

Ref. No. AAVAS/SEC/2023-24/453

Date: August 03, 2023

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: Investor Presentation on the Unaudited Standalone and Consolidated Financial Results for the Quarter ended June 30, 2023.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find enclosed herewith a copy of Investor Presentation of the Company on the Unaudited Standalone and Consolidated Financial Results for the Quarter ended June 30, 2023.

This Investor Presentation may also be accessed on the website of the Company at www.aavas.in.

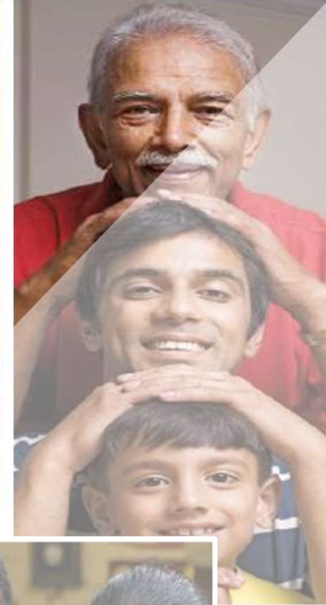
This is for your information and record.

Thanking You,

FOR AAVAS FINANCIERS LIMITED

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

Enclosed: a/a



SAPNE AAPKE, SAATH HAMAARA



AAVAS FINANCIERS LIMITED

Investor Presentation – 3M FY24

Safe Harbor



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Our Background



Commenced operations in 2011
from Jaipur, Rajasthan



Regulated by Reserve Bank of India ("RBI")
Supervised by National Housing Bank ("NHB")



Currently being run by professional
management team backed by
marquee private equity players
Kedaara Capital and Partners Group



Recognized by NHB for refinance
facility



Listed on BSE & NSE in October 2018



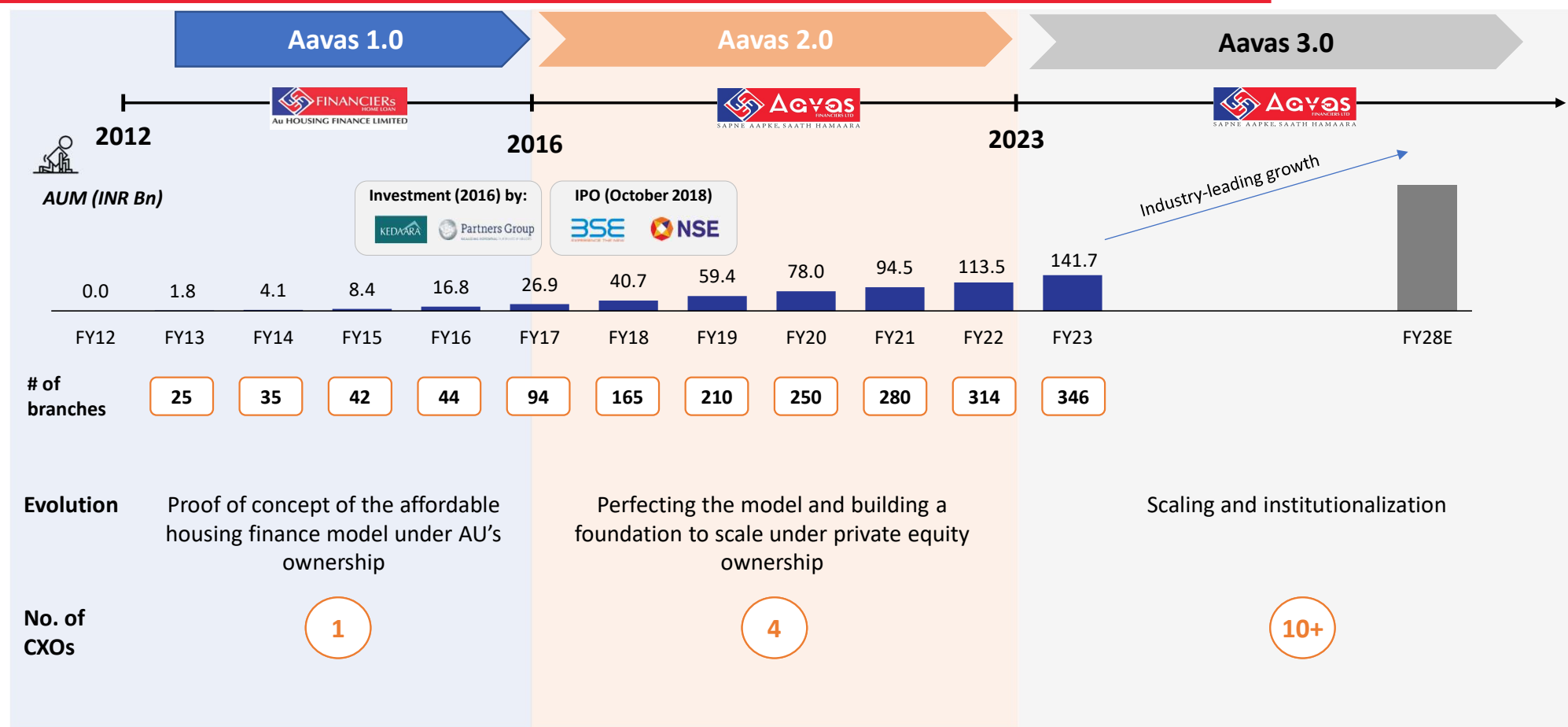
Retail network of 348 branches



Our Pillars of Strength

- ✓ Professional Management Team
- ✓ Experienced Board of Directors
- ✓ In-house Execution Model
- ✓ Technology and Data Analytics
- ✓ Improving Credit Ratings
- ✓ Diversified Shareholding Base

Aavas 3.0: Building a lasting institution



Note: FY28E bar is only for illustrative purposes

Strong Management Depth continues to drive Aavas's Outperformance



Sachinder Bhinder

Managing Director & Chief Executive Officer

- 25+ years of experience
- Prior associated with Kotak Mahindra Bank (EVP and Business Head of Home Finance), HDFC, Standard Chartered



Ghanshyam Rawat

President & Chief Financial Officer

- 30+ years of experience in financial services
- Prior associated with Accenture, First Blue Home Finance, Deutsche Postbank Home Finance



Ashutosh Atre

President & Chief Risk Officer

- 30+ years of experience in credit management
- Prior associated with Equitas, ICICI Bank, Cholamandalam



Siddharth Srivastava

Chief Business Officer

- Experience in secured & unsecured lending and business development
- Prior associated with ICICI Bank, Tata Infomedia, ITC



Ripudaman Bandral

Chief Credit Officer

- Prior associated with Indiabulls, ICICI Bank, HDFC Ltd
- Experience in financial services & allied sectors



Surendra Sihag

Chief Collections Officer

- Prior associated with Bajaj Finance, Cholamandalam
- Experience in financial services & allied sectors



Anshul Bhargava

Chief People Officer

- Prior associated with Power System Operation Corporation Limited, PNB Housing Finance Ltd. and Indian Army



Jijy Oommen

Chief Technology Officer

- Prior associated with Kinara Capital, Wonderla Holidays, Manappuram Finance, Bajaj Capital



Rajaram

Balasubramaniam

Chief Strategy Officer & Head of Analytics

- Prior associated with Citibank, Standard Chartered Bank



Rajeev Sinha

Executive VP, Operations

- Prior associated with Indiabulls, CoinTribe
- Experience in financial services & allied sectors



Ramachandran Venkatesh

Head of Internal Audit

- Prior associated with Standard Chartered Bank, American Express, HDFC Bank, Fullerton India, and Aditya Birla Finance Ltd.



Sharad Pathak

Company Secretary & Compliance Officer

- Associated with Aavas Financiers since May 2012

Experienced Board has guided Aavas's journey since inception



Sandeep Tandon
Chairperson of Board, Independent Director & Chairperson of Stakeholders Relationship Committee

25+ years of experience
Qualifications: Bachelor's in Electrical Engineering from University of Southern California
Prior Engagements: Tandon Advance Device, Accelyst Solutions



Soumya Rajan
Independent Director & Chairperson of Nomination & Remuneration Committee

25+ years of experience
Qualifications: Bachelor's in Mathematics & Economics from St. Stephens College, Master's in Mathematics from Oxford University
Prior Engagements: Waterfield Advisors, Standard Chartered Bank, ANZ Grindlays Bank



Kalpana Iyer
Independent Director & Chairperson of Audit Committee

30+ years of experience
Qualifications: Chartered Accountant
Prior Engagements: Citibank N.A., IncValue Advisors



Sachinder Bhinder
Managing Director & CEO

20+ years of experience
Qualifications: Bachelor's degree in Engineering from Gujarat University, MBA from Nirma University
Prior Engagements: Kotak Mahindra Bank, HDFC Ltd, ICICI Lombard



K. R. Kamath
Non-executive Nominee Director

35+ years of experience
Qualifications: Bachelor's degree in commerce from University of Mysore, Certified Associate of the Indian Institute of Bankers
Prior Engagements: Corporation Bank, Punjab National Bank, Allahabad Bank, Bank of India



Vivek Vig
Non-executive Nominee Director

30+ years of experience
Qualifications: PG Diploma in management from IIM Bangalore
Prior Engagements: Destimoney Enterprises, Centurion Bank of Punjab, PNB Housing Finance, Citibank N.A., India.



