

No.CTL/DEB/17-18/Noting Certificate

November 06, 2017

To Whomsoever It May Concern,

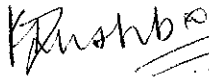
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Aadhar Housing Finance Ltd** (“**the Company**”) for the Half year ended September 30, 2017.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited


Authorised Signatory

Encl: Results submitted by Company



आधार
हाउसिंग फाइनेंस लि.



Aadhar
Housing Finance Ltd.

6th November, 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 30th September, 2017

Ref.: Letter No. CTL/MUM/Compliance/Half-Yearly/2017-18/269 dated 28th September, 2017.

Dear Sir/Madam,


We wish to inform the following-

In terms of the provisions of Regulation 52:-

- Unaudited financial results for the half year ended 30th September, 2017- **enclosed herewith Annexure- I along with Limited Review Certificate.**
- Credit rating and change in credit rating- **BWR AA+ (SO) and - CARE AA+ (SO), there is no change in the credit rating- enclosed as Annexure II.**
- Asset Cover available- **1.10 times**
- Debt-equity ratio- **12.91** as per audited financial results for the half year ended 30th September, 2017- **mentioned in Annexure- I.**
- Previous due date for the payment of interest/ repayment non-convertible debt securities for half year ended 30th September, 2017 and the same has been paid - **enclosed as Annexure III.**
- Next due date for the payment of interest for non-convertible debentures upto the period March 31, 2018- **enclosed as Annexure IV.**
- Debenture Redemption Reserve- **Not Applicable**
- Net Worth- **Rs. 258.76 Crores**
- Net Profit After Tax- **Rs. 34.60 Crores**
- Earnings per share- **Rs. 2.87**

Thanking you,

Yours Faithfully,
For Aadhar Housing Finance Limited


Sreekanth V. N.
Company Secretary



Corporate Office: 201, Raheja Point -1, Nr. Shamrao Vitthal Bank, Nehru Road, Vakola, Santacruz (E), Mumbai - 400055 (Mah.)

Tel: 022 39509900 / 61213400 Fax: 022 39509934 www.aadharhousing.com

Regd. Office : 2nd Floor, No.3, JVT Towers, 8th 'A' Main Road, S.R Nagar, Bengaluru - 560 027, Karnataka

Toll Free No. 180030042020

(CIN No. U65922KA2010PLC096680)

आधार
हाउसिंग फाइनेंस लि.



Aadhar
Housing Finance Ltd.

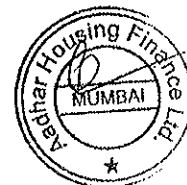
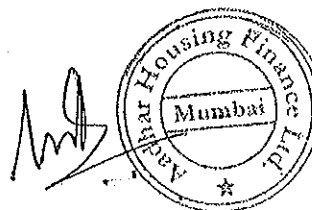
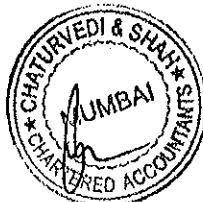
AADHAR HOUSING FINANCE LIMITED

Corporate Identification Number: U65922KA2010PLC096680

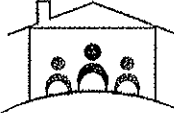
Regd. Office: 2nd Floor, No.3, JVT Towers, 8th 'A' Main Road, S.R. Nagar, Bengaluru-560027, Karnataka
Corporate Office : 201, Raheja Point, 2nd Floor, Nr. Shamrao Vitthal Bank, Nehru Road, Vakola Santacruz-
Tel: +91 22 39509900 Fax: +91 22 39509934
Website :- www.aadharhousing.com Email ID :- customercare@aadharhousing.com

Un Audited Financial Results for the Half Year Ended 30th September, 2017

Sr. No.	Particulars	(₹ In Lacs)		
		Un Audited		Audited
		Half Year Ended		Year Ended
		30.09.2017	30.09.2016	31.03.2017
1	Net Sales/Income from Operations	24,566.81	15,286.42	34,390.89
2	Other Income	468.79	517.88	1,261.24
3	Total Income from Operations	25,035.60	15,804.30	35,652.13
4	Expenditure			
	a) Finance Cost	12,895.11	9,304.98	19,842.82
	b) Employee Benefit Expenses	3,156.30	2,169.81	4,647.47
	c) Depreciation and Amortisation Expenses	137.12	102.14	229.49
	d) Other expenses	3,236.46	1,868.42	4,764.73
	Total Expenses	19,424.99	13,445.34	29,484.50
5	Profit before tax (3-4)	5,610.61	2,358.95	6,167.62
6	Tax Expense			
	Current Tax Expenses (net of MAT Credit entitlement)	1,759.55	791.95	2,015.66
	Deferred tax (Credit)/ Charge	391.49	24.49	74.87
	Total Tax Expenses	2,151.05	816.44	2,090.53
7	Profit for the period / year (5-6)	3,459.56	1,542.51	4,077.09
8	Extraordinary Items			
9	Net Profit/(Loss) for the period (7-8)	3,459.56	1,542.51	4,077.09
10	Paid-up equity share Capital (Face value ₹10 per share)	12,049.18	10,000.00	12,049.18
11	Paid-up Debt Capital	333,985.01	209,567.02	255,347.14
12	Reserve excluding revaluation reserves as per Balance Sheet			10,367.44
13	Debenture Redemption Reserve			
14	Earning per share (EPS) (in ₹)			
	(a) Basic and diluted EPS before Extraordinary items	2.87	1.54	3.38
	(b) Basic and diluted EPS after Extraordinary items	2.87	1.54	3.38
15	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' Fund]	12.91	14.06	11.41
16	Debt Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / (Interest and Other Charges + Principal Repayment)]	0.64	0.74	0.67
17	Interest Service Coverage Ratio [Profit Before Tax + Interest and Other Charges / Interest and Other Charges]	1.44	1.25	1.31
18	Net Worth	25,876.15	14,906.48	22,416.62



