

**Ref. No. AAVAS/SEC/2021-22/1058**

**Date: February 04, 2022**

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

**Sub: Newspaper Clippings of Unaudited Financial Results for quarter and Nine Months ended December 31, 2021 of Aavas Financiers Limited ("the Company")**

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

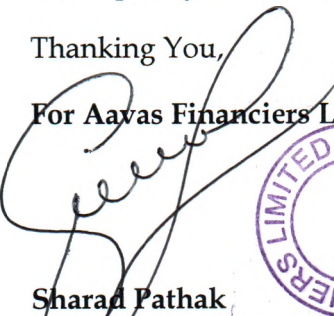
In pursuant to the captioned regulation, please find enclosed herewith the copies of Newspaper clippings of Unaudited Financial Results for quarter and nine months ended December 31, 2021, as published by the Company on February 04, 2022, in all editions of English daily- Financial Express, Business Standard (Mumbai and Delhi Editions) and Regional (Hindi) Newspaper- Business Remedies.


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 Business Remedies Newspaper



AAVAS FINANCIERS LIMITED

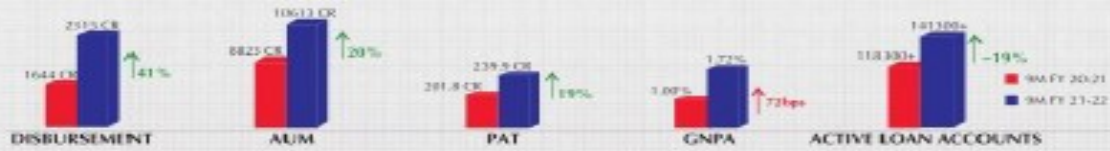
(Formerly known as "Au HOUSING FINANCE LIMITED")

An ISO 9001: 2015 Certified Company | CIN NO.: L65922RJ2011PLC034297

Regd. & Corp. Office: 201-202, 2nd Floor, Southend Square,  
Mansarovar Industrial Area, Jaipur-302020

Tel: +91 141 661 8888 | E-Mail: [info@aavas.in](mailto:info@aavas.in), Website: [www.aavas.in](http://www.aavas.in)

WE UNDERSTAND  
OUR RESPONSIBILITY AND COMMITMENT  
TO FULFILL DREAMS



### Aavas Financiers Limited

ICIN: 165922RQ01 | PLO034297

Regd. Office: 181-201, 2nd Floor, Southern Square, Mansarovar Industrial Area, Jaipur-302020, Rajasthan (INDIA)  
Phone No. : +91-141-4459293, Fax No. : +91-141-4418801, Website : www.aavas.in

#### Statement of consolidated unaudited financial results for the quarter and nine months ended December 31, 2021

SL NO.	PARTICULARS	QUARTER ENDED DECEMBER 31, 2021 (UNPAID)	QUARTER ENDED DECEMBER 31, 2020 (UNPAID)	NINE MONTHS ENDED DECEMBER 31, 2021 (UNPAID)	YEAR ENDED MARCH 31, 2021 (UNPAID)
1	Total Income from Operations	34,258.01	30,897.70	93,936.24	1,18,315.98
2	Net Profit / Loss for the period (Before Tax, Exceptional and/or Extraordinary Items)	11,905.81	11,829.79	30,680.06	35,255.36
3	Net Profit / Loss for the period (Before Tax, After Exceptional and/or Extraordinary Items)	11,905.81	11,829.79	30,680.06	35,255.36
4	Net Profit / Loss for the period (After Tax, After Exceptional and/or Extraordinary Items)	8,876.03	8,546.11	23,071.26	28,890.92
5	Total Comprehensive Income for the period (Comprising Profit / Loss for the period (After Tax) and Other Comprehensive Income (After Tax))	8,876.03	8,546.11	23,071.26	28,875.32
6	Paid up Equity Share Capital	7,893.19	7,838.93	7,893.19	7,893.19
7	Reserves (including valuation reserve) as shown in the Audited Balance Sheet of the previous year	2,32,230.57*	2,01,099.25**	2,32,230.57*	2,32,230.57*
8	Securities Premiums Account	1,34,878.12	1,33,836.31	1,34,878.12	1,33,836.29
9	Net worth	2,66,252.14	2,35,829.32	2,66,153.14	2,66,089.03
10	Paid up Debt Capital/ Outstanding Debt	7,25,357.66	6,33,398.82	7,25,357.66	6,38,137.24
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	2.72	2.83	2.72	2.85
13	Earnings Per Share for Rs. 10/- each (EPS for the quarter / nine months are not applicable)				
	1. Basic	11.25	10.98	36.46	36.66
	2. Diluted	11.19	10.80	36.23	36.54
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debiture 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

Note:

(i) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on February 03, 2022 and subjected to limited review by the statutory auditor of the Company.