Manas Tandon
Promoter Nominee Director & Chairperson of Risk Management Committee

20+ years of experience
Qualifications: Bachelor's degree in technology (Electrical Engineering) from IIT Kanpur, MBA from Wharton School, University of Pennsylvania
Prior Engagements: Matrix India Asset Advisors, TPG Capital India, Cisco



Nishant Sharma
Promoter Nominee Director

20+ years of experience
Qualifications: Master of Technology in Bio-Chemical Engineering and Bio -Technology from IIT Delhi, MBA from Harvard University
Prior Engagements: General Atlantic, Mckinsey & Company, Bill & Melinda Gates Foundation



Kartikeya Dhruv Kaji
Promoter Nominee Director & Chairperson of CSR Committee

15+ years of experience
Qualifications: Bachelor's degree Economics from the Dartmouth College, MBA from Wharton School, University of Pennsylvania
Prior Engagements: Perella Weinberg Partners and Merrill Lynch, Temasek

In-house Execution Model

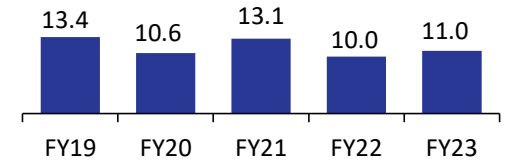
In-house execution model – Replicated across the states

Lead generation and sourcing	Risk management	Collections
<ul style="list-style-type: none"> ▪ Focused approach to directly source the business leads ▪ Leveraged technology & data-analytics to generate leads through alternate channels ▪ Application scorecard to evaluate risk profiles: Streamlined approval process and reduced incidence of error 	<ul style="list-style-type: none"> ▪ In-house underwriting team for income assessment & risk-based pricing of customers ▪ In-house legal team overseeing external legal verification ▪ Digital app-based valuation reports with 100% geo tagging ▪ Risk-testing of files by in-house risk containment unit 	<ul style="list-style-type: none"> ▪ Four-tiered collection architecture with a high focus on early delinquencies ▪ AI/ML Analytics led Bounce prediction model ▪ Call centers in multiple languages: Initiate collection process in a timely fashion ▪ Real-time tracking of collections

Superior Business Outcome

1. Reduction in average TAT (days)

Turn around time is a key metric for employee incentives



2. Better ability to price risk effectively resulting in yields of more than 12.5%

3. High collection efficiency and low GNPA

IT Transformation – Project GATI and UNNATI

(End to End digital journey from origination to servicing)



Guiding Principles

1

Linear Growth with Non-Linear Inputs

2

Be a “Bank” by Technology Capability

3

Create Remarkable Customer Experience

Partners in the Journey



Key Objectives

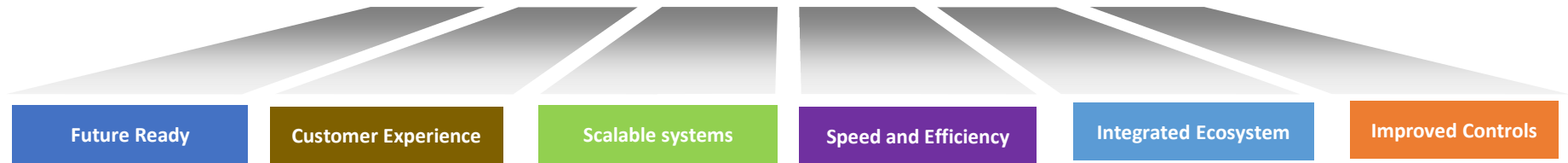
- Be a digital first, technologically advanced & agile organization
- Transform loan origination & customer service processes leveraging Salesforce platform to achieve 10x scale
- Enable seamless collaboration & information sharing across various teams
- Minimize TAT for loan application processing through automated workflows & end-to-end integration
- Improve team productivity by equipping users with digital tools & enable processing of more applications
- Enable assisted, un-assisted & hybrid digital journeys for customers

Rolled out and now stabilized the first phase of SFDC based Loan Origination System across all branches in Q1 FY 2023-24. Phase II is underway.

State-of-the art technology implementation enabling digital & analytical capabilities



Building a modern, innovative, and future-ready digital ecosystem to provide a 360-degree view from transaction origination to reporting

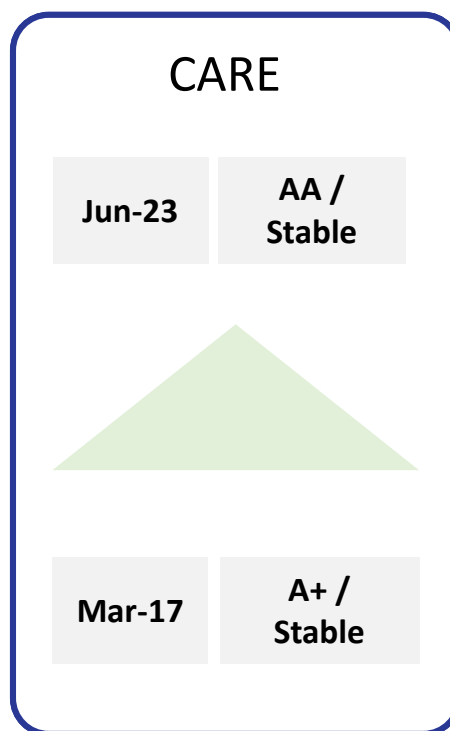
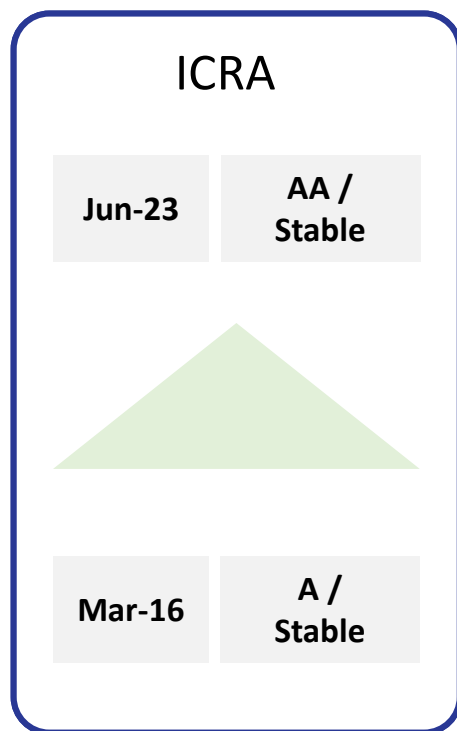


Driving digital and analytical capabilities across the loan life cycle and operations



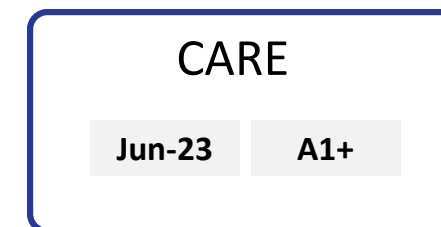
Improving Credit Ratings

Long-Term Credit Rating



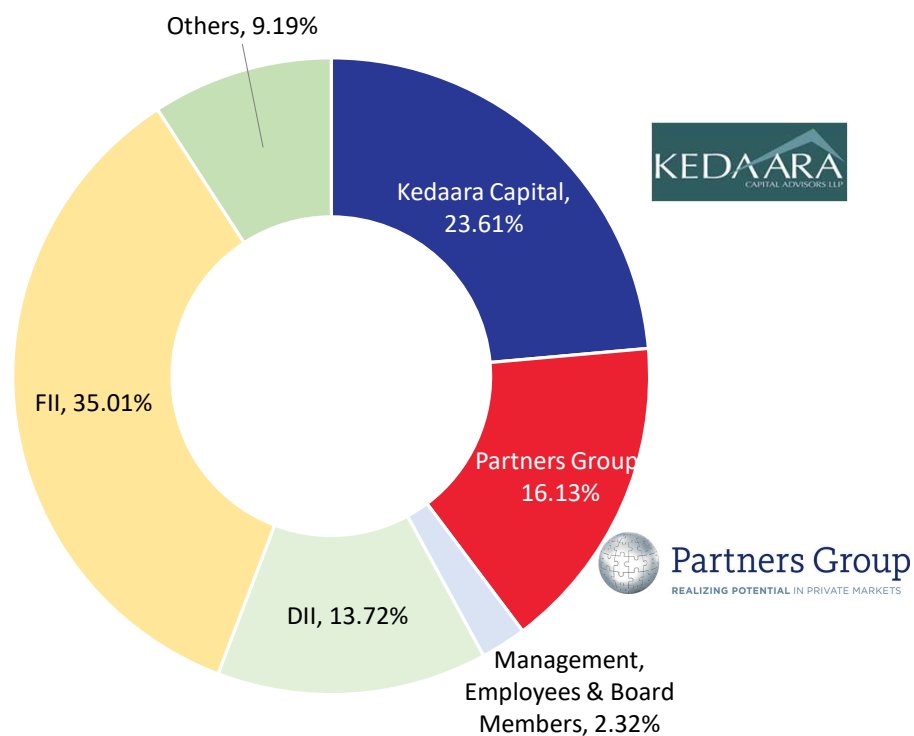
Short-Term Credit Rating

Reaffirmed



Diversified Shareholding Base

Shareholding Pattern as on
30th Jun 2023



DII includes Mutual Funds, Insurance Companies & Alternate Investment Funds (Category III)

Employees refers to employees who are covered under SEBI (PIT) Regulations, 2015

@ Includes holding by Management /Board's close relative/trust/HUF, etc.

