



16th May, 2017

To,
The General Manager
Catalyst Trusteeship Ltd.
Office No. 83-87, 8th Floor,
Mittal Tower, 'B' Wing,
Nariman Point,
Mumbai- 400 021.

Kind Attn: Ms. Khushboo Mundhra

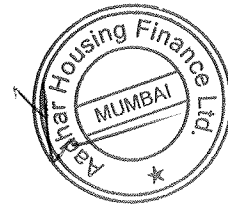
Sub.: Half yearly communication for Debt Securities in respect of half year ended 31st March, 2017

Dear Sir/ Madam,

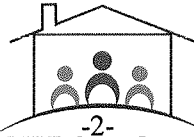
This is with reference to your letter No. CTL/MUM/Compliance/Half Yearly/2017-18/001 dated 1st April, 2017, we hereby confirm and submit the following information for year ended 31st March, 2017;

1) In terms of the provisions of Regulation 52(4) :-

- a) Credit rating and change in credit rating- **CARE AA+ (SO)/ BWR AA+ (SO)**, there is no change in credit rating- **enclosed herewith as Annexure- I**
- b) Debt-equity ratio- **11.41** as per audited financial results for the half year ended and year ended 31st March 2017- **enclosed herewith as Annexure- II**
- c) Previous due date for the payment of interest/ repayment non-convertible debt securities for half year ended 31st March, 2017 and whether the same has been paid or not- **enclosed as Annexure III.**
- d) Next due date for the payment of interest for non-convertible debentures upto the period September 30, 2017- **enclosed as Annexure IV.**
- e) Debenture Redemption Reserve- **Not Applicable**
- f) Net Worth- **Rs. 16978.94 Lakhs**
- g) Net Profit After Tax- **Rs. 2534.58 Lakhs**
- h) Earnings per share- **Rs. 2.10**



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Aadhar
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2) In terms of the provisions of Regulation 56 :-

- (a) A copy of the annual report at the same time as it is issued along with a copy of certificate from the listed entity's auditors in respect of utilization of funds during the implementation period of the project for which the funds have been raised- **Auditors Report along with audited financial as on 31st March, 2016 will be submitted.**

Provided that in the case of debentures or preference shares issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilized or the purpose for which these funds were intended has been achieved- **attached as Annexure- V**

- (b) A copy of all notices, resolutions and circulars relating to-

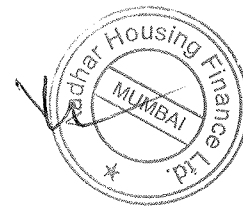
1. new issue of non-convertible debt securities at the same time as they are sent to shareholders/ holders of non-convertible debt securities- **NIL**
2. the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings- **NIL**

- (c) Intimations regarding:

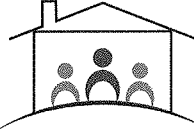
1. any revision in the rating- **There is no change in the credit rating of the company.**
2. any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities- **NIL**
3. failure to create charge on the assets- **NIL**

- (d) Copy of the statement, if any filed with the stock exchange, as per Regulation 52(7) indicating material deviations, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document- **NIL**

- (e) A certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees- **Not Applicable**



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3) In terms of the provisions of Regulation 58 :-

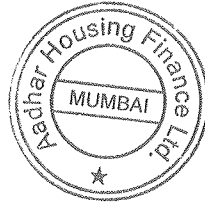
- a) Hard copies of full annual reports to those holders of non- convertible debt securities who request for the same. **Yes**
- b) Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities. **Yes**
- c) Notice(s) of all meetings of holders of non-convertible debt securities 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. **NIL**
- d) Proxy forms to holders of non-convertible debt securities which shall be worked in such a manner that holders of these securities may vote either for or against each resolution. **NIL**

Thanking you,

Yours faithfully,

For Aadhar Housing Finance Limited,


Yogesh Udhoji
Authorized Signatory



Encl: As above.

CARE/HO/RL/2017-18/1403

Mr. Deo Tripathi
 Chief Executive Officer
 Aadhar Housing Finance Ltd.,
 201, Raheja Point, 2nd floor,
 Near Shamrao Vithal Bank
 Nehru Road, Vakola,
 Santacruz (East),
 Mumbai 400 055

May 12, 2017

Confidential

Dear Sir,

Credit rating for Non-Convertible Debenture issue and Subordinate Debt issue

Please refer to your request for revalidation of the rating assigned to the Non-Convertible Debenture issue and the Subordinate Debt issue of Aadhar Housing Finance Limited.

