

Ref. No. AAVAS/SEC/2024-25/174

Date: April 25, 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: Investor Presentation on the Audited Standalone and Consolidated Financial Results for the Quarter and Financial Year ended March 31, 2024.

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 Audited Standalone and Consolidated Financial Results for the Quarter and Financial Year ended March 31, 2024.

This Investor Presentation may also be accessed on the website of the Company at:

<https://www.aavas.in/investor-relations/investor-intimation>

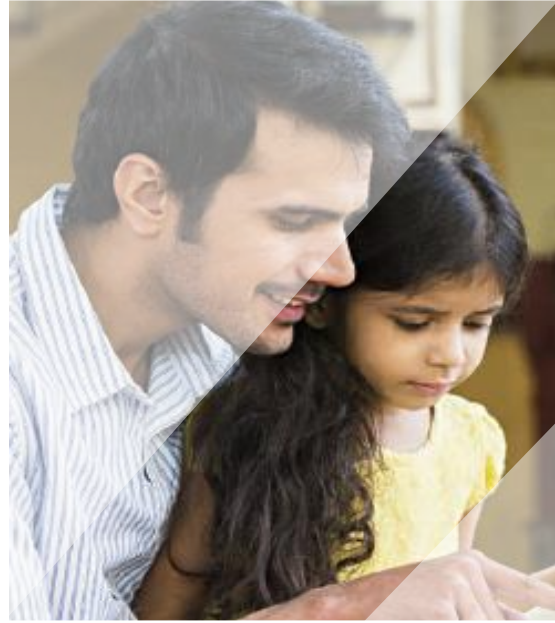
This is for your information and record.

Thanking You,

FOR AAVAS FINANCIERS LIMITED

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

Enclosed: a/a



AAVAS FINANCIERS LTD.

Investor Presentation – FY24

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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 –
Stepped into 14th year of Operations



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



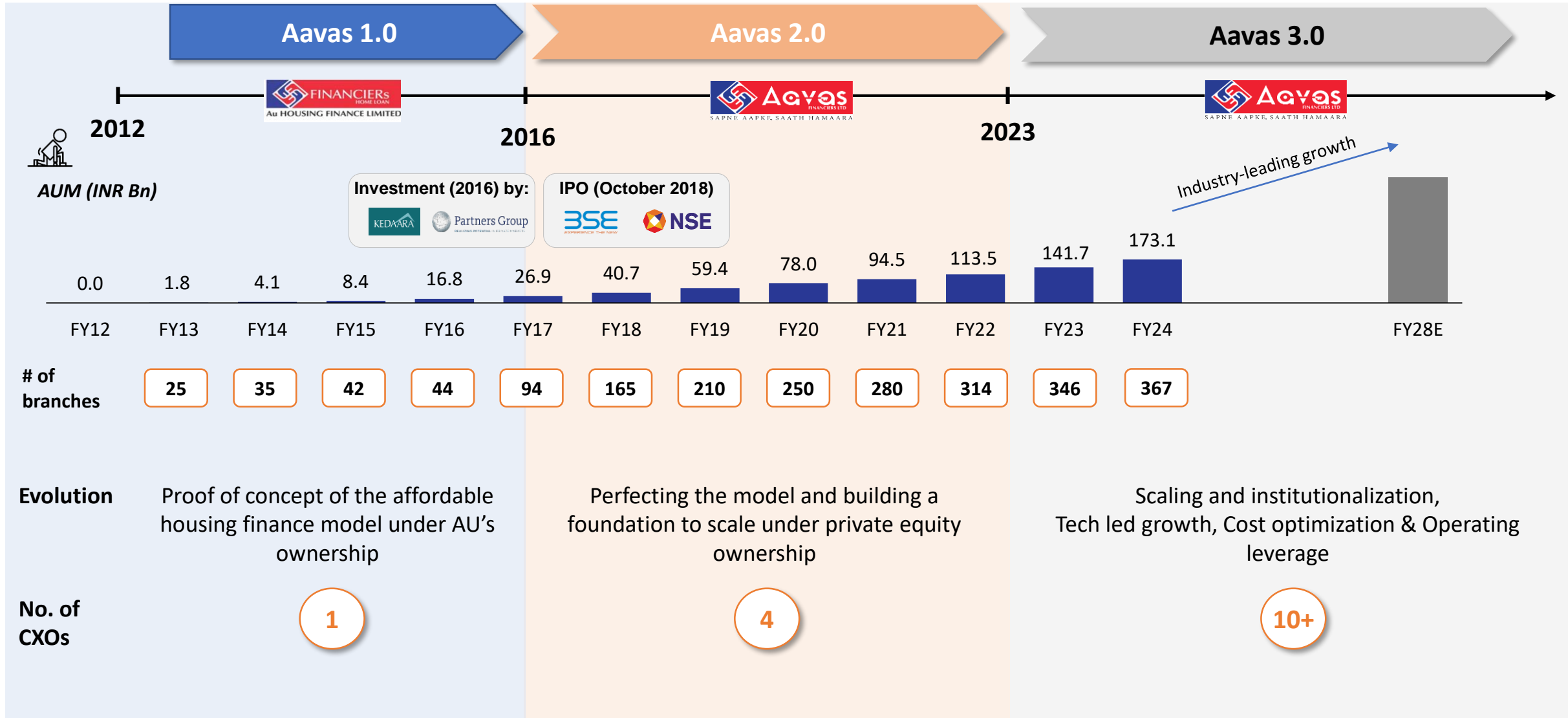
Retail network of 367 branches



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

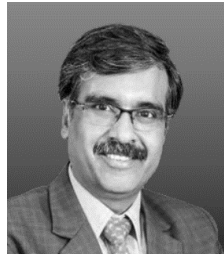
Strong Management Depth continues to drive Aavas's Outperformance



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 Ltd., ICICI Lombard, 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, Indo Rama Synthetics



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 Collection 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, Standard Chartered



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

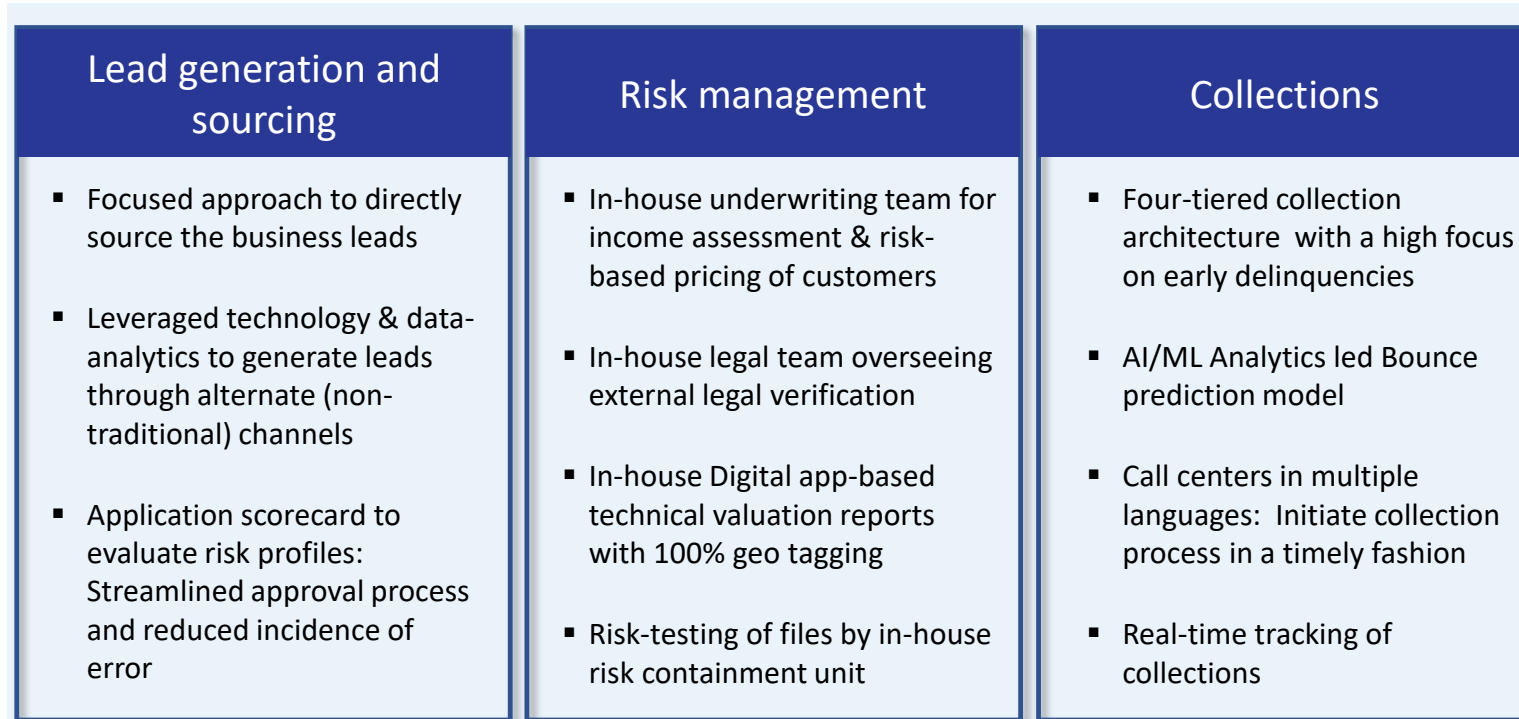
Promoter Nominee Director & Chairperson of CSR & ESG Committee

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

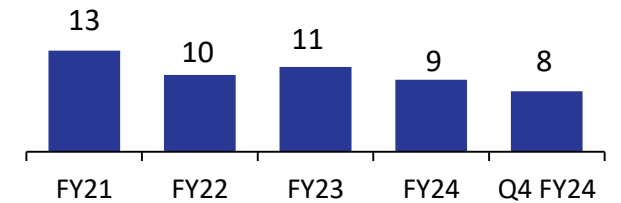
In-house execution model – Replicated across the states



