

AADHAR HOUSING FINANCE LIMITED
CIN U66010KA1990PLC011409

Notes to restated consolidated financial information

Particulars	For the nine months ended December 31, 2023			
	Stage 1	Stage 2	Stage 3	Total
Transfers to / from Stage 3	(489.2)	(657.3)	1,146.5	-
Amounts written off	(49.5)	(38.8)	(115.4)	(203.7)
Gross carrying amount closing balance	1,52,811.7	6,143.4	2,308.1	1,61,263.2

(₹ in Million)

Particulars	For the nine months ended December 31, 2022			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	1,12,973.0	6,512.0	1,825.5	1,21,310.5
New assets added during the year	39,453.6	-	-	39,453.6
Assets derecognised under direct assignment	(8,166.9)	-	-	(8,166.9)
Repayment of Loans (excluding write offs)	(15,307.2)	(686.3)	(195.6)	(16,189.1)
Transfers to / from Stage 1	1,164.0	(890.3)	(273.7)	-
Transfers to / from Stage 2	(1,823.5)	1,939.6	(116.1)	-
Transfers to / from Stage 3	(395.2)	(1,120.7)	1,515.9	-
Amounts written off	(28.3)	(11.5)	(353.6)	(393.4)
Gross carrying amount closing balance	1,27,869.5	5,742.8	2,402.4	1,36,014.7

(₹ in Million)

Particulars	For the year ended March 31, 2023			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	1,12,973.0	6,512.0	1,825.5	1,21,310.5
New assets added during the year	58,964.8	-	-	58,964.8
Assets derecognised under direct assignment	(12,624.0)	-	-	(12,624.0)
Repayment of Loans (excluding write offs)	(25,525.3)	(994.2)	(339.4)	(26,858.9)
Transfers to / from Stage 1	1,362.8	(1,006.5)	(356.3)	-
Transfers to / from Stage 2	(1,909.0)	2,077.7	(168.7)	-
Transfers to / from Stage 3	(274.7)	(735.9)	1,010.6	-
Amounts written off	(23.7)	(47.4)	(345.8)	(416.9)
Gross carrying amount closing balance	1,32,943.9	5,805.7	1,625.9	1,40,375.5

(₹ in Million)

Particulars	For the year ended March 31, 2022			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	99,829.6	6,848.6	1,350.1	1,08,028.3
New assets added during the year	39,919.3	-	-	39,919.3
Assets derecognised under direct assignment	(7,721.2)	-	-	(7,721.2)
Repayment of Loans (excluding write offs)	(17,777.2)	(538.1)	(188.8)	(18,504.1)
Transfers to / from Stage 1	1,827.9	(1,725.8)	(102.1)	-
Transfers to / from Stage 2	(2,624.0)	2,634.9	(10.9)	-
Transfers to / from Stage 3	(467.6)	(705.5)	1,173.1	-
Amounts written off	(13.8)	(2.1)	(395.9)	(411.8)
Gross carrying amount closing balance	1,12,973.0	6,512.0	1,825.5	1,21,310.5

(₹ in Million)

Particulars	For the year ended March 31, 2021			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	85,798.1	3,639.9	991.2	90,429.2
New assets added during the year	35,447.1	-	-	35,447.1
Assets derecognised under direct assignment	(5,778.7)	-	-	(5,778.7)