Our Rating Committee has reviewed the following ratings:

Instrument	Amount (Rs. crore)	Outstanding Amount* (Rs. crore)	Rating ¹	Remarks
Non-Convertible Debenture	800	530	CARE AA+(SO); Stable	Reaffirmed
Subordinate Debt	150	84	CARE AA (SO); Stable	Reaffirmed

*as on April 30, 2017

2. Please arrange to get the rating revalidated, in case the proposed issue is not made within six months from the date of this letter.
3. Please inform us the details of issue [date of issue, name of investor, amount issued, interest rate, date of maturity, etc.] as soon as it has been placed.
4. CARE reserves the right to undertake a surveillance/review of the rating from time to time, based on circumstances warranting such review, subject to at least one such review/surveillance every year.

¹Complete definitions of the ratings assigned are available at www.careratings.com and in other CARE publications.

For Aadhar Housing Finance Ltd.

CREDIT ANALYSIS & RESEARCH LTD.


 Authorised Signatory

5. CARE reserves the right to revise/reaffirm/withdraw the rating assigned as also revise the outlook, as a result of periodic review/surveillance, based on any event or information which in the opinion of CARE warrants such an action. In the event of failure on the part of the entity to furnish such information, material or clarifications as may be required by CARE so as to enable it to carry out continuous monitoring of the rating of the debt instruments, CARE shall carry out the review on the basis of best available information throughout the life time of such instruments. In such cases the credit rating symbol shall be accompanied by "ISSUER NOT COOPERATING". CARE shall also be entitled to publicize/disseminate all the aforementioned rating actions in any manner considered appropriate by it, without reference to you.

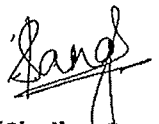
6. Users of this rating may kindly refer our website www.careratings.com for latest update on the outstanding rating.

7. CARE ratings are **not** recommendations to buy, sell, or hold any securities.

If you need any clarification, you are welcome to approach us in this regard.

Thanking you,

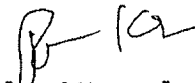
Yours faithfully,



[Shailee Sanghvi]

Analyst

shailee.sanghvi@careratings.com



[Ravi Kumar]

Senior Manager

ravi.kumar@careratings.com

Encl: As above

Disclaimer

CARE's ratings are opinions on credit quality and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. CARE has based its ratings/outlooks on information obtained from sources believed by it to be accurate and reliable. CARE does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by CARE have paid a credit rating fee, based on the amount and type of bank facilities/instruments.

In case of partnership/proprietary concerns, the rating/outlook assigned by CARE is based on the capital deployed by the partners/proprietor and the financial strength of the firm at present. The rating/outlook may undergo change in

case of withdrawal of capital or the unsecured loans brought in by the partners/proprietor in addition to the financial performance and other relevant factors.

For Aadhar Housing Finance Ltd.



Authorized Signatory

BWR/NCD/HO/ERC/MM/0099/2017-18

May 15, 2017



Mr. Yogesh Udhoji
Finance Controller Head
Aadhar Housing Finance Limited
201, Raheja Point
Nr. Shamrao Vitthal Bank
Jawaharlal Nehru Road
Vakola, Santacruz (E), Mumbai-400055

Dear Sir,

Sub: Validation of ratings- Various Secured NCD issues of Aadhar Housing Finance Limited rated by Brickwork Ratings


Ref: Your email dated May 12, 2017

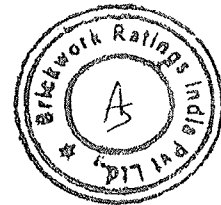
We hereby confirm the validity of the ratings of the Secured NCDs of Aadhar Housing Finance Limited rated by Brickwork Ratings and a consolidated list of outstanding ratings of these instruments along with their respective validity dates is given in Annexure I.

Brickwork Ratings would conduct surveillance every year till maturity/redemption of the instruments. Please note that Brickwork Ratings would need to be kept informed of any significant information/development that may affect your Company's finances/performance without any delay. The Ratings are subject to terms and conditions that were agreed in your various mandates, respective rating letters and other correspondence, if any and Brickwork Ratings standard disclaimer appended below.

Please note to furnish complete details of borrowings under the said issues, as and when they are subscribed.