Superior Business Outcome

1. Reduction in average TAT (days)

Turn around time is a key metric for customer centricity



2. Better ability to price risk effectively resulting in yields of ~13%

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

Latest Update

- Completed milestone of **adoption and stabilization of SFDC** with 1.6 Lakh + loan applications processed. Further, **Oracle Fusion (ERP) is now stabilized.**
- **Rolled out Customer service module** in Salesforce across all branches
- Integrated with a **new digital lead generation partner**
- **Rolled out GenAI based Chatbot** for Sales team
- **24% adoption of Account Aggregator platform** in the month of Mar'24

- **Systems that are about to go live:**
 - New Lead management system built in Salesforce
 - Oracle Flex cube (Loan Management System)

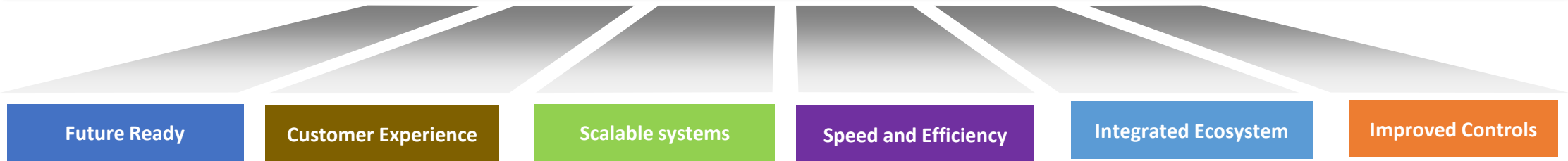
State-of-the art technology implementation enabling digital & analytical capabilities

gati

unnati


LOS	LMS	Enterprise GL
 <p>A New digital loan origination platform (LOS) and customer service system to enable best-in class customer experience</p>	 <p>Adopting a new loan management solution (LMS) to enable scalability.</p>	 <p>Adopting a next-gen cloud ERP system for back-office process automations to enable monitoring and financial controls.</p>

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

Sales & Marketing

Comprehensive sales dashboard Analytics aided channel optimization

Optimized, analytics-based lead generation & analysis

Portfolio Monitoring




Payment & settlement analytics Cash flow forecasting

Digitized supervision & analysis of loan life cycle operations

Credit & Risk




Risk-based, analytical pricing 360° customer view

Data driven risk assessment, pricing and mitigation

Long-Term Credit Rating

ICRA

Mar-24

AA /
Stable



Mar-16

A /
Stable

CARE

Mar-24

AA /
Stable



Mar-17

A+ /
Stable

Short-Term Credit Rating

Reaffirmed

ICRA

Mar-24

A1+

CARE

Mar-24

A1+

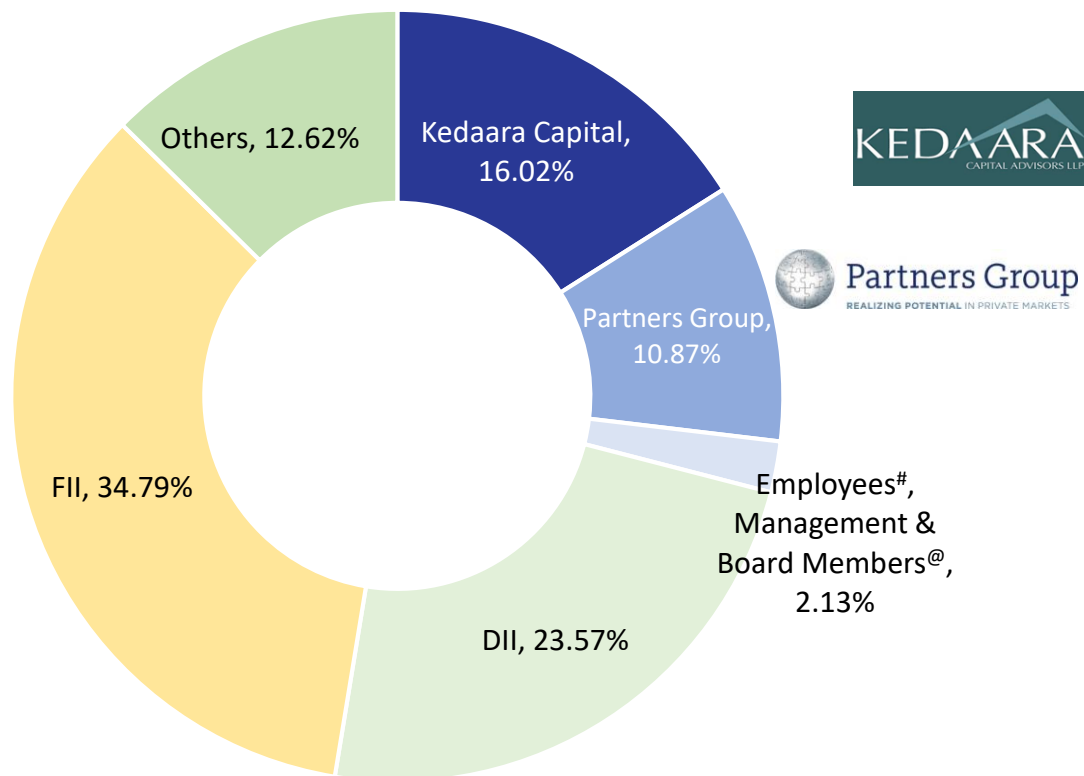
INDIA RATINGS

Mar-24

A1+

Diversified Shareholding Base

Shareholding Pattern as on
31st Mar 2024



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 31st Mar 2024

Investor Details	% Holding
Kedaara Capital [^]	16.02
Partners Group [^]	10.87
SBI Asset Management [*]	8.86
Stewart Investors [^]	6.98
UTI Asset Management ^{^*}	4.24
Amansa Capital [^]	3.10
Blackrock Asset Management ^{*^}	2.93
IIFL Asset Management ^{^*}	2.61
ADIA [^]	2.50
Vanguard Index Funds [^]	2.28
Kotak Asset Management [*]	2.19
Wasatch [^]	2.18
GPF Global [^]	2.03
Capital Group [^]	1.92
BOFA Securities [^]	1.77
Sundaram Asset Management ^{^*}	1.59
BNP Paribas AM [^]	1.33
HDFC Asset Management [*]	1.26

[^] holding through various schemes/funds

^{*} includes Mutual Funds & Offshore Funds

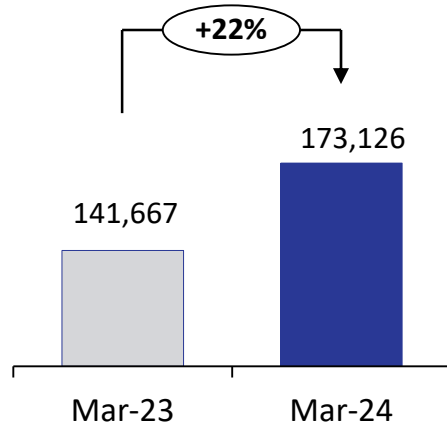


Financial Performance

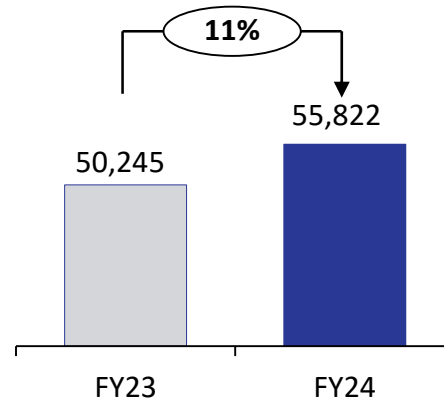
- ✓ Key Business Parameters
- ✓ Geographical Distribution
- ✓ Spreads and Margins
- ✓ Asset Quality
- ✓ Liability Franchise
- ✓ Key Ratios

Performance Highlights

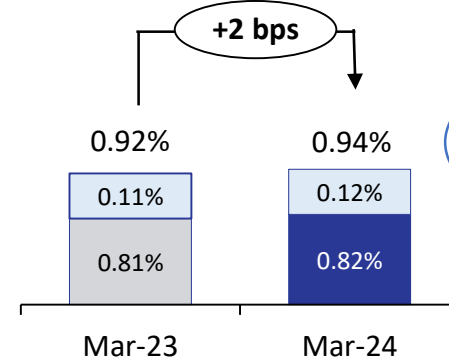
AUM (₹ Mn)



Disbursement (₹ Mn)

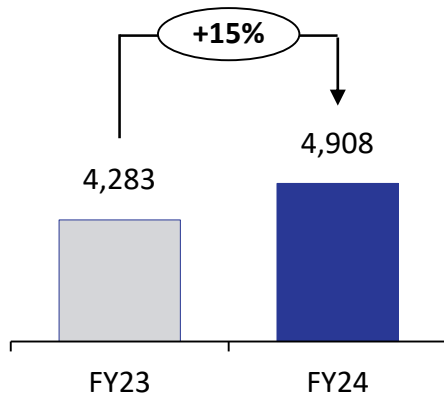


Gross Stage 3 (%)

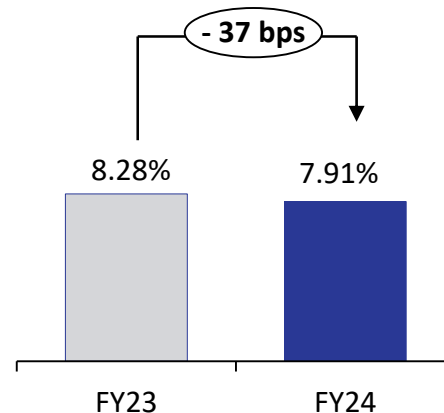


■ Indicates upto 90 DPD assets but categorized as GNPA/Gross Stage 3 on account of RBI notification

