

Ref. No. AAVAS/SEC/2023-24/688

Date: October 26, 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: Revised Investor Presentation on the Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended September 30, 2023.

With reference to our letter dated October 26, 2023, bearing reference number AAVAS/SEC/2023-24/686, this is to inform you that, we are resubmitting the Investor Presentation due to an omission of certain key values in the initial submission at Slide No. 12 and 15 of the presentation.

Rest presentation remain the same and there is no other change except as mentioned above.

We request you to kindly take the same on record.

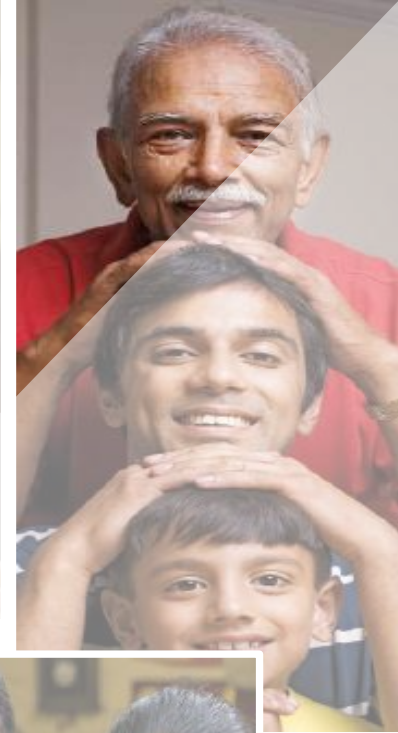
This Investor Presentation may also be accessed on the website of the Company at www.aavas.in.

Thanking You,

FOR AAVAS FINANCIERS LIMITED

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

Enclosed: a/a



AAVAS FINANCIERS LIMITED

Investor Presentation – H1 FY24

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This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded. Further, this presentation is being made on uniform basis and no selective disclosure of the same have been made by the Company. Potential investors must make their own assessment of the relevance, accuracy and adequacy of the information contained in this presentation and must make such independent investigations as they may consider necessary or appropriate for investment purposes.

This presentation contains certain forward-looking statements concerning the Company’s future business prospects, market opportunities and business profitability, which are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward looking statements. These statements can be recognized using words such as “expects,” “plans,” “will,” “estimates,” “projects,” “marks,” “believe” or other words of similar meaning. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, micro and macro geo-political issues, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, our ability to manage our international operations, government policies and actions regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of these forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company. Any reliance placed on this presentation by any person for its investment strategy shall be at his own risk.

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



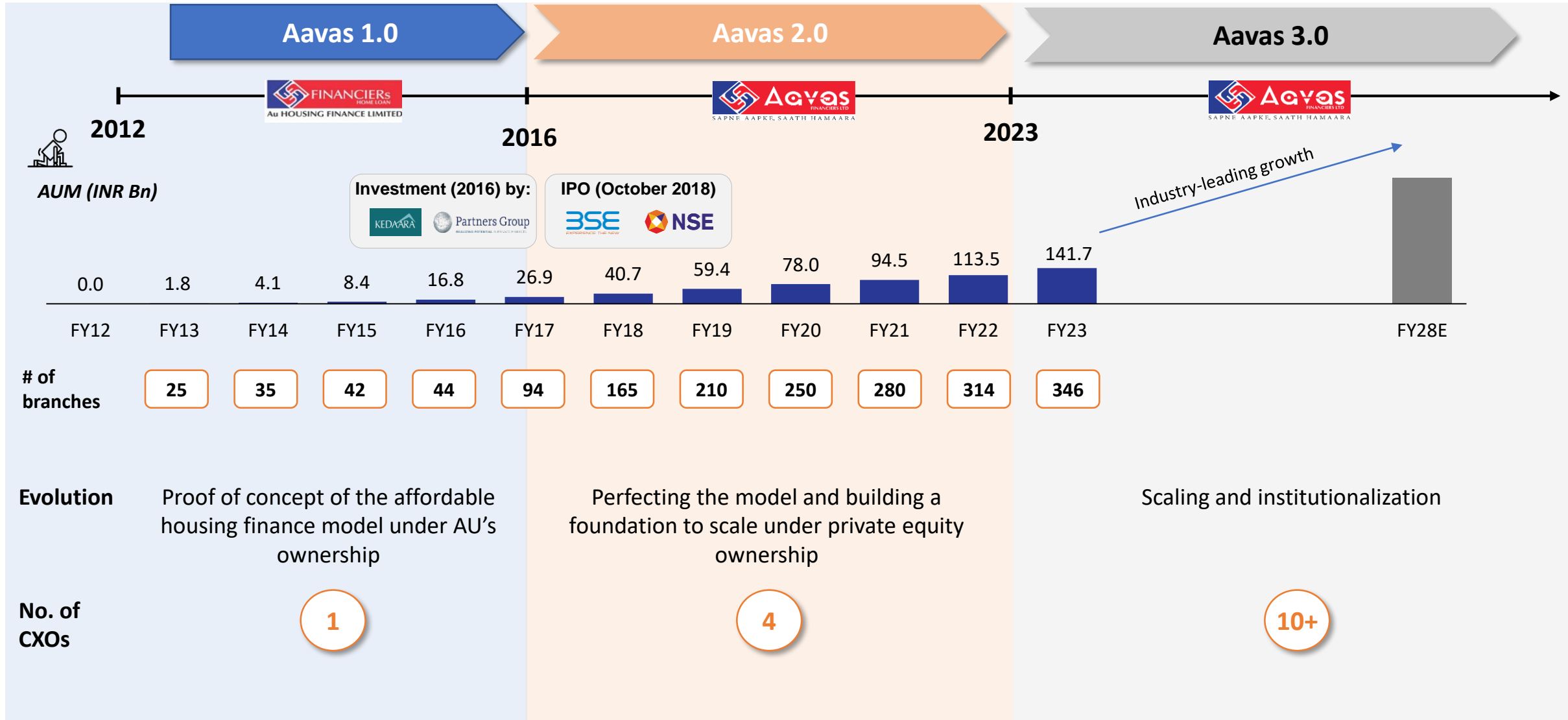
Retail network of 350 branches



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

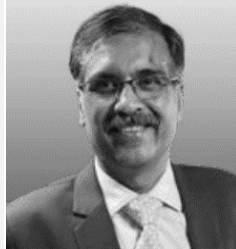
Strong Management Depth continues to drive Aavas's Outperformance



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

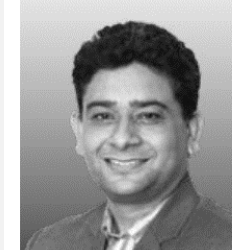
- Prior associated with Indiabulls, CoinTribe
- Experience in financial services & allied sectors



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 & Chief 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

25+ 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

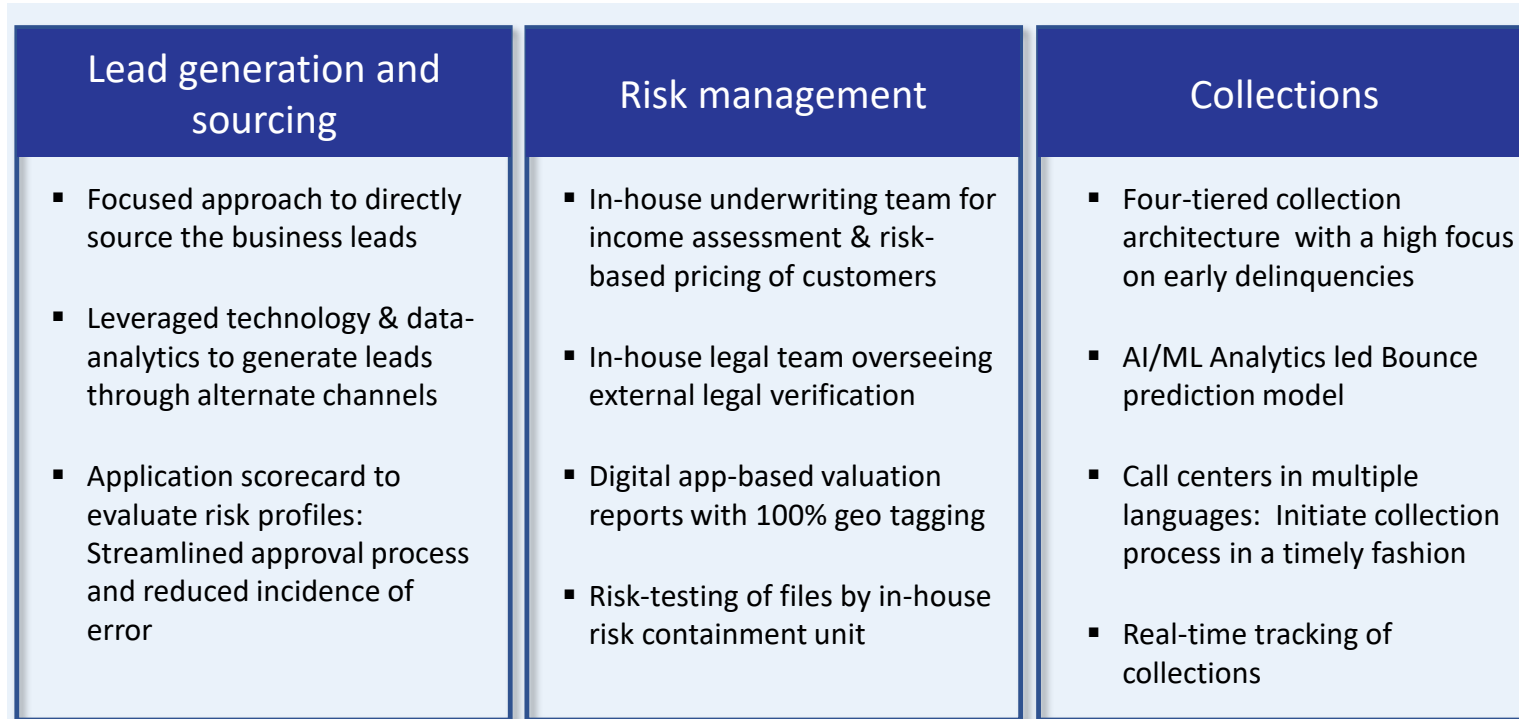
Promoter Nominee Director & Chairperson of CSR Committee

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

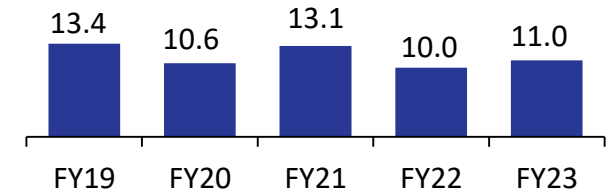
In-house execution model – Replicated across the states



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

- 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

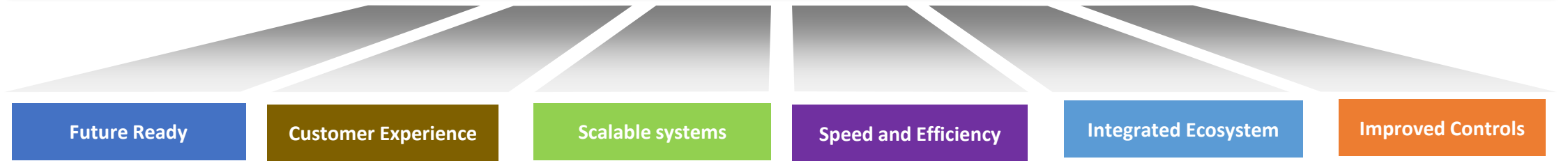
Status Update

- Phase-I of SFDC-based LOS was live in Q1 FY24 under hypercare and Phase-II of the same is underway.
- 67,000+ login cases successfully processed
- 27,000+ cases sanctioned of worth Rs 3000+ Cr
- Phase-I of Oracle Fusion (ERP-GL) rolled out in September 2023 under hypercare.