Top Institutional Shareholders as on 30th Jun 2023

Investor Details	% Holding
Kedaara Capital[^]	23.61
Partners Group[^]	16.13
Wasatch Global Investors [^]	6.11
Stewart Investors [^]	6.08
UTI Asset Management ^{^*}	4.12
Kotak Mahindra Asset Management ^{^*}	3.62
Capital Group [^]	2.45
Nomura Asset Management [^]	2.28
ADIA [^]	2.01
Vanguard Index Funds [^]	1.97
Bank of America [^]	1.75
Sundaram MF [*]	1.52
SBI Life Insurance [^]	1.46
Invesco MF [*]	1.41
Blackrock (ETFs & Index Funds) [^]	1.20

[^] holding through various schemes/funds

^{*} includes Mutual Funds & Offshore Funds

Size of Opportunity



Indian Housing Finance

Market Size
(as on Dec-22) **₹ 29.0 Trn**

YoY Growth
(as on Dec-22) **+21%**

Market Share
(as on Dec-22)

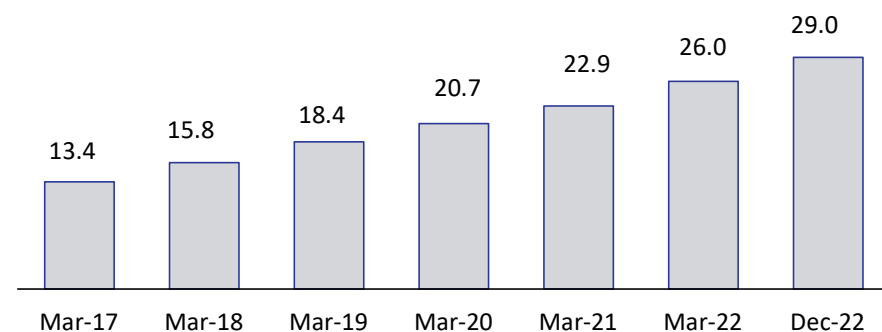
SCBs - 69%	HFCs - 31%
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Credit Growth
Outlook for HFCs
FY24 ~ **11-13%**

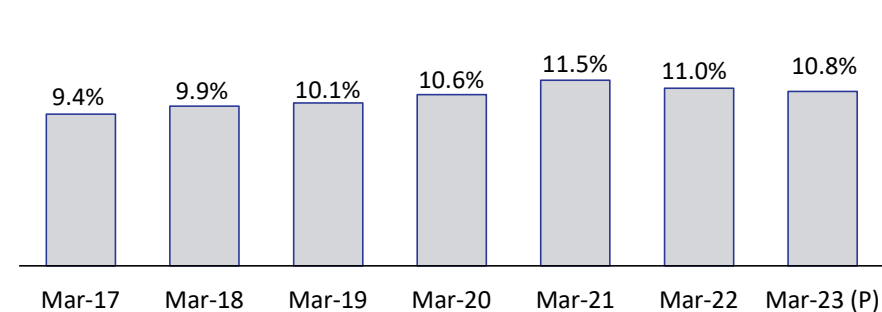
Affordable HFCs
YoY Growth
(as of Dec-22): **24%**

Asset Quality
Outlook for HFCs
FY24: ~ **2.2 to 2.5%**

Housing Market (₹ Trn)



Mortgage Penetration (%)



Source: ICRA report of April-2023

HFCs: Housing Finance Companies

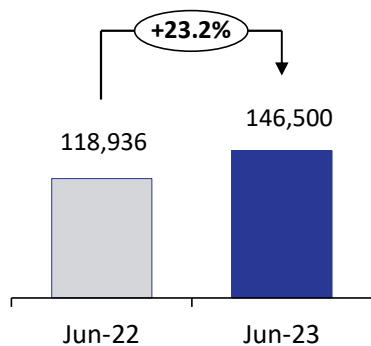


Financial Performance

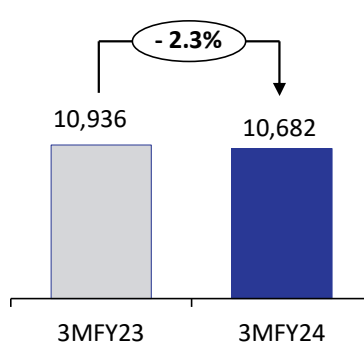
- ✓ Key Business Parameters
- ✓ Geographical Distribution
- ✓ Spreads and Margins
- ✓ Asset Quality
- ✓ Liability Franchise
- ✓ Key Ratios

Performance Highlights

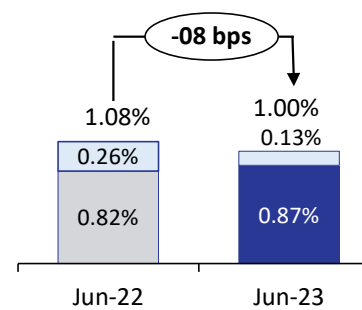
AUM (₹ Mn)



Disbursement (₹ Mn)

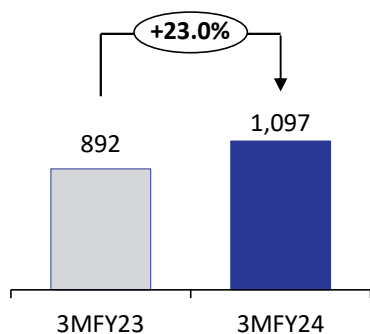


Gross Stage 3 (%)

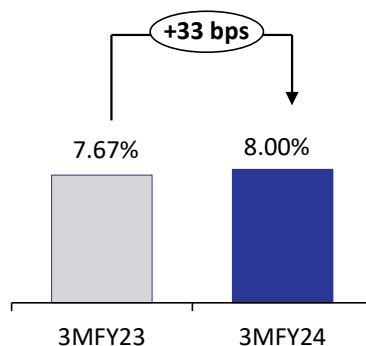


Indicates upto 90 DPD assets but categorized as GNPA/Gross Stage 3 on account of RBI notification

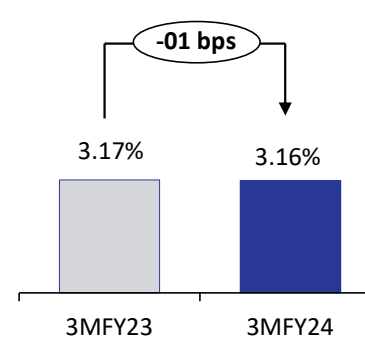
PAT* (₹ Mn)



NIM (%)



ROA (%)



Average Amount[^] per Active Loan Account as on Jun-23

₹ 0.89 Mn

Average Amount[^] per Disbursed Loan Account in 3MFY24

₹ 1.05 Mn

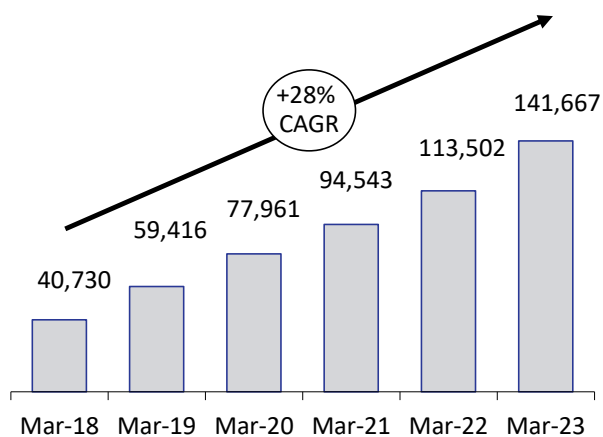
* PAT includes Other Comprehensive Income

