

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

**Notes to restated consolidated financial information**

The Hon'ble Supreme Court of India has pronounced its judgement in the matter of Small Scale Industrial Manufacturers Association vs UOI & Ors. and other connected matters on March 23, 2021 in related to Interest on Interest during the six months.

The Reserve Bank of India vide circular no RBI/2021-22/17 DOR.STR.REC.4/21.04.048/2021-22 dated April 7, 2021 directed all lending institutions to put in place a Board-approved policy to refund/adjust the 'interest on interest' charged to the borrowers during the moratorium period, i.e. March 1, 2020 to August 31, 2020 in conformity with the supreme court judgement.

Based on the RBI Circular and Supreme court judgement additional amount of Rs 0.8 Million is eligible and pending for credit to customer account as at March 31, 2021. This has been disclosed in Other Liabilities as at March 31, 2021.

**46. Exceptional Items**

During the year ended March 31, 2023, the Parent Company has accrued for one-time special bonus to its employees amounting to Rs 250 million that is debited to the Statement of Profit & Loss. Considering the nature, frequency, and materiality of the item it is treated as an exceptional item in the Statement of Profit & Loss.

**47.** A comparison between provisions required under Income Recognition, Asset classification and provision norms and impairment allowances made under Ind AS 109

**As at December 31, 2023**

(₹ in Million)

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)
<b>Performing Assets</b>						
Standard	Stage 1	1,52,811.8	527.0	1,52,291.1	641.2	(120.5)
	Stage 2 (Refer Note 3)	6,143.4	776.2	5,367.2	265.8	510.4
<b>Subtotal</b>		1,58,955.2	1,296.9	1,57,658.3	907.0	389.9
<b>Non-Performing Assets (NPA)</b>						
Substandard	Stage 3	1,232.5	370.8	861.7	184.9	185.9
Doubtful - up to 1 year	Stage 3	690.9	306.1	384.7	172.7	133.4
1 to 3 years	Stage 3	374.3	167.1	207.2	149.7	17.4
More than 3 years	Stage 3	10.4	9.3	1.1	10.4	(1.1)
<b>Subtotal for doubtful</b>		1,075.5	482.5	593.0	332.8	149.7
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 Classification and Provisioning (IRACP) norms	Stage 1	8,603.1	18.5	8584.6	-	18.5
<b>Subtotal</b>		8,603.1	18.5	8,584.6	-	18.5
	<b>Stage 1</b>	<b>1,61,414.8</b>	<b>539.2</b>	<b>1,60,875.7</b>	<b>641.2</b>	<b>(102.0)</b>
	<b>Stage 2</b>	<b>6,143.4</b>	<b>776.2</b>	<b>5,367.2</b>	<b>265.8</b>	<b>510.4</b>