

5th November, 2018

To,
Beacon Trusteeship Limited
4C & D, Siddhivinayak Chambers,
Gandhi Nagar,
Bandra (E), Mumbai- 400051.



[Formerly known as DHFL Vysya Housing Finance Ltd]

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

Tel: 022 39509900 / 61213400

Fax: 022 39509934

Kind Attn.: Ms. Paridhi Vora

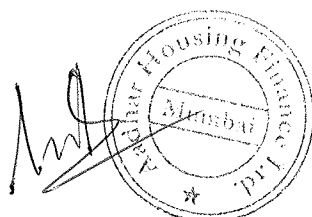
Sub:- Compliance Report for the quarter and half year ended September 30, 2018- Secured Non-Convertible Debentures- IPO

Name of Issuer Company: Aadhar Housing Finance Limited (Formerly known as DHFL Vysya Housing Finance Limited)

Ref. No.:- Beacon Trusteeship Ltd.- Email dated 3rd October, 2018

Dear Sir/ Madam,

1	Description of the Debenture – Series /Issue (Secured / Unsecured PCD/FCD/NCD)	Issue of Secured Non-Convertible Debentures (NCDs)
2	Type of Issue (Private / Public / Rights)	Public Issue
3	Issue Amount and amount raised till date	Total amount of NCDs issued and allotted is Rs. 676.40 crores
4	Listed/Unlisted (If Listed, the Exchange where listed)	Listed with Bombay Stock Exchange
5	Date of Listing of NCDs (please provide confirmation and supporting documents from BSE/NSE)	The NCDs listed on 3 rd October, 2018, BSE Notice enclosed.
6	Coupon Rate (Revised rate if any)	As mentioned in Annexure I
7	Tenor of Issue	As mentioned in Annexure I
8	Date of Allotment of Debentures	As mentioned in Annexure I
9	Date of Issue of Debenture Certificate (Physical) or Credit to Demat A/c	As mentioned in Annexure I and NSDL and CDSL Credit confirmation letter enclosed herewith.
10	Outstanding amount as on September 30, 2018	Rs. 676.40 crores
11	Previous Interest Payment Date and Amount paid	NIL/ NA
12	Next Interest Payment Date and Amount	As per Annexure II
13	Previous Principal Repayment Date and Amount paid	NIL/ NA



Aadhar Housing Finance Ltd.
(A Subsidiary of WGC)

CIN: U66010KA1990PLC011409
Regd. Office: 2nd Floor, No. 3, JVT Towers,
8th 'A' Main Road, S.R Nagar,
Bengaluru – 560 027, Karnataka.
Toll Free No: 1800 3004 2020

www.aadharhousing.com



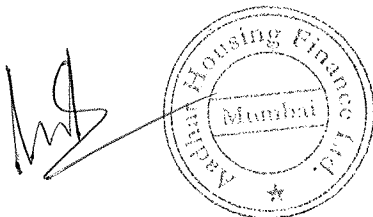
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14	Next Principal Repayment Date and Amount	NIL/ NA
15	Whether there has been any delay / default in payment of interest and/or principal amount? If yes the due dates thereof & date of payment	NIL/ NA
16	Credit Rating at the time of issue	As mentioned in Annexure I
17	Present Credit Rating and date of change of credit rating. In case of revision, please attach letter from Credit Rating Agency indicating revision in rating	There is no change in the Credit Rating of the Company rating letters enclosed herewith as per Annexure III
18	a) No. of debenture holders on the date of Allotment b) No. of debenture holders as on 30/09/2018, please provide details of NCD Holders viz. Names, Holding, Mailing Address, Contact Nos. (Benpos)	a) As mentioned in Annexure I b) List of NCD holders enclosed at the time of allotment on 29/09/2018.
19	Brief details of the security created till date for the Debentures including third party securities	The NCDs issued will be secured by a first ranking pari passu charge on present and future receivables, current assets, long term investments including investments in money market mutual funds and fixed deposits of the Issuer for the outstanding principal amount and interest thereon (excluding the floating charge on the specific assets as per the provisions of Section 29B of the National Housing Bank Act, from time to time). The Issuer reserves the right to sell or otherwise deal with the security as mentioned above, including to create a charge on pari passu basis thereon for its present and future financial requirements, provided that a minimum-security cover of 1 (one) time on the outstanding principal amount and interest thereon, is maintained.
20	Pending Security if any. Date by such security is / was to be created	NIL
21	Whether the Secured Assets are insured? If yes, attach the copies thereof	Not Applicable