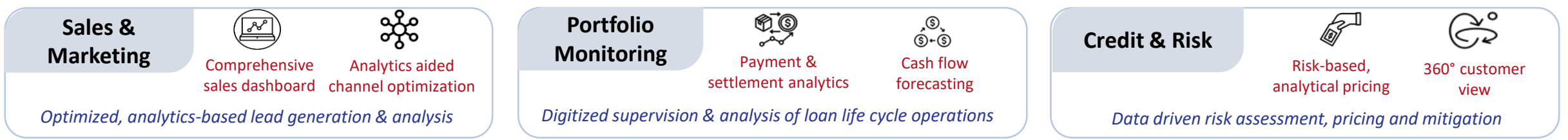
State-of-the art technology implementation enabling digital & analytical capabilities



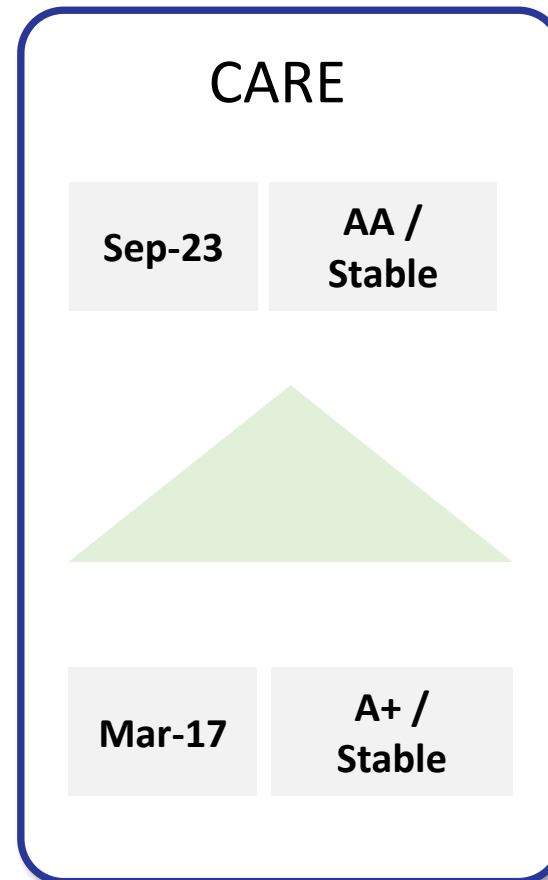
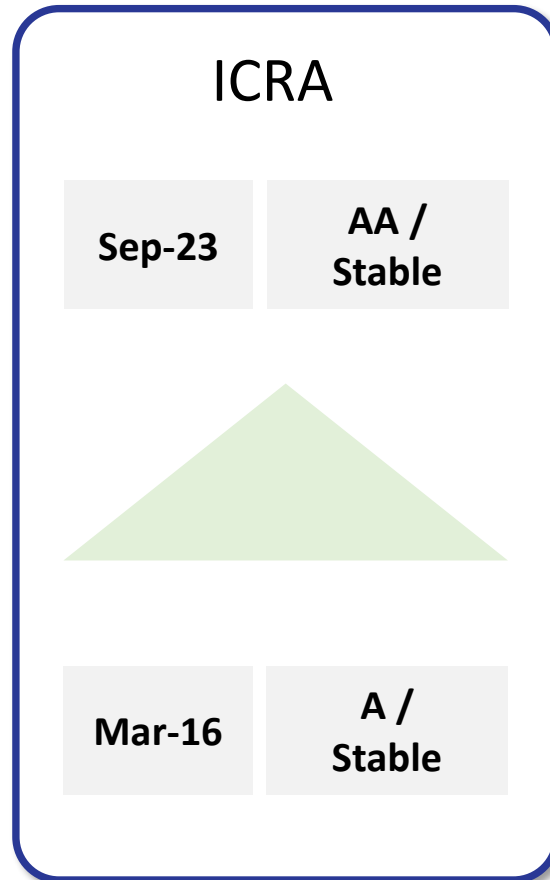
Building a modern, innovative, and future-ready digital ecosystem to provide a 360-degree view from transaction origination to reporting



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

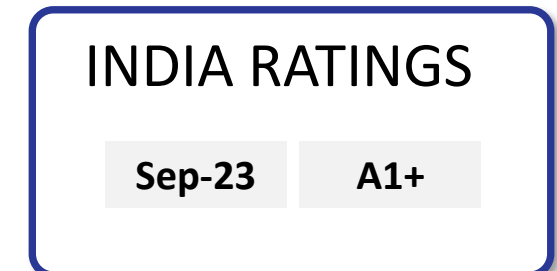
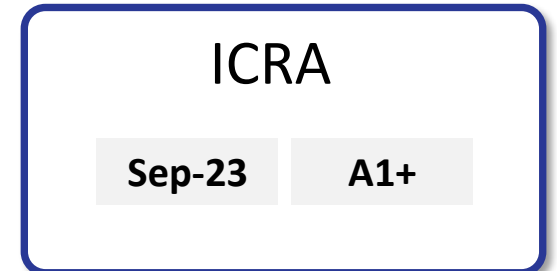


Long-Term Credit Rating



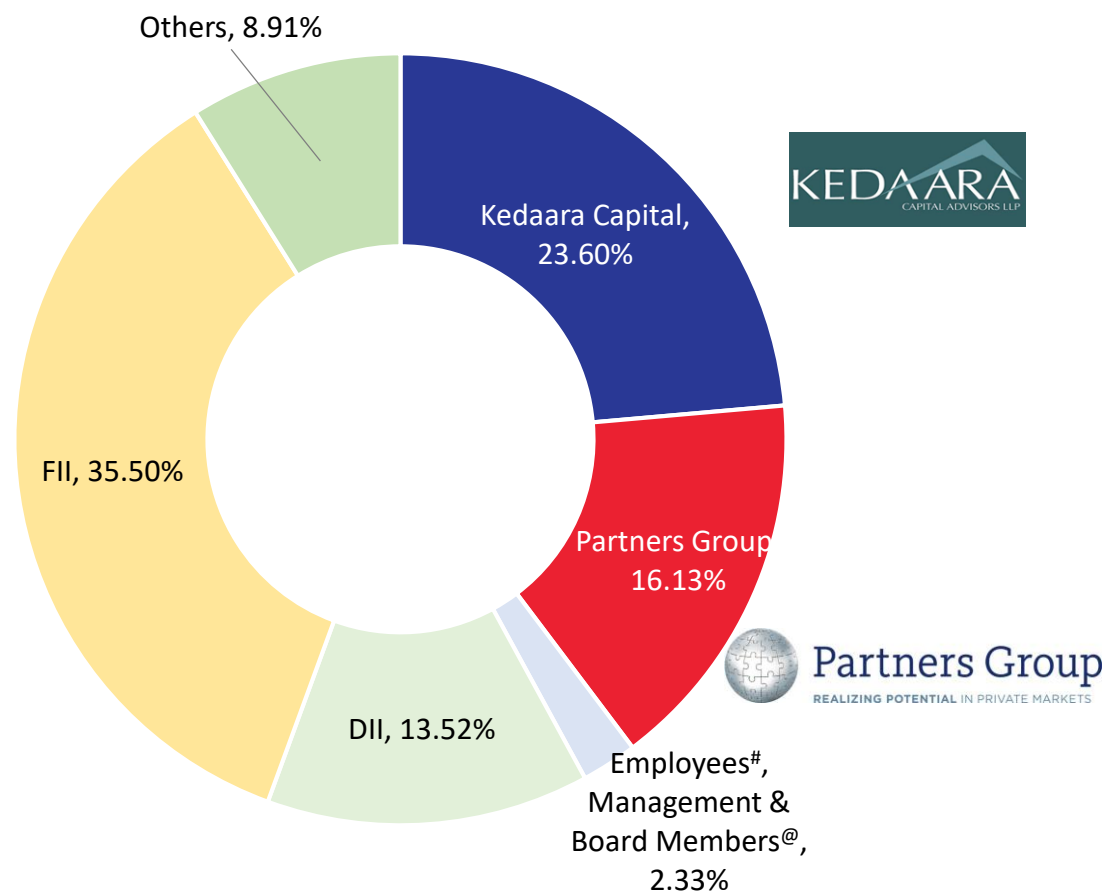
Short-Term Credit Rating

Reaffirmed



Diversified Shareholding Base

Shareholding Pattern as on
30th Sept 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 Sept 2023