Best Regards,


MSR/Manjunatha
Director – Ratings



Note: In case of all valid Ratings, respective Rating Rationale is published on Brickwork Ratings website. Interested persons are well advised to refer to our website www.brickworkratings.com, if they are unable to view the rationale, they are requested to inform us on brickworkhelp@brickworkratings.com

Disclaimer: Brickwork Ratings (BWR) has assigned the rating based on the information obtained from the issuer and other reliable sources, which are deemed to be accurate. BWR has taken considerable steps to avoid any data distortion; however, it does not examine the precision or completeness of the information obtained. And hence, the information in this report is presented "as is" without any express or implied warranty of any kind. BWR does not make any representation in respect to the truth or accuracy of any such information. The rating assigned by BWR should be treated as an opinion rather than a recommendation to buy, sell or hold the rated instrument and BWR shall not be liable for any losses incurred by users from any use of this report or its contents. BWR has the right to change, suspend or withdraw the ratings at any time for any reasons.

For Aadhar Housing Finance Ltd.

Brickwork Ratings India Pvt. Ltd.


Authorised Signatory

Corporate Office: 3rd Floor, Raj Alkaa Park, Kalena Agrahara, Bannerghatta Road, Bengaluru - 560 076

Phone: +91 80 4040 9940 • Fax: +91 80 4040 9941 • 1-860-425-2742 | info@brickworkratings.com • www.BrickworkRatings.com

Ahmedabad • Bengaluru • Chandigarh • Chennai • Guwahati • Hyderabad • Kolkata • Mumbai • New Delhi

CIN: U67190KA2007PTC043591

Aadhar Housing Finance Limited

Annexure I: Details of outstanding ratings

Instrument	Rated Amount (₹ Cr)	Utilized Amount as of May 12, 2017 (₹ Cr)	Unutilized Amount	Initial Rating date	Last Rating/ Review Date	Outstanding Rating ¹	Validity Date
NCD	50	358.50	241.50	January 08, 2015	September 22, 2016	BWR AA+ (SO) Outlook: Stable	September 21, 2017
NCD	50			May 12, 2015		BWR AA+ (SO) Outlook: Stable	
NCD	100			October 28, 2015		BWR AA+ (SO) Outlook: Stable	
NCD	100			January 19, 2016		BWR AA+ (SO) Outlook: Stable	
NCD	300			September 22, 2016		BWR AA+ (SO) Outlook: Stable	
Total	600	358.50	241.50				

¹ Please refer to BWR website www.brickworkratings.com for definition of the ratings assigned.



For Aadhar Housing Finance Ltd.


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AADHAR HOUSING FINANCE LIMITED

Corporate Identification Number: U65922KA2010PLC096680

Regd. Office: 2nd Floor, No.3, JVT Towers, 8th 'A' Main Road, S.R. Nagar, Bengaluru-560027, Karnataka

Corporate Office : 201, Raheja Point, 2nd Floor, Nr. Shamrao Vithal Bank, Nehru Road, Vakola Santacruz-(E), Mumbai-400055

Tel: +91 22 39509900 Fax: +91 22 39509934

Website :- www.aadharhousing.com Email ID :- customercare@aadharhousing.com

Audited Financial Results for the Half Year Ended and Year Ended 31st March, 2017

