

30th November, 2015

To,
Vice President
GDA Trusteeship Limited,
Office No. 1, 2, & 3, 4th Floor,
Ramitoola House, 7, Homji Street,
Fort,
Mumbai – 400 001.

Kind Attn: Mr. Abhishek Javadekar

Sub: Covering Letter for Half-yearly Reporting by the Company as per Listing Agreement


Dear Sir,

With reference to the above, please find enclosed herewith the following documents of Half-yearly reporting as per the clauses of Listing Agreement, which are also to be send to the Bombay Stock Exchange:-

1. Format Letter to be circulated to Trustees & BSE on Half- yearly basis as per Listing Agreement Clause 13.
2. Limited Review Report.
3. Statement of Unaudited Financial Results for the year ended September, 2015.
4. Quarterly Report of the Company from July, 2015 to September, 2015 (CA Certificate).

Please take this on your record and acknowledge a receipt of the same.

**Yours Faithfully,
For Aadhar Housing Finance Ltd.**



**Sreekanth V.N.
Company Secretary**

28th October, 2015

The General Manager,
Bombay Stock Exchange Limited
Mumbai.

Sub:- Format to be circulated to Trustees & BSE on Half yearly basis as per Listing Agreement Clause 13 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 30/09/2015 :

i.	Credit rating	CARE AA+(SO)
ii.	Asset cover available	1.10 times
iii.	Debt-equity ratio	8.34: 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 of the Interest and Principal during the half year ended 30 th September, 2015
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.

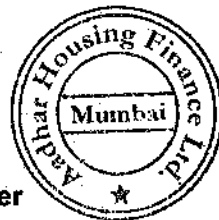
A copy of the Unaudited Financials for the half year ended 30th September, 2015 is also enclosed herewith for your record.

Please take this on record & acknowledge receipt.

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


Sreekanth V.N.
Company Secretary/Compliance Officer

Encl: As above
Counter signed by: GDA Trusteeship Limited



For GDA Trusteeship Limited

Authorised Signatory

Limited Review Report

To,
The Board of Directors,
Aadhar Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of Aadhar Housing Finance Limited for the period ended September 30, 2015. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting", specified under section 133 of Companies Act, 2013, read with rule 7 of the Companies (Accounts) Rules, 2014 and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 29 of the Listing Agreement for debt securities including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant directions issued by the National Housing Bank of India.

For Chaturvedi & Shah
Chartered Accountants
Firm Registration No 101720W



Jignesh Mehta

Jignesh Mehta
Partner
Membership No. 102749

Place: Mumbai
Date: 19th October, 2015

CERTIFIED TRUE COPY

For Aadhar Housing Finance Ltd.

[Signature]
Company Secretary

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

26th November, 2015

To

GDA Trusteeship Limited
Office No.1, 2, and 3,
4th floor, Rahimtoola House, 7, Homji Street
Fort, Mumbai – 400001

Subject: Quarterly Report of M/s Aadhar Housing Finance Ltd. from July 2015 to September 2015.

Dear Sir,

This is with reference to your letter No. No. DT/Half Yearly /Sep/2015-16 dated 25/09/2015; we hereby certify the following:

I. Utilisation of Fund:

The Company has utilised the funds for its normal business activity

II. Creation of Debenture Redemption Reserve (DRR):

In accordance with Rule (18)(7)(b)(ii) of Companies (Share Capital and Debentures) Rules 2014 the Company is not required to create DRR for privately placed Debentures. Therefore, no Debenture Redemption Reserve is being created for the issue of Debentures.

III. Payment of Interest up to the last due date:

No Interest was due for the payment up to 30th September, 2015.

IV. Status of Redemption on due date:

No debenture is falling due for redemption as on 30th September, 2015.

V. Insurance:

The properties secured for the debentures are receivables from Housing and other loans and advances and Investments which is not a tangible security and hence it cannot be insured.

VI. Default in payment of principal and interest:

There has been no default in payment of interest /principal as on 30th September, 2015

VII. Asset Coverage:

Asset cover of assets available by way of security is 1 to 1.10 times; which is sufficient to discharge claims of the debenture holders as and when they become due. (Pl refer to the attached Asset Coverage Statement)

For V. V. Gokhale & Co.

Chartered Accountants

Firm Registration Number: 112012W



V.V. Gokhale
(V. V. Gokhale)

Proprietor

Membership no.45439

Certificate No. 18

Asset Coverage Statement as on 30.09.2015		
Particular		Rs In Cr
Books Debts Receivable From		Amt
Housing Loan (Individual excluding NPA)		117.85
Housing Loan (Corporate/ Project)		29.03
Other Mortgage Loans		-
Loan against Property		74.79
Chennai Immovable Property		0.07
Total		221.74

NCD Borrowing	Asset Coverage	Amt Rs in cr
NCD Outstanding	1.1 times	195.00
		195.00