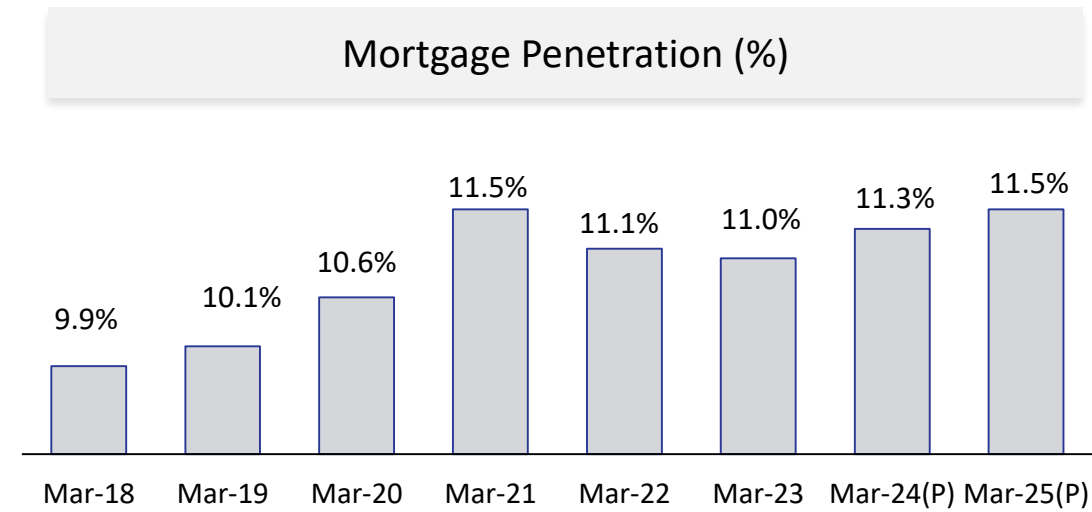
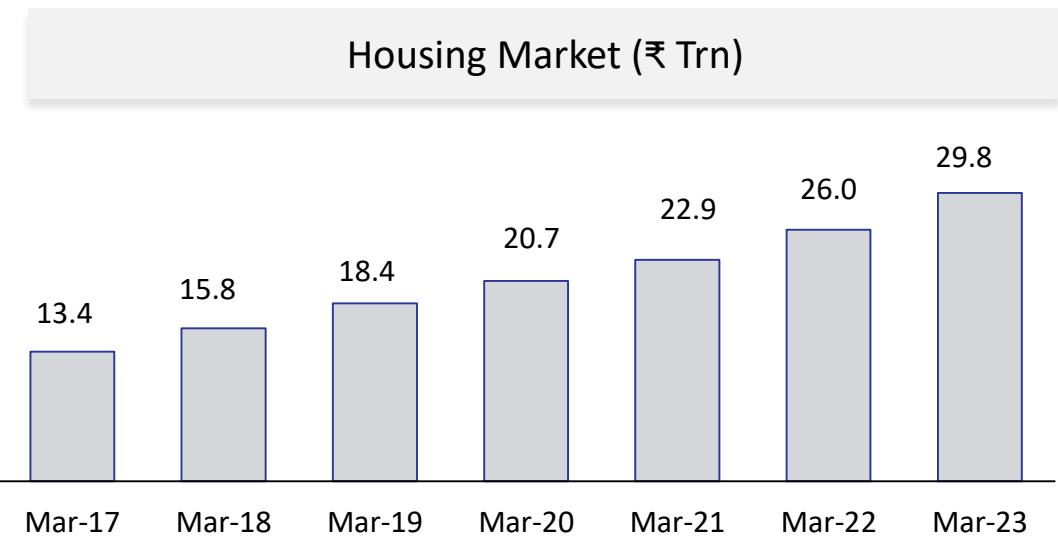
Investor Details	% Holding
Kedaara Capital[^]	23.60
Partners Group[^]	16.13
Stewart Investors [^]	6.10
Wasatch Global Investors [^]	6.03
UTI Asset Management ^{^*}	4.19
Kotak Mahindra Asset Management ^{^*}	3.61
Nomura Asset Management [^]	2.28
ADIA [^]	2.24
Vanguard Index Funds [^]	2.19
Bank of America [^]	1.76
GPF Global [^]	1.74
Sundaram MF [*]	1.64
Capital Group [^]	1.25
Blackrock (ETFs & Index Funds) [^]	1.24
Invesco MF [*]	1.17

[^] holding through various schemes/funds

^{*} includes Mutual Funds & Offshore Funds

Size of Opportunity

Indian Housing Finance		
Market Size (as on Mar-23)	₹ 29.8 Trn	
YoY Growth (as on Mar-23)	14% - 15%	
Market Share (as on Mar-23)	SCBs - 68%	HFCs - 32%
Credit Growth Outlook for HFCs FY24 ~ 11-13%	Affordable HFCs YoY Growth (as of Mar-23): 21%	Asset Quality Outlook for HFCs FY25: ~ 2.4 to 2.6%



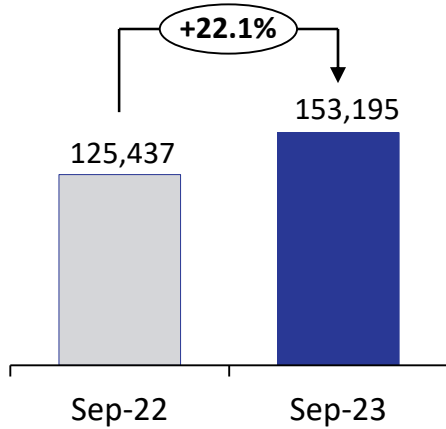


Financial Performance

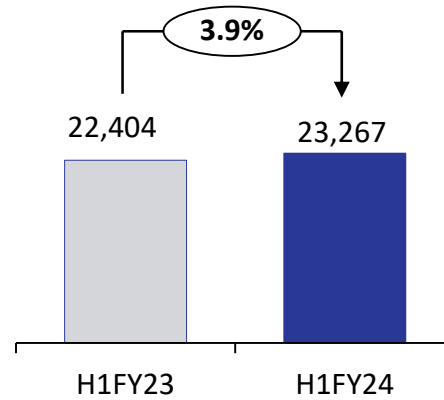
- ✓ Key Business Parameters
- ✓ Geographical Distribution
- ✓ Spreads and Margins
- ✓ Asset Quality
- ✓ Liability Franchise
- ✓ Key Ratios

Performance Highlights

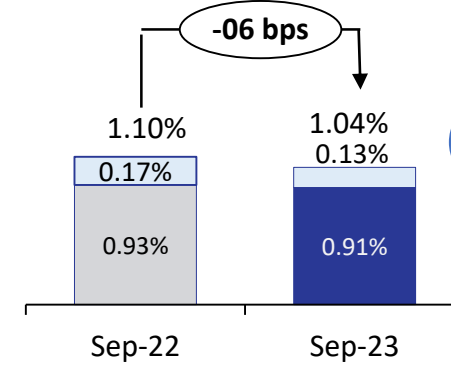
AUM (₹ Mn)



Disbursement (₹ Mn)

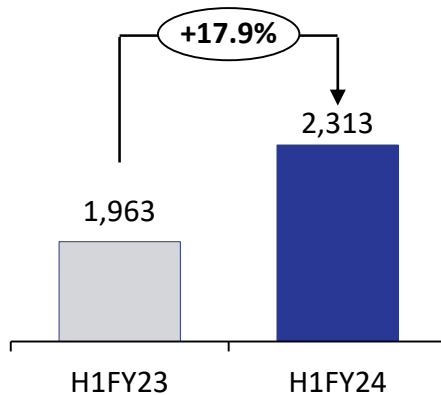


Gross Stage 3 (%)

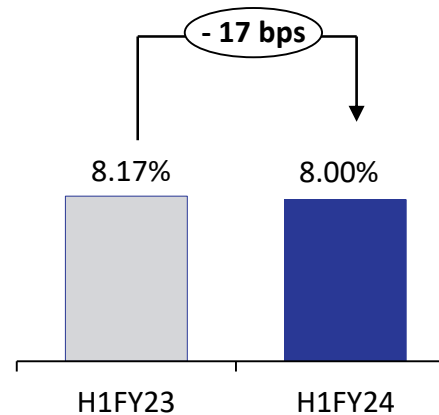


Indicates upto 90 DPD assets but categorized as GNPA/Gross Stage 3 on account of RBI notification

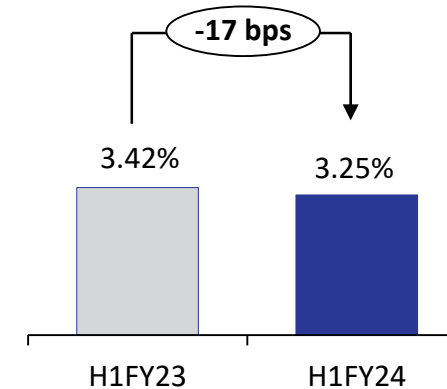
PAT* (₹ Mn)



NIM (%)



ROA (%)



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

₹ 0.90 Mn

Average Amount[^] per Disbursed Loan Account in H1FY24

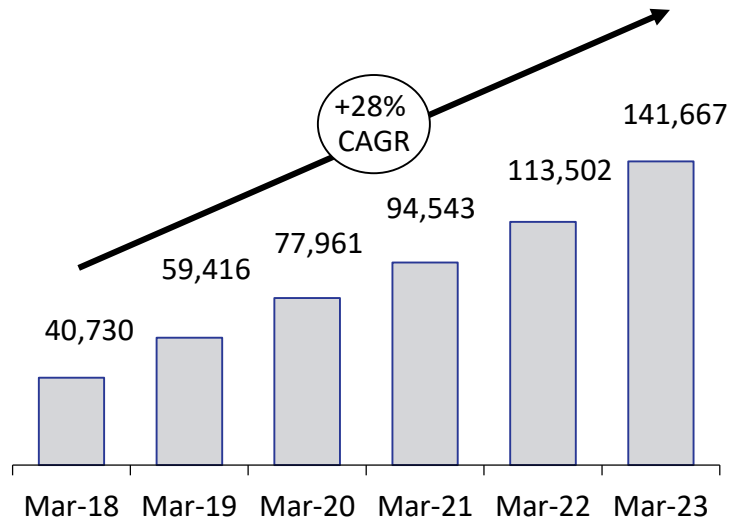
₹ 1.09 Mn

* PAT includes Other Comprehensive Income

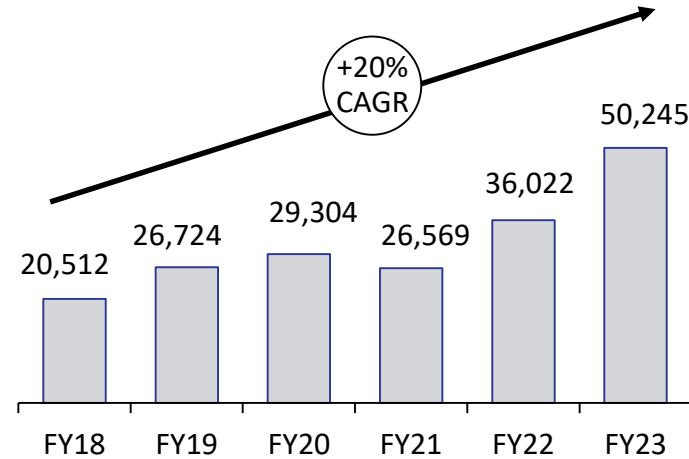
[^] at the time of Sanction

Healthy Business Growth

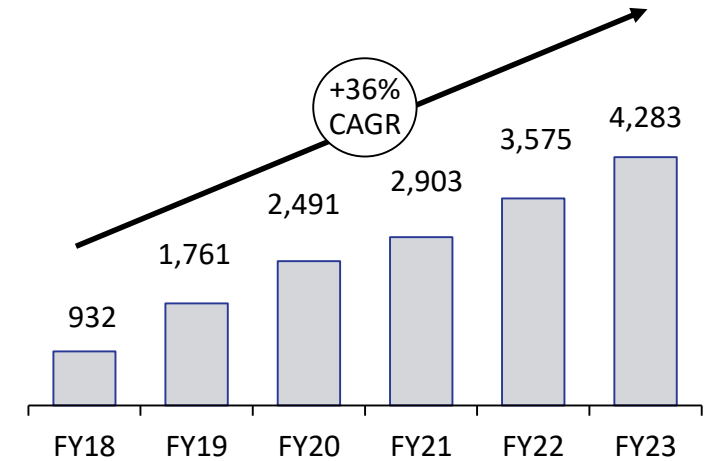
AUM (₹ Mn)



Disbursements (₹ Mn)



PAT* (₹ Mn)