[^] at the time of Sanction

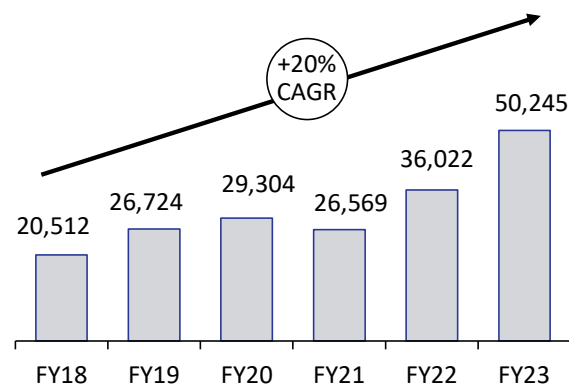
Healthy Business Growth



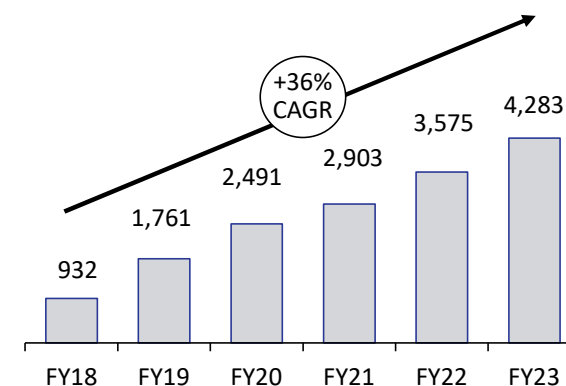
AUM (₹ Mn)



Disbursements (₹ Mn)



PAT* (₹ Mn)



AUM Break-up

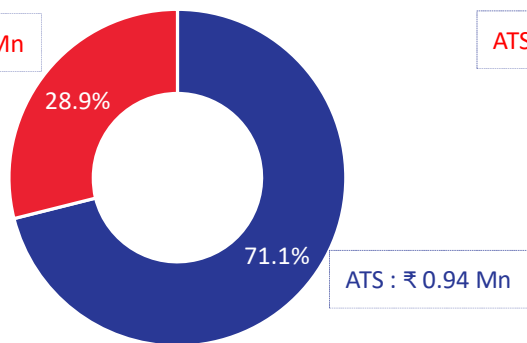


Product Category

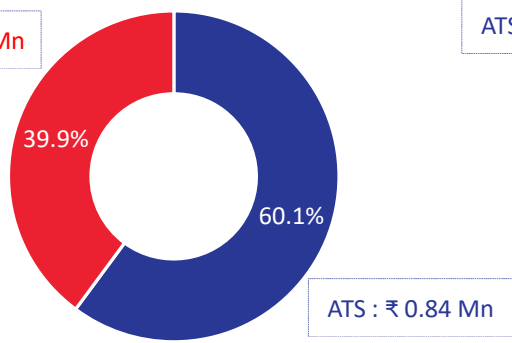
Occupation Category

Customer Category

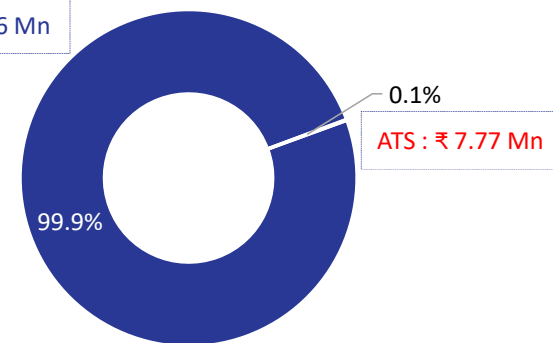
30-Jun-22



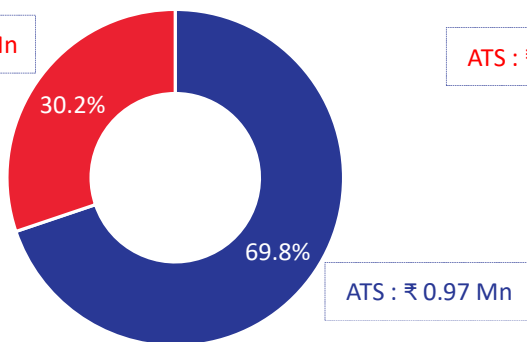
ATS : ₹ 0.90 Mn



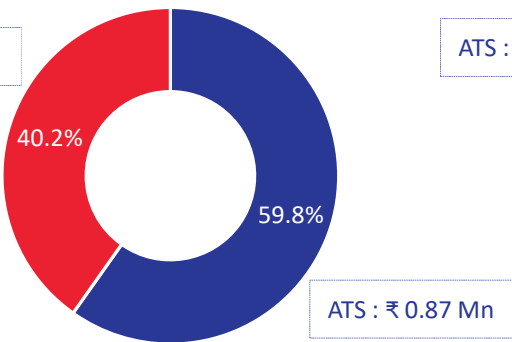
ATS : ₹ 0.86 Mn



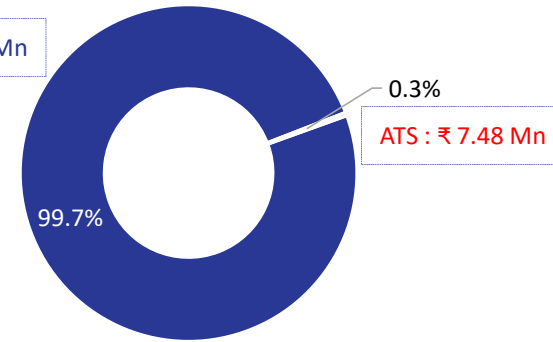
30-Jun-23



ATS : ₹ 0.93 Mn



ATS : ₹ 0.89 Mn



■ Home Loan ■ Other Mortgage Loan

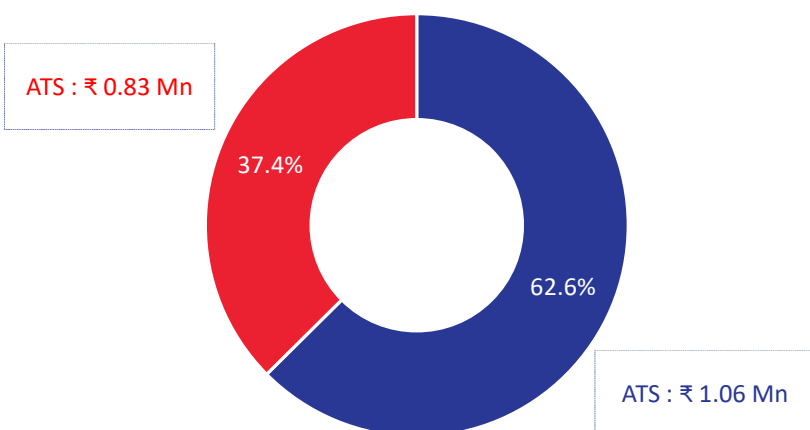
■ Self-Employed ■ Salaried

■ Retail ■ Corporate

ATS : Average Amount (at the time of Sanction) per Active Loan Account

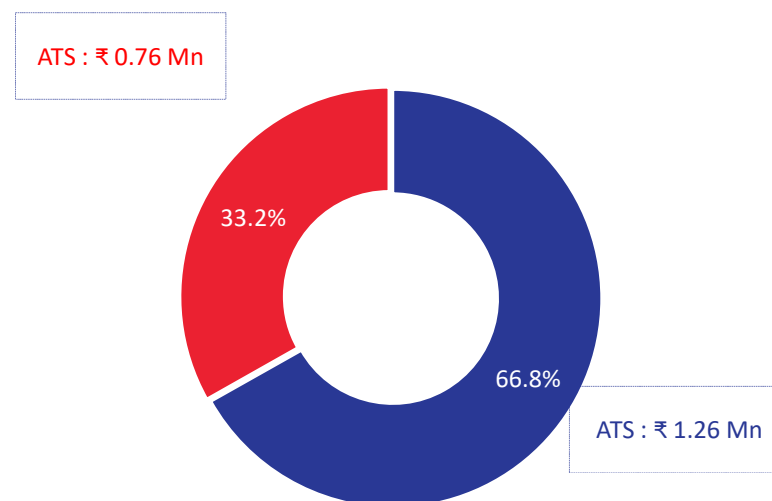
Disbursement Break-up – Product Category

3MFY23



Disbursement include 14.3% of mortgaged-backed MSME Loans classified under Other Mortgage Loans

3MFY24



Disbursement include 9.3% of mortgage-backed MSME Loans classified under Other Mortgage Loans