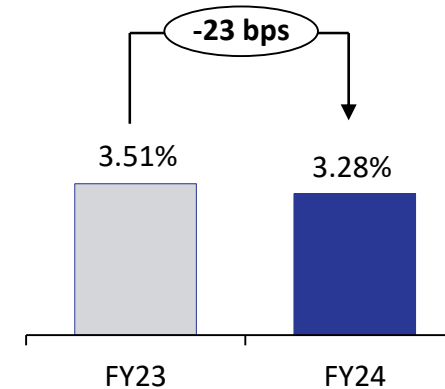
PAT* (₹ Mn)



NIM (%)



ROA (%)



Average Amount[^] per Active Loan Account as on Mar-24

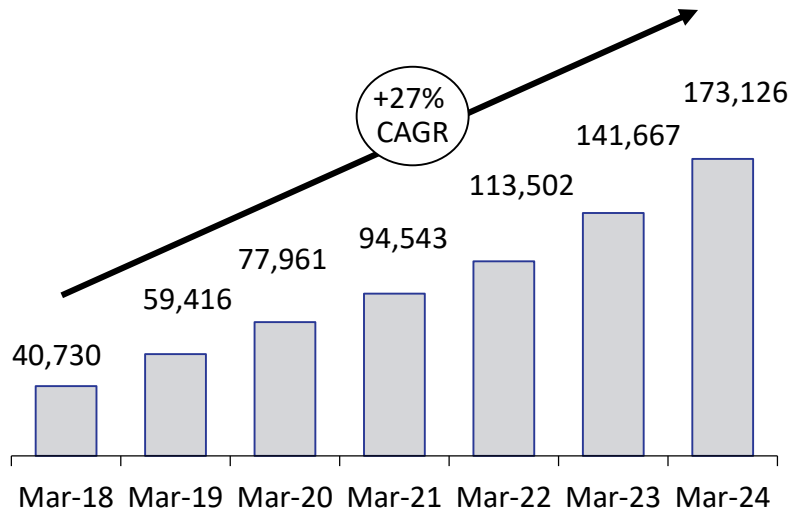
₹ 0.93 Mn

Average Amount[^] per Disbursed Loan Account in FY24

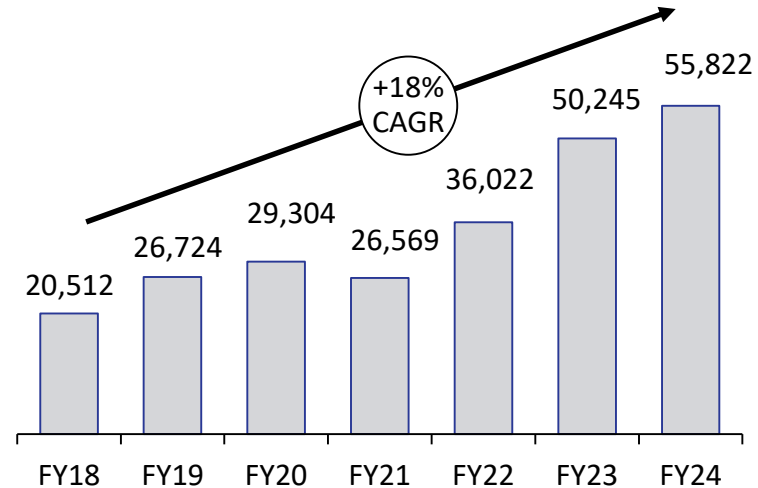
₹ 1.14 Mn

Healthy Business Growth

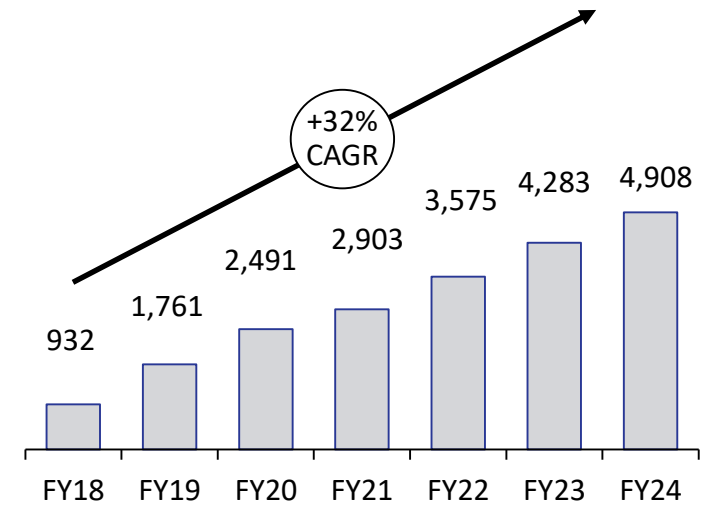
AUM (₹ Mn)



Disbursements (₹ Mn)



PAT* (₹ Mn)



