

**AADHAR HOUSING FINANCE LIMITED**  
**CIN U66010KA1990PLC011409**

**Summary of Material accounting policies and other explanatory information**

S No	Name of entity	Clause of the CARO report which is qualified or adverse																							
		Tamil Nadu					the																		
		Building: Unit No. 5, Row 07, 2013. Block B, Garden City, Coimbatore	13	Erstwhile Aadhar Housing Finance Limited	No	Since 20 November 2017	Companies Act 2013.																		
<b>Clause iii(c)</b>																									
<p>The Company is a Housing Finance Company ('HFC'), registered under provisions of the National Housing Bank Act, 1987 and rules made thereunder and is regulated by various regulations, circulars and norms issued by the Reserve Bank of India including Master Circular – Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. In respect of loans and advances in the nature of loans granted by the Company, the schedule of repayment of principal and payment of interest has been stipulated and the repayments/receipts of principal and interest are regular, except for certain instances as below:</p>																									
<table><tr><th>Particulars – days past due</th><th>Total Amount due (₹ in Lakhs)</th><th>No. of cases</th></tr><tr><td>1-29 days</td><td>29,673</td><td>5,090</td></tr><tr><td>30-59 days</td><td>19,110</td><td>3,455</td></tr><tr><td>60-89 days</td><td>6,748</td><td>1,127</td></tr><tr><td>90 days or more</td><td>18,257</td><td>3,028</td></tr><tr><td><b>Total</b></td><td><b>73,788</b></td><td><b>12,700</b></td></tr></table>								Particulars – days past due	Total Amount due (₹ in Lakhs)	No. of cases	1-29 days	29,673	5,090	30-59 days	19,110	3,455	60-89 days	6,748	1,127	90 days or more	18,257	3,028	<b>Total</b>	<b>73,788</b>	<b>12,700</b>
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<b>Clause iii(d)</b>																									
<p>Based on our audit procedures and the information and explanation made available to us, in case where overdue amount is outstanding for more than 90 days in case of loans given in the course of the business operations of the Company, reasonable steps, as per its policy and procedures, have been taken by the Company for recovery of the principal and interest. The total amount which is overdue for more than 90 days as at 31 March 2022 in respect of loans or advances in the nature of loans granted to such companies, firms, LLPs or other parties is as follows:</p>																									
<table><tr><th>Particulars</th><th>Amount (₹ in Lakhs)</th><th>No. of Cases</th><th>Remarks, if any</th></tr><tr><td>Principal</td><td>18,257</td><td>3,028</td><td>None</td></tr></table>								Particulars	Amount (₹ in Lakhs)	No. of Cases	Remarks, if any	Principal	18,257	3,028	None										
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<b>Clause vii(a)</b>																									
<p>In our opinion, and according to the information and explanations given to us, undisputed statutory dues including goods and services tax, provident fund,</p>																									