

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

| Particulars | Asset category | Gross Carrying Amount | Expected Credit Loss (refer note 1 and 2 below) | Net Carrying Amount |
|---|----------------|-----------------------|---|---------------------|
| Stage 2 – Assets for which there is significant increase in credit risk | Loan | 6,512.0 | 817.0 | 5,695.0 |
| Stage 3 - Credit-impaired assets | Loan | 1,825.5 | 535.3 | 1,290.2 |

1. Above includes Expected Credit Loss provision on Loan commitment amount to ₹ 9.3 Million included in Stage 1.
2. Above includes Expected Credit Loss provision due to current economic situation of Covid-19 and loans on which One Time Restructuring was implemented amounting to Rs. 853.6 Million.
3. Stage 3 assets includes loan assets more than 90 DPD and less than equal to 90 DPD, the breakup is as under:-

(₹ in Million)

| Particulars | Asset category | Gross Carrying Amount | Expected Credit Loss | Net Carrying Amount |
|---|----------------|-----------------------|----------------------|---------------------|
| Stage 3a – Assets Less than equal to 90 DPD | Loan | 338.9 | 53.2 | 285.7 |
| Stage 3b – Assets more than 90 DPD | Loan | 1,486.6 | 482.1 | 1,004.5 |
| Total Stage 3 - Credit-impaired assets | Loan | 1,825.5 | 535.3 | 1,290.2 |

Note : Stage 3b - Assets more than 90 DPD is comparable with Stage 3 assets of March 31, 2021.

As at March 31, 2021

(₹ in Million)

| Particulars | Asset category | Gross Carrying Amount | Expected Credit Loss (refer note 1 and 2 below) | Net Carrying Amount |
|---|----------------|-----------------------|---|---------------------|
| Stage 1 – High quality assets | Loan | 99,829.6 | 244.2 | 99,585.4 |
| Stage 2 – Assets for which there is significant increase in credit risk | Loan | 6,848.6 | 795.6 | 6,053.0 |
| Stage 3 - Credit-impaired assets | Loan | 1,350.1 | 433.6 | 916.5 |

1. Above includes Expected Credit Loss provision on Loan commitment amount to Rs. 4.5 Million included in Stage 1.
2. Above includes Expected Credit Loss provision due to current economic situation of Covid-19 and loans on which One Time Restructuring was implemented amounting to Rs. 602.2 Million.
3. Gross carrying amount disclosed above excludes EIR adjustments amounting to Rs. 437.1 Million.

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 | 1,32,943.9 | 5,805.7 | 1,625.9 | 1,40,375.5 |
| New assets added during the year | 49,040.6 | - | - | 49,040.6 |
| Assets derecognised under direct assignment | (11,307.0) | - | - | (11,307.0) |
| Repayment of Loans (excluding write offs) | (15,797.0) | (693.7) | (151.5) | (16,642.2) |
| Transfers to / from Stage 1 | 676.4 | (589.7) | (86.7) | - |
| Transfers to / from Stage 2 | (2,206.5) | 2,317.2 | (110.7) | - |