

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

Note: Above includes Expected Credit Loss provision on Loan commitment amount to Nil Million.

Impairment allowance for loan against fixed deposit is Nil and therefore related disclosures are not given in the financial statement.

- c) Group monitors Gross NPAs on Assets under Company's management ("AUM") and Own Book at retail and overall basis.

(₹ in Million)

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
AUM	1,98,651.6	1,65,664.6	1,72,228.3	1,47,777.9	1,33,271.0
GNPA on AUM	2,778.5	2,920.8	1,997.7	2,154.5	1,430.3
GNPA on AUM (%)	1.4%	1.8%	1.2%	1.5%	1.1%
Retail AUM	1,98,651.6	1,65,664.6	1,72,228.3	1,47,766.9	1,33,252.2
GNPA on Retail AUM (Gross Retail NPA)	2,778.5	2,920.8	1,997.7	2,143.5	1,430.3
GNPA on Retail AUM (Gross Retail NPA) (%)	1.4%	1.8%	1.2%	1.5%	1.1%
Own Book	1,60,036.7	1,35,042.9	1,39,410.4	1,20,480.9	1,07,802.3
GNPA on Own Book	2,308.1	2,402.4	1,625.9	1,825.7	1,307.1
GNPA on Own Book (%)	1.4%	1.8%	1.2%	1.5%	1.2%
Retail Own Book	1,60,036.7	1,35,042.9	1,39,410.4	1,20,469.9	1,07,783.5
GNPA on Retail Own Book	2,308.1	2,402.4	1,625.9	1,814.7	1,307.1
GNPA on Retail Own Book (%)	1.4%	1.8%	1.2%	1.5%	1.2%

Loan Assets not more than 90 DPD which have been classified as NPA as per the RBI circular dated 12th November, 2021 in above table :-

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022
GNPA on AUM	59.1	198.5	70.5	395.4
GNPA on AUM (%)	0.0%	0.1%	0.0%	0.3%
GNPA on Retail AUM (Gross Retail NPA)	59.1	198.5	70.5	395.4
GNPA on Retail AUM (Gross Retail NPA) (%)	0.0%	0.1%	0.0%	0.3%
GNPA on Own Book	52.2	168.6	58.9	328.1
GNPA on Own Book (%)	0.0%	0.1%	0.0%	0.3%
GNPA on Retail Own Book	52.2	168.6	58.9	328.1
GNPA on Retail Own Book (%)	0.0%	0.1%	0.0%	0.3%

Note :

- Assets repossessed under SARFAESI are included in above disclosure in respective items.
- The amount mentioned above of 'Own Book' excludes EIR, Interest accrued on loans and loans against Fixed Deposits.

39. Capital Management

The Group's objectives when managing capital are to

- safeguard their ability to continue as a going concern, so that they can continue to provide returns for shareholders and benefits for other stakeholders, and
- Maintain an optimal capital structure to reduce the cost of capital.