

**Ref. No. AAVAS/SEC/2021-22/776**

**Date: October 29, 2021**

<b>To,</b> <b>The National Stock Exchange of India Limited</b> <b>The Listing Department</b> <b>Exchange Plaza,</b> <b>Bandra Kurla Complex,</b> <b>Mumbai - 400051</b>	<b>To,</b> <b>BSE Limited</b> <b>Dept. of Corporate Services</b> <b>Phiroze Jeejeebhoy Towers,</b> <b>Dalal Street, Fort,</b> <b>Mumbai - 400001</b>
<b>Scrip Symbol: AAVAS</b>	<b>Scrip Code: 541988</b>

Dear Sir / Madam,

**Sub: Newspaper Clippings of Unaudited Financial Results for quarter and half year ended September 30, 2021 of Aavas Financiers Limited ("the Company")**

**Ref: Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In pursuant to the captioned regulation, please find enclosed herewith the copies of Newspaper clippings of Unaudited Financial Results for quarter and half year ended September 30, 2021, as published by the Company on October 29, 2021, in all editions of English daily- Financial Express, Business Standard (Mumbai and Delhi Editions) and Regional (Hindi) Newspaper- Nafa Nuksaan.

The clippings may also be accessed on the website of the Company at [www.aavas.in](http://www.aavas.in)

We request you to take the same on record.

Thanking You,

For Aavas Financiers Limited

  
**Sharad Pathak**  
**Company Secretary & Compliance Officer**  
**(FCS-9587)**

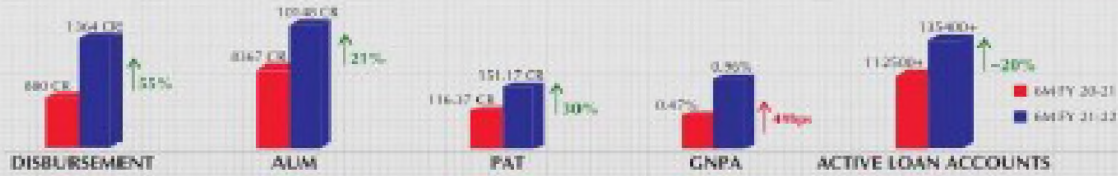


**Enclosed:**

*Extract of Clipping in Financial Express Newspaper*  
*Extract of Clipping in Business Standard Newspaper*  
*Extract of Clipping in Nafa Nuksaan Newspaper*



## WE UNDERSTAND OUR RESPONSIBILITY AND COMMITMENT TO FULFILL DREAMS



### Aavas Financiers Limited

(CIN: L65922RJ2011PLC034297)

Regd. Office: 201-202, 2nd Floor, Southend Square, Mansarovar Industrial Area, Jaipur-302028, Rajasthan (INDIA)  
Phone No.: +91-141-4622239, Fax No.: +91-141-9618081, Website: www.aavas.in

### Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2021

(In Lakhs)

Sl. No.	PARTICULARS	QUARTER ENDED SEPTEMBER 30, 2021 (UNAUDITED)	QUARTER ENDED SEPTEMBER 30, 2020 (UNAUDITED)	HALF YEAR ENDED SEPTEMBER 30, 2021 (UNAUDITED)	YEAR ENDED MARCH 31, 2021 (AUDITED)
1	Total Income from Operations	32,484.96	27,042.76	58,678.21	1,30,135.80
2	Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extraordinary Items)	11,885.29	8,441.48	19,182.45	35,235.36
3	Net Profit / (Loss) for the period (Before Tax After Exceptional and/or Extraordinary Items)	11,885.29	8,441.48	19,182.45	35,235.36
4	Net Profit / (Loss) for the period (After tax (After Exceptional and/or Extraordinary Items))	9,780.45	6,804.46	18,099.23	34,691.92
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (After tax) and Other Comprehensive Income (After tax))	9,212.86	6,640.48	15,118.86	33,975.12
6	Paid up Equity Share Capital	7,891.22	7,890.41	7,891.22	7,850.46
7	Reserves (including revaluation reserves as shown in the Audited Balance Sheet of the previous year)	2,32,260.57*	2,01,660.15**	2,32,260.57*	2,32,260.57*
8	Securities Premium Account	1,34,797.14	1,35,094.31	1,34,797.14	1,35,403.29
9	Non-current	2,36,838.12	2,22,122.85	2,36,838.12	2,40,681.85
10	Paid up Debt Capital/ Outstanding Debt	6,83,131.85	6,87,190.54	6,93,111.85	6,36,157.34
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	2.70	2.71	2.70	2.65
13	Earnings Per Share (of Rs. 10/- each) (EPS) for the quarter / Half yearly (are not annualised)				
	1. Basic:	11.89	8.01	19.21	36.86
	2. Diluted:	11.80	8.36	19.05	36.34
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debitors Redemption Reserve	NA	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA	NA

\*As on March 31, 2020 \*\*As on March 31, 2020

NA: Nil

(i) The above results for the quarter and half year ended September 30, 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 28, 2021 and subjected to limited review by its statutory auditors of the Company.

