



G HAR BANEGA, TOH DESH BANEGA.

Corporate Office : Office No. 501 & 503,
5th Floor, Lightbridge, Saki Vihar Road,
Andheri (East), Mumbai - 400072
Tel.: 022 71189900

Date: 26th May 2026

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|---|--|
| To, BSE Ltd. 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 |
|---|--|

Kind Attn.: Listing Corporate Relationship Department

Dear Sir/Madam,

Sub: Annual Secretarial Compliance Report for the year ended 31st March 2026, as per Regulation 24A (2) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (" SEBI LODR Regulations")

Dear Sir/ Madam,

Pursuant to Regulation 24A (2) of the SEBI LODR Regulations read with applicable circulars, please find enclosed the Annual Secretarial Compliance Report for the year ended 31st March 2026, duly issued by M/s. Aashish K. Bhatt & Associates, Practising Company Secretaries.

This will also be hosted on the Company's website at <https://aadharhousing.com/disclosures-under-regulation-62-of-the-sebi-lodr-regulation-2015-pdf/annual-secretarial-compliance-report>

Kindly note the same and take this on your record

Thanking you.

For Aadhar Housing Finance Limited



Harshada Pathak

Company Secretary and Compliance Officer

ACS: 19534

Aadhar Housing Finance Ltd.

CIN: L66010KA1990PLC011409

Regd. Office: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road,
S.R. Nagar, Bengaluru - 560 027, Karnataka. • Toll Free No: 1800 2684 040
Email: customer@aadharhousing.com www.aadharhousing.com



AASHISH K. BHATT & ASSOCIATES

Practicing Company Secretaries

Aashish K. Bhatt

B.Com., A.C.S., PGDSL

SECRETARIAL COMPLIANCE REPORT OF AADHAR HOUSING FINANCE LIMITED

FOR THE FINANCIAL YEAR ENDED MARCH 31, 2026

*[Pursuant to SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 updated 30th
January, 2026]*

To,

Aadhar Housing Finance Limited,

2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road,

Sampangi Rama Nagar, Bengaluru - 560 027, Karnataka.

I have examined:

- all the documents and records made available to us and explanation provided by **Aadhar Housing Finance Limited ("the listed entity")**,
- the filings / submissions made by the listed entity to the Stock Exchanges i.e National Stock Exchange of India Limited (NSE) and BSE Limited (BSE),
- website (<https://aadharhousing.com/>) of the listed entity,
- any other document/ filing, as may be relevant, which has been relied upon to make this certification,

for the year ended March 31, 2026 (Review Period) in respect of compliance with the provisions of:

- The Securities and Exchange Board of India Act, 1992 ("SEBI Act") and the Regulations, circulars, guidelines issued thereunder; and
- The Securities Contracts (Regulation) Act, 1956 ("SCRA"), rules made thereunder and the Regulations, circulars, guidelines issued thereunder by the Securities and Exchange Board of India ("SEBI");

The specific regulations, whose provisions and the circulars/ guidelines issued thereunder, have been examined, include: -

- Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations");



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D / 101, Lata Annexe, Above Axis Bank, W. E. Highway, Borivali (East), Mumbai - 400 066.

Mob. : 98671 51081, 80979 85754 • Telefax : 022 2846 1715.

Email : mail@aashishbhatt.in • W. : www.aashishbhatt.in

- b) Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 - To the extent applicable;
- c) Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
- d) Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018 – Not Applicable;
- e) Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;
- f) Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021;
- g) Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
- h) and circulars/ guidelines issued thereunder;

and based on the above examination, I hereby report that, during the review period:

- a) The listed entity has complied with the provisions of the above Regulations and circulars/ guidelines issued thereunder, except in respect of matters specified below;

| Sr. No. | Compliance Requirement (Regulations / circulars / guidelines including specific clause) | Regulation / Circular No. | Deviations | Action Taken by | Type of Action | Details of Violation | Fine Amount | Observations/ Remarks of the Practising Company Secretary | Management Response | Remarks |
|---------|---|---------------------------|------------|-----------------|----------------|----------------------|-------------|---|---------------------|---------|
| | NA | | | | | | | | | |



b) The listed entity has taken the following actions to comply with the observations made in previous reports as stated in Annexure A:

(c) I hereby report that, during the review period the compliance status of the listed entity with following requirements:

| Sr No. | Particulars | Compliance Status (Yes / No / NA) | Observation / Remarks by PCS |
|--------|---|--------------------------------------|---|
| 1. | <p><u>Secretarial Standards:</u></p> <p>The compliances of the listed entity are in accordance with the applicable Secretarial Standards (SS) issued by the Institute of Company Secretaries India (ICSI).</p> | Yes | The listed entity has complied with applicable Secretarial Standards as issued by the Institute of Company Secretaries of India (ICSI). |
| 2. | <p><u>Adoption and timely updation of the Policies:</u></p> <ul style="list-style-type: none"> • All applicable policies under SEBI Regulations are adopted with the approval of board of directors of the listed entities. • All the policies are in conformity with SEBI Regulations and have been reviewed & updated on time, as per the regulations/circulars/guidelines issued by SEBI. | Yes | The Board of Directors of the listed entity has adopted applicable policies, which are in conformity of the SEBI Regulations. |
| 3. | <p><u>Maintenance and disclosures on Website:</u></p> <ul style="list-style-type: none"> • The Listed entity is maintaining a functional website. • Timely dissemination of the documents/ information under a separate section on the website. • Web-links provided in annual corporate governance reports under Regulation 27(2) are accurate and specific which re-directs to | Yes | The listed entity has been maintaining website i.e https://aadharhousing.com . |



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| | the relevant document(s)/ section of the website. | | |
| 4. | <u>Disqualification of Director:</u> None of the Director of the Company is/are disqualified under Section 164 of Companies Act, 2013 as confirmed by the listed entity. | Yes | None of the Directors of the listed entity are disqualified under Section 164 of Companies Act, 2013. |
| 5. | <u>Details related to Subsidiaries of listed entities:</u> (a) Identification of material subsidiary companies (b) Requirements with respect to disclosure of material as well as other subsidiaries | NA Yes | The Company does not have material subsidiary. Other disclosures pertaining to the subsidiaries were complied. |
| 6. | <u>Preservation of Documents:</u> The listed entity is preserving and maintaining records as prescribed under SEBI Regulations and disposal of records as per Policy of Preservation of Documents and Archival policy prescribed under the Listing Regulations. | Yes | The listed entity has been preserving and maintaining records as per the Policy of Preservation of Documents and Archival policy as prescribed under Regulation 9 of the Listing Regulations. |
| 7. | <u>Performance Evaluation:</u> The listed entity has conducted performance evaluation of the Board, Independent Directors and the Committees at the start of every financial year/during the financial year as prescribed in SEBI Regulations. | Yes | The listed entity has conducted performance evaluation of the Board, Independent Directors and the Committees during the financial year as prescribed in SEBI Regulations. |
| 8. | <u>Related Party Transactions:</u> (a) The listed entity has obtained prior approval of Audit Committee for all related party transactions; or (b) In case no prior approval has been obtained, the listed entity has provided detailed reasons | Yes NA | The listed entity has obtained prior approval from the audit committee for its related party transactions. There were no instances wherein the prior approval for |