AUM break-up

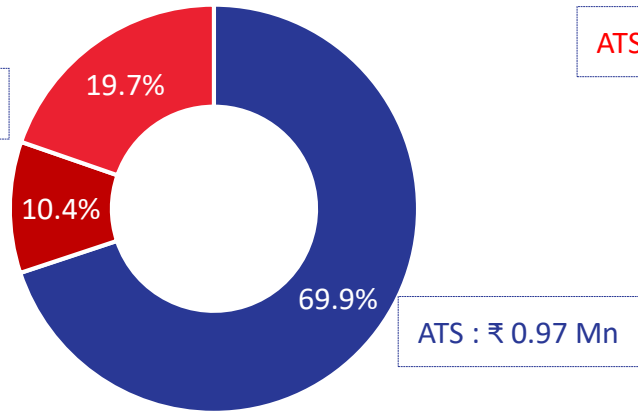
Product Category

Occupation Category

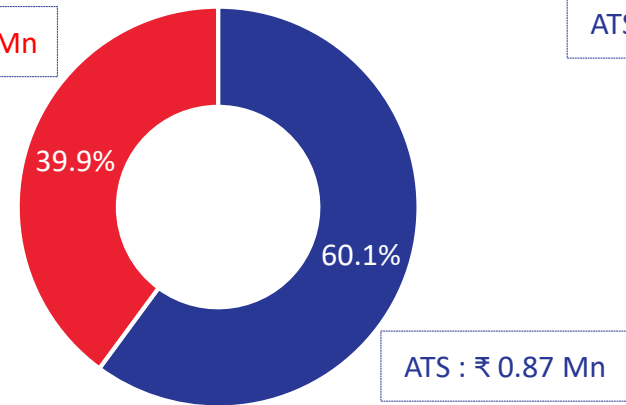
Customer Category

31-Mar-23

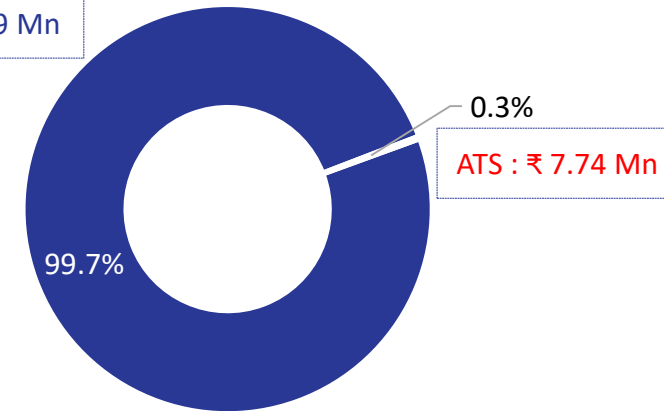
(Non HL) ATS : ₹ 0.74 Mn



ATS : ₹ 0.92 Mn

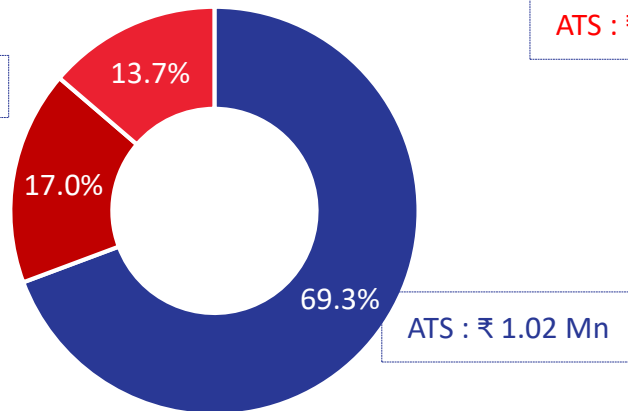


ATS : ₹ 0.89 Mn

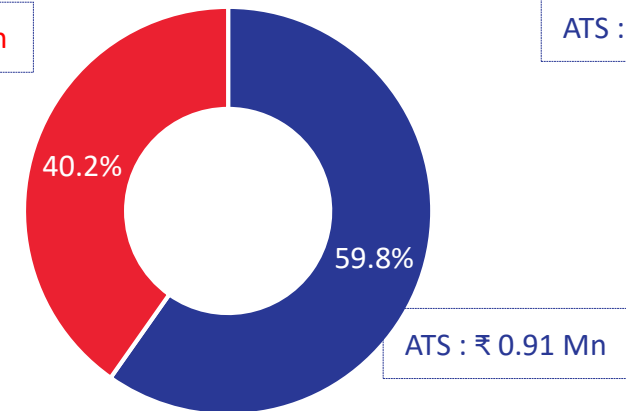


31-Mar-24

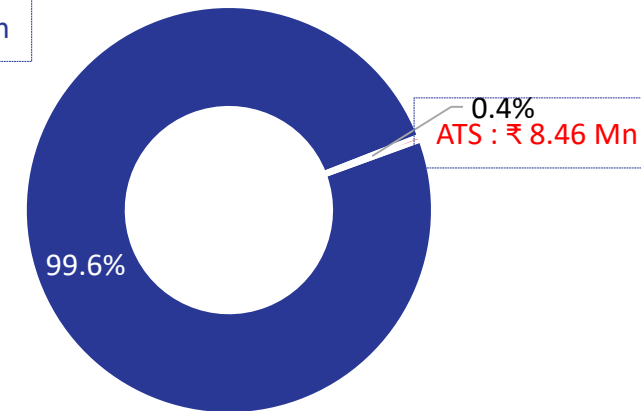
(Non HL) ATS : ₹ 0.76 Mn



ATS : ₹ 0.96 Mn



ATS : ₹ 0.93 Mn



Home Loan MSME ((secured by mortgage) Other Mortgage Loan

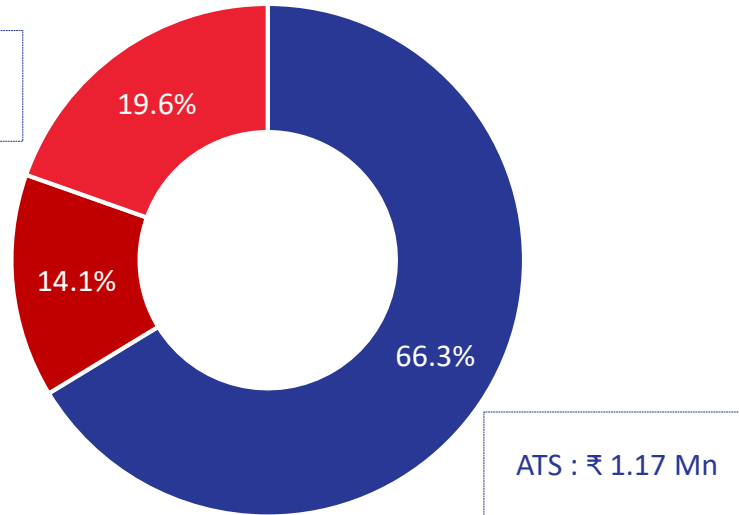
Self-Employed Salaried

Retail Corporate

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

Disbursement break-up – Product category

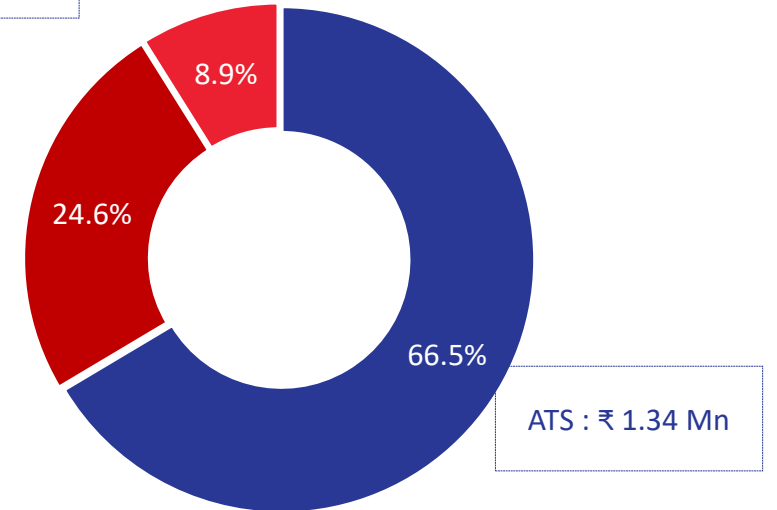
FY23



Disbursement include 14.1% of mortgaged-backed MSME Loans classified under Priority Sector Lending

FY24

(Non HL) ATS : ₹ 0.86 Mn

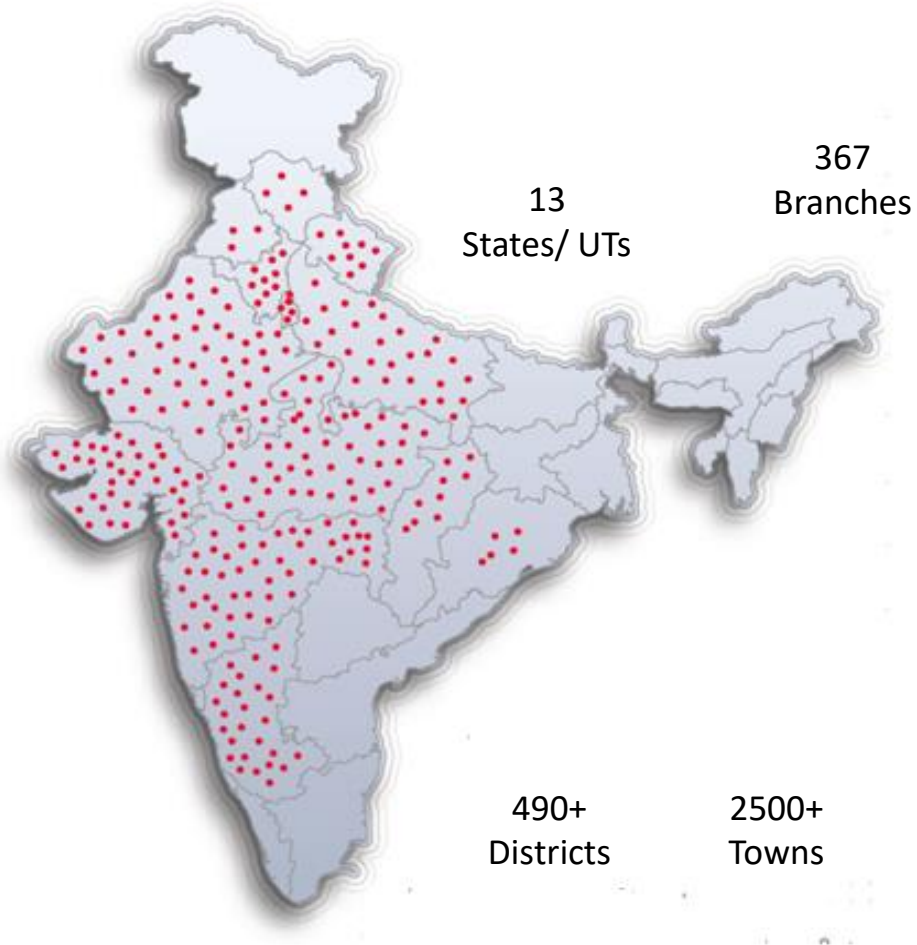


Disbursement include 24.6% of mortgage-backed MSME Loans classified under Priority Sector Lending

■ Home Loan ■ MSME (secured by mortgage) ■ Other Mortgage Loan

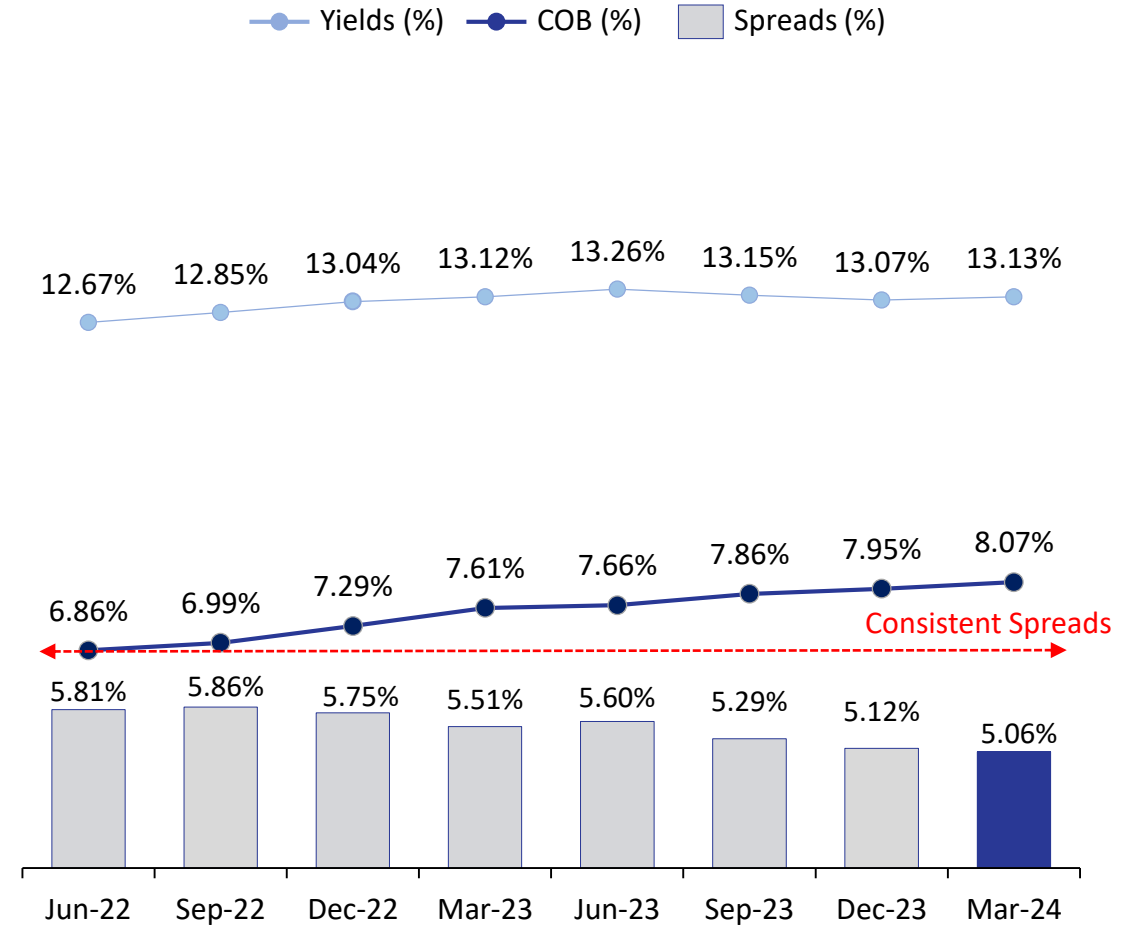
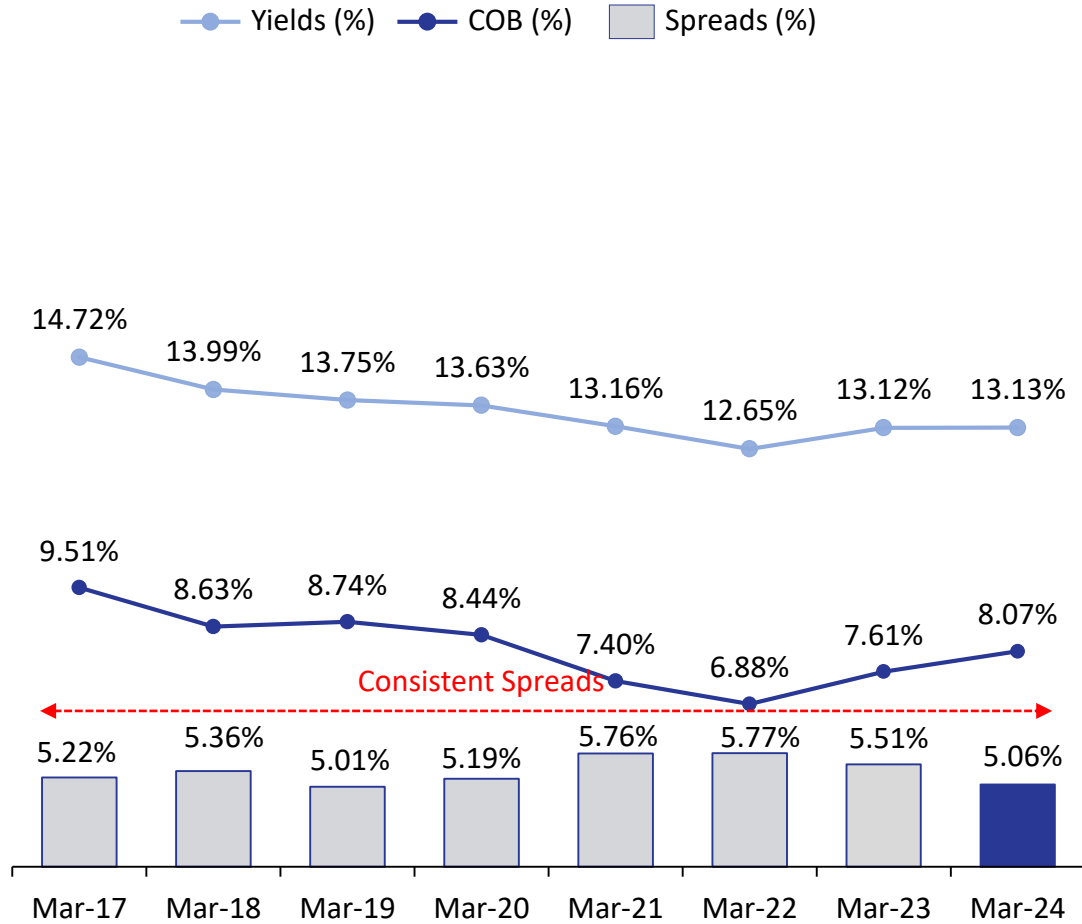
ATS : Average Amount (at the time of Sanction) per Disbursed Loan Account