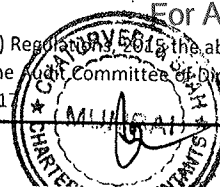
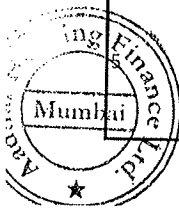
Sr. No.	Particulars	₹(In Lacs)			
		Audited			
		Half Year Ended		Year Ended	
		31.03.2017	31.03.2016	31.03.2017	31.03.2016
1	Net Sales/Income from Operations	19,104.47	11,688.31	34,390.89	20,216.75
2	Other Income	743.36	382.40	1,261.24	1,398.08
3	Total Revenue (1+2)	19,847.83	12,070.70	35,652.13	21,614.83
4	Expenditure				
	a) Finance Cost	10,537.84	6,652.04	19,842.82	12,522.19
	b) Employee Benefit Expenses	2,477.66	1,570.31	4,647.47	2,862.68
	c) Depreciation and Amortisation Expenses	127.35	84.18	229.49	155.84
	d) Other expenses	2,896.31	1,859.81	4,764.73	3,177.63
	Total Expenses	16,039.15	10,166.34	29,484.50	18,718.34
5	Profit before Tax (3-4)	3,808.67	1,904.36	6,167.62	2,896.49
6	Tax Expense				
	Current Tax Expenses (Net of Mat Credit entitlement)	1,223.71	748.51	2,015.66	1,180.24
	Deferred tax (Credit) /Charge	50.38	(101.80)	74.87	(152.09)
	Total Tax Expense	1,274.09	646.71	2,090.53	1,028.15
7	Profit or the Year (5-6)	2,534.58	1,257.65	4,077.09	1,868.34
8	Extraordinary items				
9	Net Profit/(Loss) for the period (7-8)	2,534.58	1,257.65	4,077.09	1,868.34
10	Paid-up equity share Capital (Face value ₹10 per share)	12,049.18	10,000.00	12,049.18	10,000.00
11	Paid -up Debt Capital	170,231.43	163,273.41	170,231.43	163,273.41
12	Reserve excluding revaluation reserves as per Balance Sheet	10,367.44	3,374.69	10,367.44	3,374.69
13	Debenture Redemption Reserve				
14	Earning per share (EPS) (in ₹)				
	(a) Basic and diluted EPS before Extraordinary items	2.10	1.26	3.38	1.87
	(b) Basic and diluted EPS after Extraordinary items	2.10	1.26	3.38	1.87
15	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' Fund]	11.41	12.28	11.41	12.28
16	Debt Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / (Interest and Other Charges + Principal Repayment)]	0.67	0.69	0.67	0.69
17	Interest Service Coverage Ratio [Profit Before Tax + Interest and Other Charges / Interest and Other Charges]	1.31	1.22	1.31	1.22
18	Net Worth	16978.94	12013.24	16978.94	12013.24
19	Material Deviation if any in the use of proceeds of issue of debt securities from the objects stated in the offer document	NIL	NIL	NIL	NIL

Notes:

- The Company is engaged in the Housing Finance Business - Financial Services and all other activities are incidental to the main business activity, and has its operations within India. Accordingly there are no separate reportable segments as per Accounting Standard 17 (AS-17) "Segment Reporting".
 - The figures for the Previous period/year have been regrouped, restated and reclassified, where necessary to make them comparable. The figures of last six months are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the first six month of the respective financial years.
 - CARE has assigned CARE AA+ (SO) for Non Convertible Debentures and there has been no change in the rating during the Financial Year 2016-17.
 - The Non-Convertible Debentures of the Company as at 31st March, 2017 are secured by way of pari-passu charge on specific imovable property, housing loans, other receivables and other current assets of the Company as applicable. The assets cover thereof exceeds hundred percent of the principal amount of the said debentures.
- In terms of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 the above results for the half year ended and year ended March 31, 2016 have been reviewed and recommended by the Audit Committee of Directors and subsequently approved by the Board of Directors at their respective meetings held on April 28, 2017.

For Aadhar Housing Finance Ltd.

Authorised Signatory



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Details of Secured Non Convertible Debentures are as follows:-


Sr. No.	Series No.	Previous Due Date (01ST Oct 2016 to 31st Mar 2017)		Next Due Date (01st Apr 2017 to 30th Sep 2017)	
		Principal	Interest	Principal	Interest
1	Issue I	11-Dec-2016	11-Dec-2016	-	-
2	Issue II	-	9-Jan-2017	-	-
3	Issue III	-	9-Feb-2017	-	-
4	Issue IV	-	23-Mar-2017	-	-
5	Issue V	-	27-Mar-2017	-	-
6	Issue VI	-	-	-	3-Jun-2017
7	Issue VII	-	-	-	7-Aug-2017
8	Issue VIII	-	-	-	3-Sep-2017
9	Issue IX	-	-	-	10-Sep-2017
10	Issue X	-	30-Oct-2016	-	-
11	Issue XI	-	4-Nov-2016	-	-
12	Issue XII	-	9-Nov-2016	-	-
13	Issue XIII	-	11-Dec-2017	-	-
14	Issue XIV	-	28-Dec-2016	-	-
15	Issue XV	-	6-Jan-2017	-	-
16	Issue XVI	-	7-Jan-2017	-	-
17	Issue XVII	-	19-Jan-2017	-	-
18	Issue XVIII	-	19-Jan-2017	-	-
19	Issue XIX	-	25-Jan-2017	-	-
20	Issue XX	-	29-Jan-2017	-	-
21	Issue XXI	-	1-Mar-2017	-	-
22	Issue XXII	-	3-Mar-2017	-	-
23	Issue XXIII	-	21-Mar-2017	-	-
24	Issue XXIV	-	22-Mar-2017	-	-
25	Issue XXV	-	29-Mar-2017	-	-
26	Issue XXVI	-	31-Mar-2017	-	-
27	Issue XXVII	-	-	-	28-Apr-2017
28	Issue XXVIII	-	-	-	13-May-2017
29	Issue XXIX	-	-	16-Aug-2017	16-Aug-2017
30	Issue XXX	-	-	16-Aug-2017	18-May-2017 & 16-Aug-2017
31	Issue XXXI	-	-	-	27-May-2017
32	Issue XXXII	-	-	-	-
33	Issue XXXIII	-	-	-	-
34	Issue XXXIV	-	-	-	-
35	Issue XXXV	-	-	-	-