Corporate Office: 201, Raheja Point -1, Nr. Shamrao Vitthal Bank, Nehru Road, Vakola, Santacruz (E), Mumbai - 400055 (Mah.)
Tel: 022 39509900 / 61213400 Fax: 022 39509934 www.aadharhousing.com
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Toll Free No. 180030042020
(CIN No. U65922KA2010PLC096680)



A DHFL Group Company

Notes:

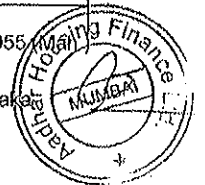
- 1 The Company is engaged in the Housing Finance Business - Financial Services and all other activities are incidental to the main business activity, and has its operations within India. Accordingly there are no separate reportable segments as per Accounting Standard 17 (AS-17) "Segment Reporting".
- 2 The figures for the Previous period/year have been regrouped, restated and reclassified, where necessary to make them comparable.
- 3 CARE has assigned CARE AA+ (SO) for Non Convertible Debentures and there has been no change in the rating during the Financial Year 2017-18.
- 4 The Non-Convertible Debentures of the Company as at 30th September, 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.
- 5 In terms of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 the above results for the half year ended September 30, 2017 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 October 14, 2017.

6 Details of Secured Non Convertible Debentures are as follows:-

Sr. No.	Series No.	Previous Due Date (01st Apr 2017 to 30th Sep 2017)		Next Due Date 01st Oct 2017 to 31st March 2018	
		Principal	Interest	Principal	Interest
1	Issue II	-	-	-	9-Jan-2018
2	Issue III	-	-	-	9-Feb-2018
3	Issue IV	-	-	-	23-Mar-2018
4	Issue V	-	-	-	27-Mar-2018
5	Issue VI	-	3-Jun-2017	-	-
6	Issue VII	-	7-Aug-2017	-	-
7	Issue VIII	-	3-Sep-2017	-	-
8	Issue IX	-	10-Sep-2017	-	-
9	Issue X	-	-	30-Oct-2017	30-Oct-2017
10	Issue XI	-	-	-	4-Nov-2017
11	Issue XII	-	-	-	9-Nov-2017
12	Issue XIII	-	-	-	11-Dec-2017
13	Issue XIV	-	-	-	28-Dec-2017
14	Issue XV	-	-	-	6-Jan-2018
15	Issue XVI	-	-	-	7-Jan-2018
16	Issue XVII	-	-	-	19-Jan-2018
17	Issue XVIII	-	-	-	19-Jan-2018
18	Issue XIX	-	-	-	25-Jan-2018
19	Issue XX	-	-	-	29-Jan-2018
20	Issue XXI	-	-	-	1-Mar-2018
21	Issue XXII	-	-	-	3-Mar-2018
22	Issue XXIII	-	-	-	21-Mar-2018
23	Issue XXIV	-	-	-	22-Mar-2018
24	Issue XXV	-	-	-	29-Mar-2018
25	Issue XXVI	-	-	-	31-Mar-2018
26	Issue XXVII	-	28-Apr-2017	-	-
27	Issue XXVIII	-	13-May-2017	-	-
28	Issue XXIX	16-Aug-2017	16-Aug-2017	-	-
29	Issue XXX	16-Aug-2017	18-May-2017 & 16-Aug-2017	-	-
30	Issue XXXI	-	27-May-2017	-	-
31	Issue XXXII	-	-	-	13-Oct-2017
32	Issue XXXIII	-	-	-	18-Oct-2017
33	Issue XXXIV	-	-	-	11-Nov-2017
34	Issue XXXV	-	-	-	16-Nov-2017
35	Issue XXXVI	-	26-Jun-2017	-	-

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 (CIN No. U65922KA2010PLC096680)





36	Issue XXXVII	A DHFL Group Company 29-Jun-2017		-	-
37	Issue XXXVIII	-	-	-	-
38	Issue XXXIX	-	-	-	-
39	Issue XXXX	-	-	-	-
40	Issue XXXXI	-	-	-	-
41	Issue XXXXII	-	-	-	-

All the interest due were paid on due dates.

Details of Unsecured Non Convertible Debentures are as follows:-

Sr. No.	Series No.	Previous Due Date (01st Apr 2017 to 30th Sep 2017)		Next Due Date 01st Oct 2017 to 31st March 2018	
		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	-	-	-	10-Oct-2017
7	Issue 0007	-	-	-	10-Oct-2017
8	Issue 0008	-	-	-	10-Oct-2017
9	Issue 0009	-	-	-	17-Oct-2017

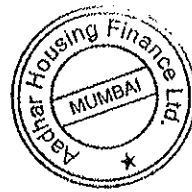
7 Aadhar Housing Finance Ltd and DHFL Vyasva Finance Merger Proposal :

The Board of Director of the company has approved and adopted the scheme of Amalgamation of Aadhar Housing Finance Limited with the company at its meeting held on 1st September, 2016. Subsequently, the shareholders of the company approved the revised scheme of Amalgamation at its meeting dated 24th February 2017.