Well diversified geographical distribution



State	Branches	Operations Commenced in
Rajasthan	108	2012
Maharashtra	49	2012
Gujarat	45	2012
Madhya Pradesh	51	2013
Delhi	5	2013
Haryana & Punjab	23	2017
Chhattisgarh	9	2017
Uttar Pradesh	32	2018
Uttarakhand	9	2018
Himachal Pradesh	4	2020
Orissa	6	2021
Karnataka	26	2021
Total	367	

Yields, Cost of Borrowings and Spreads (%)



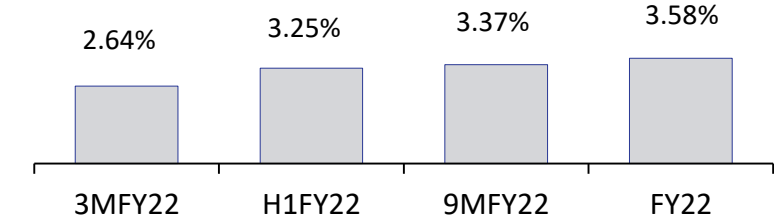
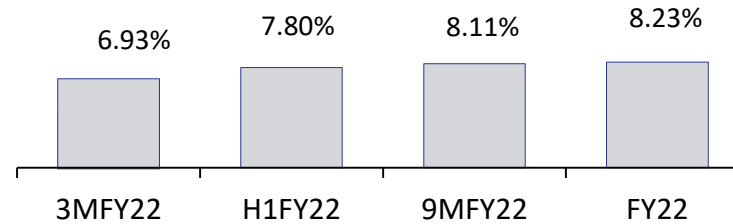
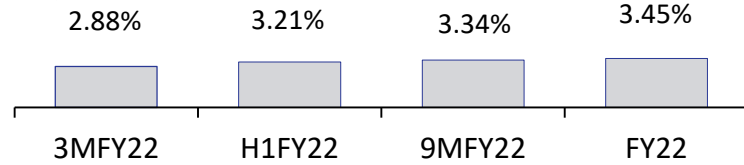
Margin and Cost Efficiency

OpEx (%)

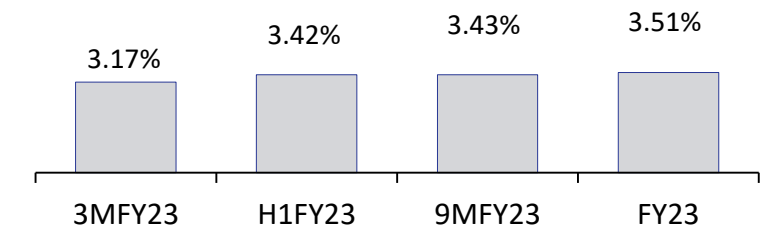
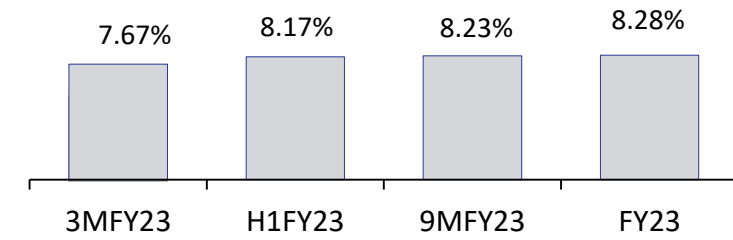
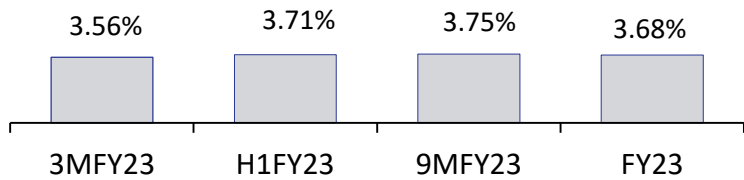
NIM (%)

ROA (%)

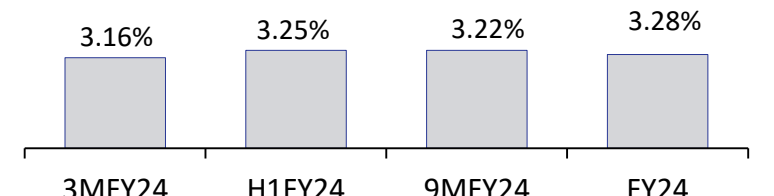
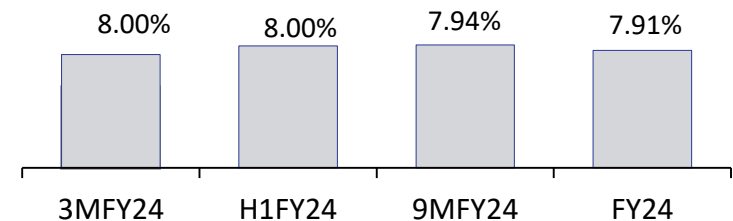
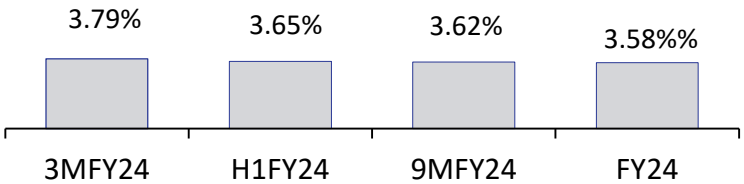
FY22



FY23



FY24

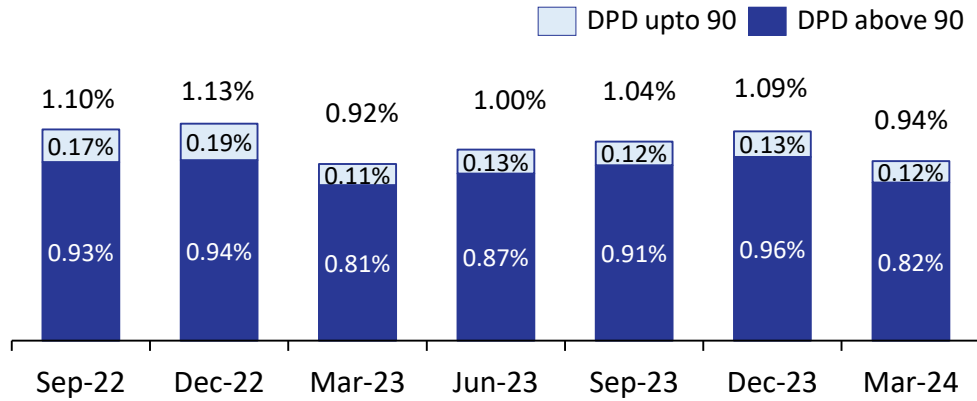


Data as per Ind-AS and cumulative for the mentioned period

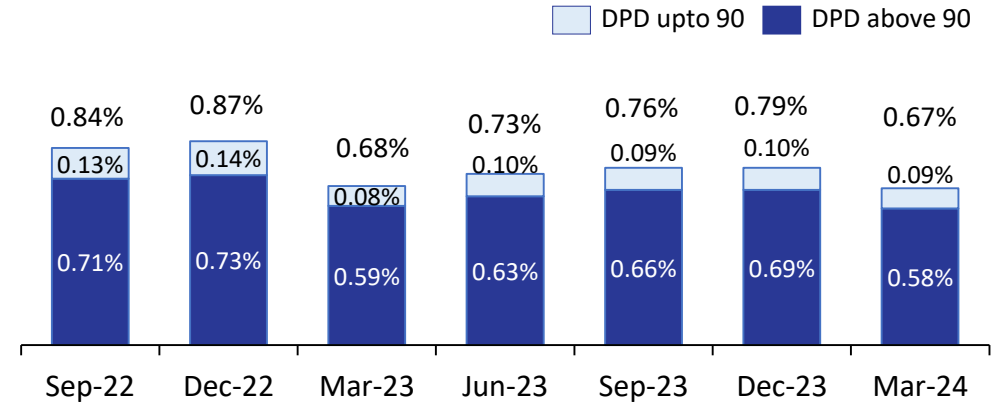
OpEx as % of Avg. total assets
NIM as % of Avg. total assets