■ Home Loan ■ Other Mortgage Loan

ATS : Average Amount (at the time of Sanction) per Disbursed Loan Account

Geographical Distribution



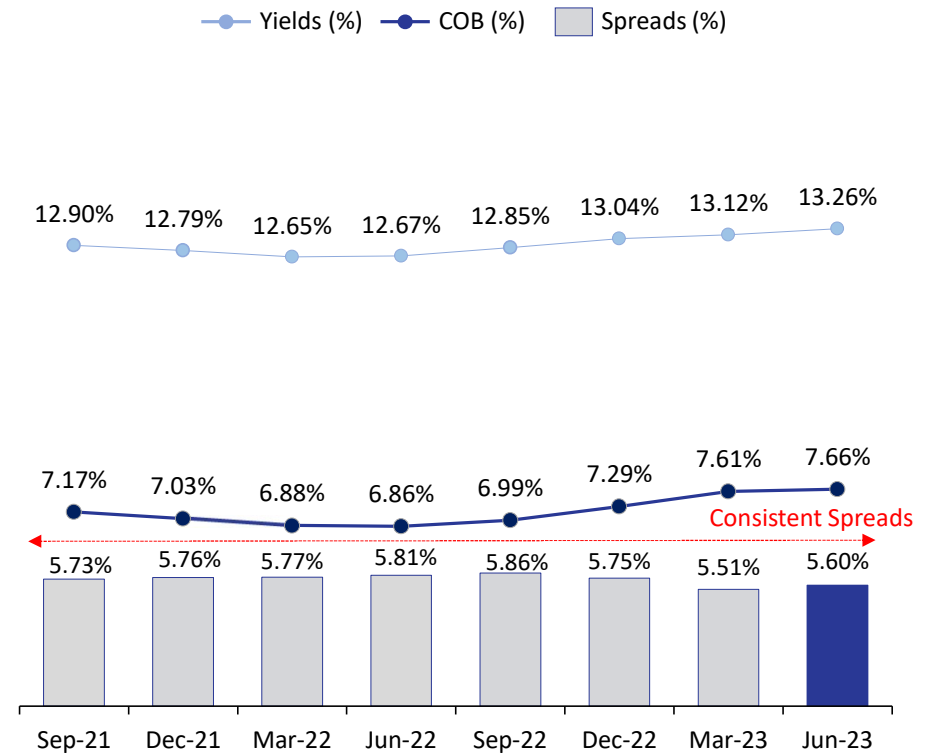
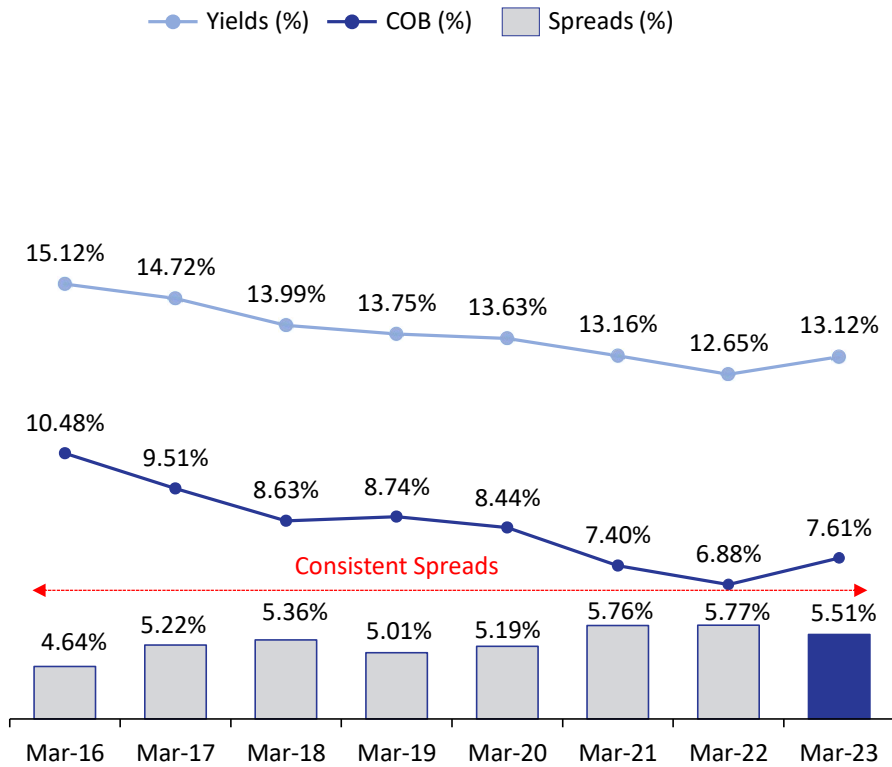
State	Branches	Operations Commenced in
Rajasthan	102	2012
Maharashtra	48	2012
Gujarat	44	2012
Madhya Pradesh	49	2013
Delhi	5	2013
Haryana & Punjab	20	2017
Chhattisgarh	9	2017
Uttar Pradesh	28	2018
Uttarakhand	9	2018
Himachal Pradesh	4	2020
Orissa	6	2021
Karnataka	24	2021
Total	348	

Data as on 30th June 2023

Consistent Spreads



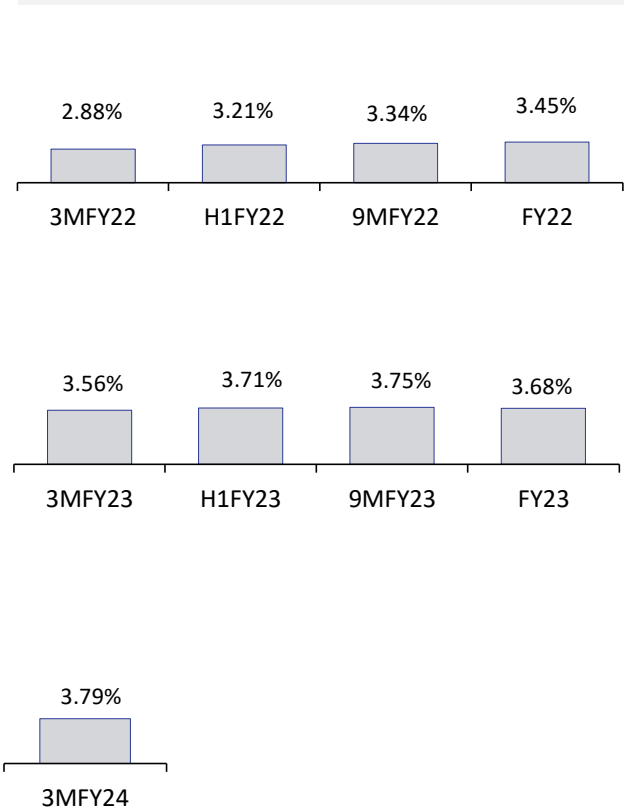
Yields, Cost of Borrowings and Spreads (%)



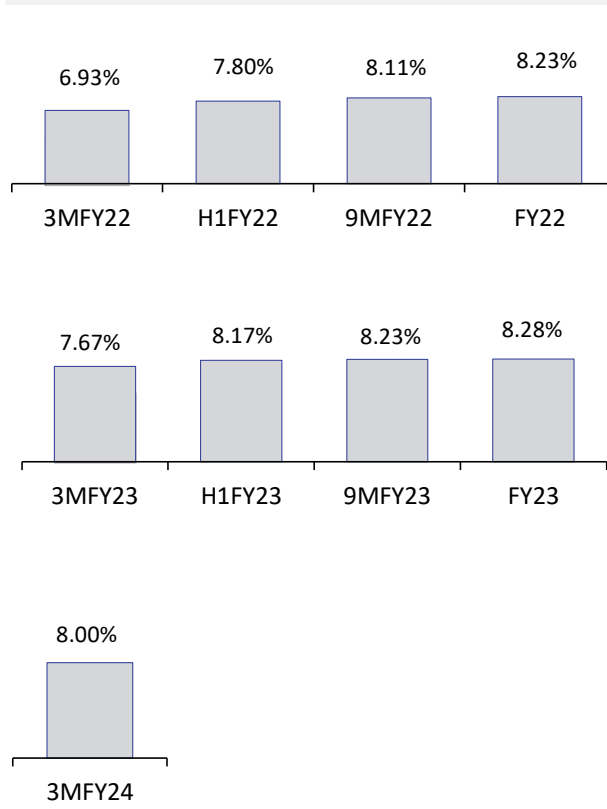
Increased 40 bps in PLR w.e.f. Apr 5th, 2023

