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Aadhar Housing Finance IPO

Aadhar Housing Finance IPO Price: ₹300 to ₹315

IPO Date Range: 8 May, 2024 - 10 May, 2024



Foundation & Business Essence

Established in 2010, Aadhar Housing Finance Limited is a housing finance company with a focus on the lower income segment in India. The company operates deep impact branches and sales offices targeting customers in tier 4 and tier 5 towns.

Business Model

Aadhar Housing Finance's business model integrates social responsibility as a core component. In addition to offering financially inclusive lending services, the company actively works towards enhancing the standard of living for its target customers. By generating employment opportunities in urban and semi-urban areas, Aadhar contributes to the growth of local economies. Through a customer-centric approach and an expansive branch network, the company aims to create a positive societal impact while ensuring sustained financial performance. Their portfolio includes mortgage loan products catering to various needs such as residential and commercial property purchase, construction, home improvement, and extension.

Network and Presence

As of December 31, 2023, Aadhar Housing Finance operates through 487 branches and 109 sales offices spread across 20 states and union territories in India. Their presence spans approximately 10,926 pin codes nationwide. With a customer-centric approach, they have served 246,983 customers across various regions.

Strengths

- Specialization in the low-income housing segment distinguishes the Housing Finance Company (HFC).
- Demonstrated resilience across business cycles underscores the maturity of its business model.
- A wide-reaching network of branches and sales offices ensures extensive geographical coverage and diverse sales channels.
- Robust systems and processes govern underwriting, collections, and asset quality monitoring, enhancing operational efficiency.
- Access to diversified and cost-efficient long-term financing strengthens financial stability.
- Social objectives form a fundamental aspect of the company's business model, contributing to its societal impact.
- A seasoned and professional management team, experienced in navigating market cycles, upholds strong corporate governance standards.

Aadhar Housing Finance IPO Specifics:

IPO Date	May 8, 2024 to May 10, 2024
Listing Date	Wednesday, May 15, 2024
Face Value	₹10 per share
Price Band	₹300 to ₹315 per share
Lot Size	47 Shares
Total Issue Size	95,238,095 shares (aggregating up to ₹3,000.00 Cr)
Fresh Issue	31,746,032 shares (aggregating up to ₹1,000.00 Cr)
Offer For Sale	63,492,063 shares of ₹10 (aggregating up to ₹2,000.00 Cr)
Employee Discount	₹23 per share
Issue Type	Book Built Issue IPO
Listing At	BSE, NSE
Share holding pre issue	394,754,970
Share holding post issue	426,501,002

Aadhar Housing Finance IPO Lot Size

Bidders have the opportunity to bid for a minimum of 47 shares, with the option to increase in multiples. The table below outlines the minimum and maximum investment thresholds for both retail investors and High Net Worth Individuals (HNIs), specifying the corresponding number of shares and amounts involved.

Application	Lots	Shares	Amount
Retail (Min)	1	47	₹14,805
Retail (Max)	13	611	₹192,465
S-HNI (Min)	14	658	₹207,270
S-HNI (Max)	67	3,149	₹991,935
B-HNI (Min)	68	3,196	₹1,006,740

Aadhar Housing Finance IPO Reservation

QIB Shares Offered	Not more than 50% of the Net offer
Retail Shares Offered	Not less than 35% of the Offer
NII (HNI) Shares Offered	Not less than 15% of the Offer

Aadhar Housing Finance IPO Timetable (Important Dates)

IPO Open Date	Wednesday, May 8, 2024
IPO Close Date	Friday, May 10, 2024
Basis of Allotment	Monday, May 13, 2024
Initiation of Refunds	Tuesday, May 14, 2024
Credit of Shares to Demat	Tuesday, May 14, 2024
Listing Date	Wednesday, May 15, 2024
Cut-off time for UPI mandate confirmation	5 PM on May 10, 2024

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Aadhar Housing Finance Limited IPO Financial Information

Between the fiscal years ending on March 31, 2023, and March 31, 2022, Aadhar Housing Finance Limited saw a notable 18.22% increase in revenue and a corresponding 22.22% rise in profit after tax (PAT).

Period Ended	31 Mar 2021	31 Mar 2022	31 Mar 2023	31 Dec 2023
Assets	13,630.33	14,375.81	16,617.87	18,035.57
Revenue	1,575.55	1,728.56	2,043.52	1,895.17
Profit After Tax	340.46	446.20	545.34	547.88
Net Worth	2,692.76	3,146.63	3,697.60	4,249.10
Total Borrowing	10,374.47	10,674.59	12,153.45	13,127.59

Amount in ₹ Crore

Key Performance Indicator - Aadhar Housing Finance IPO

KPI	Values
Market Cap (Rs Cr)	13,434.78 Cr.
ROE	18.4%
P/E (x)	22.8
Debt/ Equity	3.1
EPS	13.81
RoNW	12.9%

Objects of the Issue:

The company intends to utilize the net proceeds for the following purposes:

1. Meeting future capital requirements for onward lending.
2. Addressing general corporate needs.

Prospectus Links:

Prospectus: Official documents that provide detailed information about the IPO and the company.

[Aadhar Housing Finance IPO DRHP](#) and [Aadhar Housing Finance IPO RHP](#)

Frequently Asked Questions

What is an IPO?

An IPO, or Initial Public Offering, is the process by which a private company offers its shares to the public for the first time to raise capital.

Why do companies go public with an IPO?

Companies go public to raise capital for expansion, reduce debt, or for other corporate purposes. It also provides liquidity to existing shareholders.

What is the price range for the "Aadhar Housing Finance Limited" IPO?

The price range for the "Aadhar Housing Finance Limited" IPO is ₹300 to ₹315 per share.

When will the "Aadhar Housing Finance Limited" IPO be listed on the stock exchange?

The "Aadhar Housing Finance Limited" IPO is expected to be listed on Wednesday, 15 May 2024.

How to apply for an IPO with Laksh Mishree?

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Select the desired IPO and fill in the required details.

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How can I check the subscription status of an IPO on Laksh Mishree?

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