Pristine Asset Quality

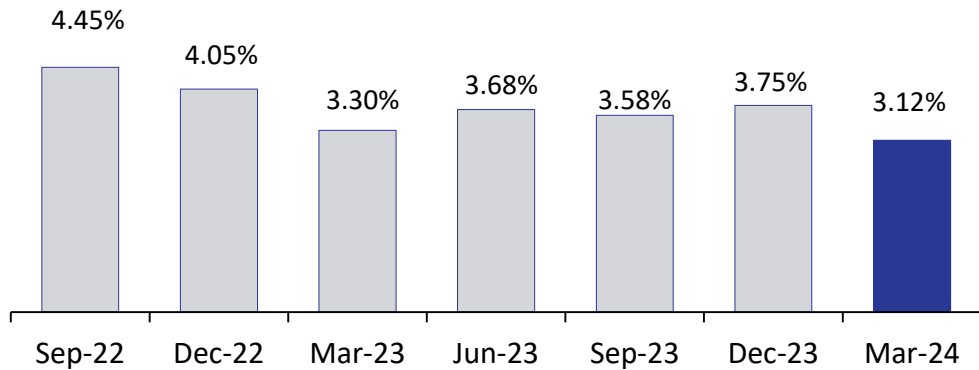
Gross Stage 3 (%)



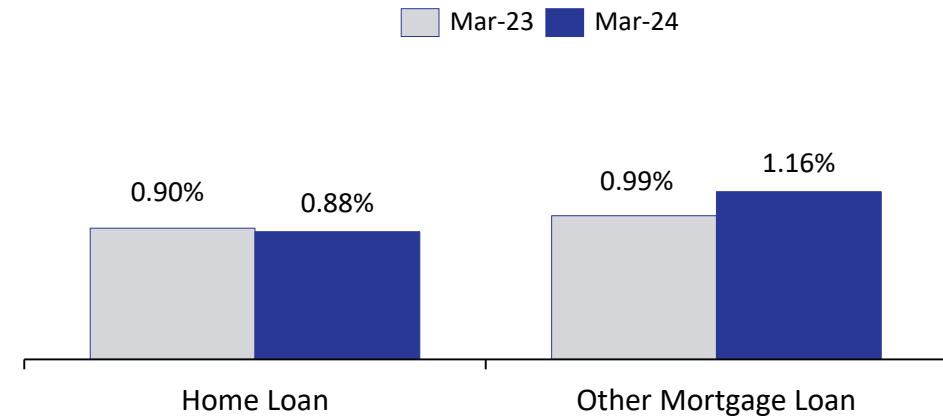
Net Stage 3 (%)



1+DPD (%)



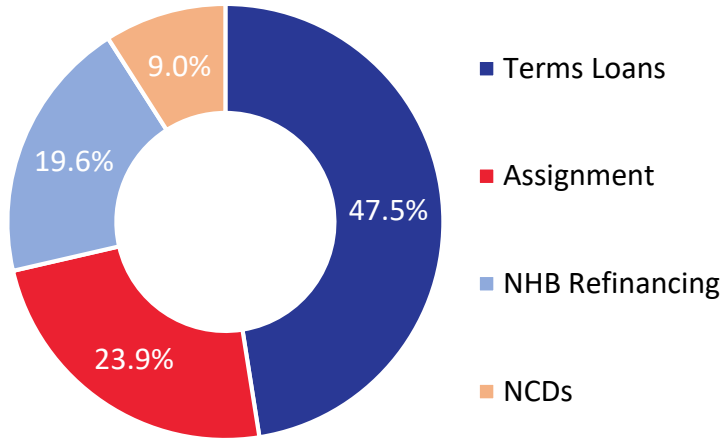
Segment-wise Gross Stage 3 (%)



Robust Liability Management

Diversified Funding Mix

As on Mar-24



Diversified Mix : **35 Lenders**

No exposure to Commercial Papers

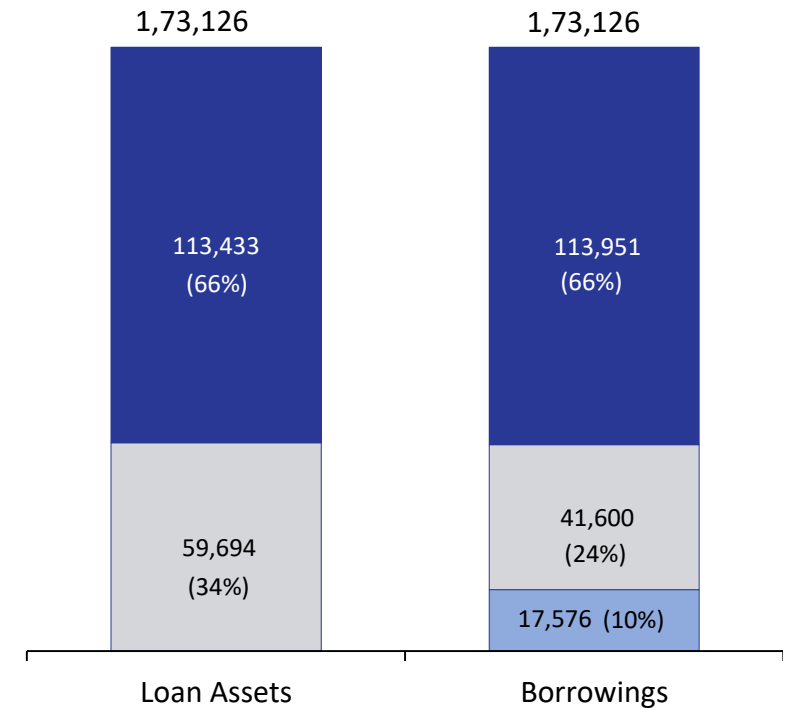
1st in the industry to have **funding tie-up** with MSME sector development institution
1st Co-lending deal completed with a large PSU Bank

Incremental Borrowings –
Q4 FY24 - ₹ 18,520 Mn at 8.14% for 144 months
FY24 - ₹ 61,450 Mn at 8.14% for 136 months

Loan Assets & Borrowings (₹ Mn)

