

**AADHAR HOUSING FINANCE LIMITED**  
**CIN U66010KA1990PLC011409**

**Notes to restated consolidated financial information**

3. Customers who has availed the benefit of One-time restructuring as per RBI Circular RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 2020 and RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 dated August 2020 (for restructuring of accounts of Micro, small and Medium Enterprises (MSME) sector – Restructuring of Advances having exposure less than or equal to Rs. 25 crores) have been disclosed as Stage 2 assets under Ind AS with gross outstanding value of ₹ 1,363.0 Million. Impairment provision and provision required under IRACP is maintained at 10% as required by RBI circular.

4. The above mentioned amount of ‘Total Gross Carrying Amount as per Ind AS’ excludes loan against fixed deposits and includes pending part disbursement of loans.

**48.** Disclosure in accordance with RBI circular number DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020 related to COVID19 Regulatory Package - Asset Classification and Provisioning.

(Rs in Million)

Particulars	As at March 31, 2021
(i) Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3; (refer note 1 below)	6,558.7
(ii) Respective amount where asset classification benefits is extended (refer note 2 below)	862.0
(iii) Provisions made during the Q4FY2020 and Q1FY2021 in terms of paragraph 5*;	495.1
(iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6.	29.2

\*As per para 4 of circular, the Company being HFC has provided the additional provision as per Ind AS.

Notes:

1. Represents outstanding balance as on March 31, 2021 in borrower’s accounts which were overdue but standard at February 29, 2020.

2. Amount disclosed above is calculated as on March 31, 2021 for accounts which have overdue from February 29, 2020 and availed the moratorium. Also includes the customers who have availed benefit of one-time restructuring which have overdue from February 29, 2020 and availed the moratorium.

**49.** Disclosures pursuant to RBI Notification – RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 06, 2020 (Resolution framework for Covid-19 related stress) and RBI Notification – RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 dated August 06, 2020 (for restructuring of accounts of Micro, small and Medium Enterprises (MSME) sector – Restructuring of Advances having exposure less than or equal to Rs. 25 crores)

(Rs in Million)

	(A)	(B)	(C)	(D)	(E)
Type of Borrower	Number of accounts where the resolution plan has been implemented under this window (in Nos)	Exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of implementation of the resolution plan
Housing Loans /Non Housing Loans (refer notes below)	183.2	1,356.4	-	-	75.9
<b>Total</b>	<b>183.2</b>	<b>1,356.4</b>	<b>-</b>	<b>-</b>	<b>75.9</b>

Notes: 1. Categorised in personal loan as per RBI Notification.

2. Includes 454 Small business Loan accounts with exposure of Rs 345.4 Million