(ii) Key indicators (as per) below table:

(In Lakhs)

PARTICULARS	QUARTER ENDED SEPTEMBER 30, 2021 (UNAUDITED)	QUARTER ENDED SEPTEMBER 30, 2020 (UNAUDITED)	HALF YEAR ENDED SEPTEMBER 30, 2021 (UNAUDITED)	YEAR ENDED MARCH 31, 2021 (AUDITED)
Total Income from Operations	32,484.96	27,042.76	58,678.21	1,30,135.80
Profit before tax	11,812.86	8,440.74	19,325.89	35,312.94
Net profit after tax	9,212.48	6,640.76	15,204.26	28,949.52

(iii) The above is an extract of the detailed format of quarterly and half yearly Financial Results filed with the Stock Exchanges under Regulation 33 and 32 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015.

The full format of the quarterly and half yearly Financial Results are available on the websites of Stock Exchanges, www.nseindia.com and www.bseindia.com and on the website of the Company i.e. www.aavas.in.

(iv) For the other financial items referred in regulation 32(1) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd.

Website: [www.aavas.in](http://www.aavas.in), ESE Limited website URL: [www.easelimited.com](http://www.easelimited.com).

(v) There is no impact on net profit/loss, total comprehensive income or any other relevant financial result due to change in accounting policies for the six months ended September 30, 2021.

(vi) Figures for the previous year/period have been regrouped and / or reclassified wherever considered necessary.

For AAVAS FINANCIERS LIMITED

Sd/-

Sushil Kumar Agarwal  
Managing Director & CEO

Place: Jaipur

Date: October 28, 2021

Long term rating CARE  
AA- (Positive)\*

Long term rating ICRA  
AA- (Stable)

States  
13

Branches  
297

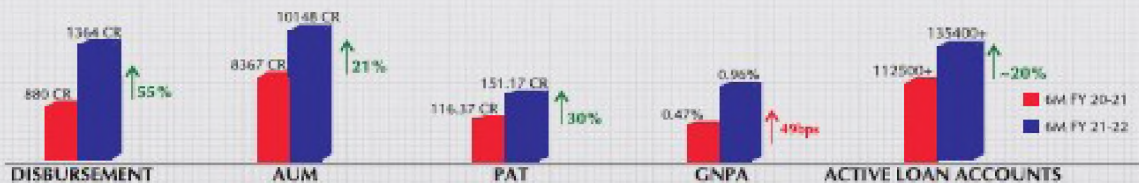
Employees  
5851

www.f. October 5, 2021

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WE UNDERSTAND  
OUR RESPONSIBILITY AND COMMITMENT  
TO FULFILL DREAMS



**Aavas Financiers Limited**

(CIN: L65922RJ2011PLC034297)

Regd. Office: 201-202, 2nd Floor, Southern Square, Mansarovar Industrial Area, Jaipur-302020, Rajasthan (INDIA)  
Phone No.: +91-141-4659239, Fax No.: +91-141-6618861, Website: www.aavas.in

**Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2021**

(R in Lakhs)

SL. NO.	PARTICULARS	QUARTER ENDED SEPTEMBER 30, 2021 (UNAUDITED)	QUARTER ENDED SEPTEMBER 30, 2020 (UNAUDITED)	HALF YEAR ENDED SEPTEMBER 30, 2021 (UNAUDITED)	YEAR ENDED MARCH 31, 2021 (AUDITED)
1	Total Income from Operations	32,486.96	27,042.76	59,678.21	1,10,335.98
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	11,808.29	8,441.48	19,182.45	35,255.36
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	11,808.29	8,441.48	19,182.45	35,255.36
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	9,190.43	6,604.46	15,095.23	28,891.92
5	Total Comprehensive Income for the period comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	9,212.06	6,640.48	15,116.86	28,975.32
6	Paid up Equity Share Capital	7,891.22	7,838.41	7,891.22	7,850.46
7	Reserves (excluding revaluation reserve as shown in the Audited Balance Sheet of the previous year)	2,32,230.57*	2,01,959.25**	2,32,230.57*	2,32,230.57*
8	Securities Premium Account	1,34,797.14	1,33,014.11	1,34,797.14	1,33,403.29
9	Net worth	2,56,838.32	2,32,122.03	2,56,838.32	2,40,081.03
10	Paid up Debt Capital/ Outstanding Debt	6,93,131.93	6,07,159.54	6,93,131.93	6,36,157.24
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	2.70	2.73	2.70	2.65
13	Earnings Per Share (of Rs. 10/- each) (EPS) for the quarter / half yearly are not annualised)				
	1. Basic:	11.69	8.43	19.21	36.86
	2. Diluted:	11.60	8.36	19.05	36.54
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debt Redemption Reserve	NA	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA	NA

\*As on March 31, 2021 \*\*As on March 31, 2020

Notes:

(i) The above results for the quarter and half yearly ended September 30, 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 28, 2021 and subjected to limited review by the statutory auditors of the Company.