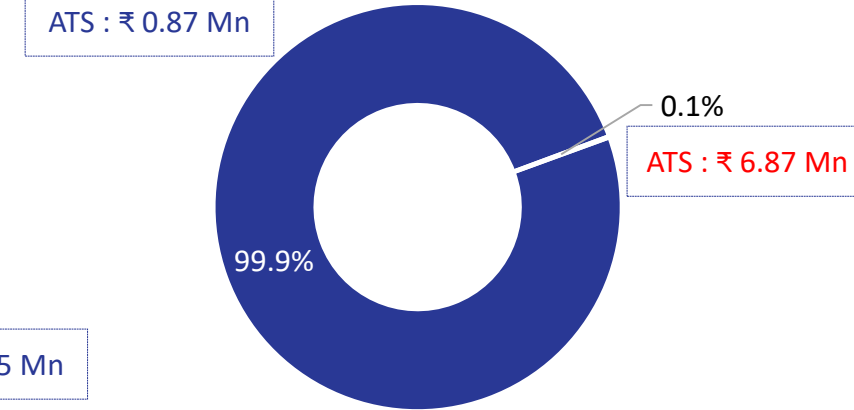
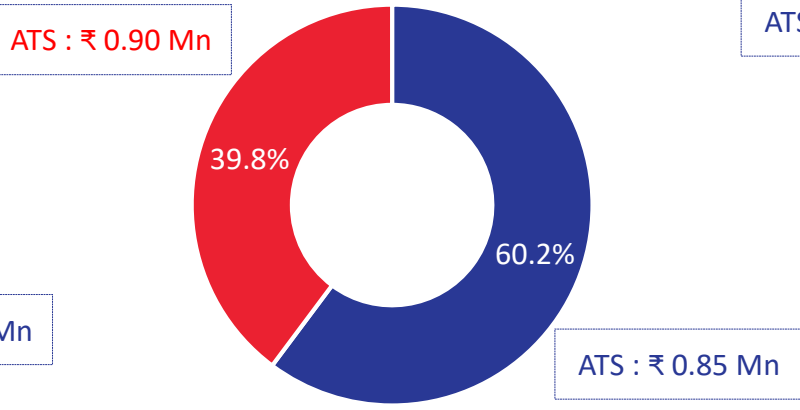
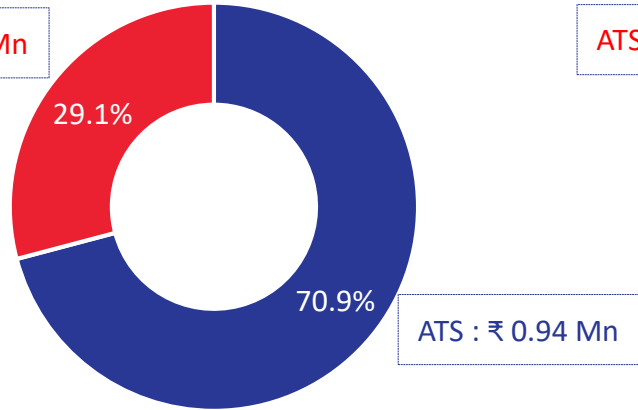
AUM Break-up

Product Category

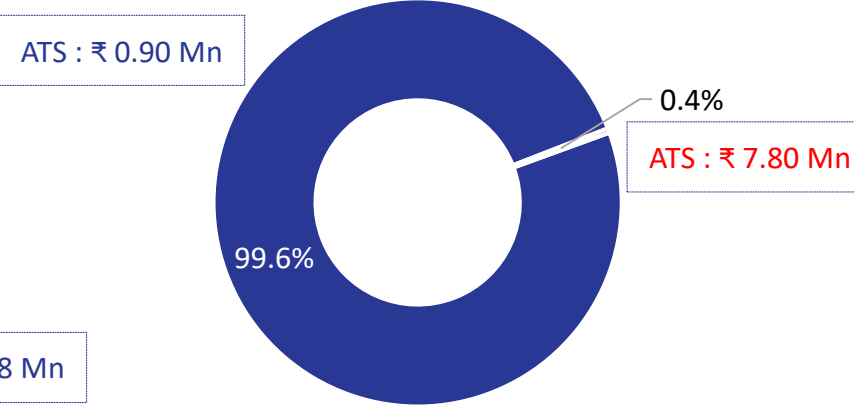
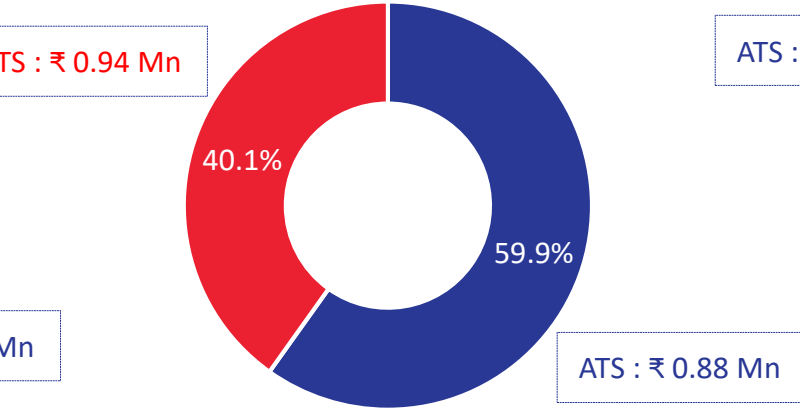
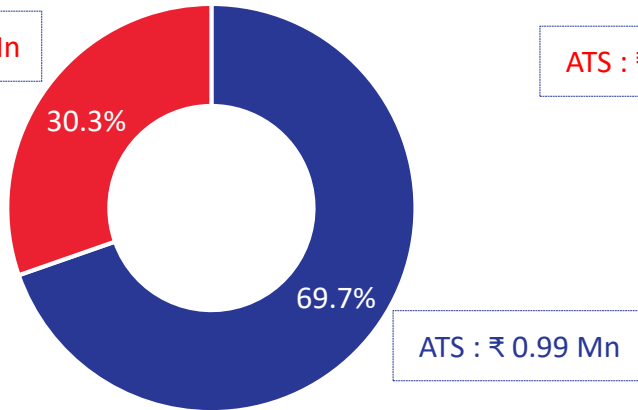
Occupation Category

Customer Category

30-Sep-22



30-Sep-23



■ Home Loan ■ Other Mortgage Loan

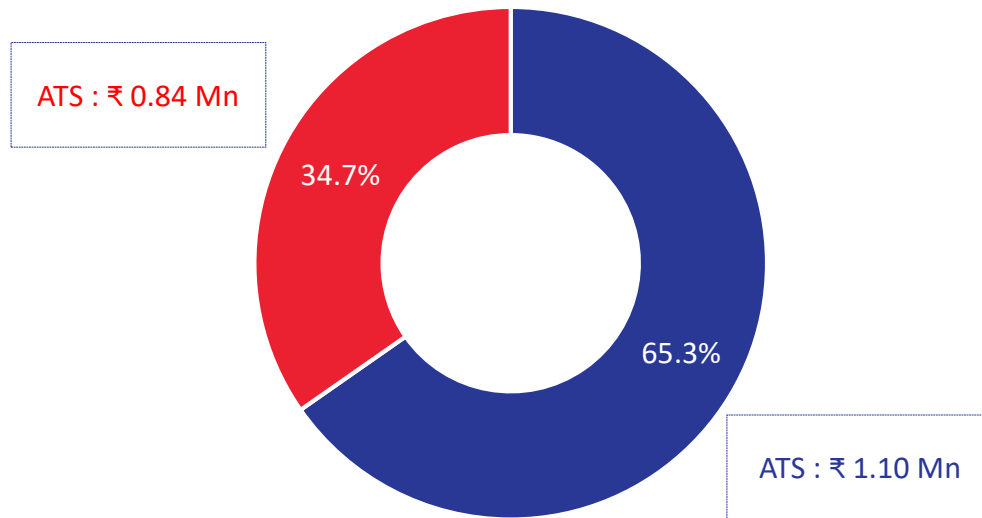
■ Self-Employed ■ Salaried

■ Retail ■ Corporate

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

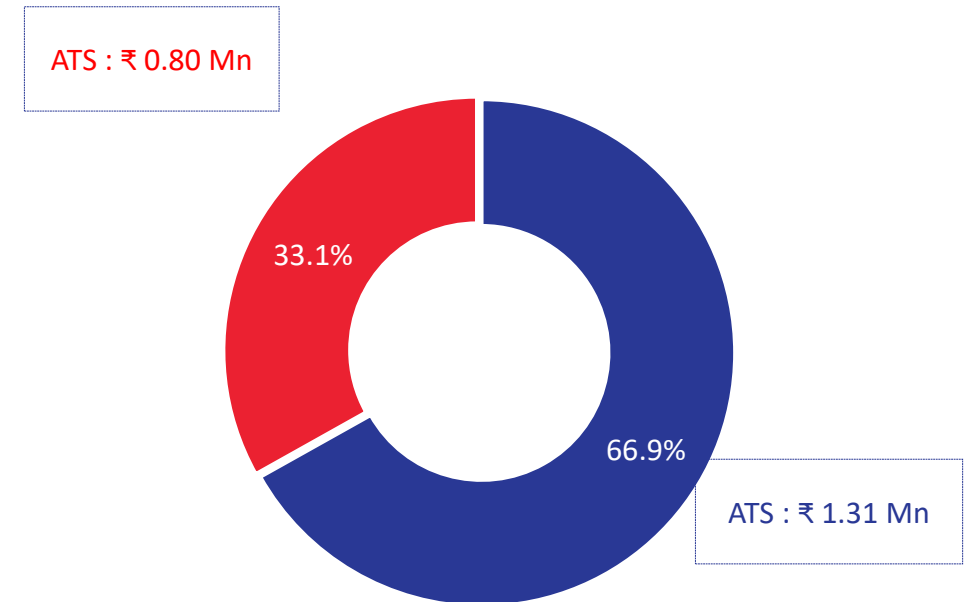
Disbursement Break-up – Product Category

H1FY23



Disbursement include 13.8% of mortgaged-backed MSME Loans classified under Other Mortgage Loans

H1FY24



Disbursement include 12.6% of mortgage-backed MSME Loans classified under Other Mortgage Loans

