

Date: 30th June, 2025

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
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Sub: - Revision in the credit rating assigned by CARE Ratings Limited.

Dear Sir/Madam,

Pursuant to Regulation 30(6) and 51(2) read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we wish to inform you that CARE Ratings Limited has communicated revision in the rating as shown below for the Long Term Bank Facilities of the Company.

Details of credit rating by CARE Ratings Limited									
Current rating details									
S r . N o	ISIN	Amount rated (Rs. in Cr.)	Credit rating assigned	Outlook (Stable/ Positive/ Negative / No Outlook)	Rating Action (New/ Upgrade/ Downgrade/ Re-Affirm/ Other)	Specify other rating action	Date of Credit rating	Verification status of Credit Rating Agencies	Date of verification
1	2	3	4	5	6	7	8	9	10
1	Long Term Bank Facilities	16,071.57 (Enhanced from 13,951.07)	CARE AA+	Stable	Upgraded from CARE AA; Stable	NA	30.06.2025	Yes	30.06.2025

The Copy of the rating letter received from CARE Ratings Limited is attached herewith.

Date and time of occurrence of event/information: 30th June, 2025 and 03:40 P.M

Kindly note the same and take the above information on your record.

Thanking you.

For Aadhar Housing Finance Limited
Harshada Pathak
Company Secretary and Compliance Officer

CC: Debenture Trustees-

- Catalyst Trusteeship Limited
- Beacon Trusteeship Limited


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 3004 2020 www.aadharhousing.com
customercare@aadharhousing.com

No. CARE/HO/RL/2025-26/1871**Shri Rishi Anand****MD & CEO****Aadhar Housing Finance Limited**Unit No. 802, 8th Floor, Natraj by Rustumjee,
Junction of Western Express Highway and M. V. Road,
Mumbai
Maharashtra 400069

June 30, 2025

Confidential

Dear Sir,

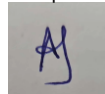
Credit rating for bank facilities

On the basis of recent developments including operational and financial performance of your Company for FY25 (Audited), our Rating Committee has reviewed the following ratings:

Facilities	Amount (₹ crore)	Rating¹	Rating Action
Long Term Bank Facilities	16,071.57 (Enhanced from 13,951.07)	CARE AA+; Stable	Upgraded from CARE AA; Stable

2. Refer **Annexure 1** for details of rated facilities.
3. The rating report for the rating will be communicated to you separately.
4. CARE Ratings Ltd. reserves the right to undertake a surveillance/review of the rating from time to time, based on circumstances warranting such review, subject to at least one such review/surveillance every year.

¹Complete definitions of the ratings assigned are available at www.careratings.com and in other CARE Ratings Ltd.'s publications.



CARE Ratings Limited

4th Floor, Godrej Coliseum, Somaiya Hospital Road, Off Eastern Express Highway, Sion (East), Mumbai
Phone: +91-22-6754 3456 • www.careedge.in

CIN-L67190MH1993PLC071691

5. CARE Ratings Ltd. reserves the right to revise/reaffirm/withdraw the rating assigned as also revise the outlook, as a result of periodic review/surveillance, based on any event or information which in the opinion of CARE Ratings Ltd. warrants such an action. In the event of failure on the part of the entity to furnish such information, material or clarifications as may be required by CARE Ratings Ltd. so as to enable it to carry out continuous monitoring of the rating of the bank facilities, CARE Ratings Ltd. shall carry out the review on the basis of best available information throughout the life time of such bank facilities. In such cases the credit rating symbol shall be accompanied by "ISSUER NOT COOPERATING". CARE Ratings Ltd. shall also be entitled to publicize/disseminate all the afore-mentioned rating actions in any manner considered appropriate by it, without reference to you.

6. Our ratings do not take into account the sovereign risk, if any, attached to the foreign currency loans, and the ratings are applicable only to the rupee equivalent of these loans.

7. Our ratings do not factor in any rating related trigger clauses as per the terms of the facility/instrument, which may involve acceleration of payments in case of rating downgrades. However, if any such clauses are introduced and if triggered, the ratings may see volatility and sharp downgrades.

8. Users of this rating may kindly refer our website www.careratings.com for latest update on the outstanding rating.

9. CARE Ratings Ltd. ratings are **not** recommendations to sanction, renew, disburse or recall the concerned bank facilities.

If you need any clarification, you are welcome to approach us in this regard.

Thanking you,

Yours faithfully,



Shubham Deokar

Lead Analyst

shubham.deokar@careedge.in



Akansha Akshay Jain

Assistant Director

akansha.jain@careedge.in

Encl.: As above

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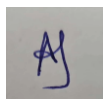
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Annexure 1

Details of Rated Facilities

1. Long-term facilities

1. A. Fund-based limits

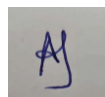
Name of Bank	Total Rated Amount
Axis Bank	745.48
Axis Bank	300.00
Bandhan Bank	300.00
Bank of Baroda	1,020.46
Bank Of India	163.50
Central Bank Of India	155.32
DBS	21.05
Federal Bank	227.92
HDFC Bank	149.31
HSBC	71.45
IDBI Bank	88.49
Indian Bank	1,054.70
Indian Overseas Bank	37.52
Karnataka Bank	37.41
Kotak Mahindra Bank	-
Punjab National Bank	744.09
Punjab Sind Bank	132.66
Shinhan Bank	50.00
State Bank of India	1,777.84
State Bank of India	350.00
UCO Bank	62.30
Union Bank Of India	504.87
DBS Bank Ltd. (acting through its GIFT city branch) ECB	437.28
NHB	4,005.13
TOTAL	12,436.77

Total long-term facilities: ₹12436.77 crore

2. Short-term facilities

2. A. Fund-based limits

Name of Bank	Fund Based Limits	Total
	CC/WCDL	
Axis Bank Ltd.	10.00	10
Bank of Baroda	5.00	5
Citi Bank N.A.	155.00	155
DBS Bank India Ltd.	100.00	100
HDFC Bank Ltd.	20.00	20
Indian Bank	50.00	50
The Hongkong and Shanghai Banking Corporation Ltd.	1.00	1
TOTAL	341.00	341



CARE Ratings Limited

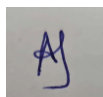
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Total short-term facilities: ₹341 crore

3. Proposed Facilities

Particulars	Amount
	(Rs. Cr)
Proposed Facilities	3,293.80
Total Proposed Facilities (3)	3,293.80

Total Rated Facilities (1. A+2.A+3.): ₹16,071.57 crore



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