

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

3. Overall Provision as at March 31, 2021 against One Time Restructuring is Rs. 136.3 Million at 10% of total exposure

50. Disclosures pursuant to RBI Notification RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 date August 6, 2020 and – RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 (Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses)

(Rs in Million)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at September 30, 2022 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2023	Of (A) amount written off during the half-year ended March 31, 2023	Of (A) amount paid by the borrowers during the half-year ended March 31, 2023	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at March 31, 2023
Personal Loans (refer note below)	3,238.0	159.7	8.9	243.3	3,131.1*
Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	3,238.0	159.7	8.9	243.3	3,131.1*

As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

*Includes Rs 305.0 million of NPA accounts which has become standard during the half year ended March 31, 2023.

(Rs in Million)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at September 30, 2021 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2022	Of (A) amount written off during the half-year ended March 31, 2022	Of (A) amount paid by the borrowers during the half-year ended March 31, 2022	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at March 31, 2022
Personal Loans (refer note below)	4,596.4	198.0	1.7	226.0	4,320.8
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	4,596.4	198.0	1.7	226.0	4,320.8

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

Note : Includes loans amounting to Rs. 870.3 million where resolution process was invoked on or before September 30, 2021 and resolution plan was implemented by December 31, 2021.