

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

Particulars	Asset category	Gross Carrying Amount	Expected Credit Loss	Net Carrying Amount
Stage 2 – Assets for which there is significant increase in credit risk	Loan	-	-	-
Stage 3 - Credit-impaired assets	Loan	11.0	11.0	-

As at March 31, 2021

(₹ in Million)

Particulars	Asset category	Gross Carrying Amount	Expected Credit Loss	Net Carrying Amount
Stage 1 – High quality assets	Loan	18.8	5.0	13.8
Stage 2 – Assets for which there is significant increase in credit risk	Loan	-	-	-
Stage 3 - Credit-impaired assets	Loan	-	-	-

Reconciliation of Loan balances is given below:

(₹ in Million)

Particulars	For the nine months ended December 31, 2023			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	-	-	-	-
New assets added during the year	-	-	-	-
Repayment of Loans (excluding write offs)	-	-	(57.7)	(57.7)
Transfers to / from Stage 1	-	-	-	-
Transfers to / from Stage 2	-	-	-	-
Transfers to / from Stage 3	-	-	-	-
Amounts (written off) / recovery from write offs	-	-	57.7	57.7
Gross carrying amount closing balance	-	-	-	-

(₹ in Million)

Particulars	For the nine months ended December 31, 2022			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	-	-	11.0	11.0
New assets added during the year	-	-	-	-
Repayment of Loans (excluding write offs)	-	-	(56.0)	(56.0)
Transfers to / from Stage 1	-	-	-	-
Transfers to / from Stage 2	-	-	-	-
Transfers to / from Stage 3	-	-	-	-
Amounts (written off) / recovery from write offs	-	-	45.0	45.0
Gross carrying amount closing balance	-	-	-	-

(₹ in Million)

Particulars	March 31, 2023			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	-	-	11.0	11.0
New assets added during the year	-	-	-	-
Repayment of Loans (excluding write offs)	-	-	(78.2)	(78.2)
Transfers to / from Stage 1	-	-	-	-
Transfers to / from Stage 2	-	-	-	-
Transfers to / from Stage 3	-	-	-	-