(ii) Key statistical financial information:

PARTICULARS	QUARTER ENDED DECEMBER 31, 2021 (UNPAID)	QUARTER ENDED DECEMBER 31, 2020 (UNPAID)	NINE MONTHS ENDED DECEMBER 31, 2021 (UNPAID)	YEAR ENDED MARCH 31, 2021 (UNPAID)
Total Income from operations	34,257.51	30,894.21	93,833.36	1,18,317.46
Profit before tax	11,902.07	11,826.21	30,677.17	35,332.94
Net profit after tax	8,946.79	8,562.00	23,112.49	28,949.52

(iii) The above is an extract of the detailed format of quarterly and nine months Financial Results filed with the Stock Exchange under Regulation 33 and 52 of the SEBI Listing Obligations and Disclosure Requirements Regulations, 2015. The full format of the quarterly and nine months Financial Results are available on the website of the Exchange, www.sebi.gov.in and www.bseindia.com and on the website of the Company at: www.aavas.in.

(iv) For the other line items related to regulation 52(d) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. Website (NSE) <https://www.nseindia.com>, BSE Limited website (BSE) <https://www.bseindia.com>.

(v) There is no impact on net profit/loss, total comprehensive income or any other relevant financial result due to change(s) in accounting policies for the nine months ended December 31, 2021.

(vi) Figures for the previous period(s) have been re-presented and/or re-included wherever considered necessary.

For AAVAS FINANCIERS LIMITED

Sd/-  
Sudip Kumar Agarwal  
Managing Director & CEO

Place: Jaipur

Date: February 03, 2022

Long term rating CARE  
AA- (Positive)

Long term rating KRA  
AA- (Positive)

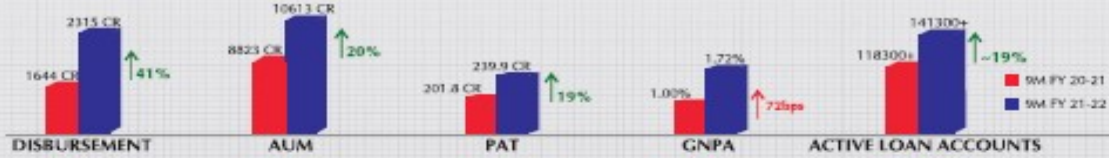
States  
13

Branches  
298

Employees  
5766

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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 nine months ended December 31, 2021

Sl. No.	Particulars	Quarter ended December 31, 2021 (Unaudited)	Quarter ended December 31, 2020 (Unaudited)	Nine months ended December 31, 2021 (Unaudited)	Year ended March 31, 2021 (Audited)
1	Total Income from Operations	34,258.01	30,997.70	93,936.26	1,10,335.98
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	11,505.61	11,029.79	30,688.06	35,255.36
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	11,505.61	11,029.79	30,688.06	35,255.36
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	8,876.03	8,546.11	23,971.26	28,891.92
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	8,876.03	8,546.11	23,992.89	28,975.32
6	Paid up Equity Share Capital	7,893.19	7,804.93	7,893.19	7,890.46
7	Reserves (including revaluation reserve) as shown in the Audited Balance Sheet of the previous year	2,32,230.57*	2,01,869.25**	2,32,230.57*	2,32,230.57*
8	Securities Premium Account	1,34,870.12	1,33,036.31	1,34,870.12	1,33,403.29
9	Net worth	2,66,353.14	2,30,929.32	2,66,353.14	2,40,001.00
10	Paid up Debt Capital/ Outstanding Debt	7,25,357.66	6,53,386.82	7,25,357.66	6,36,157.24
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	2.72	2.83	2.72	2.65
13	Earnings Per Share (of Rs. 10/- each) (EPS for the quarters / nine months are not annualised)				
	1. Basic:	11.25	10.90	30.46	36.89
	2. Diluted:	11.19	10.81	30.23	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 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on February 03, 2022 and subjected to limited review by the statutory auditors of the Company.

