

**AADHAR HOUSING FINANCE LIMITED – ISSUE OPENING DATE: SEPTEMBER 14, 2018**

<b>1.</b>	<b>Type of Issue</b>	Public Issue by Aadhar Housing Finance Limited (“Company” or The “Issuer”) of upto 1,40,00,000 Secured Redeemable Non-Convertible Debentures (“NCDs”) of Face Value of ₹ 1,000 each for an amount of ₹ 50,000 Lakh (“Base Issue Size”) with an option to retain oversubscription upto ₹ 90,000 Lakh aggregating upto ₹ 1,40,000 Lakh (“Tranche 1 Issue Limit”) (“Tranche 1 Issue”) and is being offered by way of the Tranche 1 Prospectus containing, inter alia, The terms and conditions of this Tranche 1 Issue (“Tranche 1 Prospectus”), which should be read together with The Shelf Prospectus Dated September 03, 2018 (“Shelf Prospectus”). The Addendum To Shelf Prospectus & Tranche 1 Prospectus was published on September 21, 2018 vide public notice dated September 20, 2018 filed with the Registrar of Companies, Karnataka, Bengaluru (“Roc”), Stock Exchanges and Securities and Exchange Board of India (“SEBI”). The Shelf Prospectus and The Tranche 1 Prospectus constitute The Prospectus (“Prospectus”).		
<b>2.</b>	<b>Issue Size (Rs. Crore)</b>	Base Issue Size of ₹ 50,000 Lakhs with an option to retain oversubscription of upto ₹ 90,000 Lakhs, aggregating upto the Tranche 1 Issue Limit of ₹1,40,000 Lakhs. The Company issued and allotted Debentures aggregating to ₹ 6,764,011,000. (Source: Minutes of the meeting dated September 28, 2018 between the Company, Lead Managers and the Registrar to the Issue)		
<b>3.</b>	<b>Rating of instrument along with name of the rating agency</b>			
	<b>Particular</b>	<b>Rating Agency</b>		<b>Rating</b>
	(i) As disclosed in the offer document	CARE Ratings Limited Brickwork Ratings India Private Limited		“CARE AA+ (SO), Outlook: Stable” “BWR AA+ (SO), Outlook: Stable”
	(ii) At the end of 1 <sup>st</sup> FY (March 31, 2019)*	-		-
	(iii) At the end of 2 <sup>nd</sup> FY (March 31, 2020)*	-		-
	(iv) At the end of 3 <sup>rd</sup> FY (March 31, 2021)*	-		-
	* Rating not disclosed as reporting for the relevant fiscal years has not been completed by the issuer.			
<b>4.</b>	<b>Whether the security created is adequate to ensure 100% asset cover for the debt securities</b>	Yes* Source: Debenture Trust Deed dated September 26, 2018		
<b>5.</b>	<b>Subscription level (number of times)</b> If the issue was undersubscribed, please clarify how the funds were arranged.	The Issue was subscribed to the extent 1.3528 times of the Base Issue Size and 0.4831 times of the overall Issue Size after considering the Cheque Returns and Technical Rejection cases. (Source: Minutes of the meeting dated September 28, 2018 between the Company, Lead Managers and the Registrar to the Issue)		
<b>6.</b>	<b>Financials of the issuer (as per the annual financial results submitted to stock exchanges under Clause 29 of the listing agreement or debt securities)</b>			
		<b>(₹ in Crores)</b>		
	<b>Parameters</b>	<b>1<sup>st</sup> FY (March 31, 2019)*</b>	<b>2<sup>nd</sup> FY (March 31, 2020)*</b>	<b>3<sup>rd</sup> FY (March 31, 2021)*</b>
	Income from operations	NA	NA	NA
	Net Profit for the period	NA	NA	NA

	Paid-up equity share capital	NA	NA	NA
	Reserves excluding revaluation reserves	NA	NA	NA
	*Financials not disclosed as reporting for the relevant fiscal years has not been completed by the issuer.			
<b>7.</b>	<b>Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)#</b>			
	(i) At the end of 1 <sup>ST</sup> FY (March 31, 2019)*		NA	
	(ii) At the end of 2 <sup>nd</sup> FY (March 31, 2020)*		NA	
	(iii) At the end of 3 <sup>rd</sup> FY (March 31, 2021)*		NA	
	# NCDs are listed on the BSE Limited (BSE) w.e.f. October 04, 2018			
	* Trading status not disclosed as reporting for the relevant fiscal years have not been completed			
<b>8.</b>	<b>Change, if any, in directors of issuer from the disclosures in the offer document</b>			
	<b>Particular</b>	<b>Name of Director</b>	<b>Appointment/Resignation</b>	
	(i) At the end of 1 <sup>ST</sup> FY (March 31, 2019)*	NA	NA	
	(ii) At the end of 2 <sup>nd</sup> FY (March 31, 2020)*	NA	NA	
	(iii) At the end of 3 <sup>rd</sup> FY (March 31, 2021)*	NA	NA	
	* Changes in Directors not disclosed in the above table as reporting for the relevant fiscal years have not been completed. However, Board of Directors of the Company have by way of circular resolution dated September 15, 2018 appointed Dr. Nivedita Haran as an Additional Director on the Board of Directors of the Company till next Annual General Meeting.			
<b>9.</b>	<b>Status of utilization of issue proceeds</b>			
	(i) As disclosed in the offer document	The Net Proceeds raised through the Issue will be utilized for: 1. For the purpose of onward lending, financing and for repayment / prepayment of interest and principal of existing borrowings of the Company - at least 75% of the Net Proceeds of the Issue. 2. For General Corporate Purposes – upto 25% of the Net Proceeds of the Issue.		
	(ii) Actual utilization	NA		
	(iii) Reasons for deviation, if any	NA		
<b>10.</b>	<b>Delay or default in payment of interest/ principal amount (Yes/ No) (If yes, further details of the same may be given)</b>			
	(i) Disclosures in the offer document on terms of Issue	NO		
	(ii) Delay in payment from the due date	NA		
	(iii) Reasons for delay/ non-payment, if any	NA		
<b>11.</b>	<b>Any other material information</b>	Announcement: NIL Date: NIL		
	Source: Stock Exchange Filings.			
	<b>All the above information is updated as on October 03, 2018 unless indicated otherwise.</b>			