The Scheme as approved, contemplates a swap ratio 1:119 i.e. every 119 equity share of Rs. 10/- each fully paid up of Aadhar Housing Finance Limited, the DHFL Vyasva Housing Finance Ltd will allot 10 equity shares of Rs. 10/- each fully paid up at fair value premium as per the valuation report of M/s. N.S Kumar & Co., Chartered Accountants dated 2nd May, 2016.

Similarly, the Board of Director of DHFL Vyasva Housing Finance Ltd has also approved the Scheme of Amalgamation.

Both the companies have filed a Merger Petition with the National Company Law Tribunal, Bangalore, on 20th March, 2017 and hearing of the NCLT is under progress



For Aadhar Housing Finance Limited

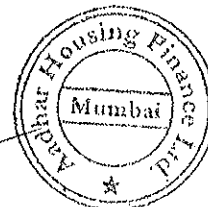
V. Sridar

Director
V. SRIDAR
DIN : 02241339

Place: Mumbai
Date: October 14, 2017



[Signature]



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INDEPENDENT AUDITOR'S REVIEW REPORT

To,
The Board of Directors
Aadhar Housing Finance Limited

LIMITED REVIEW REPORT OF THE UNAUDITED RESULTS OF AADHAR HOUSING FINANCE LIMITED FOR THE HALF YEAR ENDED 30.09.2017

1. We have reviewed the accompanying statement of Unaudited Financial Results for the half year ended 30th September, 2017 ("the Statement") of Aadhar Housing Finance Limited ("the Company"). This Statement is the responsibility of the Company's Management and has been approved by the management. Our responsibility is to issue a report on these financial results based on our review.
2. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE)2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India, to the extent applicable. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the 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 opinion.
3. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the applicable Indian Accounting Standards and other accounting practices and principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, read with SEBI Circular No. CIR/IMD/DF1/69/2016 dated 10th August, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.

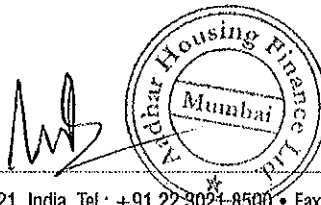
For Chaturvedi & Shah
Chartered Accountants
Firm Registration No. - 101720W



Jignesh Mehta
Partner
Membership No. 102749
Place : Mumbai
Date : 14th October, 2017



Enclosed: Unaudited financial results for the half year ended as at 30th September, 2017 of Aadhar Housing Finance Limited





SEBI Registered
RBI Accredited
NSIC Empanelled

BWR/NCD/HO/SRC/AP/0475/2017-18

October 11, 2017

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

Dear Sir,


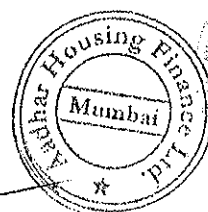
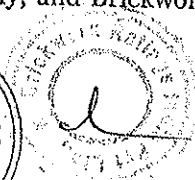
Sub: Review of Rating of various Debt issues of Aadhar Housing Finance Limited rated by Brickwork Ratings

On review Aadhar Housing Finance Limited's, performance based on the information and clarifications provided by you, and as available in public sources, we are pleased to inform you that the Brickwork Ratings has *reaffirmed* the ratings of various debt issues as follows:

Existing Issues	Issue Size (Cr)		Outstanding (Cr)	Unutilized Amount (Cr)	Initial Rating	Ratings History (October 2016)	Ratings Reaffirmed
			as of October 04, 2017				
Subordinated NCD	150	150	84.00	66.00	Jan 2016	BWR AA+ (SO) (Outlook: Stable)	BWR AA+ (SO) (Outlook: Stable)
Secured NCD	300	600	358.50	241.50	September 2016		
Secured NCD	100				Jan 2016		
Secured NCD	100				October 2015		
Secured NCD	50				May 2015		
Secured NCD	50				Jan 2015		
Total			750.00		INR Seven hundred and fifty crores only		

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

The Ratings are valid up to October 10, 2018 and subject to the terms and conditions that were agreed in your mandates, our rating letters and other correspondence, if any, and Brickwork Ratings' standard disclaimer appended below.

Brickwork Ratings India Pvt. Ltd.

Page 1 of 2

3rd Floor, Raj Aikaa Park, Kalena Agrahara, Bannerghatta Road, Bengaluru - 560 076

Phone: +91 80 4040 9940 • Fax: +91 80 4040 9941 • info@brickworkratings.com • www.BrickworkRatings.com

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Aadhar Housing Finance Limited

BWR/NCD/HO/SRC/AP/0475/2017-18

October 11, 2017

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 information/development that may affect your Company's finances/performance without any delay.

Kindly acknowledge.

Best Regards,

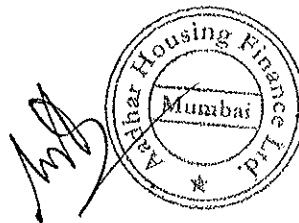
A P Kamath

General Manager – Ratings

Brickwork Ratings India Pvt. Ltd.

Note: In case of all accepted 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 anytime for any reasons.



