

11th May, 2015

The General Manager,
GDA Trusteeship Ltd. / BSE Ltd.
Mumbai.

File
Aadhar Housing
NED - SO cy (Dec)

Sub:- Format circulated to Trustees & BSE on Half yearly basis as per Listing Agreement executed for Listing of Debt Securities – Reg.

Dear Sir/Madam,

With reference to the above, please find enclosed herewith format of Half-yearly reporting, as per the clauses of Listing Agreement executed for listing of Debt Securities with BSE:-


- (a) Notice of all meetings of the debt security holders specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting – Not Applicable
- (b) A half-yearly communication, counter signed by debenture trustee, along with the half yearly financial results, containing, inter alia, following information as on 31/03/2015 :

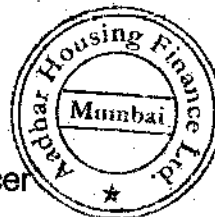
i.	Credit rating	AA+(SO)
ii.	Asset cover available	1.20 times
iii.	Debt-equity ratio	8.82 : 1
iv.	Previous due date for the payment of interest/ principal and whether the same has been paid or not; and	Nothing is due for payment during FY 2014-15.
v.	Next due date for the payment of interest/ principal (for FY 2015-16)	Principal due - NIL Interest due dates – 11/12/2015; 08/01/2016; 09-02-2016; 23-03-2016 & 27/03-2016.


A copy of the Audited Financials for the year ended 31st March, 2015 is also enclosed herewith for your record.

Please take this on record & acknowledge receipt.

Thanking you,
Yours faithfully,
For Aadhar Housing Finance Ltd.


Sreekantir V.N.
Company Secretary/Compliance Officer
Encl: As above



For GDA Trusteeship Limited

Authorised Signatory

VINIT GOKHALE

B.Com., F.C.A., Grad. CWA

V.V.GOKHALE & CO.

CHARTERED ACCOUNTANTS

B/19 Gopal Society, Tejpal Scheme Road No.2, Vile Parle (East), Mumbai-400057. Tel. 26826224.

TO WHOMSOEVER IT MAY CONCERN

On the basis of information and explanations given to us and other records and documents maintained by M/s Aadhar Housing Finance Ltd. ("The Issuer") and produced before us for verification, we hereby certify that M/s Aadhar Housing Finance Ltd. ("The Issuer") has maintained 100% or more asset cover, as per the terms of issuance, in respect of its listed Debt Securities issued during the last financial year 2014-15 aggregating Rs. 145 Crores (Rupees One Hundred and Forty Five Crores) and listed with Bombay Stock Exchange.

This certificate is issued on the basis of verification of records and information and explanations given by the management. This certificate is issued at the specific request of the company.

For V.V. GOKHALE & CO.
CHARTERED ACCOUNTANTS
Firm Regn. No. 112012W



Place: Mumbai
Date: 13th May, 2015
Certificate No. 3

V.V. Gokhale
(V.V. Gokhale)
Proprietor
Membership No. 45439