

## Plenary Panel Discussion 2 – **“Unlocking finance for low-carbon buildings”**

### ❖ Aadhar Housing Finance Limited (AHFL)

- AHFL was established in 2010/11 with **20%** stake from IFC.
- Largest Housing Finance Company with AUM of Rs. **15,000** Crs.
- Distribution network of **341** Branches covering **15000+** Locations in **20** states and Union Territory.
- 100% retail loans of Average ticket size **8.9 lacs** with **90%** Women co-borrowers.
- **2.1 Lacs** active Customer base spread across **20** States.
- Predominant Focus on EWS/LIG segment comprising **80%** of Loans below **15 lac** by value and **89%** by volume.
- Robust Underwriting, Monitoring and Collection Process.
- Best in Class Metrics with Strong Asset Quality.
- Committed and Stable Workforce.
- Access to Diversified Funding Sources, Positive ALM Position.
- Highly Experienced Board and Management Team.
- End to End Digital process aided by Investment in Technology and Analytics.
- Strong ESG Focus with Social Objectives at Core of Business Model.
- **98.7%** ownership with Blackstone PE.

### ❖ Aadhar's planning to promote green building finance

- Organization has Planned green housing business opportunities in the affordable housing segment.
- Organization is Planning for implementation of the green affordable housing business model.
- Currently, we are in the beginning of the pilot project.