

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

**Notes to restated consolidated financial information**

Particulars	Asset category	Gross Carrying Amount	Expected Credit Loss (refer note 1 and 2 below)	Net Carrying Amount
Stage 3 - Credit-impaired assets	Loan	2,402.4	739.5	1,662.9

1. Above includes Expected Credit Loss provision on Loan commitment amount to Rs. 13.0 Million (Stage1- included in Rs. 439.4 Million).
2. Above includes Expected Credit Loss provision on account of additional management overlay and one-time restructuring amounting to Rs. 741.2 Million.
3. Stage 3 assets includes loan assets more than 90 DPD and less than equal to 90 DPD, the breakup is as under:-

Particulars	Asset category	Gross Carrying Amount	Expected Credit Loss	Net Carrying Amount
Stage 3a – Assets Less than equal to 90 DPD	Loan	148.9	44.6	104.3
Stage 3b – Assets more than 90 DPD (refer note)	Loan	2,253.5	694.9	1,558.5
<b>Total Stage 3 - Credit-impaired assets</b>	Loan	<b>2,402.4</b>	<b>739.5</b>	<b>1,662.9</b>

**As at March 31, 2023**

(₹ in Million)

Particulars	Asset category	Gross Carrying Amount	Expected Credit Loss (refer note 1 and 2 below)	Net Carrying Amount
Stage 1 – High quality assets	Loan	1,32,943.9	529.4	1,32,414.5
Stage 2 – Assets for which there is significant increase in credit risk	Loan	5,805.7	774.8	5,030.9
Stage 3 - Credit-impaired assets	Loan	1,625.9	556.8	1,069.1

1. Above includes Expected Credit Loss provision on Loan commitment amount to Rs. 21.4 Million included in Stage 1.
2. Above includes Expected Credit Loss provision on account of additional management overlay and one-time restructuring amounting to Rs. 763.1 Million.
3. Stage 3 assets includes loan assets more than 90 DPD and less than equal to 90 DPD, the breakup is as under:-

(₹ in Million)

Particulars	Asset category	Gross Carrying Amount	Expected Credit Loss	Net Carrying Amount
Stage 3a – Assets Less than equal to 90 DPD	Loan	58.9	14.2	44.7
Stage 3b – Assets more than 90 DPD	Loan	1,567.0	542.6	1,024.4
<b>Total Stage 3 - Credit-impaired assets</b>	Loan	<b>1,625.9</b>	<b>556.8</b>	<b>1,069.1</b>

**As at March 31, 2022**

(₹ in Million)

Particulars	Asset category	Gross Carrying Amount	Expected Credit Loss (refer note 1 and 2 below)	Net Carrying Amount
Stage 1 – High quality assets	Loan	1,12,973.0	354.7	1,12,618.3