Aadhar Housing Finance Ltd
GHAR BANEGA, TOH DESH BANEGA.
Corporate Office : Office No. 501 & 503,
5th Floor, Lightbridge, Saki Vihar Road,
Andheri (East), Mumbai – 400072
Tel.: 022 71189900

Date: July 20, 2026

To, **BSE Limited** Listing Dept. / Dept. of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001. **Security Code: 544176** **Security ID : AADHARHFC**	To, **National Stock Exchange of India Limited** Listing Dept., Exchange Plaza, 5th Floor, Plot No. C/1, G. Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 **Symbol: AADHARHFC**

Sub.: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Allotment of 35,000 (Thirty Five Thousand) Senior, Secured, Rated, Listed, Redeemable, Non-Convertible Debentures ("NCDs") on Private Placement basis

Dear Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to inform you that the Management Committee of the Board of Directors of the Company at its meeting held today i.e., July 20, 2026, has allotted 35,000 (Thirty Five Thousand) Senior, Secured, Rated, Listed, Redeemable NCDs having a face value of INR 1,00,000 (Indian Rupees One lakh only) per Debenture aggregating to INR 350 crore (Indian Rupees Three hundred fifty crore only) on private placement basis.

The brief terms of the issue in terms of SEBI Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, are given in Annexure A.

The meeting commenced at 12.30 p.m. and concluded at 12.45 p.m.

Kindly take the above information on your record.

Thanking you.
For Aadhar Housing Finance Limited

HARSHADA SHASHANK PATHAK
Digitally signed by HARSHADA SHASHANK PATHAK
Date: 2026.07.20 12:47:37 +05'30'

Aadhar Housing Finance Ltd. Mumbai

Harshada Pathak
Company Secretary and Compliance officer
ACS: 19534

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The brief terms of the issue in terms of SEBI Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 are as follows:

Sr. No	Particulars	Details
1	Type of Security	Senior Secured Rated Redeemable Listed Non- Convertible Debentures
2	Type of issuance	Private Placement
3	Total number of securities issued and allotted	35,000 Non- Convertible Debentures
4	Issue Size	Rs. 350 crores
5	ISIN	INE883F07421
8	Listing	Proposed to be listed on the 'Wholesale Debt Market Segment' of BSE Limited
9	Tenor	4 Years 11 months and 25 days
10	Deemed Date of Allotment	July 20, 2026
11	Redemption Date	July 15, 2031
12	Coupon Rate/ Coupon	Initial coupon rate will be average of 3M MIBOR-OIS of 3 working days from 10^{th} July to 14^{th} July, 2026+Spread. Benchmark shall be arrived as 3 month MIBOR-OIS closing yield for one day prior to the coupon reset date (rounded off to nearest two decimals)

13	Schedule of payment of coupon/interest and principal	Interest payment Schedule: October 20, 2026 January 20, 2027 April 20, 2027 July 20, 2027 October 20, 2027 January 20, 2028 April 20, 2028 July 20, 2028 October 20, 2028 January 20, 2029 April 20, 2029 July 20, 2029 October 20, 2029 January 20, 2030 April 20, 2030 July 20, 2030 October 20, 2030 January 20, 2031 April 20, 2031 July 15, 2031 Principal payment Schedule: July 20, 2027 July 20, 2028 July 20, 2029 July 20, 2030 July 15, 2031
14	Rating of Instrument	ICRA Limited has assigned rating of "ICRA AA Positive (Double A; Outlook: Positive)"
15	Charge/security, if any, created over the assets	Pari Passu first charge by way of (present & future) hypothecation on all the standard book debts / outstanding moneys / receivables except for those book debts and receivables charged / to be charged in favour of National Housing Bank for refinance availed / to be availed from them, and current assets & investments except for those current asset & Investments eligible for high quality liquid assets (HQLA) as per RBI guidelines.
16	Special right/interest/privileges attached to the instrument and changes thereof	Not Applicable

17	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Not Applicable
18	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not Applicable
19	Details of redemption of debentures	Partial redemption on annual basis and redeemable on maturity

Aadhar Housing Finance Ltd. Mumbai