per equity share (₹) *		13.5	9.9	13.4	10.9	8.4

\*not annualised for the nine months ended December 31, 2023 and December 31, 2022

The accompanying notes form an integral part of the restated consolidated financial information  
In terms of our report of even date attached.

For **Walker Chandio & Co LLP**

Chartered Accountants

ICAI Firm Registration No: 001076N/N500013

For **Kirtane & Pandit LLP**

Chartered Accountants

ICAI Firm Registration No: 105215W/W100057

For and on behalf of the Board of Directors

**Manish Gujral**

Partner

Membership No.: 105117

**Sandeep D Welling**

Partner

Membership No.: 044576

**Deo Shankar Tripathi**

Executive Vice-Chairman

DIN 07153794

**Rishi Anand**

Managing Director & CEO

DIN 02303503

Place: Mumbai

Date: April 15, 2024

Place: Mumbai

Date: April 15, 2024

**Rajesh Viswanathan**

Chief Financial Officer

**Harshada Pathak**

Company Secretary