

Ref. No. AAVAS/SEC/2024-25/704

Date: November 08, 2024

To, The National Stock Exchange of India Limited Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Mumbai – 400051 Scrip Symbol: AAVAS	To, BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001 Scrip Code: 541988
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Dear Sir /Madam,

Sub: Newspaper Clippings of the Unaudited Standalone Financial Results of the Company for the Quarter and Half Year ended September 30, 2024.

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find enclosed herewith the copies of Newspaper clippings of Unaudited Standalone Financial Results of the Company for the Quarter and Half Year ended September 30, 2024 published in Financial Express, Business Standard (English) Business Remedies and Nafa Nuksaan (Regional Language) on November 08, 2024.

The clippings may also be accessed on the website of the Company at www.aavas.in

We request you to take the same on record.

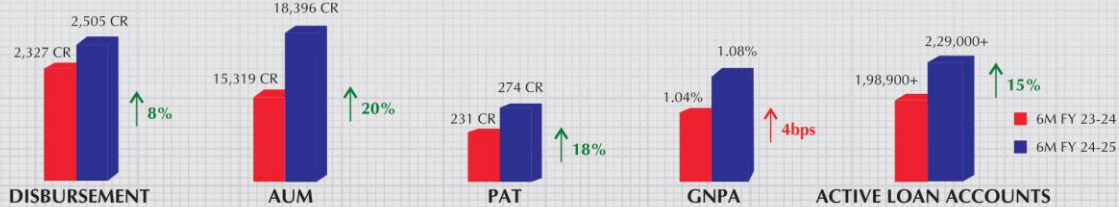
Thanking You,

FOR AAVAS FINANCIERS LIMITED

**SHARAD PATHAK
COMPANY SECRETARY AND CHIEF COMPLIANCE OFFICER
(FCS-9587)**

Enclosed: a/a

EMPOWERING DREAMS, SHAPING FUTURES: OUR PLEDGE TO PROGRESS



Aavas Financiers Limited

(CIN: L65922RJ2011PLC034297)

Regd. & Corp. Office: 201-202, 2nd Floor, Southend Square, Mansarovar Industrial Area, Jaipur-302020, Rajasthan (INDIA)

Phone No.: +91-141-4659239, Website: www.aavas.in, Email: info@aavas.in

Statement of unaudited financial results for the quarter and half year ended September 30, 2024

(in Lakh except figure of EPS)

SL NO.	PARTICULARS	QUARTER ENDED SEPTEMBER 30, 2024 (UNAUDITED)	QUARTER ENDED SEPTEMBER 30, 2023 (UNAUDITED)	HALF YEAR ENDED SEPTEMBER 30, 2024 (UNAUDITED)	YEAR ENDED MARCH 31, 2024 (AUDITED)
1	Total Income from Operations	57,916.22	49,666.07	1,12,155.05	2,01,749.82
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	19,002.08	15,653.93	35,096.88	62,444.98
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	19,002.08	15,653.93	35,096.88	62,444.98
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	14,790.50	12,172.20	27,400.60	49,069.42
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	14,778.87	12,161.04	27,388.97	49,084.58
6	Paid up Equity Share Capital	7,914.16	7,912.43	7,914.16	7,913.97
7	Reserves (excluding revaluation reserve)	3,96,922.80	3,43,443.94	3,96,922.80	3,69,417.55
8	Securities Premium Account	1,36,316.24	1,36,244.55	1,36,316.24	1,36,306.94
9	Net Worth	4,04,836.96	3,51,356.37	4,04,836.96	3,77,331.52
10	Paid up Debt Capital/Outstanding Debt	12,42,949.69	11,16,685.35	12,42,949.69	12,35,010.79
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	3.07	3.18	3.07	3.27
13	Earnings Per Share (of Rs. 10/- each) (EPS for the quarters and half year are not annualised)				
	1. Basic:	18.69	15.39	34.62	62.03
	2. Diluted:	18.67	15.38	34.58	61.93
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debenture Redemption Reserve	NA	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA	NA

Notes:

- (i) The above results for the quarter and half year ended September 30, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 07, 2024 and subjected to limited review by the joint statutory auditors of the Company.
- (ii) The above is an extract of the detailed format of quarterly and half yearly Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (Listing Regulations). The full format of the quarterly and half yearly Financial Results are available on the websites of the Stock Exchange, www.nseindia.com and www.bseindia.com and on the website of the Company i.e. www.aavas.in.
- (iii) For the other line items referred in Regulation 52(4) of the Listing Regulations pertinent disclosures have been made and available on the websites of the Stock Exchanges at www.nseindia.com and www.bseindia.com
- (iv) There is no impact on net profit/loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies for the quarter and half year ended September 30, 2024.
- (v) Figures for the previous year/periods have been regrouped and/or reclassified wherever considered necessary.

