

Ref No: AAVAS/SEC/2019-20/401

Date: March 25, 2020

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

Sub: Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We hereby inform that in the wake of COVID-19 pandemic outbreak & subsequent lockdown for 21 days announced by the Hon'ble Prime Minister on March 24, 2020, all our branches & Corporate Office would remain closed in compliance with the Government of India's order. Employees supporting the critical business operations & essential customer service will continue to work from home as per the Company policy that has been put in place under the Business Continuity Plan.

Further, we would like to intimate that:

- 100% of our loan portfolio is secured against mortgage
- Portfolio is very granular in terms of customer profiles with average ticket size of sub ₹ 1 Mn
- Average LTV on the outstanding loan portfolio is less than 50%
- More than 95% of the EMI payments happen through electronic mode & banking channels
- As of March 24, 2020, strong liquidity position (without considering principal repayments):
 - Cash & cash equivalents of ₹ 10,920 Mn
 - Un-availed documented sanctions of ₹ 14,750 Mn
- The total debt repayment (including interest of ₹ 1,820 Mn) over H1 FY21 of ₹ 4,310 Mn

The Company is aware & fully responsible of its role in ensuring the well-being of its customers, employees & the society. In this hour of need, the Company stands united behind the nation & will continue to abide by any further directives from the Central & State governments.

You are requested to take the same on record.

Thanking You,

For Aavas Financiers Limited


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