CARE/HO/RL/2017-18/2172
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

August 7, 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	1200	725	CARE AA+(SO); Stable	Reaffirmed
Subordinate Debt	150	84	CARE AA (SO); Stable	Reaffirmed

*as on June 30, 2017

- Please arrange to get the rating revalidated, in case the proposed issue is not made within six months from the date of this letter.
- 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.
- 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.
- 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

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



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.

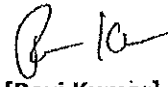
Thanking you,



[Shailee Sanghvi]
Analyst

shailee.sanghvi@careratings.com

Yours faithfully,



[Ravi Kumar]

Senior Manager

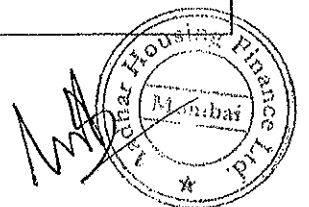
ravi.kumar@careratings.com

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.





आधार
आधार वित्त लि.



Aadhar
Housing Finance Ltd.


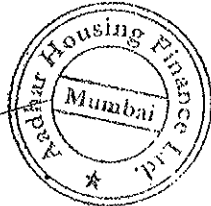


A DHFL Group Company

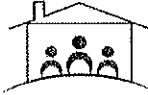
ANNEXURE - III

Details of redemption & payment of interest during last half year ending 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Series XXVII	Interest	28-04-2017	Rs. 1,05,09,000/-	28-04-2017
Series XXVIII	Interest	13-05-2017	Rs. 47,36,986/-	12-05-2017
Series XXX	Interest	18-05-2017	Rs. 95,00,000/-	18-05-2017
Series XXXI	Interest	27-05-2017	Rs. 42,18,411/-	26-05-2017
Series VI	Interest	03-06-2017	Rs. 1,95,46,301/-	02-06-2017
Series VII	Interest	07-08-2017	Rs. 97,73,151.46/-	07-08-2017
Series XXIX	Interest	16-08-2017	Rs. 2,37,50,000/-	16-08-2017
Series XXX	Interest	16-08-2017	Rs. 23,42,466/-	16-08-2017
Series XXIX	Principal	16-08-2017	Rs. 25,00,00,000/-	16-08-2017
Series XXX	Principal	16-08-2017	Rs. 10,00,00,000/-	16-08-2017
Series VIII	Interest	03-09-2017	Rs. 98,26,849.31/-	04-09-2017
Series IX	Interest	10-09-2017	Rs. 97,73,150.70/-	11-09-2017

आधार
Aadhaar Housing Finance Ltd.



Aadhaar
Housing Finance Ltd.

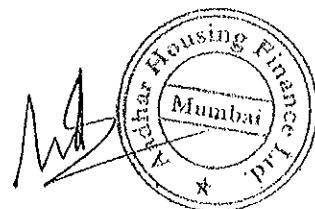
A DHFL Group Company

ANNEXURE - IV

Details of redemption & interest due in the next half-year i.e. 01.10.2017 to 31.03.2018:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
Issue X	Principal	30-10-2017	Rs. 20,00,00,000/-
Issue X	Interest	30-10-2017	Rs. 1,90,00,000/-
Issue XI	Interest	04-11-2017	Rs. 1,94,00,000/-
Issue XII	Interest	09-11-2017	Rs. 97,00,000/-
Issue XIII	Interest	11-12-2017	Rs. 96,50,000/-
Issue XIV	Interest	28-12-2017	Rs. 1,92,00,000/-
Issue XV	Interest	06-01-2018	Rs. 2,88,00,000/-
Issue XVI	Interest	07-01-2018	Rs. 1,92,00,000/-
Issue II	Interest	09-01-2018	Rs. 3,28,00,000/-
Issue XVII	Interest	19-01-2018	Rs. 96,00,000/-
Issue XVIII	Interest	19-01-2018	Rs. 25,92,000/-
Issue XIX	Interest	25-01-2018	Rs. 1,92,00,000/-
Issue XX	Interest	29-01-2018	Rs. 1,14,60,000/-
Issue III	Interest	09-02-2018	Rs. 1,85,40,000/-
Issue XXI	Interest	01-03-2018	Rs. 95,50,000/-
Issue XXII	Interest	03-03-2018	Rs. 95,50,000/-
Issue XXIII	Interest	21-03-2018	Rs. 1,12,80,000/-
Issue XXIV	Interest	22-03-2018	Rs. 1,91,00,000/-
Issue IV	Interest	23-03-2018	Rs. 2,45,00,000/-
Issue V	Interest	27-03-2018	Rs. 1,96,00,000/-
Issue XXV	Interest	29-03-2018	Rs. 95,00,000/-
Issue XXVI	Interest	31-03-2018	Rs. 1,19,37,500/-

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



6th November, 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

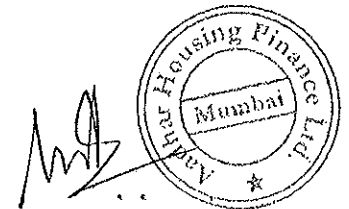
Sub.: Half yearly communication for Secured Debt Securities in respect of half year ended 30th September, 2017

Dear Sir/ Madam,

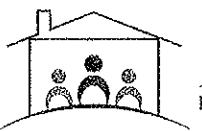
This is with reference to your letter No. CTL/MUM/Compliance/Half Yearly/2017-18/269 dated 28th September, 2017, we hereby confirm and submit the following information in prescribed format for half year ended 30th September, 2017;

