

SECTION I: GENERAL

DEFINITIONS AND ABBREVIATIONS

This Red Herring Prospectus uses certain definitions and abbreviations which, unless the context otherwise indicates or implies, or unless otherwise specified, shall have the meaning as provided below. References to any legislations, acts, regulations, rules, guidelines, circulars, notifications, clarifications, directions, or policies shall be to such legislations, acts, regulations, rules, guidelines, directions, or policies as amended, updated, supplemented, re-enacted or modified, from time to time, and any reference to a statutory provision shall include any subordinate legislation made, from time to time, under such provision.

The words and expressions used in this Red Herring Prospectus, but not defined herein shall have the meaning ascribed to such terms under the SEBI ICDR Regulations, the SEBI Act, the Companies Act, the SCRA, the Depositories Act and the rules and regulations notified thereunder, as applicable.

The terms not defined herein but used in “Statement of Special Tax Benefits”, “Industry Overview”, “Key Regulations and Policies in India”, “Basis of Offer Price”, “Selected Statistical Information”, “History and Certain Corporate Matters”, “Our Group Companies”, “Restated Consolidated Financial Information”, “Outstanding Litigation and Material Developments”, “Main Provisions of Articles of Association” and “Offer Procedure” beginning on pages 105, 118, 179, 97, 215, 190, 375, 237, 363, 424, and 404, respectively, shall have the meanings ascribed to such terms in these respective sections.

General Terms

Term	Description
“our Company”, “the Company”, “the Issuer” or “Aadhar Housing” or “Aadhar Housing Finance”	Aadhar Housing Finance Limited*, originally incorporated as ‘Vysya Bank Housing Finance Limited’ at Bengaluru, Karnataka as a public company under the Companies Act, 1956, pursuant to a certificate of incorporation dated November 26, 1990, issued by the RoC and having its registered office at 2 nd floor, No. 3, JVT Towers, 8th ‘A’, Main Road, Sampangi Rama Nagar, Bengaluru 560 027, Karnataka, India. For further details, see “History and Certain Corporate Matters” beginning on page 190. *THE TERM “AADHAR” USED IN THE NAME OF THE ISSUER, “AADHAR HOUSING FINANCE LIMITED” HAS NO RELATION OR CONNECTION WITH THE GOVERNMENT OF INDIA OR UNIQUE IDENTIFICATION AUTHORITY OF INDIA’S “AADHAAR” AND SHOULD NOT BE CONFUSED WITH THE SAME
“we”, “us” or “our”	Unless the context otherwise indicates or implies, refers to our Company and our Subsidiary

Company Related Terms

Term	Description
Amended Majority SPA	Amendment agreement dated June 10, 2019 to the Majority SPA, entered into by and among our Company, WGCL, DHFL, Kapil Wadhawan, Dheeraj Wadhawan, Aruna Wadhawan, and our Promoter.
“Articles of Association” or “AoA” or “Articles”	Articles of association of our Company, as amended from time to time
Audit Committee	Audit committee of our Board, as described in “Our Management - Committees of the Board” on page 203
BCP Asia	BCP Asia (SG) Holdings Co. Pte. Ltd.
“BCP Topco” or “Promoter” or “Promoter Selling Shareholder”	BCP Topco VII Pte. Ltd., the promoter of our Company
Blackstone	The Blackstone Group Inc.
“Board” or “Board of Directors”	Board of Directors of our Company or a duly constituted committee thereof
Chairman	The Non-Executive Chairman of our Company, namely, Om Prakash Bhatt
CDO	The Chief Data Officer of our Company
“Chief Financial Officer” or “CFO”	Chief financial officer of our Company, namely, Rajesh Viswanathan
Committee(s)	Duly constituted committee(s) of our Board of Directors
Company Secretary and Compliance Officer	Company Secretary and Compliance officer of our Company, namely, Harshada Shashank Pathak
Corporate Office	Corporate office of our Company located at Unit No. 802, 8th Floor, Natraj by Rustomjee, Junction of Western Express Highway and M. V. Road, Andheri (East), Mumbai 400 069, Maharashtra, India
Corporate Social Responsibility Committee	Corporate social responsibility committee of our Board, as described in “Our Management - Committees of the Board” on page 206
DHFL	Dewan Housing Finance Corporation Limited
Director(s)	Director(s) on the Board of our Company
Equity Shares	Unless otherwise stated, equity shares of our Company bearing face value of ₹ 10 each
Erstwhile Promoters	The erstwhile promoters of our Company, namely, WGCL, DHFL, Kapil Wadhawan, Dheeraj Rajeshkumar Wadhawan, and Aruna Wadhawan
Erstwhile ESAR 2018	The erstwhile Aadhar Housing Finance Limited - Equity Stock Appreciation Right Plan 2018, which has been amended and varied to the ESOP 2018, pursuant to the resolutions passed by our Board and our Shareholders on January 21, 2024 and January 24, 2024, respectively