

AADHAR HOUSING FINANCE LIMITED

CIN U66010KA1990PLC011409

Summary of Material accounting policies and other explanatory information

S No	Name	Clause of the CARO report which is qualified or adverse																							
		Building: Unit No. 5, Row 07, 2013. Block B, Garden City, Coimbatore	13	Erstwhile Aadhar Housing Finance Limited	No	Since 20 November 2017	230 to 232 of the Companies Act 2013.																		
Clause iii(c)																									
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 the following instances:																									
<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>29,000</td><td>5,075</td></tr><tr><td>30-59 days</td><td>29,889</td><td>4,946</td></tr><tr><td>60-89 days</td><td>6,339</td><td>872</td></tr><tr><td>90 days or more</td><td>16,259</td><td>2,835</td></tr><tr><td>Total</td><td>81,487</td><td>13,728</td></tr></table>								Particulars – days past due	Total Amount due (₹ in Lakhs)	No. of cases	1-29 days	29,000	5,075	30-59 days	29,889	4,946	60-89 days	6,339	872	90 days or more	16,259	2,835	Total	81,487	13,728
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Clause iii(d)																									
The total amount which is overdue for more than 90 days as at 31 March 2023 in respect of loans or advances in the nature of loans granted to such companies, firms, LLPs or other parties is as follows:																									
<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>16,259</td><td>2,835</td><td>None</td></tr></table>								Particulars	Amount (₹ in Lakhs)	No. of Cases	Remarks, if any	Principal	16,259	2,835	None										
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Principal	16,259	2,835	None																						
Clause vii(a)																									
In our opinion, and according to the information and explanations given to us, undisputed statutory dues including goods and services tax, provident fund, employees’ state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and other material statutory dues, as applicable, have generally been regularly deposited with the appropriate authorities by the Company, though there have been slight delays in a few cases. Further, no undisputed amounts payable in respect thereof were outstanding at the year-end for a period of more than six months from the date they became																									