As on Mar-24

■ Floating ■ Fixed ■ Equity

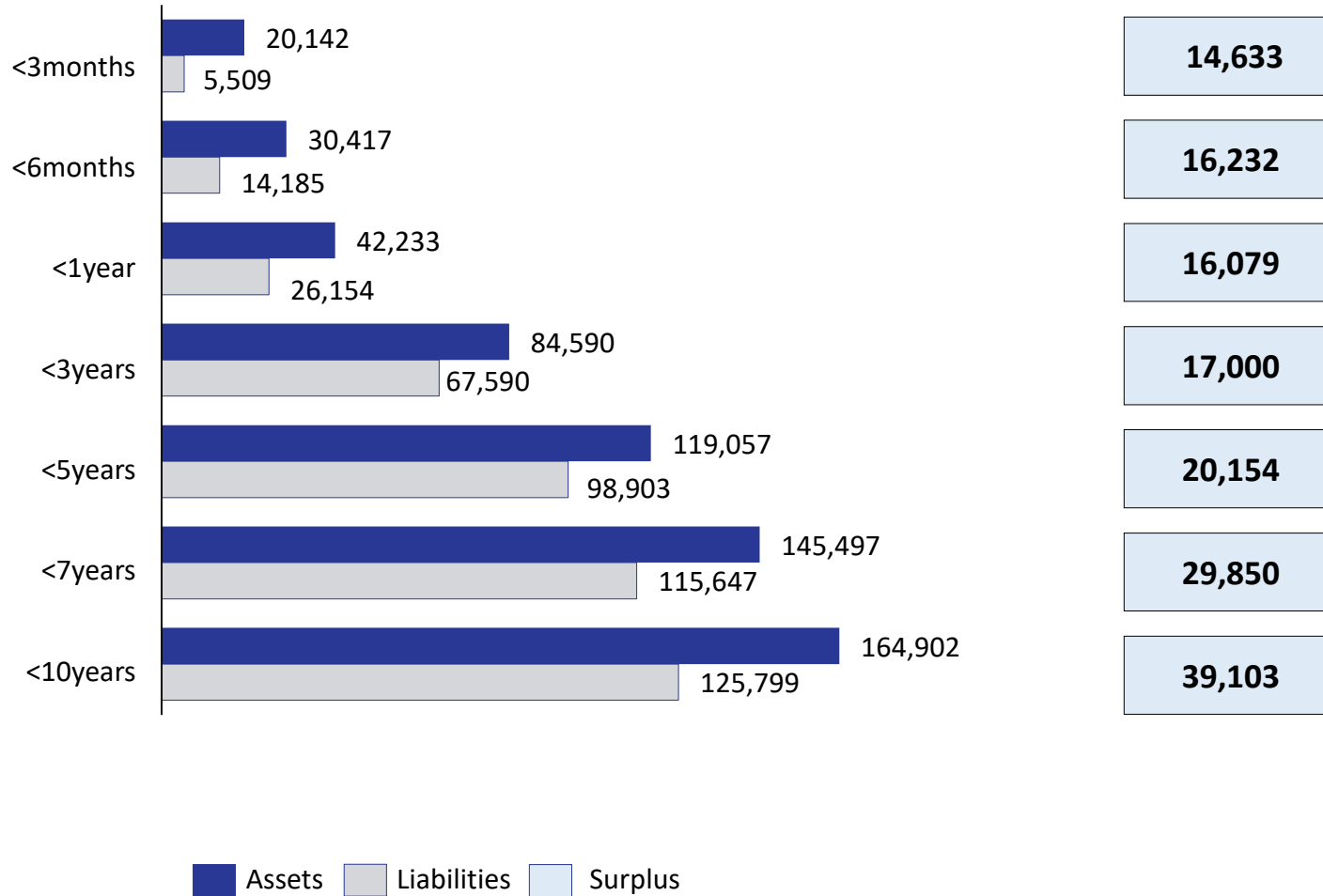


Payment Schedule of Debt Capital Market Exposure

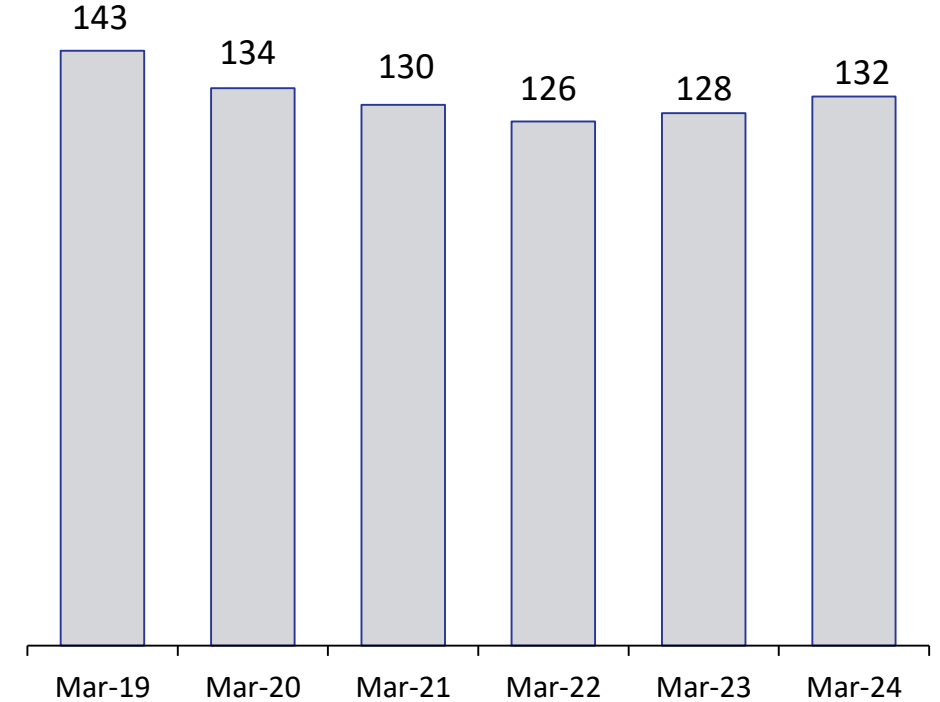
NCD Investor	Exposure (₹ Mn)	Payment Schedule (₹ Mn)				
	As on 31-Mar-24	FY25	FY26	FY27	FY28	FY29
Mutual Fund	990	-	-	990	-	-
IFC	3,450	3,450	-	-	-	-
Banks	2,300	700	650	500	300	150
BII (erstwhile CDC)	4,600	500	1,400	900	900	900
ADB	2,735	684	684	684	684	-
Total (Mn)	14,075	5,334	2,734	3,074	1,884	1,050

Surplus Management* (₹ Mn)

As on Mar-24



Average tenor of outstanding borrowing (months)



* Data as per Ind-AS

Comfortable Liquidity Position

Particulars (₹ Mn)	As on Mar-24
Cash & Cash Equivalents	17,849
Un-availed CC Limits	1,250
Documented & Un-availed Sanctions from NHB	2,300
Documented & Un-availed Sanctions from other Banks	8,940
Total Liquidity Position	30,339



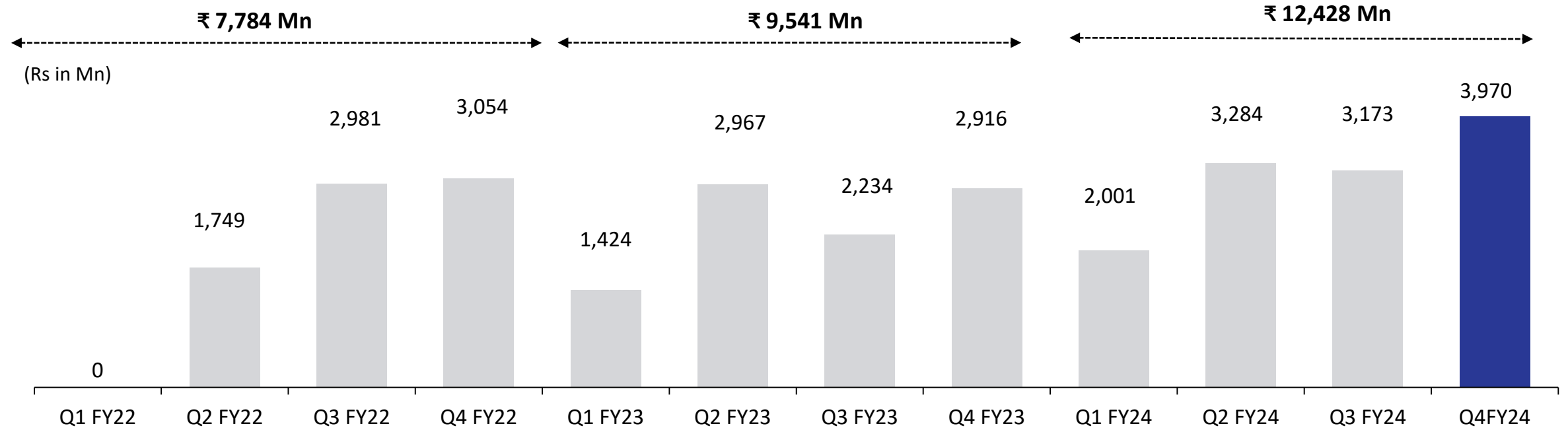
**High-Quality Liquidity of
₹ 21,399 Mn**

Particulars (₹ Mn)	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25
Opening Liquidity	30,339	33,507	31,554	32,905
Add: Principal Collections & Surplus from Operations	6,448	6,678	6,549	6,808
Less: Debt Repayments	3,279	8,631	5,198	5,313
Closing Liquidity	33,507	31,554	32,905	34,400

₹ 34,400 Mn of Surplus Funds* available for business

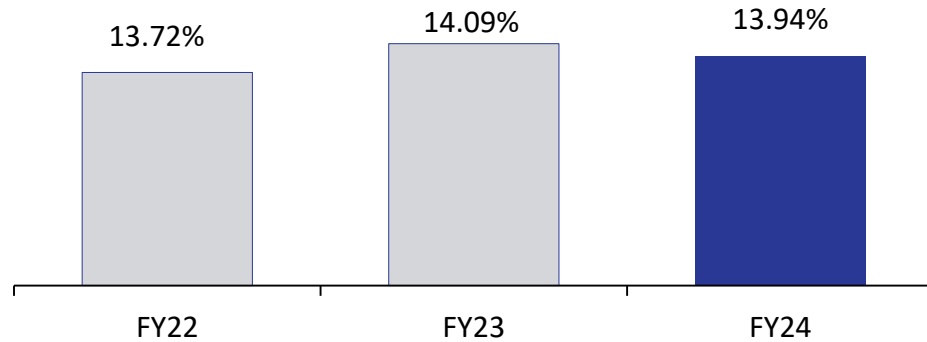
* without including any incremental sanctions

Net Securitization Volume

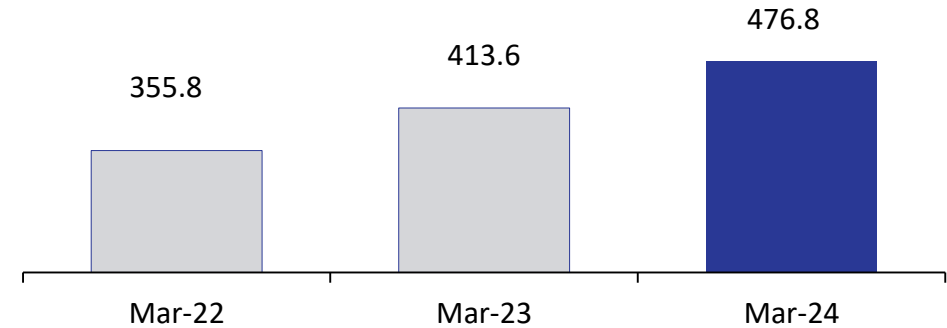


Key Financial Ratios

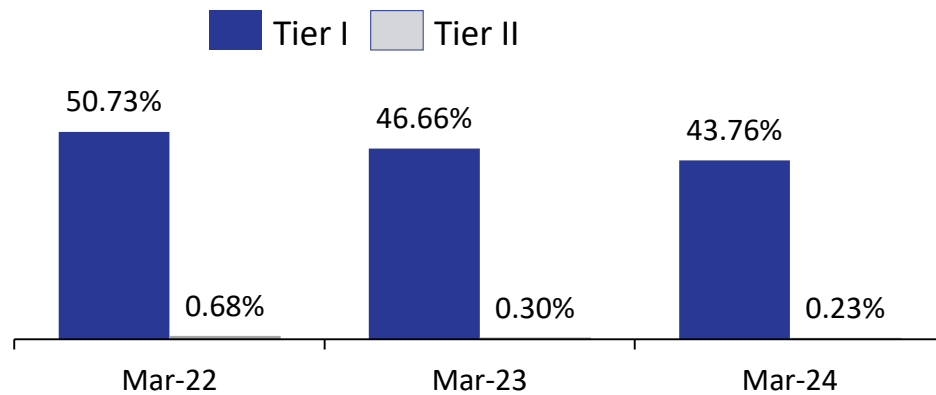
ROE (%)



