

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

**Notes to restated consolidated financial information**

Repayment of Loans (excluding write offs)	(11,630.4)	(200.1)	(192.2)	(12,022.7)
Transfers to / from Stage 1	961.6	(947.9)	(13.7)	-
Transfers to / from Stage 2	(4,874.8)	4,907.3	(32.5)	-
Transfers to / from Stage 3	(80.9)	(542.5)	623.4	-
Amounts written off	(12.4)	(8.1)	(26.1)	(46.6)
<b>Gross carrying amount closing balance</b>	<b>99,829.6</b>	<b>6,848.6</b>	<b>1,350.1</b>	<b>1,08,028.3</b>

Note: Gross carrying amount disclosed above excludes EIR adjustments amounting to ₹ 437.1 Million.

Reconciliation of ECL balance is given below:

(₹ in Million)

Particulars	For the nine months ended December 31, 2023			
	Stage 1	Stage 2	Stage 3	Total
<b>Gross carrying amount opening balance</b>	<b>529.4</b>	<b>774.8</b>	<b>556.8</b>	<b>1,861.0</b>
New assets added during the period	171.6	-	-	171.6
Assets derecognised under direct assignment	(39.6)	-	-	(39.6)
Repayment of Loans (excluding write offs)	(63.2)	(92.6)	(51.9)	(207.7)
Transfers to / from Stage 1	2.4	(2.1)	(0.3)	-
Transfers to / from Stage 2	(278.7)	292.7	(14.0)	-
Transfers to / from Stage 3	(180.9)	(243.0)	423.9	-
Impact on period end ECL of exposures transferred between stages during the period	447.7	85.2	54.2	587.1
Additional provision due to Covid-19 and onetime restructuring	-	-	-	-
Amounts written off	(49.5)	(38.8)	(115.4)	(203.7)
<b>Gross carrying amount closing balance</b>	<b>539.2</b>	<b>776.2</b>	<b>853.3</b>	<b>2168.7</b>

(₹ in Million)

Particulars	For the nine months ended December 31, 2022			
	Stage 1	Stage 2	Stage 3	Total
<b>Gross carrying amount opening balance</b>	<b>354.7</b>	<b>817.0</b>	<b>535.3</b>	<b>1,707.0</b>
New assets added during the period	134.1	-	-	134.1
Assets derecognised under direct assignment	(27.8)	-	-	(27.8)
Repayment of Loans (excluding write offs)	(47.5)	(86.1)	(57.7)	(191.3)
Transfers to / from Stage 1	4.0	(3.0)	(1.0)	-
Transfers to / from Stage 2	(236.1)	251.2	(15.1)	-
Transfers to / from Stage 3	(121.6)	(345.0)	466.6	-
Impact on period end ECL of exposures transferred between stages during the period	407.9	121.0	165.0	693.9
Additional provision due to Covid-19 and onetime restructuring	-	-	-	-
Amounts written off	(28.3)	(11.5)	(353.6)	(393.4)
<b>Gross carrying amount closing balance</b>	<b>439.4</b>	<b>743.6</b>	<b>739.5</b>	<b>1,922.5</b>

(₹ in Million)

Particulars	For the year ended March 31, 2023			
	Stage 1	Stage 2	Stage 3	Total
<b>Gross carrying amount opening balance</b>	<b>354.7</b>	<b>817.0</b>	<b>535.3</b>	<b>1,707.0</b>
New assets added during the year	230.0	-	-	230.0
Assets derecognised under direct assignment	(49.2)	-	-	(49.2)