(ii) Key statistical financial information:

(R in Lakhs)

PARTICULARS	QUARTER ENDED SEPTEMBER 30, 2021 (UNAUDITED)	QUARTER ENDED SEPTEMBER 30, 2020 (UNAUDITED)	HALF YEAR ENDED SEPTEMBER 30, 2021 (UNAUDITED)	YEAR ENDED MARCH 31, 2021 (AUDITED)
Total Income from Operations	32,486.11	27,037.19	59,675.83	1,10,317.46
Profit before tax	11,832.88	8,460.74	19,325.09	35,332.94
Net profit after tax	9,212.48	6,618.76	15,201.78	28,949.53

(i) The above is an extract of the detailed format of quarterly and half yearly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI Listing Obligations and Disclosure Requirements Regulations, 2015.

The full format of the quarterly and half yearly Financial Results are available on the websites of Stock Exchanges, www.cseindia.com and www.bseindia.com and on the website of the Company i.e., www.aavas.in.

(ii) For the other five items referred in regulation 32(a) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd.

Website URL: <https://www.cseindia.com>, <https://www.bseindia.com>.

(iii) There is no impact on net profit/loss, total comprehensive income or any other relevant financial items due to change(s) in accounting policies for the six months ended September 30, 2021.

(iv) Figures for the previous year/period have been regrouped and / or reclassified wherever considered necessary.

For AAVAS FINANCIERS LIMITED

Sd/-

Sushil Kumar Agarwal  
Managing Director & CEO

Place: Jaipur

Date: October 28, 2021

Long term rating CARE  
**AA- (Positive)**\*

Long term rating ICRA  
**AA- (Stable)**

States  
**13**

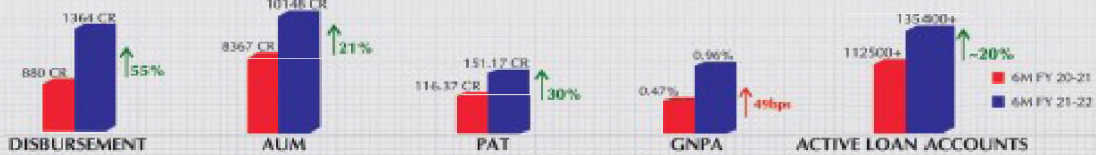
Branches  
**297**

Employees  
**5851**

\*w.e.f. October 5, 2021

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OUR RESPONSIBILITY AND COMMITMENT  
TO FULFILL DREAMS



आवास फायनेंसियर्स लिमिटेड  
(CIN: L65922RJ2011PLC034297)

पंजीकृत कार्यालय: 201-202 बिल्डिंग फ्लोर, फाउन्टेनवेड इन्डस्ट्रियल एरिया, जयपुर - 302020, राजस्थान (भारत)  
फोन : +91-141-4659229 फैक्स : +91-141-6818851, वेबसाइट : www.aavas.in

सितंबर 30, 2021 को समाप्त तिमाही एवं अर्द्धवार्षिक अवधि के लिए अनअंकेक्षित समेकित वित्तीय परिणामों का विवरण