■ Home Loan ■ Other Mortgage Loan

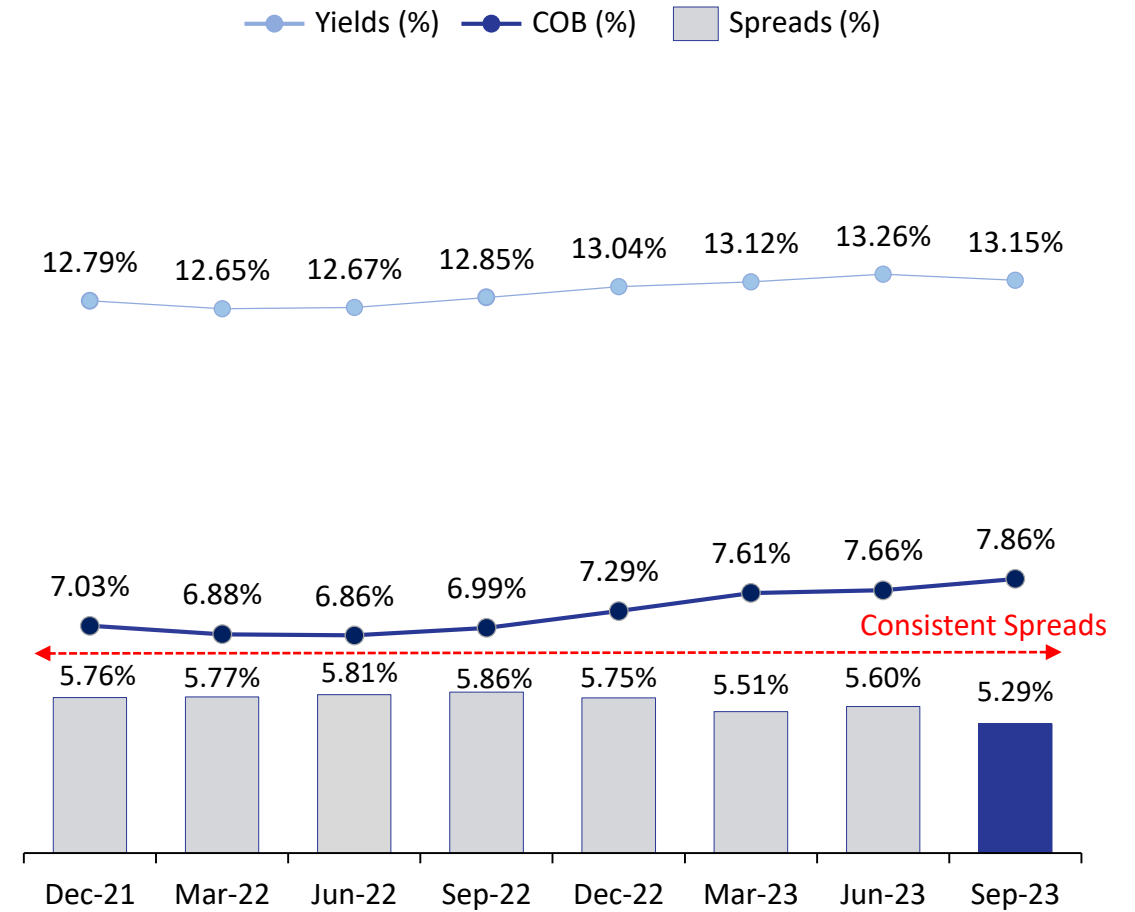
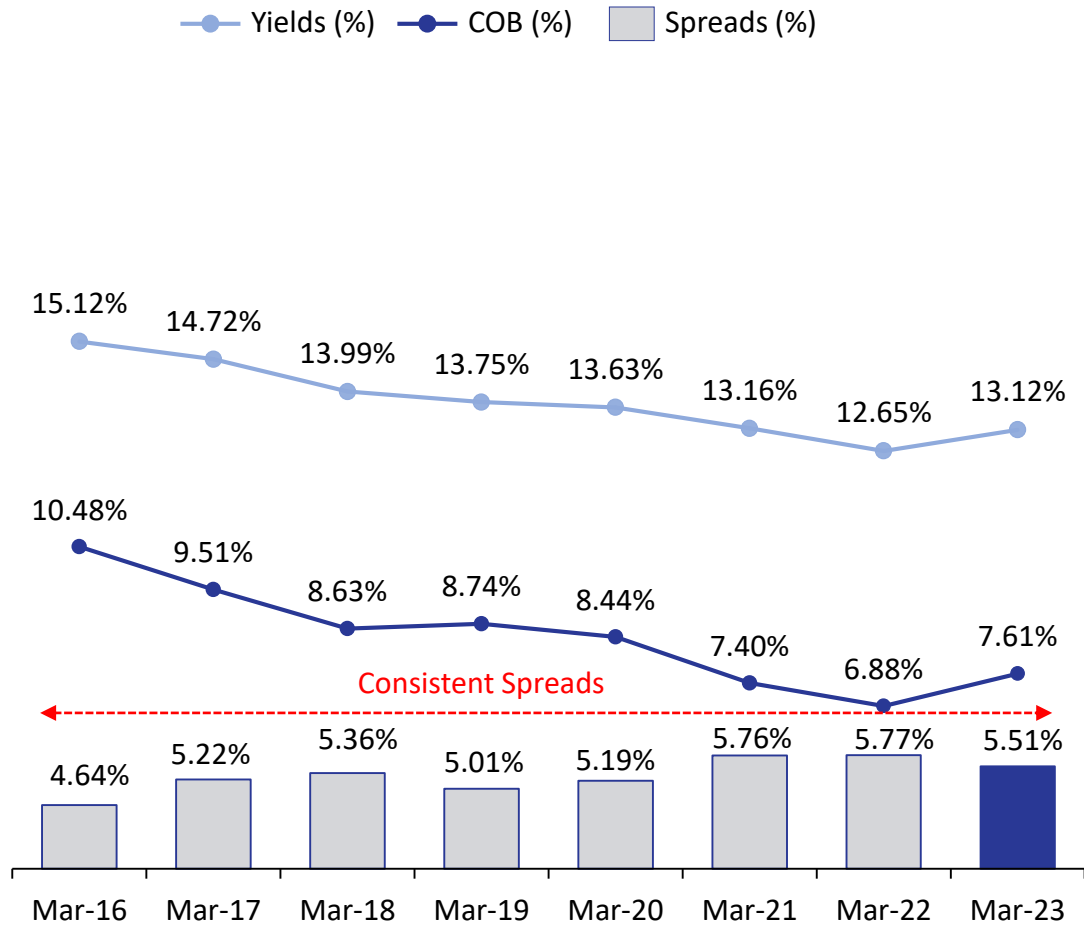
ATS : Average Amount (at the time of Sanction) per Disbursed Loan Account

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	30	2018
Uttarakhand	9	2018
Himachal Pradesh	4	2020
Orissa	6	2021
Karnataka	24	2021
Total	350	

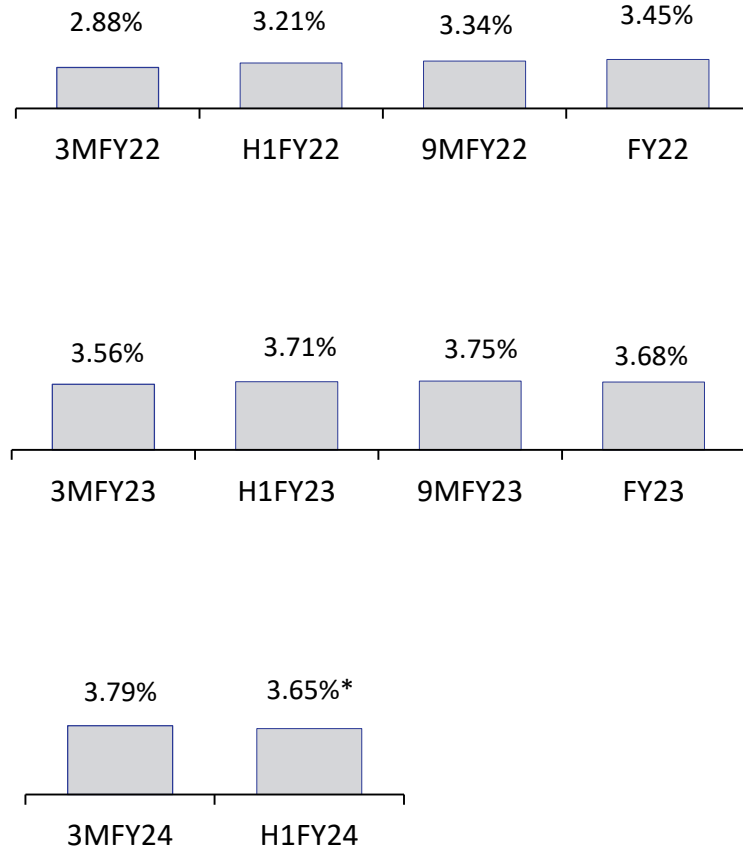
Consistent Spreads

Yields, Cost of Borrowings and Spreads (%)

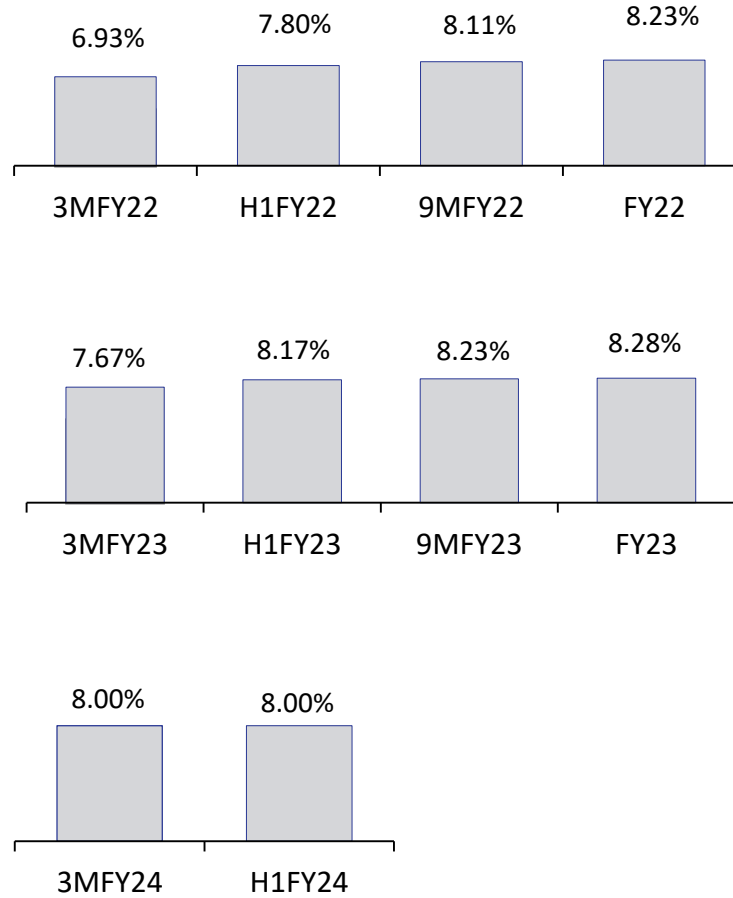


Margin and Cost Efficiency

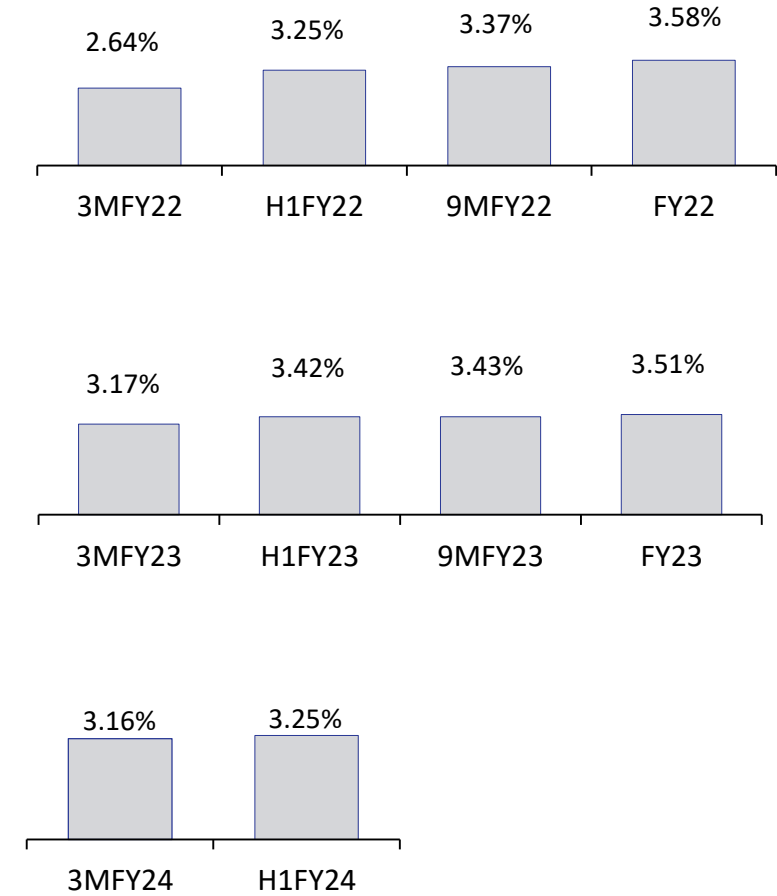
OpEx (%)