For AAVAS FINANCIERS LIMITED

Sd/-
Sachinderpalsingh Jitendrasingh Bhinder
(Managing Director & CEO)
DIN - 08697657Place: Jaipur
Date: 07-11-2024
 Long term rating CARE
AA (Stable)

 Long term rating ICRA
AA (Stable)

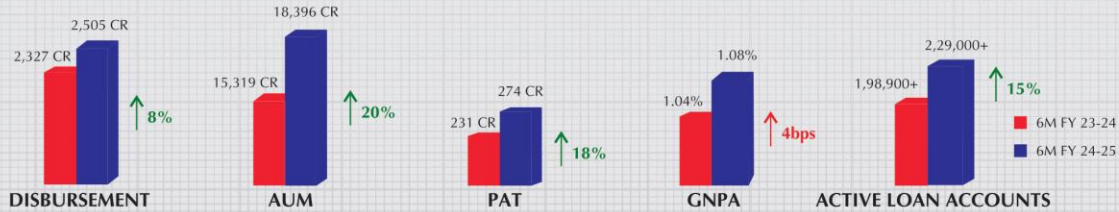
 States
14

 Branches
372

 Employees
5761

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OUR PLEDGE TO PROGRESS



Aavas Financiers Limited

(CIN: L65922RJ2011PLC034297)

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Statement of unaudited financial results for the quarter and half year ended September 30, 2024

(₹ in Lakh except figure of EPS)

SL NO.	PARTICULARS	QUARTER ENDED SEPTEMBER 30, 2024 (UNAUDITED)	QUARTER ENDED SEPTEMBER 30, 2023 (UNAUDITED)	HALF YEAR ENDED SEPTEMBER 30, 2024 (UNAUDITED)	YEAR ENDED MARCH 31, 2024 (AUDITED)
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5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	14,778.87	12,161.04	27,388.97	49,084.58
6	Paid up Equity Share Capital	7,914.16	7,912.43	7,914.16	7,913.97
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Notes:

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- (iv) There is no impact on net profit/loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies for the quarter and half year ended September 30, 2024.
- (v) Figures for the previous year/periods have been regrouped and/or reclassified wherever considered necessary.

For AAVAS FINANCIERS LIMITED

Sd/-
Sachinderpalsingh Jitendrasingh Bhinder
(Managing Director & CEO)
DIN - 08697657

Place: Jaipur
Date: 07-11-2024

Long term rating CARE
AA (Stable)

Long term rating ICRA
AA (Stable)

States
14

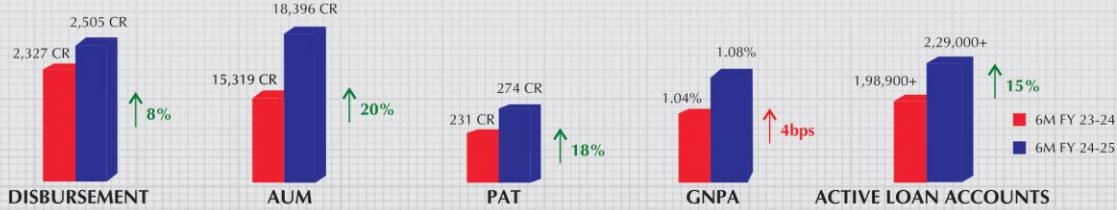
Branches
372

Employees
5761

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OUR PLEDGE TO PROGRESS



आवास फायनेंसियर्स लिमिटेड

(CIN: L65922RJ2011PLC034297)

रजिस्टर्ड कार्यालय: 201-202 सैकण्ड फ्लोर, साउथएण्ड स्कवयर, मानसरोवर इंडस्ट्रियल एरिया, जयपुर 302020, राजस्थान (भारत)
फोन.: +91-141-4659239, वेबसाइट: www.aavas.in, Email: info@aavas.in

सितंबर 30, 2024 को समाप्त तिमाही एवं अर्धवार्षिक अवधि के लिए अनअंकेक्षित वित्तीय परिणामों का विवरण

(रुलाख में) (ईपीएस के अंकड़े को छोड़कर)