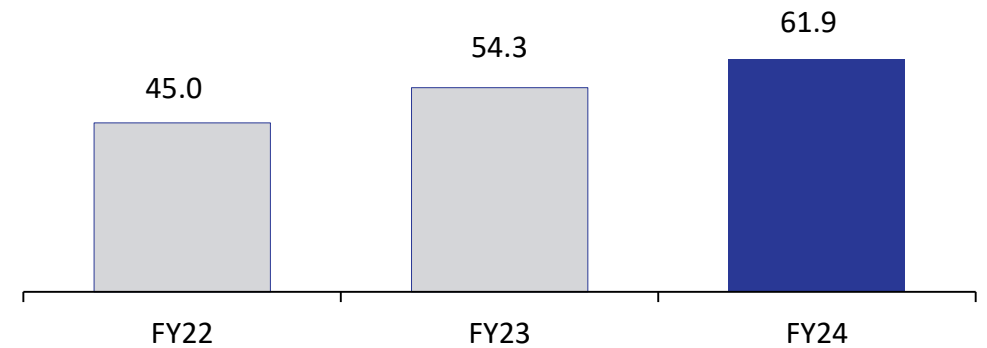
Book Value Per Share (₹)



Capital Adequacy Ratio (%)



Earning Per Share* (₹)





Annexures

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

Profit & Loss Statement

Particulars (₹ Mn)	Q4 FY24	Q4 FY23	Y-o-Y	Q3 FY24	Q-o-Q	FY24	FY23	Y-o-Y
Interest Income on Loans (incl. Processing Fee)	4,598.2	3,887.2	18.3%	4,351.6	5.7%	17,301.6	14,080.4	22.9%
Interest Income on Fixed Deposits	372.9	280.3		372.4		1,413.8	911.4	
Reversal Income on Earlier Assigned Loans	(384.9)	(306.1)		(350.6)		(1,368.9)	(1,110.0)	
Upfronting Income on Fresh Assigned Loans	551.2	447.6		447.6		1,795.5	1,518.2	
Non-Interest Income	330.6	193.1		270.9		1,061.0	701.4	
Interest Expense (incl. Finance Charges)	(2,227.9)	(1,668.3)		(2,185.8)		(8,359.1)	(5,986.1)	
NIM	3,240.1	2,833.8	14.3%	2,906.2	11.5%	11,843.8	10,115.3	17.1%
Operating Expenses	1,422.0	1,184.4		1,329.2		5,354.6	4,501.2	
Credit Costs	43.2	63.8		79.7		244.7	124.2	
Profit Before Tax	1,774.9	1,585.6	11.9%	1,497.4	18.5%	6,244.5	5,490.0	13.7%
Provision for Taxation	348.8	318.1		330.9		1,337.6	1,189.2	
Profit After Tax	1,426.2	1,267.5	12.5%	1,166.5	22.3%	4,906.9	4,300.7	14.1%
Total Comprehensive Income	1,428.8	1,247.5	14.5%	1,166.5	22.5%	4,908.5	4,282.8	14.6%
EPS – in Rs (Diluted)	18.0	16.0		14.6		61.9	54.3	

Balance Sheet

Particulars (₹ Mn)	31-Mar-24	31-Mar-23
Sources of Funds		
Share Capital	791	791
Reserves & Surplus	36,942	31,906
Borrowings	1,23,983	98,873
Deferred Tax Liability (Net)	602	502
Other Liabilities & Provisions	2,876	2,034
Total	1,65,195	1,34,105
Application of Funds		
Loan Assets	1,40,044	1,14,763
Investments	1,822	1,231
Fixed Assets	715	561
Liquid Assets	17,978	13,816
Other Assets	4,636	3,734
Total	1,65,195	1,34,105

PAT Reconciliation

Particulars (₹ Mn)	FY24	FY23	Y-o-Y	Q4 FY24	Q4 FY23	Y-o-Y
Net Profit as per IGAAP	4,435.1	3,793.1	16.9%	1,200.7	1,006.1	19.3%
<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	24.1	192.2		36.4	89.2	
Fair valuation of employee stock options (ESOP)	(86.0)	(164.2)		11.2	52.1	
Adoption of effective interest rate (EIR) for amortisation of expenses - financial liabilities at amortised cost	(20.7)	(30.2)		(10.6)	(2.6)	
Net gain from excess interest spread on assignment transactions	426.6	408.3		166.3	141.5	
Expected Credit Loss (ECL) provision	2.7	5.6		22.5	(28.2)	
Other Adjustments	(16.0)	32.6		(3.8)	20.7	
Deferred Tax impact on above adjustments and reversal of DTL on special reserve and other tax impact	141.1	63.4		3.6	(11.2)	
Net Profit Before Other Comprehensive Income as per IndAS	4,906.9	4,300.7	14.1%	1,426.2	1,267.5	12.5%
Other Comprehensive Income after Tax	1.5	(17.9)		2.6	(20.0)	
Total Comprehensive Income as per IndAS	4,908.5	4,282.8	14.6%	1,428.8	1,247.5	14.5%

ECL Provisions

Particulars (₹ Mn)	31-Mar-24	31-Dec-23	31-Mar-23
Gross Stage 1	1,37,507.4	1,27,159.9	1,12,318.4
% portfolio in Stage 1	97.60%	97.23%	97.26%
ECL Provision Stage 1	315.8	292.3	259.6
ECL Provision % Stage 1	0.23%	0.23%	0.23%
Gross Stage 2	2,065.9	2,193.1	2,093.5
% portfolio in Stage 2	1.47%	1.68%	1.81%
ECL Provision Stage 2	152.5	161.1	169.4
ECL Provision % Stage 2	7.38%	7.35%	8.09%
Gross Stage 3 a (DPD <= 90) *	158.7	174.3	127.2
% portfolio in Stage 3 a	0.12%	0.13%	0.11%
ECL Provision Stage 3 a	37.58	41.3	30.1
Gross Stage 3 b (DPD > 90)	1,159.9	1,250.7	939.7
% portfolio in Stage 3 b	0.82%	0.96%	0.81%
ECL Provision Stage 3 b	342.3	350.9	256.9
ECL Provision % Stage 3	28.8%	27.52%	26.91%
Gross Stage 1, 2 & 3	1,40,891.9	1,30,777.9	1,15,478.8
ECL Provision Stage 1, 2 & 3	848.2	845.6	716.1
Total ECL Provision %	0.60%	0.65%	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 ₹ 712.3 Mn are being classified as Stage 2, and a provision of ₹ 96.1 Mn has been created on such accounts as of 31-Mar-24 as per the guidelines.

DPD wise status of Restructured book as of Mar 31, 2024 :

DPD Bucket	Total EAD
Current	464.7
1-30	102.5
31-60	130.7
61-90	14.5
Total	712.3

Net Worth Reconciliation

Particulars (₹ Mn)	31-Mar-24	31-Mar-23
Net Worth as per previous GAAP	34,650.8	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	(193.8)	(217.9)
Adoption of EIR for amortisation of expenses - financial liabilities at amortised cost	75.7	96.0
Net gain from excess interest spread on assignment transactions	3,093.7	2,667.2
Expected Credit Loss (ECL)	(62.2)	(65.0)
Other Adjustments	(235.1)	(224.0)
Deferred Tax impact on above adjustments and reversal of DTL on special reserve and other tax impact	404.1	262.9
Net Worth as per Ind AS	37,733.2	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

Stay committed to uphold transparency and Business integrity. Governance first always.

Robust Corporate Governance

The Board of Directors helps in improving corporate credibility and governance standards and managing risk and independent oversight in the Company.

The company has also implemented the following policies to promote ethical, transparent, and accountable behavior:

- Code of practices and procedures for fair disclosure of unpublished price sensitive information ([Link](#))
- Code of conduct for the Board of directors and Sr. Management personnel ([Link](#))
- Internal Guidelines on Corporate Governance ([Link](#))
- Vigil mechanism/ whistle blower policy ([Link](#))
- Anti Bribery Corruption Policy ([Link](#))
- Know Your Customer and Anti-Money Laundering Measures ([Link](#))
- Fair Practice Code([Link](#))
- ESG Policy ([Link](#))

Separate Chairperson & Managing Director position

Independent directors : 3 out of 9

Women directors : 2 out of 9

Environmental Initiatives

- Aavas has assured **independent Green House Gas (GHG) Statement** and Independent Auditor's Certificate on **GRI Reporting Standards**.
- **150 houses** are certified as EDGE certified Self-Built Green Homes.
- **295 KWP Green Energy (Solar Plant)** was installed during the Quarter.

Stakeholder Engagement Initiatives

- Recreational activities and Webinars organized for Development and **Wellbeing of Employees**
- Celebrated **"Women's Day"** a step towards gender sensitivity by awarding our female employees for their commitment towards the Company.
- **4 Labour fair** trainings were given under Project Vishwakarma.
- Aavas **inaugurated 14 Traffic police Assistance booth** for creating awareness on road safety and encouraged the public to follow traffic rules.
- **6,000 + Youth** educated through **"Aavas Youth Road Safey Awareness "** workshops and helmet distribution.
- Aavas **sponsored the redevelopment of two government schools**, an initiative towards for holistic development of children.
- Aavas installed **40 Water Coolers**, distributed **50 Sewing Machine** and organized **4 Labour Fair** for Social Upliftment.
- Aavas co-sponsored **"Jaipur Marathon"** where people from all walks of life came together for a shared fitness journey.

Awards & Accolades



Top BFSI Brand at ET Now Best BFSI Brands 2024 by Economic Times Edge (Consecutively for 2nd time)

ESG Ratings

Rating Agencies	Rating/Score
CRISIL	64-Strong
REFINITIV	55-Strong
SUSTAINALYTICS	26.2- Medium Risk
MORNINGSTAR	26.16- Medium

For further information, please contact :



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SGA Strategic Growth Advisors

Strategic Growth Advisors Private Limited

CIN: U74140MH2010PTC204285 (www.sgapl.net)



Thank You !