

**AADHAR HOUSING FINANCE LIMITED**  
**Public Issue of Secured Redeemable Non-Convertible Debentures**  
**(14<sup>th</sup> September, 2018 to 28<sup>th</sup> September, 2018)**

**Issue Size:**

Public issue by the Issuer up to ₹ 500 Cr. of Face Value ₹ 1,000 with an option to retain over subscription up to ₹ 900 Cr. aggregating up to the Tranche 1 issue Limit of ₹ 1,400 Cr.

ISSUE DETAILS	
Listing on	BSE
Issuance mode	Demat
Trading	In Dematerialized form only
Basis of Allotment	<b>First Come First Serve Basis</b>
Credit Rating	CARE AA+ (SO)/Stable ; BWR AA+ (SO)/Stable
Minimum Application	₹ 10,000/- (10 NCDs) & in multiple of ₹ 1,000 (1 NCD) thereafter across all Series
Maximum Application for <b>Retail</b>	1,000 NCDs (₹ 10 lakhs )
Interest on Application Amount	<b>8 % p.a.</b>
Interest on Refund Amount	<b>5 % p.a.</b>
Registrar to the Issue	Karvy Computershare Private Limited

**Allocation Ratio**

Category I	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Total Issue
QIB Portion	20	100	280
Corporate	10	50	140
HNI	35	175	490
Retail Individual Investor Portion	35	175	490
<b>Total</b>	<b>100</b>	<b>500</b>	<b>1,400</b>

## **SPECIFIC TERMS FOR EACH SERIES OF NCDs**

Series	I	II	III	IV	V	VI
Frequency of Interest Payment	NA	Annual	Monthly	Annual	Monthly	Annual
Tenor from Deemed Date of Allotment	3 Years		5 Years		10 Years	
Face Value (₹/NCD)	₹ 1,000					
Coupon Type	Fixed					
Mode of Interest Payment/Redemption	Through various modes available					
Coupon(%) for NCD holders in Category I, II, III & IV	NA	9.6	9.25	9.65	9.35	9.75
Effective Yield (%/p.a.) for NCD holders in Category I & II	9.60	9.59	9.65	9.64	9.75	9.74
Redemption Amount (₹/ NCD) on maturity for categories I, II, III & IV	₹ 1,316.85	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Maturity date from Deemed Date of Allotment	3 Years	3 Years	5 Years	5 Years	10 Years	10 Years
Put & Call Option	NA					

\*The Company shall allocate and allot Series V NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series

**Note: Application details have to be uploaded on the online platform provided by the Stock Exchanges (similar to an equity issuance) before banking the forms to the Escrow Collection Bank. If the applications submit without uploading the details in Online systems of Stock Exchanges, the applications will be rejected.**

### **Contact for Investment advice:**

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**WEALTH MANAGEMENT TEAM**

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