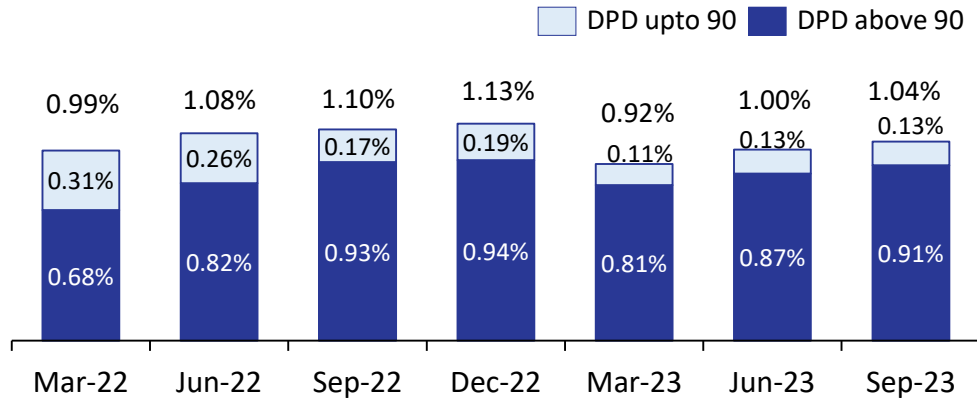
NIM (%)



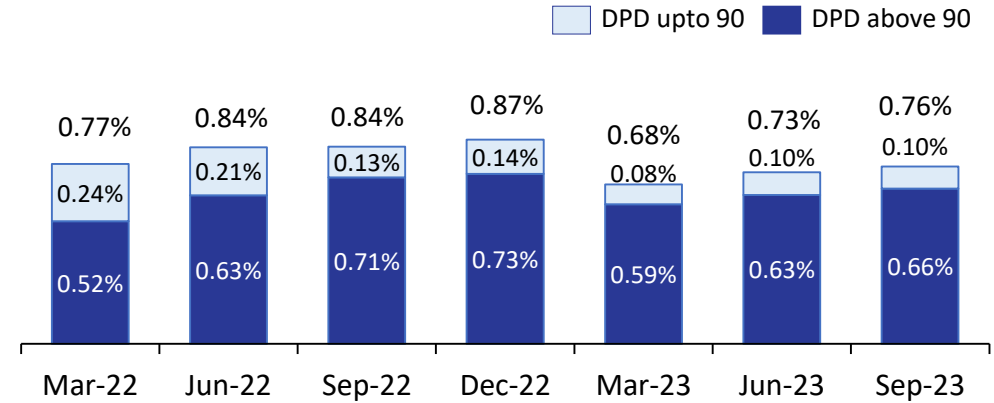
ROA (%)



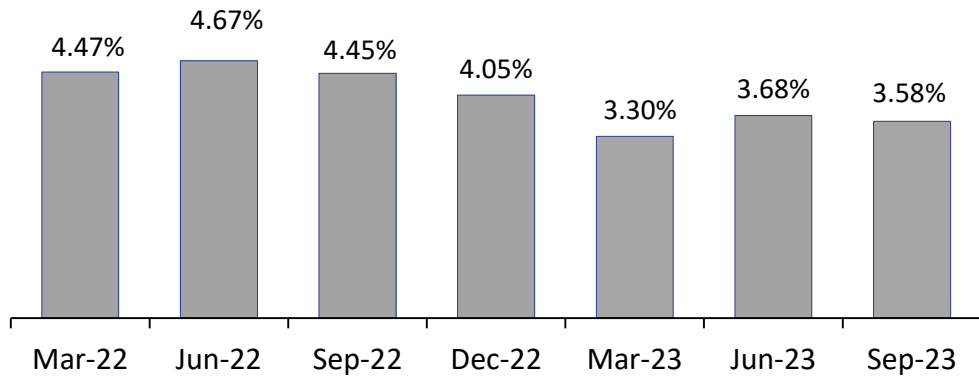
Gross Stage 3 (%)



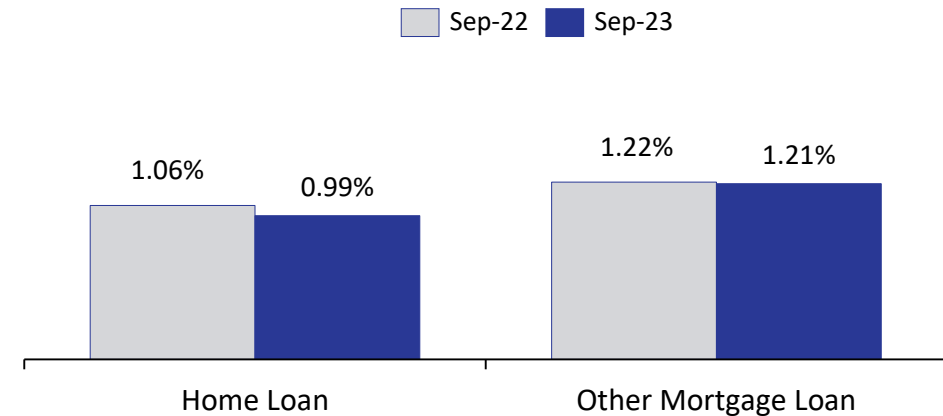
Net Stage 3 (%)



1+DPD (%)



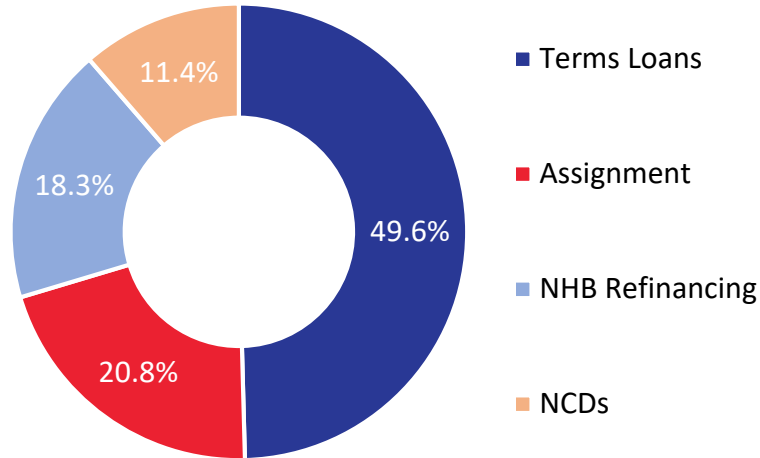
Segment-wise Gross Stage 3 (%)



Robust Liability Management

Diversified Funding Mix

As on Sep-23



34 Lenders

Diversified Mix

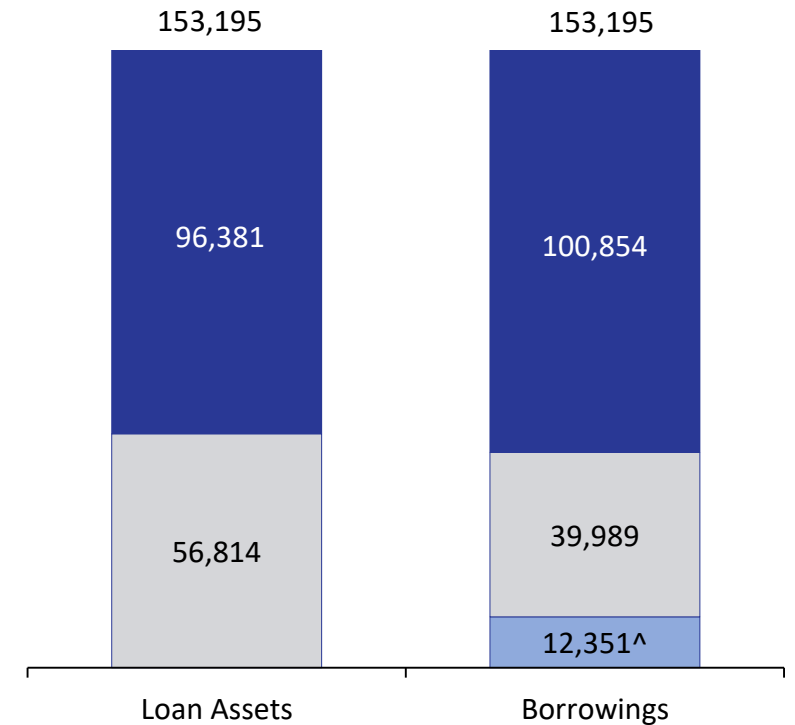
No exposure to Commercial Papers

Incremental H1 FY24 Borrowings - ₹ 30,761 Mn for 135 months at 8.19%

Loan Assets & Borrowings (₹ Mn)