Margin and Cost Efficiency

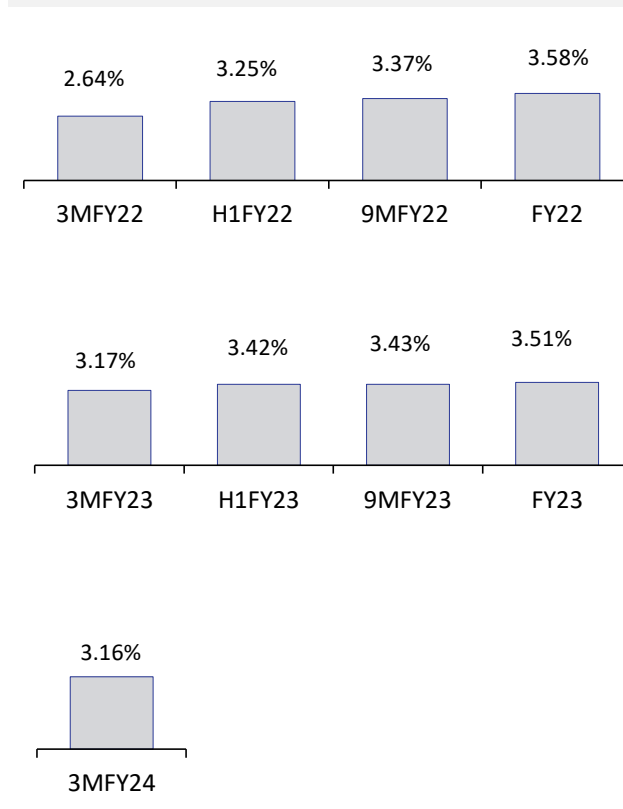
OpEx (%)



NIM (%)



ROA (%)

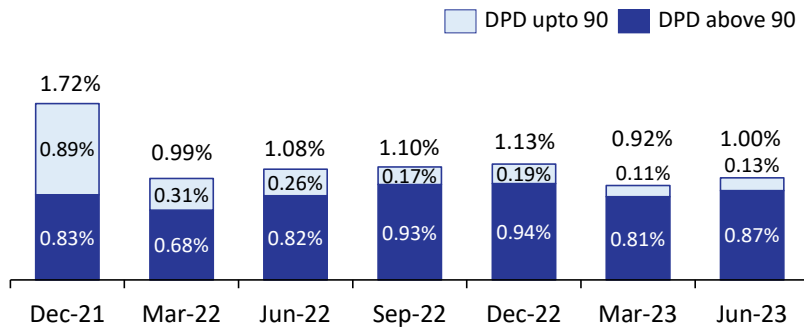


Data as per Ind-AS and cumulative for the mentioned period

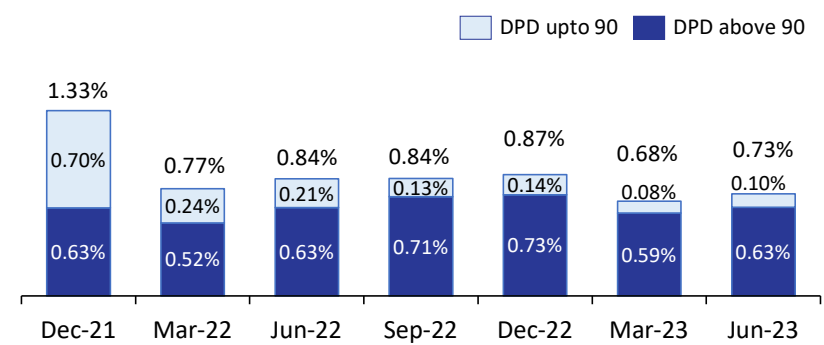
Asset Quality



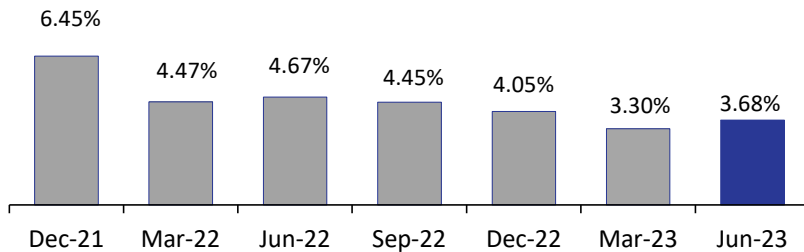
Gross Stage 3 (%)



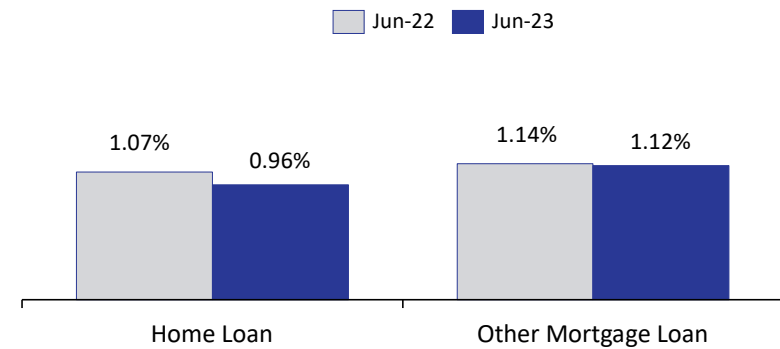
Net Stage 3 (%)



1+DPD (%)



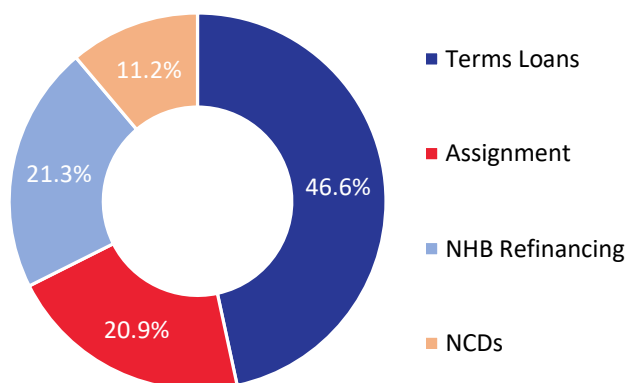
Segment-wise Gross Stage 3 (%)



Robust Liability Management

Diversified Funding Mix

As on Jun-23



**Increased Prime Lending Rate
by 40 bps w.e.f. 05th Apr 2023**

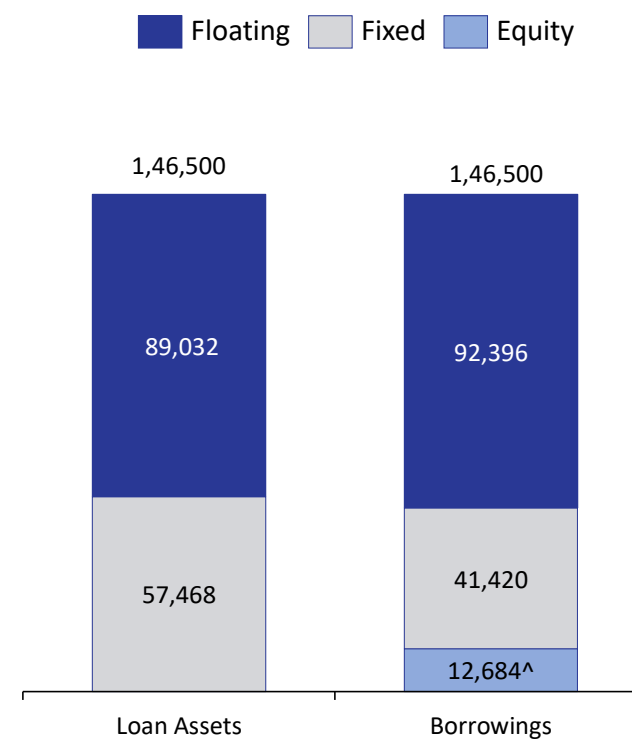
**32 Lenders
Diversified Mix**

**No exposure to
Commercial Papers**

**Incremental Q1 FY24 Borrowings -
₹ 13,826 Mn for 102 months at 8.01%**

Loan Assets & Borrowings (₹ Mn)

