

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

Particulars	For the year ended March 31, 2023			
	Stage 1	Stage 2	Stage 3	Total
Repayment of Loans (excluding write offs)	(79.1)	(124.8)	(100.1)	(304.0)
Transfers to / from Stage 1	5.3	(3.9)	(1.4)	-
Transfers to / from Stage 2	(246.5)	268.4	(21.8)	0.1
Transfers to / from Stage 3	(87.2)	(233.6)	320.8	-
Impact on year end ECL of exposures transferred between stages during the year	416.1	82.7	165.3	664.1
Additional provision due to Covid-19 and onetime restructuring	9.0	16.4	4.5	29.9
Amounts written off	(23.7)	(47.4)	(345.8)	(416.9)
Gross carrying amount closing balance	529.4	774.8	556.8	1,861.0

(₹ in Million)

Particulars	For the year ended March 31, 2022			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	244.2	795.6	433.6	1,473.4
New assets added during the year	123.7	-	-	123.7
Assets derecognised under direct assignment	(23.9)	-	-	(23.9)
Repayment of Loans (excluding write offs)	(42.7)	(62.6)	(62.6)	(167.9)
Transfers to / from Stage 1	5.7	(5.3)	(0.4)	-
Transfers to / from Stage 2	(329.3)	330.7	(1.4)	-
Transfers to / from Stage 3	(137.9)	(208.1)	346.0	-
Impact on year end ECL of exposures transferred between stages during the year	528.7	(282.6)	216.0	462.1
Additional provision due to Covid-19 and onetime restructuring	-	251.4	-	251.4
Amounts written off	(13.8)	(2.1)	(395.9)	(411.8)
Gross carrying amount closing balance	354.7	817.0	535.3	1,707.0

(₹ in Million)

Particulars	For the year ended March 31, 2021			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	410.0	355.1	254.9	1,020.0
New assets added during the year	85.1	-	-	85.1
Assets derecognised under direct assignment	(13.9)	-	-	(13.9)
Repayment of Loans (excluding write offs)	(16.3)	(9.7)	(43.1)	(69.1)
Transfers to / from Stage 1	2.3	(2.3)	-	-
Transfers to / from Stage 2	(566.9)	570.7	(3.8)	-
Transfers to / from Stage 3	(26.8)	(179.9)	206.7	-
Impact on year end ECL of exposures transferred between stages during the year	370.7	(45.4)	13.1	338.4
Additional provision due to Covid-19 and onetime restructuring	-	107.1	-	107.1
Amounts written off	-	-	5.8	5.8
Gross carrying amount closing balance	244.2	795.6	433.6	1,473.4