As on Sep-23

Floating Fixed Equity

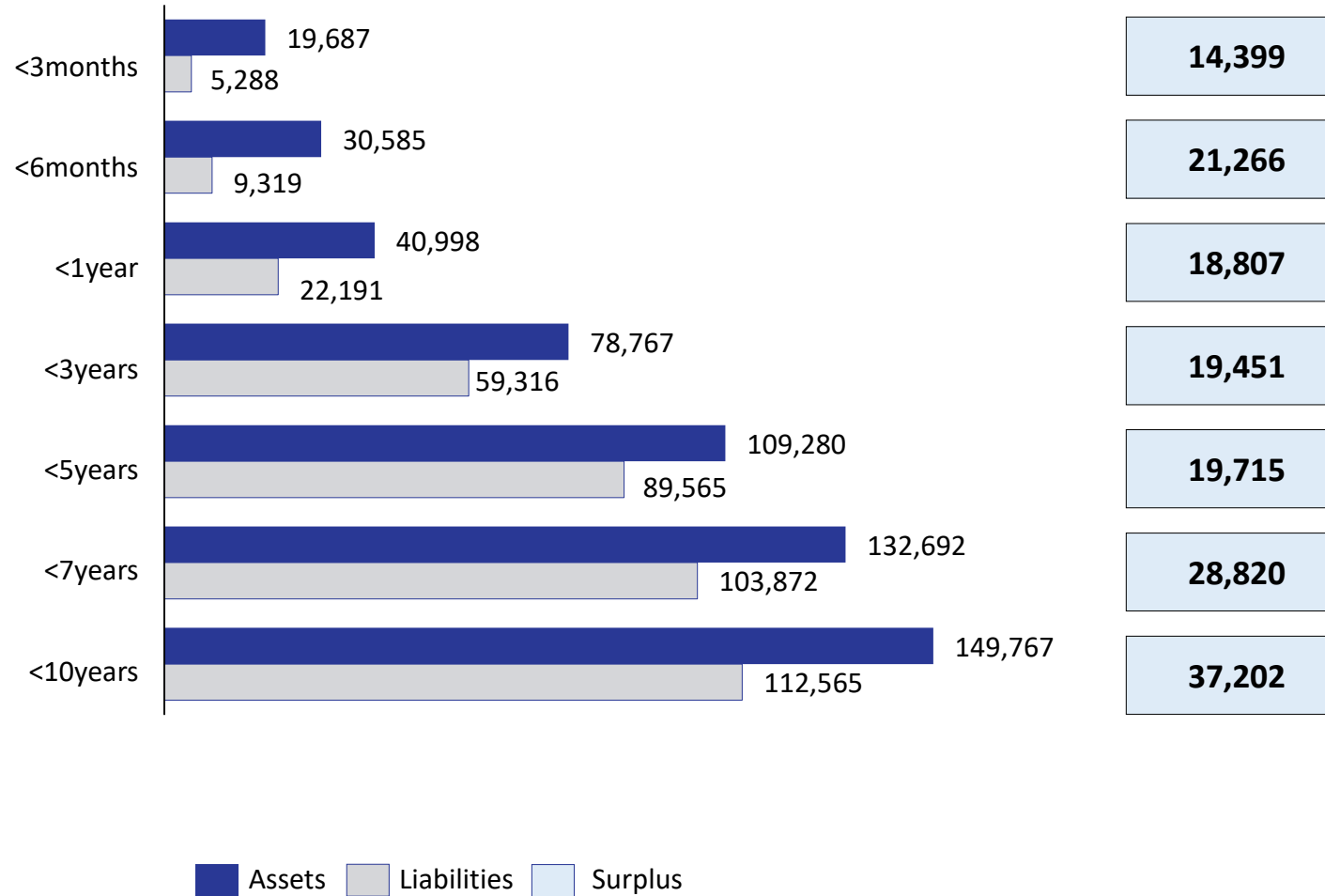


Payment Schedule of Debt Capital Market Exposure

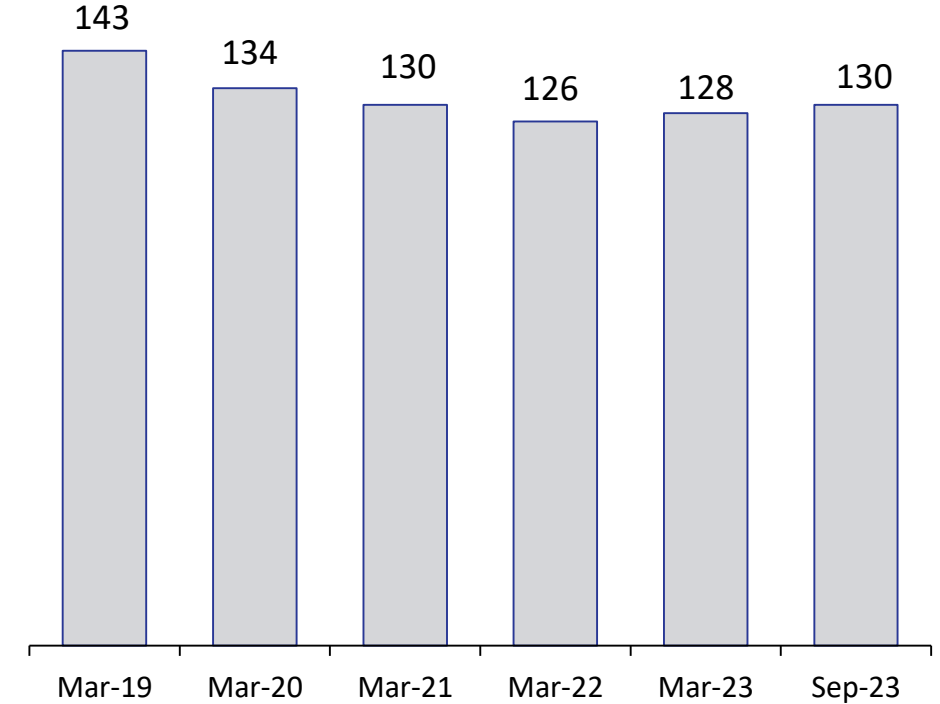
NCD Investor	Exposure (₹ Mn)	Payment Schedule (₹ Mn)					
	As on 30-Sep-23	H2 FY24	FY25	FY26	FY27	FY28	FY29
IFC	1,240	250	-	-	990	-	-
ADB	3,450	-	3,450	-	-	-	-
BIl (erstwhile CDC)	3,400	1,100	700	650	500	300	150
Domestic Bank	4,850	250	500	1,400	900	900	900
Mutual Fund	3,077	342	684	684	684	684	-
Total (Mn)	16,017	1,942	5,334	2,734	3,074	1,884	1,050

Surplus Management* (₹ Mn)

As on Sep-23



Average tenor of outstanding borrowing (months)



* Data as per Ind-AS

Comfortable Liquidity Position

Particulars (₹ Mn)	As on Sep-23
Cash & Cash Equivalents	19,887
Un-availed CC Limits	1,100
Documented & Un-availed Sanctions from NHB	10,000
Documented & Un-availed Sanctions from other Banks	19,050
Total Liquidity Position	50,037

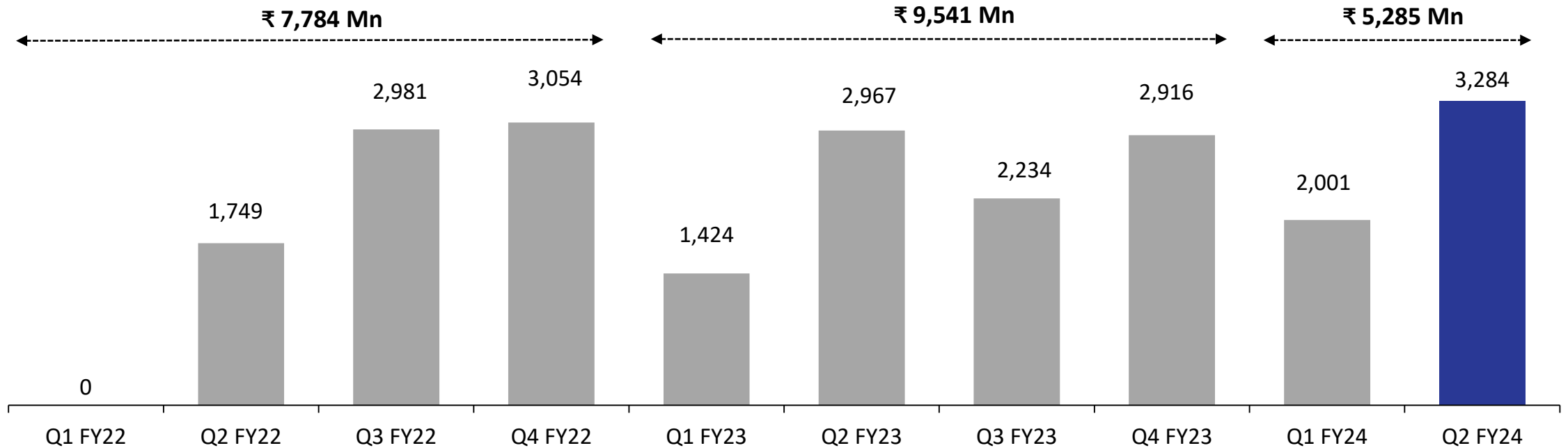
**High-Quality Liquidity of
₹ 30,987 Mn**

Particulars (₹ Mn)	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25
Opening Liquidity	50,037	52,439	54,570	55,919
Add: Principal Collections & Surplus from Operations	5,822	6,122	5,911	6,018
Less: Debt Repayments	3,420	3,990	4,562	8,123
Closing Liquidity	52,439	54,570	55,919	53,814

₹ 53,814 Mn of Surplus Funds* available for business

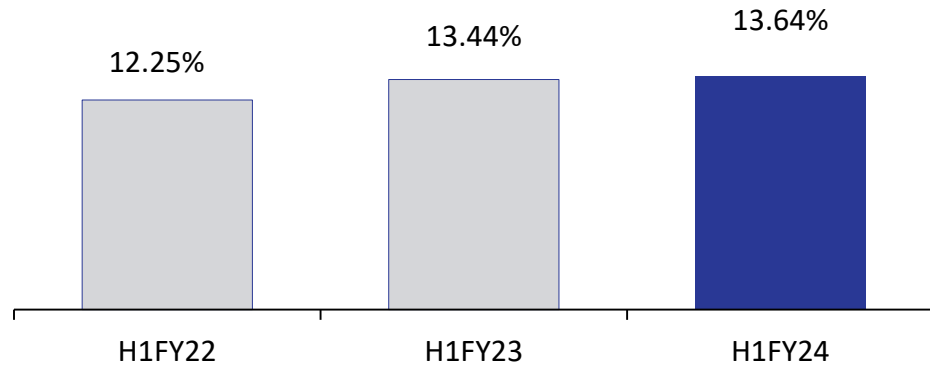
* without including any incremental sanctions

Net Securitization Volume

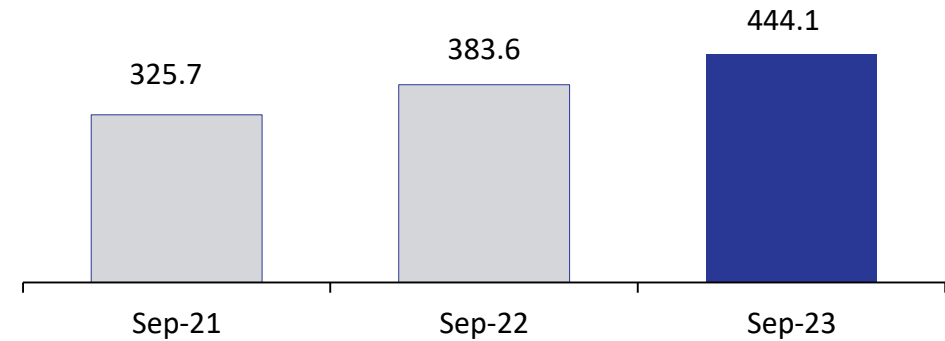


Key Financial Ratios

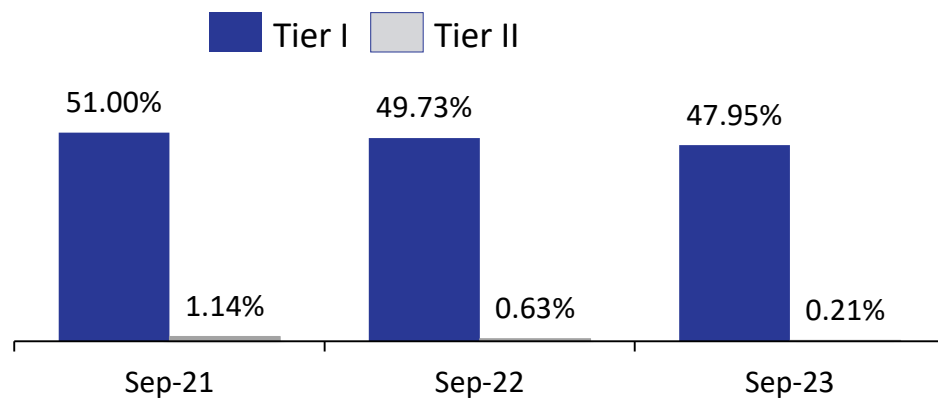
ROE (%)