As on Jun-23



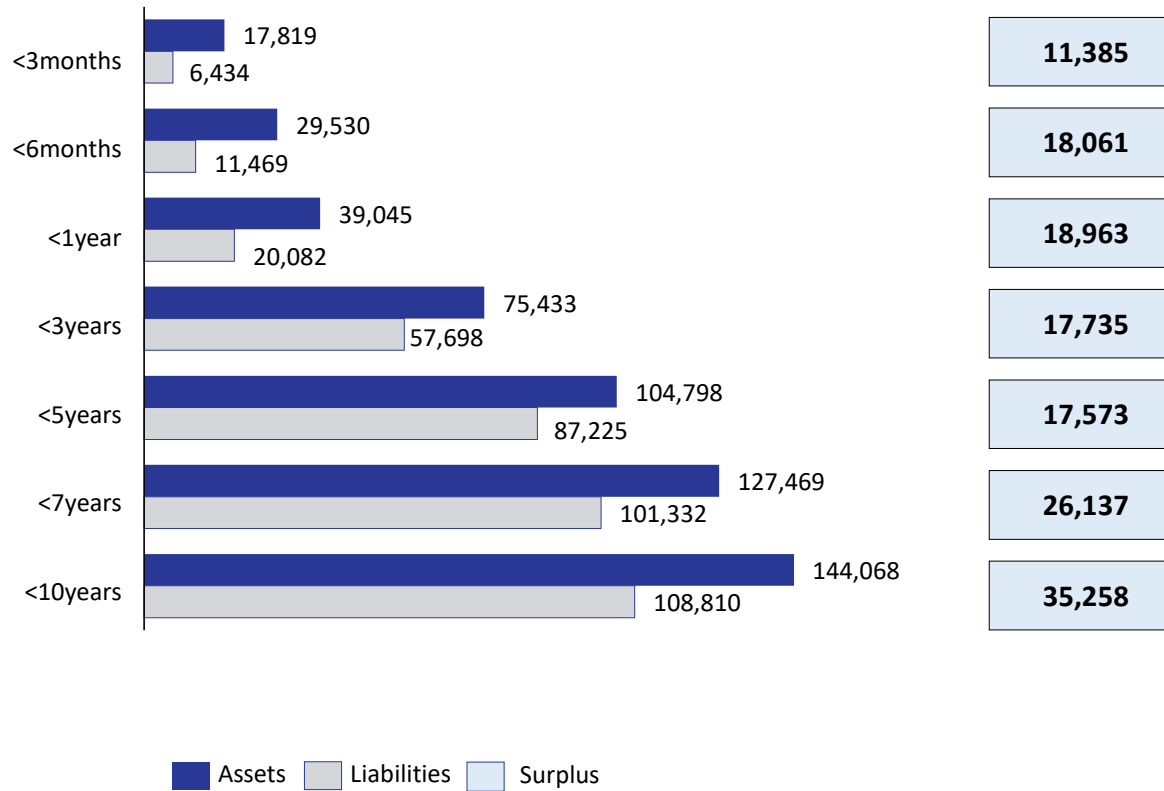
Payment Schedule of Debt Capital Market Exposure

NCD Investor	Exposure (₹ Mn)	Payment Schedule (₹ Mn)					
	As on 30-Jun-23	Q2 to Q4 FY24	FY25	FY26	FY27	FY28	FY29
IFC	3,450	-	3,450	-	-	-	-
ADB	3,419	684	684	684	684	684	-
BII (erstwhile CDC)	4,850	250	500	1,400	900	900	900
Domestic Bank	2,000	1,050	400	350	200	-	-
Mutual Fund	1,240	250	-	-	990	-	-
Total (Mn)	14,959	2,234	5,034	2,434	2,774	1,584	900

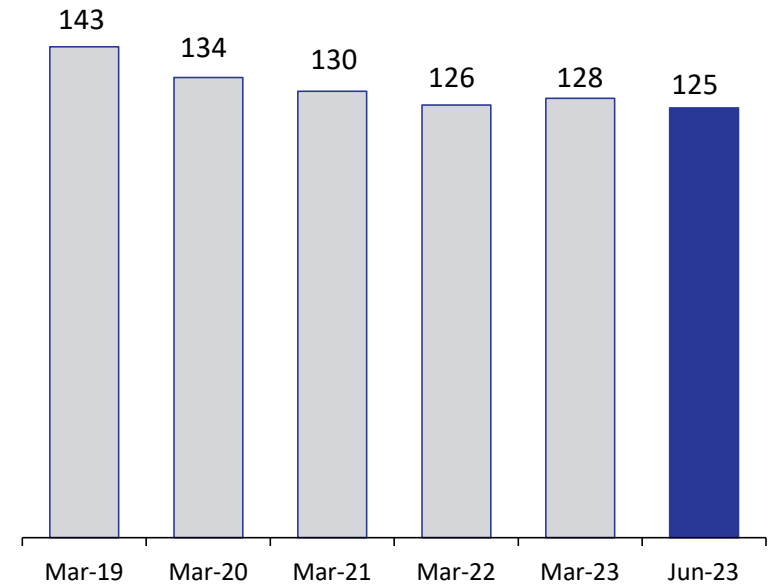
[^] gap between Loan Assets & Borrowings filled by a portion of Equity 23

ALM Surplus

Surplus Management* (₹ Mn) As on Jun-23



Average tenor of outstanding borrowing (months)



* Data as per Ind-AS

Comfortable Liquidity Position

Particulars (₹ Mn)	As on Jun-23
Cash & Cash Equivalents	20,227
Un-availed CC Limits	1,100
Documented & Un-availed Sanctions from NHB	-
Documented & Un-availed Sanctions from other Banks	10,500
Total Liquidity Position	31,827

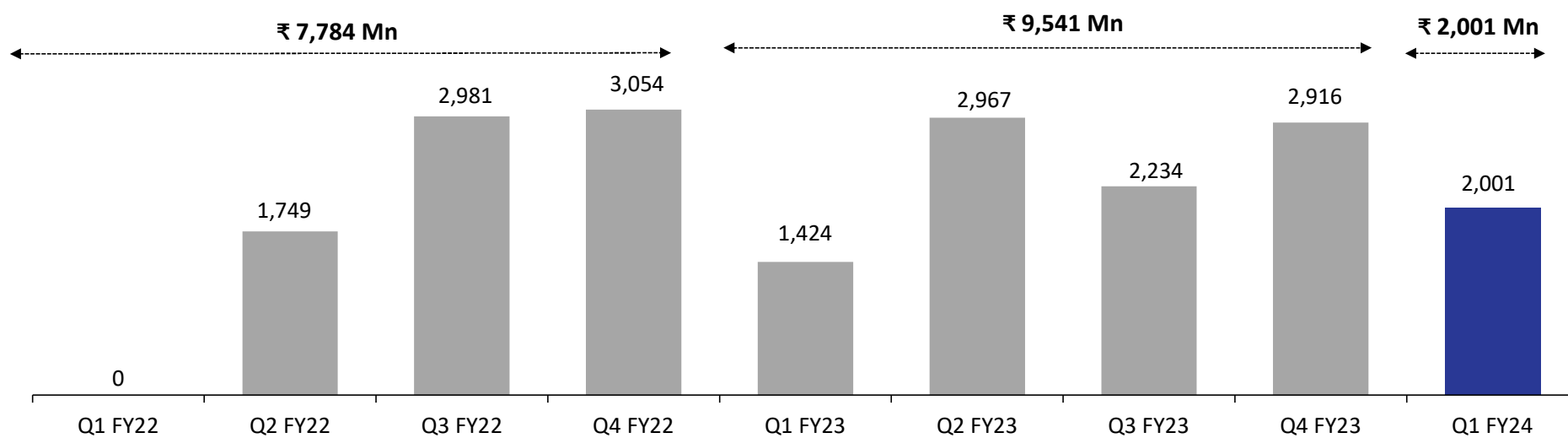
High-Quality Liquidity of ₹ 21,327 Mn

Particulars (₹ Mn)	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25
Opening Liquidity	31,827	33,692	34,528	36,164
Add: Principal Collections & Surplus from Operations	5,631	5,727	5,910	5,698
Less: Debt Repayments	3,766	4,891	4,274	4,257
Closing Liquidity	33,692	34,528	36,164	37,606

₹ 37,606 Mn of Surplus Funds* available for business

* without including any incremental sanctions

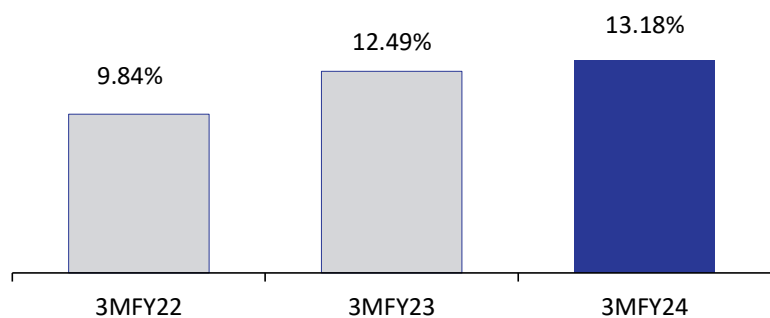
Net Securitization Volume



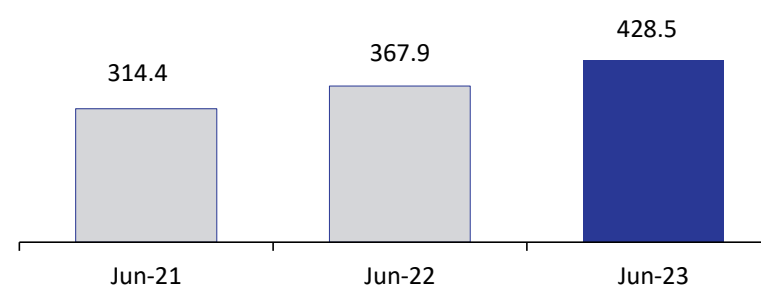
Key Financial Ratios



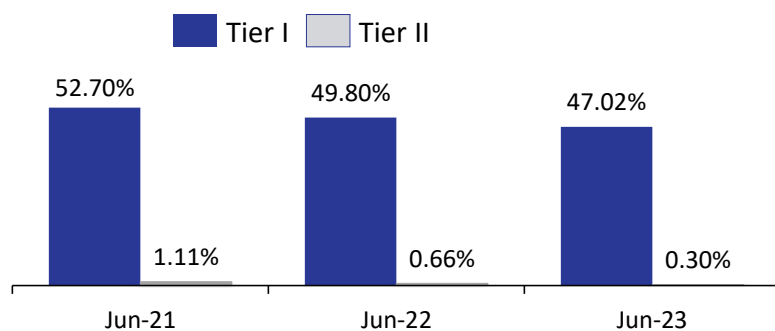
ROE (%)