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

- a) Unaudited financial results for the half year ended 30th September, 2017- **enclosed herewith Annexure- I along with Limited Review Certificate.**
- b) Credit rating and change in credit rating- **BWR AA+ (SO) and CARE AA+ (SO)**, there is no change in credit rating- **enclosed herewith as Annexure- II.**
- c) Asset cover available- **1.10 times**
- d) Debt-equity ratio- **12.91** as per unaudited financial results for the half year ended 30th September, 2017- **mentioned in Annexure- I.**
- e) Previous due date for the payment/ repayment of interest/ principal non-convertible debt securities for half year ended 30th September, 2017 and the same has been paid - **enclosed as Annexure III.**
- f) Next due date for the payment of interest/ principal for non-convertible debentures upto the period March 31, 2018- **enclosed as Annexure IV.**
- g) Debt Service coverage ratio- **0.64**
- h) Interest service coverage ratio- **1.44**
- i) Debenture Redemption Reserve- **Not Applicable**
- j) Net Worth- **Rs. 258.76 Crores**
- k) Net Profit After Tax- **Rs. 34.60 Crores**
- l) Earnings per share- **Rs. 2.87**



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Aadhar
Housing Finance Ltd.

A DHFL Group Company

-2-

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- **Not Applicable as the NCDs are issued for the purpose of working capital.**

Provided that in the case of debentures 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- **Practicing Chartered Accountant Certificate will be submitted.**

- (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- **Yes, copy enclosed as Annexure- V.**

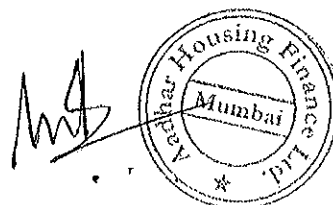
- (c) Intimations regarding:

1. any revision in the rating- **There is no change in the credit ratings 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) The half yearly certificate regarding maintenance of hundred percent Asset Cover in respect of listed non-convertible debt securities along with half yearly financial results- **Practicing Chartered Accountant Certificate will be submitted.**

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**



आधार
साउथवेस्ट फाइनेंस लि.



Aadhar
Housing Finance Ltd.

A DHFL Group Company

-3-

- 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- **Yes, copy enclosed in Annexure- V.**
- 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- **Yes**

4) Additional Information:-

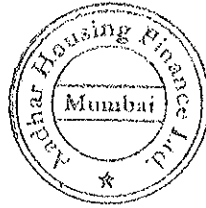
- a) A certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees- **Not Applicable**

Thanking you,

Yours faithfully,

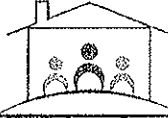
For Aadhar Housing Finance Limited,

Sreekanth V. N.
Company Secretary



Encl: As above.

आधार
आडरिग फाइनेंस लि.



Aadhar
Housing Finance Ltd.

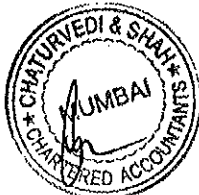
AADHAR HOUSING FINANCE LIMITED

Corporate Identification Number: U65922KA2010PLC096680

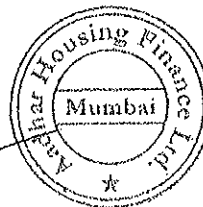
Regd. Office: 2nd Floor, No.3, JVT Towers, 8th 'A' Main Road, S.R. Nagar, Bengaluru-560027, Karnataka
Corporate Office : 201, Raheja Point, 2nd Floor, Nr. Shamrao Vitthal Bank, Nehru Road, Vakola Santacruz-
Tel: +91 22 39509900 Fax: +91 22 39509934
Website :- www.aadharhousing.com Email ID :- customercare@aadharhousing.com

Un Audited Financial Results for the Half Year Ended 30th September, 2017

Sr. No.	Particulars	(₹In Lacs)		
		Un Audited		Audited
		Half Year Ended		Year Ended
		30.09.2017	30.09.2016	31.03.2017
1	Net Sales/Income from Operations	24,566.81	15,286.42	34,390.89
2	Other Income	468.79	517.88	1,261.24
3	Total Income from Operations	25,035.60	15,804.30	35,652.13
4	Expenditure			
	a) Finance Cost	12,895.11	9,304.98	19,842.82
	b) Employee Benefit Expenses	3,156.30	2,169.81	4,647.47
	c) Depreciation and Amortisation Expenses	137.12	102.14	229.49
	d) Other expenses	3,236.46	1,868.42	4,764.73
	Total Expenses	19,424.99	13,445.34	29,484.50
5	Profit before tax (3-4)	5,610.61	2,358.95	6,167.62
6	Tax Expense			
	Current Tax Expenses (net of MAT Credit entitlement)	1,759.55	791.95	2,015.66
	Deferred tax (Credit)/ Charge	391.49	24.49	74.87
	Total Tax Expenses	2,151.05	816.44	2,090.53
7	Profit for the period / year (5-6)	3,459.56	1,542.51	4,077.09
8	Extraordinary Items	-	-	-
9	Net Profit/(Loss) for the period (7-8)	3,459.56	1,542.51	4,077.09
10	Paid-up equity share Capital (Face value ₹10 per share)	12,049.18	10,000.00	12,049.18
11	Paid-up Debt Capital	333,985.01	209,567.02	255,347.14
12	Reserve excluding revaluation reserves as per Balance Sheet			10,367.44
13	Debenture Redemption Reserve	-	-	-
14	Earning per share (EPS) (in ₹)			
	(a) Basic and diluted EPS before Extraordinary Items	2.87	1.54	3.38
	(b) Basic and diluted EPS after Extraordinary items	2.87	1.54	3.38
15	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' Fund]	12.91	14.06	11.41
16	Debt Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / (Interest and Other Charges + Principal Repayment)]	0.64	0.74	0.67
17	Interest Service Coverage Ratio [Profit Before Tax + Interest and Other Charges / Interest and Other Charges]	1.44	1.25	1.31
18	Net Worth	25,876.15	14,906.48	22,416.62