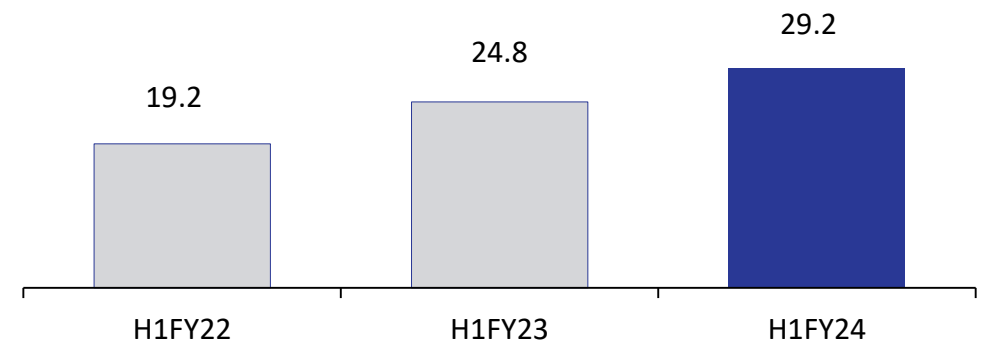
Book Value Per Share (₹)



Capital Adequacy Ratio (%)



Earning Per Share* (₹)





Annexures

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

Quarterly Profit & Loss Statement

Particulars (₹ Mn)	Q2 FY24	Q2 FY23	Y-o-Y	Q1 FY24	Q-o-Q
Interest Income on Loans (incl. Processing Fee)	4,222.4	3,357.9	25.7%	4,129.4	2.3%
Interest Income on Fixed Deposits	370.8	197.6		297.7	
Reversal Income on Earlier Assigned Loans	(334.5)	(268.8)		(299.0)	
Upfronting Income on Fresh Assigned Loans	466.4	493.8		330.3	
Non-Interest Income	249.3	170.3		210.1	
Interest Expense (incl. Finance Charges)	(2,067.0)	(1,433.0)	44.2%	(1,888.0)	9.5%
NIM	2,907.5	2,517.8	15.5%	2,780.6	4.6%
Operating Expenses	1,276.9	1,123.7		1,317.0	
Credit Costs	65.2	16.1		56.8	
Profit Before Tax	1,565.4	1,378.0	13.6%	1,406.8	11.3%
Provision for Taxation	348.2	309.7		309.7	
Profit After Tax	1,217.2	1,068.2	13.9%	1,097.1	10.9%
Total Comprehensive Income	1,216.1	1,070.3	13.6%	1,097.1	10.8%
EPS (Diluted)	15.4	13.5		13.9	

Half Yearly Profit & Loss Statement

Particulars (₹ Mn)	H1 FY24	H1 FY23	Y-o-Y
Interest Income on Loans (incl. Processing Fee)	8,351.8	6,557.7	27.4%
Interest Income on Fixed Deposits	668.6	394.2	
Reversal Income on Earlier Assigned Loans	(633.5)	(516.7)	
Upfronting Income on Fresh Assigned Loans	796.7	710.7	
Non-Interest Income	459.4	333.8	
Interest Expense (incl. Finance Charges)	(3,955.0)	(2,803.0)	41.1%
NIM	5,688.0	4,676.7	21.6%
Operating Expenses	2,593.9	2,126.7	
Credit Costs	121.9	25.3	
Profit Before Tax	2,972.2	2,524.7	17.7%
Provision for Taxation	657.9	564.2	
Profit After Tax	2,314.3	1,960.5	18.0%
Total Comprehensive Income	2,313.2	1,962.6	17.9%
EPS (Diluted)	29.2	24.8	

Balance Sheet

Particulars (₹ Mn)	30-Sept-23	31-Mar-23
Sources of Funds		
Share Capital	791	791
Reserves & Surplus	34,344	31,906
Borrowings	1,11,996	98,873
Deferred Tax Liability (Net)	540	502
Other Liabilities & Provisions	2,705	2,034
Total	1,50,376	1,34,105
Application of Funds		
Loan Assets	1,24,026	1,14,763
Investments	1,527	1,231
Fixed Assets	647	561
Liquid Assets	20,016	13,816
Other Assets	4,159	3,734
Total	1,50,376	1,34,105

PAT Reconciliation

Particulars (₹ Mn)	H1 FY24	H1 FY23	Y-o-Y	Q2 FY24	Q2 FY23	Y-o-Y
Net Profit as per IGAAP	2,174.3	1,799.4	20.8%	1,099.9	915.8	20.1%
<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	(12.7)	58.2		(22.4)	13.0	
Fair valuation of employee stock options (ESOP)	(89.9)	(128.0)		(20.8)	(70.7)	
Adoption of effective interest rate (EIR) for amortisation of expenses - financial liabilities at amortised cost	(3.4)	(19.9)		4.2	(8.1)	
Net gain from excess interest spread on assignment transactions	163.2	194.0		131.9	225.0	
Expected Credit Loss (ECL) provision	(11.1)	13.3		(4.2)	3.8	
Other Adjustments	(6.3)	3.3		(8.3)	1.9	
Deferred Tax impact on above adjustments and reversal of DTL on special reserve and other tax impact	100.1	40.1		36.8	(12.4)	
Net Profit Before Other Comprehensive Income as per IndAS	2,314.3	1,960.5	18.0%	1,217.2	1,068.2	13.9%
Other Comprehensive Income after Tax	(1.1)	2.1		(1.1)	2.1	
Total Comprehensive Income as per IndAS	2,313.2	1,962.6	17.9%	1,216.1	1,070.3	13.6%

ECL Provisions

Particulars (₹ Mn)	30-Sep-23	30-Sep-22	31-Mar-23
Gross Stage 1	1,21,432.8	97,945.8	1,12,318.4
% portfolio in Stage 1	97.28%	96.53%	97.26%
ECL Provision Stage 1	279.6	220.4	259.6
ECL Provision % Stage 1	0.23%	0.22%	0.23%
Gross Stage 2	2,096.0	2,408.4	2,093.5
% portfolio in Stage 2	1.68%	2.37%	1.81%
ECL Provision Stage 2	161.8	164.1	169.4
ECL Provision % Stage 2	7.72%	6.81%	8.09%
Gross Stage 3 a (DPD <= 90) *	153.2	172.6	127.2
% portfolio in Stage 3 a	0.12%	0.17%	0.11%
ECL Provision Stage 3 a	36.3	40.8	30.1
Gross Stage 3 b (DPD > 90)	1,141.5	940.3	939.7
% portfolio in Stage 3 b	0.91%	0.93%	0.81%
ECL Provision Stage 3 b	319.7	223.8	256.9
ECL Provision % Stage 3	27.50%	23.78%	26.91%
Gross Stage 1, 2 & 3	1,24,823.5	1,01,467.0	1,15,478.8
ECL Provision Stage 1, 2 & 3	797.3	649.1	716.1
Total ECL Provision %	0.64%	0.64%	0.62%

During FY22, a resolution plan was implemented for certain borrower accounts as per RBI's Resolution Framework 2.0 dated 05-May-21. Basis the perceived risk and as a matter of prudence, some such accounts with an outstanding amount of ₹ 779.6 Mn are being classified as Stage 2, and a provision of ₹ 106.4 Mn has been created on such accounts as of 30-Sep-23 as per the guidelines.

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

DPD Bucket	Total EAD
Current	447.5
1-30	127.8
31-60	187.6
61-90	16.7
Total	779.6

Networth Reconciliation

Particulars (₹ Mn)	30-Sep-23	31-Mar-23
Net worth as per previous GAAP	32,385.6	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	(230.6)	(217.9)
Adoption of EIR for amortisation of expenses - financial liabilities at amortised cost	92.9	96.0
Net gain from excess interest spread on assignment transactions	2,830.4	2,667.2
Expected Credit Loss (ECL)	(76.0)	(65.0)
Other Adjustments	(229.6)	(224.0)
Deferred Tax impact on above adjustments and reversal of DTL on special reserve and other tax impact	363.0	262.9
Net worth as per Ind AS	35,135.6	32,696.6

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:

- **Capacity building workshops on Green Housing** for all on-roll employees & and for ROs on internal Apps as well as webinars engaging frontline workforce Pan India.
- **Developing in-house team expertise** on Green Housing of intensive engagement with IFC for EDGE Expert Trainings.
- **Engaged 120+ suppliers, masons, architects, builders etc.,** to improve awareness about green homes in the construction community of Bhopal.
- Participated in **“Habitat for Humanity India Urban Dialogue”** with UN-Habitat, IFC, and Sphere India with the aim of shaping the future of urban housing policies in India.

Key Quarterly Updates

Stakeholder Engagement Initiatives:

- **Silver partners in the Annual Directors Conclave**, a Flagship event of the Institute of Directors (IOD) on the theme “Emerging Trends in Corporate Governance and Building Futuristic Boards- 2030” on 10th August 2023 in New Delhi.
- Aavas **supported the Rajasthan Deaf Cricket Association team** during the 7th National Deaf T20 tournament.
- **“Each One Plant One”** tree plantation drive across all its branches to plant 22,000 + saplings in one day & also participated in NHB plantation drive in Bhopal & Jaipur.
- **UDAAN: “Taking Flight Towards Leadership Excellence”** – conducted in collaboration with the renowned faculty from the prestigious **IIM Ahmedabad** towards leadership excellence.
- The company introduced the '**Prerna Wellness Series**,' which is dedicated to enhancing the health and overall well-being of its valued woman employees. Additionally, the company initiated an **empowerment program called 'RISE' for its women managers**.
- The company designed **Women’s Wellness Policy** to support the well-being and health of our female employees by providing an **additional monthly leave** to those who experience discomfort or health issues due to menstruation.

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



SAPNE AAPKE, SAATH HAMAARA

Aavas Financiers Limited

CIN: L65922RJ2011PLC034297

Mr. Ghanshyam Gupta

investorrelations@aavas.in

www.aavas.in

SGA Strategic Growth Advisors

Strategic Growth Advisors Private Limited

CIN: U74140MH2010PTC204285

www.sgapl.net



Thank You !