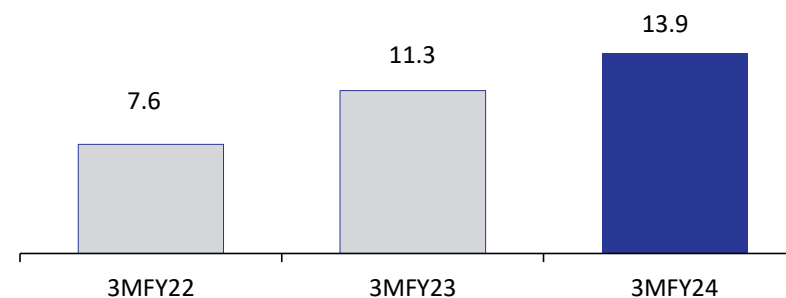
Book Value Per Share (₹)



Capital Adequacy Ratio (%)



Earning Per Share* (₹)



Data of Capital Adequacy Ratio, ROE, Book Value Per Share & Earning Per Share is as per Ind AS

* Diluted EPS – on non-annualized basis



Annexures

- ✓ Quarterly Profit & Loss Statement
- ✓ Balance Sheet
- ✓ PAT Reconciliation
- ✓ ECL Provisioning
- ✓ Networth Reconciliation
- ✓ ESG

Quarterly Profit & Loss Statement



Particulars (₹ Mn)	Q1 FY24	Q1 FY23	Y-o-Y
Interest Income on Loans (incl. Processing Fee)	4,129.4	3,199.8	29.1%
Interest Income on Fixed Deposits	297.7	196.6	
Reversal Income on Earlier Assigned Loans	(299.0)	(247.9)	
Upfronting Income on Fresh Assigned Loans	330.3	216.9	
Non-Interest Income	210.1	163.4	
Interest Expense (incl. Finance Charges)	(1,888.0)	(1,369.9)	37.8%
NIM	2,780.6	2,158.9	28.8%
Operating Expenses	1,317.0	1,003.0	
Credit Costs	56.8	9.2	
Profit Before Tax	1,406.8	1,146.7	22.7%
Provision for Taxation	309.7	254.5	
Profit After Tax	1,097.1	892.2	23.0%
Total Comprehensive Income	1,097.1	892.2	23.0%
EPS (Diluted)	13.9	11.3	

Data as per Ind-AS

Balance Sheet



Particulars (₹ Mn)	30-Jun-23	31-Mar-23
Sources of Funds		
Share Capital	791	791
Reserves & Surplus	33,096	31,906
Borrowings	1,06,772	98,873
Deferred Tax Liability (Net)	506	502
Other Liabilities & Provisions	2,827	2,034
Total	1,43,992	1,34,105
Application of Funds		
Loan Assets	1,19,144	1,14,763
Investments	1,523	1,231
Fixed Assets	631	561
Liquid Assets	18,937	13,816
Other Assets	3,757	3,734
Total	1,43,992	1,34,105

Data as per Ind-AS

PAT Reconciliation

Particulars (₹ Mn)	Q1 FY24	Q1 FY23	Y-o-Y
Net Profit as per IGAAP	1,074.4	883.6	21.6%
<u>Add / (Less) : Adjustments as per IndAS on account of:</u>			
Adoption of effective interest rate (EIR) for amortisation of Income and expenses - financial assets at amortised cost / net interest on credit impaired loans	9.7	45.2	
Fair valuation of employee stock options (ESOP)	(69.1)	(57.3)	
Adoption of effective interest rate (EIR) for amortisation of expenses - financial liabilities at amortised cost	(7.6)	(11.8)	
Net gain from excess interest spread on assignment transactions	31.3	(31.0)	
Expected Credit Loss (ECL) provision	(6.9)	9.5	
Other Adjustments	2.0	1.5	
Deferred Tax impact on above adjustments and reversal of DTL on special reserve and other tax impact	63.3	52.4	
Net Profit Before Other Comprehensive Income as per IndAS	1,097.1	892.2	23.0%
Other Comprehensive Income after Tax	-	-	
Total Comprehensive Income as per IndAS	1,097.1	892.2	23.0%

ECL Provisions

Particulars (₹ Mn)	30-Jun-23	31-Mar-23	30-Jun-22
Gross Stage 1	1,16,485.3	1,12,318.4	93,079.4
% portfolio in Stage 1	97.14%	97.26%	96.39%
ECL Provision Stage 1	267.8	259.6	225.0
ECL Provision % Stage 1	0.23%	0.23%	0.24%
Gross Stage 2	2,230.8	2,093.5	2,441.1
% portfolio in Stage 2	1.86%	1.81%	2.53%
ECL Provision Stage 2	176.1	169.4	182.1
ECL Provision % Stage 2	7.89%	8.09%	7.46%
Gross Stage 3 a (DPD <= 90) *	150.15	127.2	252.6
% portfolio in Stage 3 a	0.13%	0.11%	0.26%
ECL Provision Stage 3 a	35.56	30.1	55.4
Gross Stage 3 b (DPD > 90)	1,043.29	939.7	792.0
% portfolio in Stage 3 b	0.87%	0.81%	0.82%
ECL Provision Stage 3 b	286.04	256.9	184.3
ECL Provision % Stage 3	26.95%	26.91%	22.95%
Gross Stage 1, 2 & 3	1,19,909.6	1,15,478.8	96,565.1
ECL Provision Stage 1, 2 & 3	765.6	716.1	646.8
Total ECL Provision %	0.64%	0.62%	0.67%

During FY22, resolution plan was implemented for certain borrower accounts as per RBI's Resolution Framework 2.0 dated 05-May-21. Basis the perceived risk & as a matter of prudence, some such accounts with an outstanding amount of ₹ 843.8 Mn are being classified as Stage 2 and a provision of ₹ 116.2 Mn has been created on such accounts as of 30-Jun-23 as per the guidelines.

DPD wise status of Restructured book as of Jun 30, 2023 :

DPD Bucket	Total EAD
Current	457.4
1-30	182.5
31-60	174.1
61-90	29.8
Total	843.8

Networth Reconciliation

Particulars (₹ Mn)	30-Jun-23	31-Mar-23
Net worth as per previous GAAP	31,267.0	30,177.4
Adjustments increasing/(decreasing) net worth as reported under previous GAAP:		
Adoption of EIR for amortisation of Income and expenses - financial assets at amortised cost / net interest on credit impaired loans	(208.2)	(217.9)
Adoption of EIR for amortisation of expenses - financial liabilities at amortised cost	88.4	96.0
Net gain from excess interest spread on assignment transactions	2,698.4	2,667.2
Expected Credit Loss (ECL)	(71.9)	(65.0)
Other Adjustments	(213.4)	(224.0)
Deferred Tax impact on above adjustments and reversal of DTL on special reserve and other tax impact	326.2	262.9
Net worth as per Ind AS	33,886.6	32,696.6

Environmental, Social & Governance



Pillars for Sustainable Future

Green Planet

Create a healthy planet by reducing our carbon footprint, optimizing energy consumption & mitigating climate change

Nurturing Workplace

Create a healthy & diverse workplace where talent is nurtured, recognized & rewarded

Responsible Lending

Create a positive impact on environment & society through our responsible lending practices

Secure Customer

Ensure highest level of customer privacy and data security by ensuring zero data breaches & fraud risk minimization

Empowered Community

Commit to welfare & empowerment of communities we work in by reducing inequality, promoting education, health & gender equality

Robust Governance

Annual Report for FY 2022-23 embodies SDG mapping of value creation over the years, continuing our focus on maintaining transparency & business integrity.

Key Quarterly Updates

Green housing program with IFC:

- **2 Green India Drive Seminars** co-organized in national association with IFC in Delhi and Mumbai engaging 600+ green building value chain partners.
- **120 Greenhouse certificates** received so far.
- **National Launch of Market Research Report** on Green Housing jointly with IFC. A dedicated green home webpage at <https://www.aavas.in/green-home>

Community Well-being Initiatives:

Inter-organizational Exchange of Knowledge

- **Hosted IFC's International Study Tour by delegates from DBH Finance Co., Bangladesh**, to share experiences of running the business of housing finance in India for lower and middle-income borrowers in India

ESG related reports & an independent review of ESG initiatives available on website: <https://www.aavas.in/esg-reporting>

Contact Us



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Thank You !