



**GHAR BANEGA, TOH DESH BANEGA.**

Corporate Office: 8th Floor, Unit No. 802,  
Natraj by Rustomjee, Junction of Western Express  
Highway and M. V. Road Mumbai MH 400069 IN  
Tel: 022 - 4168 9900 / 6121 3400

Date: September 06, 2024

<b>BSE Limited</b> <b>Listing Department</b> <b>P.J. Towers, 1st Floor,</b> <b>Dalal Street, Fort,</b> <b>Mumbai - 400 001</b>  <b>Scrip Code: 544176</b>	<b>National Stock Exchange of India Limited</b> <b>Exchange Plaza,</b> <b>Bandra Kurla Complex,</b> <b>Bandra (E), Mumbai- 400051</b>  <b>Symbol: AADHARHFC</b>
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Dear Sir/Madam,

**Sub: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to provisions of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that today the Company has received a letter from Reserve Bank of India vide Ref: CO.ENFD.DENBFC.No.5405/02-14-236/2024-25 dated September 06, 2024 regarding order of penalty of Rs.5,00,000/- (Rupees Five Lakhs Only) for non compliance with para 74.3 and 75.2 of Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021.

Kindly take the aforesaid on record.

Thanking you.

**For Aadhar Housing Finance Limited**



**Harshada Pathak**  
**Company Secretary and Compliance Officer**  
**Encl: As above.**

**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



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**Annexure- I**

<b>Sr. No</b>	<b>Particulars</b>	<b>Details</b>
<b>1.</b>	<b>Name of the authority</b>	Reserve Bank of India
<b>2.</b>	<b>Nature and Details of the action(s) taken initiated, or order(s) passed</b>	Pursuant to powers conferred by Section 52A of the National Housing Bank Act, 1987, the Reserve Bank of India has levied penalty of Rs 5,00,000 for failure to comply with RBI directions on fair practice code observed during statutory inspection with reference to the company's financial position as on March 31, 2022.
<b>3.</b>	<b>Date of receipt of order/intimation</b>	The Order dated September 02, 2024 passed by the Adjudication Committee of Reserve Bank of India and received by the Company on September 06, 2024.
<b>4.</b>	<b>Details of violation/contravention committed or alleged to be committed</b>	<p>Pursuant to the statutory inspection report by the NHB concerning the Company's financial position as of March 31, 2022, and regarding the Company's practice to charge interest on loans for the period prior to the date of actual disbursement of loan/issuance of cheque to the borrower, a Show Cause Notice (SCN) was issued to the Company by the RBI for failure to comply with Fair Practices Code under 'Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021. The Company provided a reply to the SCN along with additional documents. Further, oral submissions were also made during the personal hearing before the Adjudicating Committee.</p> <p>Bases on the above, an order of Adjudication Committee of Reserve Bank of India, levying penalty of Rs.5,00,000/- has been received by the Company for the charge of levy of interest for the period prior</p>

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		to the date of actual disbursement of loan/issuance of cheque to the borrower.
5.	<b>Impact on financial, operations or other activities of the listed entity quantifiable in monetary terms to the extent possible.</b>	Except the amount mentioned above, there is no material impact on financials, operation or other activities of the Company due to this intimation of penalty being payable. The impact is limited to the extent of penalty payable.

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