

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

Particulars	Carrying Value	Due within 1 year	Due within 1 to 3 year	Due within 3 to 5 year	More than 5 year
Financial Liabilities					
Trade payables	386.8	386.8	-	-	-
Debt securities	21,403.1	7,917.0	11,037.7	1,922.0	526.4
Borrowings (other than debt securities)	81,104.1	14,175.4	27,352.7	19,508.9	20,067.1
Deposits	405.6	322.6	71.4	7.4	4.2
Subordinated liabilities	831.9	(8.1)	240.0	-	600.0
Other financial liabilities	4,774.9	4,510.7	123.5	109.7	31.0
Total	1,08,906.4	27,304.4	38,825.3	21,548.0	21,228.7
Net	26,090.3	15,606.2	(11,313.1)	113.4	21,683.8
Cumulative Net		15,606.2	4,293.1	4,406.5	26,090.3

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.

b. Interest Risk

The core business of the Group is providing housing and other mortgage loans. The Group borrows through various financial instruments to finance its core lending activity. These activities expose the Group to interest rate risk.

Interest rate risk is measured through earnings at risk from an earnings perspective and through duration of equity from an economic value perspective. Further, exposure to fluctuations in interest rates is also measured by way of gap analysis, providing a static view of the maturity and re-pricing characteristic of Balance sheet positions. An interest rate sensitivity gap report is prepared by classifying all rate sensitive assets and rate sensitive liabilities into various time period categories according to contracted/behavioural maturities or anticipated re-pricing date. The difference in the amount of rate sensitive assets and rate sensitive liabilities maturing or being re-priced in any time period category, gives an indication of the extent of exposure to the risk of potential changes in the margins on new or re-priced assets and liabilities. The interest rate risk is monitored through above measures on a quarterly basis.

Interest Rate Sensitivity

The following table demonstrates the net sensitivity to a reasonably possible change in interest rate (all other variables being constant) of the Group's statement of profit and loss (before taxes)

(₹ in Million)

Particulars	Basis Points	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
Increase by basis points	+50	122.6	106.6	152.3	196.7	164.6
Decrease by basis points	-50	(122.6)	(106.6)	(152.3)	(196.7)	(164.6)