क्र. सं.	विवरण	तिमाही समाप्त सितंबर 30, 2024 (अनअंकेक्षित)	पूर्व वर्ष तिमाही समाप्त सितंबर 30, 2023 (अनअंकेक्षित)	अर्धवार्षिक समाप्त सितंबर 30, 2024 (अनअंकेक्षित)	वार्षिक समाप्त वर्ष मार्च 31, 2024 (अंकेक्षित)
1.	परिचालनों से कुल आय	57,916.22	49,666.07	1,12,155.05	2,01,749.82
2.	अवधि हेतु शुद्ध लाभ/(हानि) (कर, अपवाद तथा/अथवा असाधारण मदों से पूर्व)	19,002.08	15,653.93	35,096.88	62,444.98
3.	अवधि हेतु शुद्ध लाभ/(हानि) कर से पहले (अपवाद तथा/अथवा असाधारण मदों के बाद)	19,002.08	15,653.93	35,096.88	62,444.98
4.	अवधि हेतु शुद्ध लाभ/(हानि) कर पश्चात (अपवाद तथा/अथवा असाधारण मदों के बाद)	14,790.50	12,172.20	27,400.60	49,069.42
5.	अवधि हेतु कुल व्यापक आय अवधि के लिए लाभ/(हानि) (कर पश्चात) तथा अन्य व्यापक आयों को सम्मिलित करके (कर पश्चात)	14,778.87	12,161.04	27,388.97	49,084.58
6.	सुकता इक्विटी शेयर पूंजी	7,914.16	7,912.43	7,914.16	7,913.97
7.	संचय (पुनर्मुल्यांकन संचय को छोड़कर)	3,96,922.80	3,43,443.94	3,96,922.80	3,69,417.55
8.	प्रतिभूति प्रीमियम खाता	1,36,316.24	1,36,244.55	1,36,316.24	1,36,306.94
9.	निवल मूल्य	4,04,836.96	3,51,356.37	4,04,836.96	3,77,331.52
10.	सुकता ऋण पूंजी/वकाया ऋण	12,42,949.69	11,16,685.35	12,42,949.69	12,35,010.79
11.	वकाया प्रतिदेय वरीयता शेयर	NA	NA	NA	NA
12.	ऋण इक्विटी अनुपात	3.07	3.18	3.07	3.27
13.	प्रति शेयर अर्जन (प्रत्येक का रु 10)-(तिमाहियों एवं अर्धवार्षिक के लिए इ.पी.एस. वार्षिक नहीं है)				
	1. मूल	18.69	15.39	34.62	62.03
	2. तरल:	18.67	15.38	34.58	61.93
14.	पूंजी मोचन रिजर्व	NA	NA	NA	NA
15.	डिविडेंड मोचन रिजर्व	NA	NA	NA	NA
16.	कर्ज सेवा कवरेज अनुपात	NA	NA	NA	NA
17.	व्याज सेवा कवरेज अनुपात	NA	NA	NA	NA

टिप्पणियाँ:

- (i) सितंबर 30, 2024 को समाप्त तिमाही एवं अर्धवार्षिक के लिए उपर्युक्त अंकड़ों की समीक्षा उनकी संबंधित कैलेंडर में नवंबर 07, 2024 को ऑडिट करिटेड के द्वारा की गई है तथा निदेशक मंडल की हुई बैठक में निदेशक मंडल द्वारा इन अंकड़ों पर स्वीकृति दी गई है तथा यह कंपनी के संयुक्त वार्षिक लेखा परिकरों के सीमित समीक्षा के अधीन है।
- (ii) उपरोक्त विवरण भारतीय प्रतिभूति और विनियम बोर्ड (एचबीडब्ल्यूएल (लिस्टिंग) बाध्यकारी) और प्रकटीकरण अधिनियम, 2015 (लिस्टिंग विनियमों) के विनियमान 33 तथा 52 के तहत स्टॉक एक्सचेंजों में उपर किये गये तिमाही एवं अर्धवार्षिक के वित्तीय परिणामों के निरस्त प्रारूप का एक उदाहरण है।
- (iii) लिस्टिंग विनियमों के विनियम 52(4) में बंदिर्त अन्य लाइन आइटम के लिए प्रारंभिक खुलासे किए गए हैं और स्टॉक एक्सचेंजों की वेबसाइटों www.nseindia.com एवं कंपनी की वेबसाइट www.aavas.in पर उपलब्ध है।
- (iv) सितंबर 30, 2024 को समाप्त तिमाही एवं अर्धवार्षिक के लिए, लेखा नीतियों में परिचर्न (नोट) के कारण शुद्ध लाभ/हानि, कुल व्यापक आय या किसी अन्य प्रारंभिक वित्तीय मद पर कोई प्रभाव नहीं पड़ा है।
- (v) चिह्ननी अर्थ के अंकड़े पुनः समूहित किए गए हैं तथा/अथवा जहां भी आवश्यक लता उन्हें पुनः वर्गीकृत किया गया है।

आवास फायनेंसियर्स लिमिटेड के लिए

स्थान: जयपुर
दिनांक: 07-11-2024

कुंभे/-
चन्द्रपालसिंह जीतेंद्रसिंह मिश्र
(प्रबंध निदेशक एवं सीईओ)
DIN - 08697657

Long term rating CARE
AA (Stable)

Long term rating ICRA
AA (Stable)

States
14

Branches
372

Employees
5761

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