All the interest due were paid on due dates.

7 Details of Unsecured Non Convertible Debentures are as follows:-

Sr. No.	Series No.	Previous Due Date (01ST Oct 2016 to 31st Mar 2017)		Next Due Date (01st Apr 2017 to 30th Sep 2017)	
		Principal	Interest	Principal	Interest
1	Issue 0001	-	-	-	27-Jul-2017
2	Issue 0002	-	-	-	27-Jul-2017
3	Issue 0003	-	-	-	10-Aug-2017
4	Issue 0004	-	-	-	30-Aug-2017
5	Issue 0005	-	-	-	19-Sep-2017
6	Issue 0006	-	-	-	-
7	Issue 0007	-	-	-	-
8	Issue 0008	-	-	-	-
9	Issue 0009	-	-	-	-

For Aadhar Housing Finance Limited

Place: Mumbai
Date: April 28, 2017

 Kapil Wadhawan
 Director


For Aadhar Housing Finance Ltd.


 Authorised Signatory

ANNEXURE - III**Details of redemption & payment of interest during last half year ending 31.03.2017:**

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Series X	Interest	30-10-2016	1,90,00,000	28-10-2016
Series XI	Interest	04-11-2016	1,94,00,000	05-11-2016
Series XII	Interest	09-11-2016	97,00,000	10-11-2016
Series I	Principal	11-12-2016	50,00,00,000	09-12-2016
Series I	Interest	11-12-2016	5,37,50,000	09-12-2016
Series XIV	Interest	28-12-2016	1,92,00,000	28-12-2016
Series XV	Interest	06-01-2017	2,88,00,000	06-01-2017
Series XVI	Interest	07-01-2017	1,92,00,000	07-01-2017
Series II	Interest	09-01-2017	3,28,00,000	09-01-2017
Series XVII	Interest	19-01-2017	96,00,000	19-01-2017
Series XVIII	Interest	19-01-2017	25,92,000	19-01-2017
Series XIX	Interest	25-01-2017	1,92,00,000	25-01-2017
Series XX	Interest	29-01-2017	1,14,60,000	30-01-2017
Series III	Interest	09-02-2017	1,85,40,000	09-02-2017
Series XXI	Interest	01-03-2017	95,50,000	01-03-2017
Series XXII	Interest	03-03-2017	95,50,000	03-03-2017
Series XXIII	Interest	21-03-2017	1,12,80,000	21-03-2017
Series XXIV	Interest	22-03-2017	1,91,00,000	22-03-2017
Series IV	Interest	23-03-2017	2,45,00,000	23-03-2017
Series IV	Interest	27-03-2017	1,96,00,000	27-03-2017
Series XXV	Interest	29-03-2017	95,00,000	29-03-2017
Series XXVI	Interest	31-03-2017	1,19,37,500	31-07-2017

For Aadhar Housing Finance Ltd.


Authorised Signatory

ANNEXURE - IV

Details of redemption & interest due in the next half-year i.e. 01.04.2017 to 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
Series XXVII	Interest	28-04-2017	1,05,09,000
Series XXVIII	Interest	13-05-2017	47,50,000
Series XXX	Interest	18-05-2017	95,00,000
Series XXXI	Interest	27-05-2017	42,30,000
Series V	Interest	03-06-2017	1,96,00,000
Series VII	Interest	07-08-2017	98,00,000
Series XXIX	Interest	16-08-2017	2,37,50,000
Series XXX	Interest	16-08-2017	95,00,000
Series XXIX	Principal	16-08-2017	25,00,00,000
Series XXX	Principal	16-08-2017	10,00,00,000
Series VIII	Interest	03-09-2017	98,00,000
Series IX	Interest	10-09-2017	98,00,000

Company does not expect default in payment of principal / interest due in next half year

For Aadhar Housing Finance Ltd.