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| | along with confirmation whether the transactions were subsequently approved/ratified/rejected by the Audit Committee. | | the related party transactions was not obtained. |
| 9. | <u>Disclosure of events or information:</u> The listed entity has provided all the required disclosure(s) under Regulation 30 along with Schedule III of the Listing Regulations within the time limits prescribed thereunder. | Yes | The listed entity has provided all the required disclosure(s) under Regulation 30 along with Schedule III of the Listing Regulations within the time limits prescribed thereunder. |
| 10. | <u>Prohibition of Insider Trading:</u> The listed entity is in compliance with Regulation 3(5) & 3(6) SEBI (Prohibition of Insider Trading) Regulations, 2015. | Yes | The listed entity has complied with Regulation 3(5) & 3(6) SEBI (Prohibition of Insider Trading) Regulations, 2015. |
| 11. | <u>Actions taken by SEBI or Stock Exchange(s), if any:</u> No actions have been taken against the listed entity/ its promoters/ directors/ subsidiaries either by SEBI or by Stock Exchanges (including under the Standard Operating Procedures issued by SEBI through various circulars) under SEBI Regulations and circulars/ guidelines issued thereunder. | No | During the review period, there were no actions against the listed entity/ its promoters/ directors/ subsidiaries either by SEBI or by Stock Exchanges (including under the Standard Operating Procedures issued by SEBI through various circulars) under SEBI Regulations and circulars/ guidelines issued thereunder. |
| 12. | <u>Resignation of statutory auditors from the listed entity or its material subsidiaries</u> In case of resignation of statutory auditor from the listed entity or any of its material subsidiaries during the financial year, the listed entity and / or its material subsidiary(ies) has / have complied with paragraph 6.1 and 6.2 of section V-D of chapter V of the Master Circular on compliance | NA | There were no instances of resignation of the statutory auditors for the listed entity. |



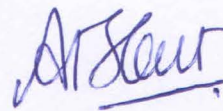
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| | with the provisions of the LODR Regulations by listed entities. | | |
| 13. | <u>Additional Non-compliances, if any:</u> No additional non-compliance observed for any SEBI regulation/ circular/ guidance note etc. | No | During the review period, there were no instances of non-compliances about SEBI regulation/ circular/ guidance note etc. |

I further, report that the listed entity is in compliance with the disclosure requirements of Employee Benefit Scheme Documents in terms of regulation 46(2)(za) of the LODR Regulations as it has disclosed the entire scheme and no redaction has been pursued.

Assumptions & limitation of scope and review:

1. Compliance of the applicable laws and ensuring the authenticity of documents and information furnished, are the responsibilities of the management of the listed entity.
2. My responsibility is to report based upon our examination of relevant documents and information. This is neither an audit nor an expression of opinion.
3. I have not verified the correctness and appropriateness of financial records and books of account of the listed entity.
4. This report is solely for the intended purpose of compliance in terms of Regulation 24A (2) of the Listing Regulations and is neither an assurance as to the future viability of the listed entity nor of the efficacy or effectiveness with which the management has conducted the affairs of the listed entity.

**For Aashish K. Bhatt & Associates
Practicing Company Secretaries**



**Aashish K. Bhatt
Proprietor**

ACS No.: 19639, COP No. 7023

UDIN: A019639H000282858

ICSI Unique Code S2008MH100200

Peer Review Certificate No.: 2959/2023



Place: Mumbai

Date: May 05, 2026

Annexure A

| Sr. No | Observations/ Remarks of the Practicing Company Secretary | Observations made in the secretarial compliance report for the year ended (the years are to be mentioned) | Compliance Requirement (Regulations/ circulars/ guidelines including specific clause) | Details of violation / deviations and actions taken / penalty imposed, if any, on the listed entity | Remedial actions, if any, taken by the listed entity | Comments of the PCS on the actions taken by the listed entity |
|--------|--|---|---|---|---|---|
| 1 | Stakeholder Relationship Committee (SRC) to have at least three directors, with at least one being an independent director, as its member. | Financial year 2024 - 25 | Regulation 20 of the listing regulations | Constitution of SRC was not as per the regulation 20 of the listing regulations The fine of Rs. 32000/- plus GST and Rs. 46000/- plus GST was paid to BSE Limited. The National Stock exchange of India Limited waived the fine upon making application. | SRC was reconstituted by appointment of Independent Director as its committee member on 24 th October, 2024. | Regulation 20 of the listing regulation was complied. |
| 2 | Delay in intimation of the record date for ISIN INE883F07215 | Financial year 2024 - 25 | Regulation 60 of the listing regulations | The Company was required to intimate the record date at least 7 working days before the interest payment date. | Fine paid, system upgraded | Regulation 60 of the listing regulation was complied. |



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| | | | | Fine of Rs. 10000/- plus GST was paid in accordance with the SEBI circular - SEBI/HO/DDHS/DHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 | | |
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