[Handwritten Signature]



Corporate Office: 201, Raheja Point -1, Nr. Shamrao Vitthal Bank, Nehru Road, Vakola, Santacruz (E), Mumbai - 400055 (Mah.)

Tel: 022 39509900 / 61213400 Fax: 022 39509934 www.aadharhousing.com

Regd. Office : 2nd Floor, No.3, II Floor, JVT Towers, 8th 'A' Main Road, S.R Nagar, Bengaluru - 560 027, Karnataka

Toll Free No. 180030042020

(CIN No. U65922KA2010PLC096680)



A DHPL Group Company

Notes:

- 1 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".
- 2 The figures for the Previous period/year have been regrouped, restated and reclassified, where necessary to make them comparable.
- 3 CARE has assigned CARE AA+ (SO) for Non Convertible Debentures and there has been no change in the rating during the Financial Year 2017-18.
- 4 The Non-Convertible Debentures of the Company as at 30th September, 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.
- 5 In terms of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 the above results for the half year ended September 30, 2017 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 October 14, 2017.

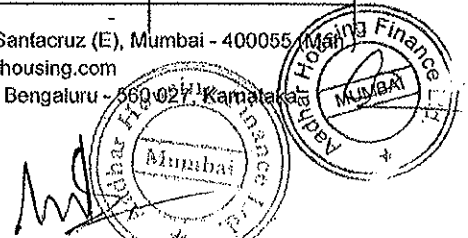
6 Details of Secured Non Convertible Debentures are as follows:-

Sr. No.	Series No.	Previous Due Date (01st Apr 2017 to 30th Sep 2017)		Next Due Date 01st Oct 2017 to 31st March 2018	
		Principal	Interest	Principal	Interest
1	Issue II	-	-	-	9-Jan-2018
2	Issue III	-	-	-	9-Feb-2018
3	Issue IV	-	-	-	23-Mar-2018
4	Issue V	-	-	-	27-Mar-2018
5	Issue VI	-	3-Jun-2017	-	-
6	Issue VII	-	7-Aug-2017	-	-
7	Issue VIII	-	3-Sep-2017	-	-
8	Issue IX	-	10-Sep-2017	-	-
9	Issue X	-	-	30-Oct-2017	30-Oct-2017
10	Issue XI	-	-	-	4-Nov-2017
11	Issue XII	-	-	-	9-Nov-2017
12	Issue XIII	-	-	-	11-Dec-2017
13	Issue XIV	-	-	-	28-Dec-2017
14	Issue XV	-	-	-	6-Jan-2018
15	Issue XVI	-	-	-	7-Jan-2018
16	Issue XVII	-	-	-	19-Jan-2018
17	Issue XVIII	-	-	-	19-Jan-2018
18	Issue XIX	-	-	-	25-Jan-2018
19	Issue XX	-	-	-	29-Jan-2018
20	Issue XXI	-	-	-	1-Mar-2018
21	Issue XXII	-	-	-	3-Mar-2018
22	Issue XXIII	-	-	-	21-Mar-2018
23	Issue XXIV	-	-	-	22-Mar-2018
24	Issue XXV	-	-	-	29-Mar-2018
25	Issue XXVI	-	-	-	31-Mar-2018
26	Issue XXVII	-	28-Apr-2017	-	-
27	Issue XXVIII	-	13-May-2017	-	-
28	Issue XXIX	16-Aug-2017	16-Aug-2017	-	-
29	Issue XXX	16-Aug-2017	18-May-2017 & 16-Aug-2017	-	-
30	Issue XXXI	-	27-May-2017	-	-
31	Issue XXXII	-	-	-	13-Oct-2017
32	Issue XXXIII	-	-	-	18-Oct-2017
33	Issue XXXIV	-	-	-	11-Nov-2017
34	Issue XXXV	-	-	-	16-Nov-2017
	Issue XXXVI	-	26-Jun-2017	-	-

Corporate Office: 201, Raheja Point -1, Nr. Shamrao Vitthal Bank, Nehru Road, Vakola, Santacruz (E), Mumbai - 400055 (Maharashtra)
 Tel: 022 39509900 / 61213400 Fax: 022 39509934 www.aadharhousing.com
 Regd. Office: 2nd Floor, No.3, II Floor, JVT Towers, 8th 'A' Main Road, S.R Nagar, Bengaluru - 560027, Karnataka

Toll Free No. 180030042020

(CIN No. U65922KA2010PLC096680)





36	Issue XXXVII	A DHFL Group Company 29-Jun-2017		-	-
37	Issue XXXVIII	-	-	-	-
38	Issue XXXIX	-	-	-	-
39	Issue XXXX	-	-	-	-
40	Issue XXXXI	-	-	-	-
41	Issue XXXXII	-	-	-	-

All the interest due were paid on due dates.