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.

11th May, 2017

To
Catalyst Trusteeship Limited,
Office No. 83-87, 8th Floor,
Mittal Tower, "B" Wing,
Nariman Point,
Mumbai - 400021

This is to certify that M/s Aadhar Housing Finance Ltd. having its registered office at No. 3, 2nd Floor, JVT Towers, 8th 'A' Main Road, S.R.Nagar, Bengaluru-560027, Karnataka has appointed us to verify the status of a pool of receivables/Book Debts of Rs. 450.00 Crores to be hypothecated by them in favour of Catalyst Trusteeship Limited in connection with their issue of Non-convertible debentures ("NCD") aggregating Rs. 450.00 Crores.

On the basis of information and explanation given to us and other records and documents produced before us for verification with respect to the loan contracts, detail of which are attached herewith, we hereby certify that the receivables of Rs. 450.00 Crores relating to these loan contracts are not hypothecated or charged to any one and that the receivables arising out of these contracts are free from any encumbrances.

The Details of Receivables statements are as follows:

1. No. of Loan Accounts Hypothecated : 7090
2. Receivables from Hypothecated Loan Accounts :- Rs. 495.09 Crores
3. Outstanding Debentures :- Rs.450.00 Crores
4. Security cover available as on date :- 1.10 times

We further certify that:

- The underlying receivables are created out of finance or loan given to customers which may qualify as advances.
- The loans hypothecated are standard and no arrear has occurred till date in relation to the loans hypothecated.
- The loans maturity dates are commensurate with the Debentures maturity date.

For V. V. Gokhale & Co.
Chartered Accountants
Firm Registration Number: 112012W



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

Proprietor
Membership no. 45439
Certificate No. 7

For Aadhar Housing Finance Ltd.

[Signature]
Authorised Signatory

VINIT GOKHALE

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

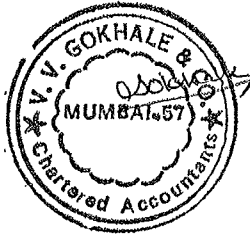
V.V.GOKHALE & CO.

CHARTERED ACCOUNTANTS

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

Asset Coverage Statement as on 31.03.2017	
Particulars	Amount in Crore Rupees
Books Debts Receivable From	
Housing Loan (Individual excluding NPA)	358.32
Housing Loan (Corporate/ Project)	32.01
Other Mortgage Loans	0
Loan against Property	104.76
Total	495.09

Particulars	Amount in Crore Rupees
NCD Outstanding	450.00
Total	450.00



For Aadhar Housing Finance Ltd.


Authorised Signatory

16th May, 2017

To,
The General Manager
Department of Corporate Services,
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai- 400001

Sub.: Half yearly communication for Debt Securities (NCDs) in respect of half year ended 31st March, 2017

Ref.: Letter No. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1st April, 2017.

Dear Sir/Madam,

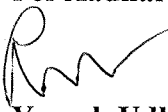
We wish to inform the following-

In terms of the provisions of Regulation 52(4):-

- a) Credit rating and change in credit rating- CARE AA+ (SO)/ BWR AA+ (SO), there is no change in the credit rating- **enclosed as Annexure A**
- b) Debt-equity ratio- **11.41** as per audited financial results for the half year ended and year ended 31st March 2017- **enclosed as Annexure B.**
- c) Previous due date for the payment of interest/ repayment non-convertible debt securities for half year ended 31st March, 2017 and whether the same has been paid or not- **enclosed as Annexure C.**
- d) Next due date for the payment of interest for non-convertible debentures upto the period March 31, 2017- **enclosed as Annexure D.**
- e) Debenture Rcdcmption Rcsrve- **Not Applicable**
- f) Net Worth- **Rs. 16978.94 Lakhs**
- g) Net Profit After Tax- **Rs. 2534.58 Lakhs**
- h) Earnings per share- **Rs. 2.10**

Thanking you,

Yours Faithfully,
For Aadhar Housing Finance Limited


Yogesh Udhoji
Authorized Signatory

