

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS	Loss Allowances (Provisions) as required under Ind AS 109	Net Carrying Amount	Provisions required as per IRACP norms	Difference between Ind AS 109 provisions and IRACP norms
1	2	3	4	(5)=(3)-(4)	6	(7) = (4)-(6)
Total	Stage 3	2,308.1	853.3	1,454.7	517.7	335.6
	Total	1,69,866.3	2,168.7	1,67,697.6	1,424.7	744.0

Notes:

1. The provision under Expected Credit Loss Model is higher than Income Recognition and Prudential Norms.
2. Interest on Net NPA amounting to INR 9.9 Million (Included in Stage 3 Sub-standard asset – Gross Carrying Amount) has been recognised under Ind AS which is not recognisable under IRACP norms.
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) and RBI Notification – 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) have been disclosed as Stage 2 assets under Ind AS with gross outstanding value of ₹ 3,238.0 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.

As at December 31, 2022

(₹ in Million)

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1	2	3	4	(5)=(3)-(4)	6	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	1,27,869.4	426.4	1,27,443.1	517.4	(91.0)
	Stage 2 (Refer Note 3)	5,742.8	743.6	4,999.2	317.3	426.3
Subtotal		1,33,612.3	1,170.0	1,32,442.3	834.7	335.3
Non-Performing Assets (NPA)						
Substandard	Stage 3	1,688.2	459.0	1229.2	252.6	206.4
Doubtful - up to 1 year	Stage 3	701.1	275.2	425.8	175.3	100.0
1 to 3 years	Stage 3	11.8	4.8	7.0	4.7	0.1
More than 3 years	Stage 3	1.2	0.5	0.7	1.2	(0.7)
Subtotal for doubtful		714.2	280.5	433.6	181.2	99.3
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset	Stage 1	6,455.2	13.0	6,442.2	-	13.0