Details of Unsecured Non Convertible Debentures are as follows:-

Sr. No.	Series No.	Previous Due Date (01st Apr 2017 to 30th Sep 2017)		Next Due Date 01st Oct 2017 to 31st March 2018	
		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	-	-	-	10-Oct-2017
7	Issue 0007	-	-	-	10-Oct-2017
8	Issue 0008	-	-	-	10-Oct-2017
9	Issue 0009	-	-	-	17-Oct-2017

7 Aadhar Housing Finance Ltd and DHFL Vyasya Finance Merger Proposal :

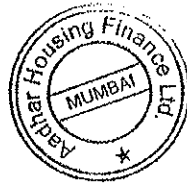
The Board of Director of the company has approved and adopted the scheme of Amalgamation of Aadhar Housing Finance Limited with the company at its meeting held on 1st September, 2016. Subsequently, the shareholders of the company approved the revised scheme of Amalgamation at its meeting dated 24th February 2017.

The Scheme as approved, contemplates a swap ratio 1:119 i.e. every 119 equity share of Rs. 10/- each fully paid up of Aadhar Housing Finance Limited, the DHFL Vyasya Housing Finance Ltd will allot 10 equity shares of Rs. 10/- each fully paid up at fair value premium as per the valuation report of M/s. N.S Kumar & Co., Chartered Accountants dated 2nd May, 2016.

Similarly, the Board of Director of DHFL Vyasya Housing Finance Ltd has also approved the Scheme of Amalgamation.

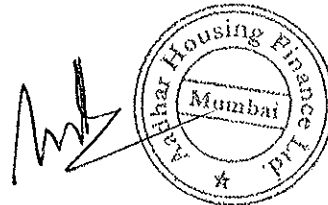
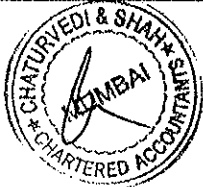
Both the companies have filed a Merger Petition with the National Company Law Tribunal, Bangalore, on 20th March, 2017 and hearing of the NCLT is under progress

Place: Mumbai
Date: October 14, 2017



For Aadhar Housing Finance Limited

V. Sridar
Director
V. SRIDAR
DIN: 02241339



INDEPENDENT AUDITOR'S REVIEW REPORT

To,
The Board of Directors
Aadhar Housing Finance Limited

LIMITED REVIEW REPORT OF THE UNAUDITED RESULTS OF AADHAR HOUSING FINANCE LIMITED FOR THE HALF YEAR ENDED 30.09.2017

1. We have reviewed the accompanying statement of Unaudited Financial Results for the half year ended 30th September, 2017 ("the Statement") of **Aadhar Housing Finance Limited** ("the Company"). This Statement is the responsibility of the Company's Management and has been approved by the management. Our responsibility is to issue a report on these financial results based on our review.
2. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE)2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India, to the extent applicable. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the 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 opinion.
3. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the applicable Indian Accounting Standards and other accounting practices and principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, read with SEBI Circular No. CIR/IMD/DF1/69/2016 dated 10th August, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.

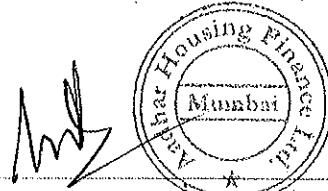
For Chaturvedi & Shah
Chartered Accountants
Firm Registration No. - 101720W



Jignesh Mehta
Partner
Membership No. 102749
Place : Mumbai
Date : 14th October, 2017



Enclosed: Unaudited financial results for the half year ended as at 30th September, 2017 of Aadhar Housing Finance Limited





SEBI Registered
RBI Accredited
NSIC Empanelled

BWR/NCD/HO/SRC/AP/0475/2017-18

October 11, 2017

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

Dear Sir,

Sub: Review of Rating of various Debt issues of Aadhar Housing Finance Limited rated by Brickwork Ratings

On review **Aadhar Housing Finance Limited's**, performance based on the information and clarifications provided by you, and as available in public sources, we are pleased to inform you that the Brickwork Ratings has **reaffirmed** the ratings of various debt issues as follows:

Existing Issues	Issue Size (Cr)		Outstanding (Cr)	Unutilized Amount (Cr)	Initial Rating	Ratings History (October 2016)	Ratings Reaffirmed
			as of October 04, 2017				
Subordinated NCD	150	150	84.00	66.00	Jan 2016	BWR AA+ (SO) (Outlook: Stable)	BWR AA+ (SO) (Outlook: Stable)
Secured NCD	300	600	358.50	241.50	September 2016		
Secured NCD	100				Jan 2016		
Secured NCD	100				October 2015		
Secured NCD	50				May 2015		
Secured NCD	50				Jan 2015		
Total			750.00		INR Seven hundred and fifty crores only		

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

The Ratings are valid up to October 10, 2018 and subject to the terms and conditions that were agreed in your mandates, our rating letters and other correspondence, if any, and Brickwork Ratings' standard disclaimer appended below.



Brickwork Ratings India Pvt. Ltd.