क्र. सं.	विवरण	तिमाही समाप्त दिसंबर 30, 2021 (अप्रअंकेक्षित)	पूर्व वर्ष तिमाही समाप्त दिसंबर 30, 2020 (अप्रअंकेक्षित)	अर्द्धवार्षिक समाप्त दिसंबर 30, 2021 (अप्रअंकेक्षित)	वर्षिक समाप्त मार्च 31, 2021 (अंकेक्षित)
1.	परिचालनों से हुए लाभ	32,484.96	27,042.76	59,678.21	1,10,335.98
2.	आवधि हेतु शुद्ध लाभ/(हानि) (कर, अपवाद तथा/अथवा अंतराकरण नहीं से पूर्व)	11,803.29	8,441.48	19,182.45	35,255.36
3.	आवधि हेतु शुद्ध लाभ/(हानि) कर से पहले (अपवाद तथा/अथवा अंतराकरण नहीं के बाद)	11,803.29	8,441.48	19,182.45	35,255.36
4.	आवधि हेतु शुद्ध लाभ/(हानि) कर पश्चात (अपवाद तथा/अथवा अंतराकरण नहीं के बाद)	9,190.43	6,604.46	15,095.23	28,891.92
5.	आवधि हेतु शुद्ध व्याज लाभ आवधि के सिद्ध लाभ/ (हानि) (कर पश्चात) तथा अन्य व्याज आयों को सम्मिलित करके (कर पश्चात)	9,212.06	6,640.48	15,116.86	28,975.32
6.	सुव्यवह दृष्टिगत नैसर्गिक मुनाफा	7,891.22	7,838.41	7,891.22	7,850.46
7.	वैयक्तिक (पुनर्मुद्रांकन तथा/अथवा) सौदा को निरकले एवं/अथवा अंकेक्षित करीब सौदा में दिखाए गए हैं	2,32,230.57**	2,01,959.25**	2,32,230.57**	2,32,230.57**
8.	प्रतिभूति वित्तियन खर्च	1,34,797.14	1,33,014.11	1,34,797.14	1,33,403.29
9.	विविध व्यय	2,56,838.32	2,22,122.05	2,56,838.32	2,40,081.03
10.	सुव्यवह कर (मुनी/बकाया कर)	6,93,131.95	6,07,159.54	6,93,131.95	6,36,157.24
11.	बकाया प्रतिभूति परीक्षण खर्च	NA	NA	NA	NA
12.	कर दृष्टिगत अनुपात	2.70	2.73	2.70	2.65
13.	प्रति शेयर अर्द्ध (प्रत्येक का रु. 10) - (तिमाही/अर्द्धवार्षिक के लिए रु. 10, एक वार्षिक नहीं है)				
1. मुद्रा:		11.69	8.43	19.21	36.86
2. वरदान:		11.60	8.36	19.05	36.54
14.	मुनी नौकर वेतन	NA	NA	NA	NA
15.	वित्तियन बोर्डन वेतन	NA	NA	NA	NA
16.	कार्य वेतन बकाया अनुपात	NA	NA	NA	NA
17.	व्यय वेतन बकाया अनुपात	NA	NA	NA	NA

\*सितंबर 30, 2020 तक  
\*\*मार्च 31, 2020 तक  
Note: (1) दिसंबर 30, 2021 को समाप्त तिमाही एवं अर्द्धवार्षिक के लिए अंकेक्षित करों को अपवाद के रूप में दर्शाया गया है। (2) दिसंबर 30, 2021 को समाप्त तिमाही एवं अर्द्धवार्षिक के लिए अंकेक्षित करों को अपवाद के रूप में दर्शाया गया है। (3) दिसंबर 30, 2021 को समाप्त तिमाही एवं अर्द्धवार्षिक के लिए अंकेक्षित करों को अपवाद के रूप में दर्शाया गया है।

विवरण	तिमाही समाप्त दिसंबर 30, 2021 (अप्रअंकेक्षित)	पूर्व वर्ष तिमाही समाप्त दिसंबर 30, 2020 (अप्रअंकेक्षित)	अर्द्धवार्षिक समाप्त दिसंबर 30, 2021 (अप्रअंकेक्षित)	वर्षिक समाप्त मार्च 31, 2021 (अंकेक्षित)
परिचालनों से हुए लाभ	32,486.13	27,017.19	59,675.83	1,10,317.46
लाभ कर से पहले	11,803.80	8,460.74	19,135.09	35,332.94
कर से पूर्व शुद्ध लाभ	9,212.48	6,618.76	15,203.78	28,949.52

(1) अर्द्धवार्षिक रिपोर्ट में अंकेक्षित करों को अपवाद के रूप में दर्शाया गया है। (2) अर्द्धवार्षिक रिपोर्ट में अंकेक्षित करों को अपवाद के रूप में दर्शाया गया है। (3) अर्द्धवार्षिक रिपोर्ट में अंकेक्षित करों को अपवाद के रूप में दर्शाया गया है। (4) अर्द्धवार्षिक रिपोर्ट में अंकेक्षित करों को अपवाद के रूप में दर्शाया गया है। (5) अर्द्धवार्षिक रिपोर्ट में अंकेक्षित करों को अपवाद के रूप में दर्शाया गया है।

आवास फायनेंसियर्स लिमिटेड के लिए

जयपुर, जयपुर  
दिसंबर 29, 2021

Sd/-  
सुनील कुमार अग्रवाल  
प्रबंध निदेशक एवं सी.ई.ओ.

Long term rating CARE  
AA- (Positive)

Long term rating ICRA  
AA- (Stable)

States  
13

Branches  
297

Employees  
5851

\*w.e.f. October 5, 2021

1800-20-888-20 • www.aavas.in