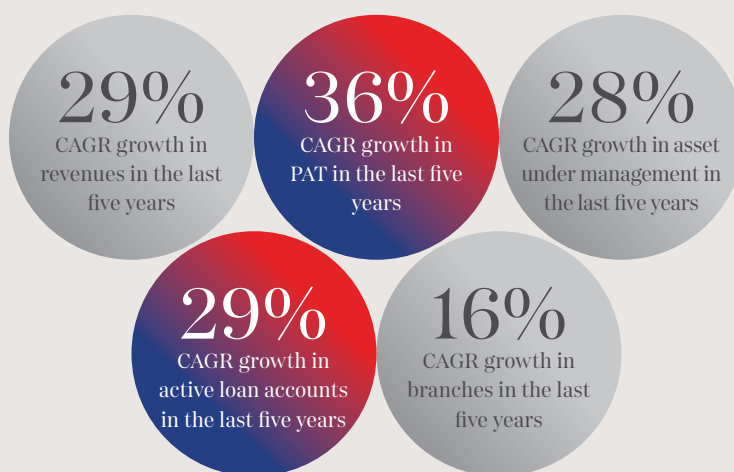











OUR INTEGRATED VALUE-CREATION REPORT, FY 22-23

*Report on how we are progressing to
institutionalise our value creation process*

THE SCOREBOARD



Our value-enhancing strategy across the long-term

 Strategic areas	 Talent and innovation	 Customer at the core	 Geographical Footprint	 Enhancing shareholder value	 Responsible corporate citizen	 Community support
Key facilitators	<p>The Company focusses on the upliftment of employees through talent management initiatives.</p> <p>Aavas has strong middle layer management with > 3 years of vintage which is instrumental to grow to the highest level.</p> <p>The Company fostered gender diversity through "Project Prerna".</p>	<p>The Company strengthened its customer engagement through a customer-first approach and technology.</p> <p>The Company provides quality services quicker.</p> <p>The Company introduced innovative loan products.</p> <p>The Company continued its focus on green self-building housing.</p>	<p>The Company reinforced its go-to-market strategy by setting up branches into deeper market.</p> <p>The Company opened 32 branches in the current year in States like Karnataka, Madhya Pradesh and Maharashtra.</p> <p>This continuous branch expansion and digital footprint has helped the Company go deeper and grow.</p>	<p>The Company has witnessed 20% growth in Earning per Share (EPS) at ₹54.4 per share in FY 22-23.</p> <p>Revenue growth was 23.3% during FY 22-23.</p> <p>The Return on Equity (RoE) has been 37 bps higher at 14.1% in FY 22-23.</p>	<p>The Company has adopted 'Governance' as the top priority.</p> <p>Aggregate tax paid in 5 years ending 2022-23 was ₹350+ crore.</p> <p>The Company has made proactive investments in a state-of-the-art technology and analytics platform.</p> <p>The company is pioneering Green Homes which is one of its kind in the world for ecosystem development.</p>	<p>The Company is committed to the welfare and empowerment of communities.</p> <p>The Company is promoting education, health and gender equality through CSR initiatives and ESG practices.</p> <p>The Company spent ₹772.74 lakh on CSR activities in FY 22-23 and there is no unspent CSR amount.</p>

Our value-creation over the years

FINANCIAL CAPITAL

Financial Capital (shareholders' equity and debt) is the reflection of a critical driver of our business that helps in leveraging the aggregate value of other capitals. At Aavas, our Financial Capital catalysed business expansion and sectorial leadership.

Outcomes during FY 22-23

3,270

₹ crore, net worth

49.96%

capital adequacy ratio

3,275

₹ crore, total liquidity position



MANUFACTURED CAPITAL

Manufactured Capital is the collection of physical, material and technological objects that are available to the Company that facilitate value creation and enhance reputation cum growth for our Company. We are judiciously managing our capital investments to create an asset portfolio that enhances value for our clients.

Outcomes during FY 22-23

2,57,000+

Cumulative loan accounts disbursed

14,166.7

₹ crore, asset under management

22000+

₹ crore, cumulative loan amount disbursed



HUMAN CAPITAL

Human Capital represents an aggregate of employee competencies, knowledge and experience. Aavas provides a work culture that encourages creativity; it has a diverse workforce, which ensures integrated and sustainable growth.

Outcomes during FY 22-23

6,034

Permanent employees

30.9

Average employee age

50%

Middle layer management associated for more than 3 years



INTELLECTUAL CAPITAL

Intellectual Capital refers to the aggregate knowledge, research, thought leadership, brand management and intellectual property. At Aavas, our intellectual capital consists of our brand, professionals, cutting-edge technology and processes.

Outcomes during FY 22-23

4.4

Customer app rating



100%

Technical, legal and risk assessment through digitisation

100%

Geo-tagged property location



SOCIAL AND RELATIONSHIP CAPITAL

Social and Relationship Capital indicates the value derived from relationships with customers, shareholders, partners and community.

Outcomes during FY 22-23

1,25,000+

Youth engaged in education and holistic development

6,000+

Rural women from 250 villages provided employability and entrepreneurship

1,600 +

Construction workers provided social security cover



NATURAL CAPITAL

Natural Capital indicates the natural resources that the Company uses to create stakeholder value, in addition to its efforts to promote natural resource preservation and environmental mitigation.

Outcomes during FY 22-23

8,000+

Trees planted

66 (Strong)

CRISIL's ESG score, one of best among all NBFCs (including housing finance companies)

17+

Acres covered by tree plantations



At Aavas, we have steadily upgraded our credit rating over the years