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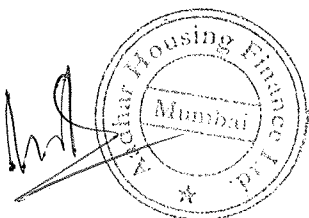
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22	Confirmation/statement that the assets of the Company are sufficient to discharge the claim of the debenture holders as and when they become due. (Applicable for secured as well as unsecured debentures)	As per the Security Cover Certificate to be provided at point No. 28 herein below.
23	Whether all taxes, cesses, insurance premia, any other government charges with respect to Secured Assets for the issue have been paid. If No, please give details and reasons for the same	Not Applicable
24	Whether Debenture Redemption Reserve (DRR) as per SEBI Guidelines and Companies Act has been maintained. If No, please give reasons for the same. Amount of DRR as on date	DRR will be created as per SEBI guidelines as and when repayment of NCDs become due.
25	Whether any material change has taken place in the nature and the conduct of the business of the Issuer which is detrimental to the interest of debenture holders. If yes, please give details	There is no material change in the business of the Company during the quarter and half year ended 30 th September, 2018.
26	Whether any orders, directions, notice of court/ tribunal / authority affecting or likely to affect the debenture holders has been passed. If yes, please give details	NIL
27	Whether any major change in the composition of the Board of directors or shareholders as defined in the Take Over Regulations which amounts to change in control of Issuer Company has occurred. If yes, please give details	There is no change in control as defined SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011. However, there is change in the composition of Board of Directors during the Q-2 ended 30 th September, 2018 by addition of a new Woman Director, Dr. Nivedita Haran, who has been appointed as an Additional Director of the Company with effect from 15 th September, 2018. The attested revised list of Board of Directors as on 30 th September, 2018 is enclosed as Annexure IV.



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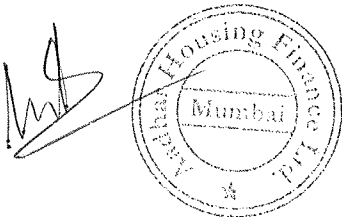
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28	Security Cover as on September 30, 2018 (Please attach CA Certificate in support) For listed NCDs secured by way of receivables/ book debts Please furnish: 1. Certificate from the Director / Managing Director of the issuer company certifying the value of the book debts / receivables; and 2. Certificate from an independent chartered accountant giving the value of book debts / receivables	Will be provided.
29	Details of encumbrances created over the Secured Assets charged for the issue	Not Applicable
30	Whether Register of Debenture Holders has been maintained with their addresses and whether the transfers and changes in ownership have been recorded. If no, please give reasons	Yes (BENPOS)
31	In case of Partially / Fully Convertible Debentures, whether the debentures have been converted into equity in accordance with the terms of issue? If no, please give reasons.	Not applicable, as the Debentures are Non-Convertible.
32	Whether the provisions of the following laws applicable to debentures have been complied with : a) Companies Act (For all Issuers) b) SEBI Model Listing Agreement (For Listed Issues) c) SEBI Listing Regulations (For Listed Issues) d) ICDR Regulations (For all issuers)	Yes
33	Whether any dividend has been declared during this quarter	Yes, at the Annual General Meeting of the Company held on 3rd August, 2018.
34	Whether all the terms & conditions of the transaction documents are complied with? If no, pls give details and reasons for non-compliance	Yes



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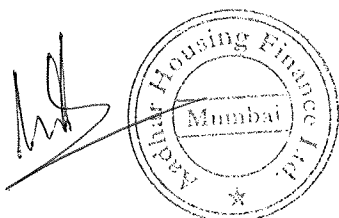
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35	Investor grievances received for quarter ended September 2018, resolved during the quarter and grievances unresolved with reasons therefore. (Details to be separately provided in annexure as enclosed)	NIL
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ANNEXURES

1	Updated list of names and addresses of debenture holders. (IPls provide a CD in case of large number)- BENPOS excel sheet provided
2	Number and nature of grievances received, resolved, unresolved and reasons therefor from debenture holders and time frame within which the same were resolved by the Issuer Company. NIL statement to be submitted in case of no grievances.- NIL Scores screenshot enclosed- Annexure-V.
3	<p>Statutory Auditors / Chartered Accountant Certificate certifying the following:- Financial Results along with Limited Review Report of Joint Statutory Auditors enclosed.</p> <ul style="list-style-type: none"> a. End use of the Debenture Subscription receipts b. Security Cover Ratio* c. Debt Equity Ratio d. Last Interest Payment Date and Amount and Next Interest Payment Date and Amount e. Last Repayment Date and Amount and Next Repayment Date and Amount* i. Total assets charged Rs. A ii. Total debts secured by way of charges created over the assets Rs. B with details thereof iii. Security Cover = A/B <p>Note: In case of third party security, please provide security cover certificate including such security</p>
4	Latest Credit Rating issued by the Rating Agencies- Annexure III.
5	Insurance Policy wrt the security charged. In case Insurance Policy has expired, please provide Renewed Insurance Policies- Not Applicable
6	Duly audited annual accounts of the issuer company- Financial Statement as on 31 st March, 2018 are already provided.
7	Report of the Lead Bank regarding progress of the Project- Not applicable



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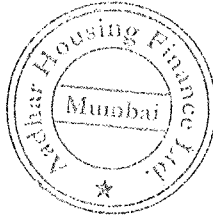
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Contact Details :

- a) Name of Authorized Signatory: **Mr. Sreekanth V. N.**
b) Email Address: **sreekanth.n@aadharhousing.com**
c) Contact Numbers: **022-39509931**
d) Name & Address of R&T Agent: **Karvy Computershare Private Limited, RTA,
Regd. Office: Karvy House, 46, Avenue 4, Street No. 1, Banjara Hills,
Hyderabad-500034.**

For Aadhar Housing Finance Ltd.

Sreekanth V. N.
Company Secretary
FCS: 4191



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