#### (ii) Key standalone financial information:

Particulars	Quarter ended December 31, 2021 (Unaudited)	Quarter ended December 31, 2020 (Unaudited)	Nine months ended December 31, 2021 (Unaudited)	Year ended March 31, 2021 (Audited)
Total income from operations	34,257.53	30,994.25	93,933.36	1,10,317.46
Profit before tax	11,552.07	11,051.21	30,677.17	35,332.94
Net profit after tax	8,910.70	8,562.03	24,112.49	28,949.52

(iii) The above is an extract of the detailed format of quarterly and nine months Financial Results filed with the Stock Exchange under Regulation 33 and 32 of the SEBI (Listing Obligations and Disclosures) Regulations, 2015. The full format of the quarterly and nine months Financial Results are available on the website of Stock Exchange, www.nseindia.com and www.bseindia.com and on the website of the Company i.e. www.aavas.in.

(iv) For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. Website (URL: https://www.nseindia.com), BSE Limited website (URL: https://www.bseindia.com).

(v) There is no impact on net profit/loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies for the nine months ended December 31, 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: February 03, 2022

Long term rating CARE  
AA- (Positive)

Long term rating ICRA  
AA- (Positive)

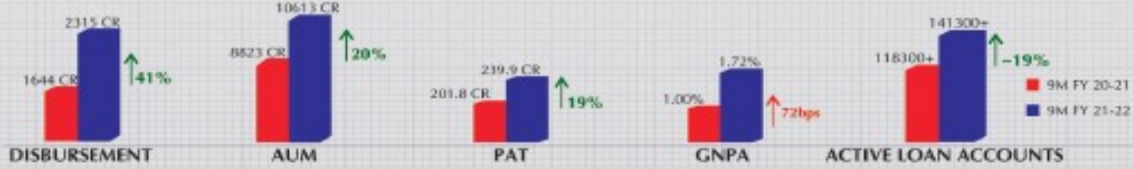
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5766

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TO FULFILL DREAMS



आवास फायनेसियर्स लिमिटेड

(CIN: L65922RJ2011PLC034297)

रजिस्टर्ड कार्यालय: 201-202 कैलाश पार्क, साब्यसिंह स्क्वायर, मानसरोवर इंडस्ट्रियल एरिया, जयपुर - 302020, राजस्थान (भारत)  
फोन : +91-141-4659239 फैक्स : +91-141-6618861, वेबसाइट: www.aavas.in

दिसंबर 31, 2021 को समाप्त तिमाही एवं नौमासिक अवधि के लिए अनअंकेक्षित समेकित वित्तीय परिणामों का विवरण

क्र. सं.	विवरण	तिमाही समाप्त दिसंबर 31, 2021 (अनअंकेक्षित)	पूर्व वर्ष तिमाही समाप्त दिसंबर 31, 2020 (अनअंकेक्षित)	त्रैमासिक समाप्त दिसंबर 31, 2021 (अनअंकेक्षित)	वर्षिक समाप्त मार्च 31, 2021 (अंकेक्षित)
1.	परिचालनों से कुल आय	34,258.01	30,997.70	93,936.24	1,10,335.98
2.	अवधि हेतु शुद्ध लाभ/(हानि) (कर, अनुवाद तथा/अथवा अंतराधारण मही से पूर्व)	11,505.61	11,029.79	30,688.06	35,255.36
3.	अवधि हेतु शुद्ध लाभ/(हानि) कर से पहले (अनुवाद तथा/अथवा अंतराधारण मही के बाद)	11,505.61	11,029.79	30,688.06	35,255.36
4.	अवधि हेतु शुद्ध लाभ/(हानि) कर पश्चात (अनुवाद तथा/अथवा अंतराधारण मही के बाद)	8,876.03	8,546.11	23,971.26	28,891.92
5.	अवधि हेतु कुल व्यापक आय अवधि के लिए लाभ/(हानि) (कर पश्चात) तथा अन्य व्यापक आयों को सम्मिलित करने (कर पश्चात)	8,876.03	8,546.11	23,992.89	28,975.32
6.	सुकरा इंडिपेंडेंट फंड	7,893.19	7,838.93	7,893.19	7,850.46
7.	संघ (पुनर्निर्माण तथा को-ऑपरेटिव) बैंक की वित्तों एवं की अतिरिक्त बैंकिंग बैंक में विद्यमान राशि है	2,32,230.57*	2,01,959.25**	2,32,230.57*	2,32,230.57*
8.	इतिवृत्ति प्रेषित राशि	1,34,870.12	1,33,036.31	1,34,870.12	1,33,403.29
9.	निकास मूल्य	2,66,353.14	2,30,929.32	2,66,353.14	2,40,081.03
10.	सुकरा खन फंडी/बचत राशि	7,25,357.66	6,53,386.82	7,25,357.66	6,36,157.24
11.	बचत प्रविष्टि करिबल सेरा	NA	NA	NA	NA
12.	अन इंडिपेंडेंट अनुदान	2.72	2.83	2.72	2.65
13.	इति सेरा खर्च (अनके का रु 10) - (विभाजित)/नौमासिक के लिए रु. पी.एच. वर्षिक नहीं है।				
1.	मूल:	11.25	10.90	30.46	36.86
2.	उपज:	11.19	10.81	30.23	36.54
14.	मुंबई सोशल सेवक	NA	NA	NA	NA
15.	डिजिटल सोशल सेवक	NA	NA	NA	NA
16.	बर्नो सेरा कर्मज अनुदान	NA	NA	NA	NA
17.	अन सेरा करिबल अनुदान	NA	NA	NA	NA