Page 1 of 2

3rd Floor, Raj Alka Park, Kalenn Agrahara, Bannerghatta Road, Bengaluru - 560 076

Phone: +91 80 4040 9940 • Fax: +91 80 4040 9941 • info@brickworkratings.com • www.BrickworkRatings.com

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CIN: U67190KA2007PTC043591



SEBI Registered
RBI Accredited
NSIC Empanelled

Aadhar Housing Finance Limited

BWR/NCD/HO/SRC/AP/0475/2017-18

October 11, 2017

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 information/development that may affect your Company's finances/performance without any delay.

Kindly acknowledge.

Best Regards,

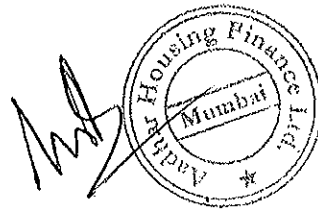
A P Kamath

General Manager – Ratings

Brickwork Ratings India Pvt. Ltd.

Note: In case of all accepted 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.



CARE/HO/RI/2017-18/2172

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

August 7, 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.

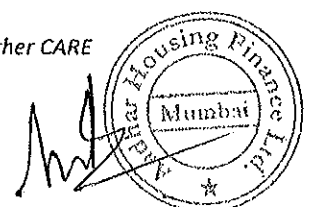
Our Rating Committee has reviewed the following ratings:

Instrument	Amount (Rs. crore)	Outstanding Amount* (Rs. crore)	Rating ¹	Remarks
Non-Convertible Debenture	1200	725	CARE AA+(SO); Stable	Reaffirmed
Subordinate Debt	150	84	CARE AA (SO); Stable	Reaffirmed

*as on June 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.
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

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



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.

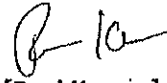
Thanking you,



[Shailee Sanghvi]
Analyst

shailee.sanghvi@careratings.com

Yours faithfully,



[Ravi Kumar]
Senior Manager

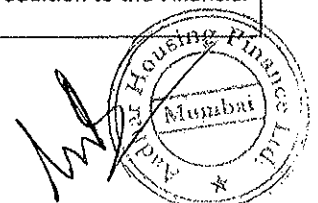
ravi.kumar@careratings.com

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.





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Aadhar
Housing Finance Ltd.





A DHFL Group Company

ANNEXURE - III

Details of redemption & payment of interest during last half year ending 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Series XXVII	Interest	28-04-2017	Rs. 1,05,09,000/-	28-04-2017
Series XXVIII	Interest	13-05-2017	Rs. 47,36,986/-	12-05-2017
Series XXX	Interest	18-05-2017	Rs. 95,00,000/-	18-05-2017
Series XXXI	Interest	27-05-2017	Rs. 42,18,411/-	26-05-2017
Series VI	Interest	03-06-2017	Rs. 1,95,46,301/-	02-06-2017
Series VII	Interest	07-08-2017	Rs. 97,73,151.46/-	07-08-2017
Series XXIX	Interest	16-08-2017	Rs. 2,37,50,000/-	16-08-2017
Series XXX	Interest	16-08-2017	Rs. 23,42,466/-	16-08-2017
Series XXIX	Principal	16-08-2017	Rs. 25,00,00,000/-	16-08-2017
Series XXX	Principal	16-08-2017	Rs. 10,00,00,000/-	16-08-2017
Series VIII	Interest	03-09-2017	Rs. 98,26,849.31/-	04-09-2017
Series IX	Interest	10-09-2017	Rs. 97,73,150.70/-	11-09-2017



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Aadhar
Housing Finance Ltd.



A DHFL Group Company

ANNEXURE - IV

Details of redemption & interest due in the next half-year i.e. 01.10.2017 to 31.03.2018:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
Issue X	Principal	30-10-2017	Rs. 20,00,00,000/-
Issue X	Interest	30-10-2017	Rs. 1,90,00,000/-
Issue XI	Interest	04-11-2017	Rs. 1,94,00,000/-
Issue XII	Interest	09-11-2017	Rs. 97,00,000/-
Issue XIII	Interest	11-12-2017	Rs. 96,50,000/-
Issue XIV	Interest	28-12-2017	Rs. 1,92,00,000/-
Issue XV	Interest	06-01-2018	Rs. 2,88,00,000/-
Issue XVI	Interest	07-01-2018	Rs. 1,92,00,000/-
Issue II	Interest	09-01-2018	Rs. 3,28,00,000/-
Issue XVII	Interest	19-01-2018	Rs. 96,00,000/-
Issue XVIII	Interest	19-01-2018	Rs. 25,92,000/-
Issue XIX	Interest	25-01-2018	Rs. 1,92,00,000/-
Issue XX	Interest	29-01-2018	Rs. 1,14,60,000/-
Issue III	Interest	09-02-2018	Rs. 1,85,40,000/-
Issue XXI	Interest	01-03-2018	Rs. 95,50,000/-
Issue XXII	Interest	03-03-2018	Rs. 95,50,000/-
Issue XXIII	Interest	21-03-2018	Rs. 1,12,80,000/-
Issue XXIV	Interest	22-03-2018	Rs. 1,91,00,000/-
Issue IV	Interest	23-03-2018	Rs. 2,45,00,000/-
Issue V	Interest	27-03-2018	Rs. 1,96,00,000/-
Issue XXV	Interest	29-03-2018	Rs. 95,00,000/-
Issue XXVI	Interest	31-03-2018	Rs. 1,19,37,500/-

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