\*मार्च 31, 2020 तक \*\*मार्च 31, 2020 तक

टिप्पणियाँ:

- (1) दिसंबर 31, 2021 को समाप्त वर्षिक अंकेक्षितों को अनअंकेक्षित करके 31, 2020 को अंकेक्षित करने के द्वारा की गई है तथा निदेशक नंबर की हुई केस में निदेशक नंबर द्वारा इन अंकेक्षितों पर संशुद्धि दी गई है तथा यह कंपनी के वित्तीय निकाय परिवर्तन के परिणामस्वरूप है।
- (2) कुल नौमासिक वित्तीय विवरण:

विवरण	तिमाही समाप्त दिसंबर 31, 2021 (अनअंकेक्षित)	पूर्व वर्ष तिमाही समाप्त दिसंबर 31, 2020 (अनअंकेक्षित)	त्रैमासिक समाप्त दिसंबर 31, 2021 (अनअंकेक्षित)	वर्षिक समाप्त मार्च 31, 2021 (अंकेक्षित)
परिचालनों से कुल आय	34,257.53	30,994.25	93,933.36	1,10,317.46
लाभ कर से पहले	11,552.07	11,051.21	30,877.17	35,332.94
कर से बाद शुद्ध लाभ	8,910.70	8,562.03	24,112.49	28,949.52

- (3) वार्षिक विवरण भारतीय वित्तीय और वित्तिय बॉर्ड (पुनरीक्षण समारोहों और प्रकटीकरण अधिनियम, 2016 के विधिवत 20 तथा 52 के तहत प्रति उपलब्धों में उल्लेखित एवं नौमासिक समाप्त वित्तीय परिणामों के विवरण प्रकाशित कर दिया है। तिमाही एवं वार्षिक वित्तीय के विवरण परिणामों का पूर्ण अंका प्रति उपलब्धों की वेबसाइट [www.aavas.in](http://www.aavas.in) और [www.bseindia.com](http://www.bseindia.com) पर कंपनी की वेबसाइट [www.aavas.in](http://www.aavas.in) पर उपलब्ध है।
- (4) वित्तीय विवरणों के लिए 52 (4) में संदर्भित अन्य उल्लेख आदेश के लिए भारतीय वित्तीय बोर्ड की वेबसाइट [www.bseindia.com](http://www.bseindia.com) पर उपलब्ध है।
- (5) 31 दिसंबर, 2021 को समाप्त 9 महीनों के लिए, अंका परिणामों में परिवर्तन (पी) के कारण शुद्ध आय/हानि, शुद्ध व्यापक आय का वित्तीय अंका वार्षिक वित्तीय पर कोई अंका नहीं बना है।
- (6) तिमाही वित्तीय के अंकाके पुनः संशुद्धि किए गए हैं तथा/अथवा अंका को अंकाकृत/अनअंकेक्षित करके पुनः वर्गीकृत किया गया है।

आवास फायनेसियर्स लिमिटेड के लिए

Sd/-

सुनील कुमार आर्याल

प्रबंध निदेशक एवं सी.ई.ओ.

स्थान: जयपुर  
दिनांक: फरवरी 03, 2022

Long term rating CARE  
AA- (Positive)

Long term rating ICRA  
AA- (Positive)

States  
13

Branches  
298

Employees  
5766

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