

**Ref. No. AAVAS/SEC/2020-21/440**

**Date: October 30, 2020**

<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>Scrip Symbol: AAVAS</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 Code: 541988</b>
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Dear Sir /Madam,

**Sub: Newspaper Clippings of Unaudited Financial Results for quarter and half year ended September 30, 2020 of Aavas Financiers Limited ("the Company")**

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

In pursuant to captioned regulation, please find enclosed herewith the copies of newspaper clippings of Unaudited Financial Results for quarter and half year ended September 30, 2020, as published by the Company on October 30, 2020, 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**

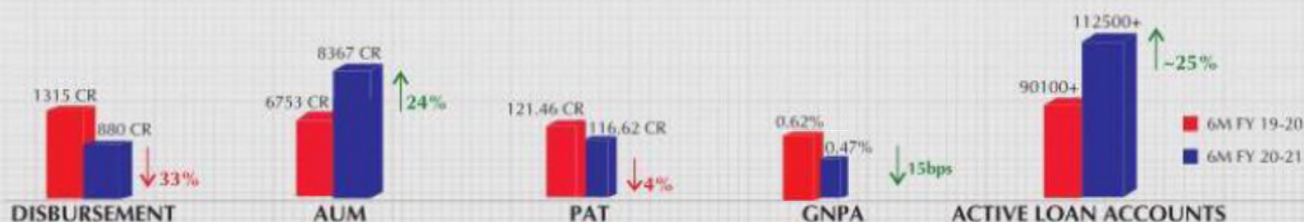
  
**Sharad Pathak**  
**Company Secretary & Compliance Officer**  
**(FCS-9587)**



**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-302020, Rajasthan (INDIA)  
Phone No. : +91-141-4659239. Fax No. : +91-141-6618861. Website : www.aavas.in

### Statement of unaudited Standalone financial results for the quarter ended September 30, 2020

(₹ in Lakhs)

Sl No.	Particulars	Quarter ended September 30, 2020 (Unaudited)	Half Year ended September 30, 2020 (Unaudited)	Quarter ended September 30, 2019 (Unaudited)
1.	Total Income from Operations	27,040.38	50,399.81	23,123.77
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	8,460.74	14,783.32	9,096.98
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	8,460.74	14,783.32	9,096.98
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	6,618.76	11,626.49	7,600.56
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	6,654.78	11,662.51	7,607.23
6.	Equity Share Capital	7,838.41	7,838.41	7,816.84
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	2,01,961.10*	2,01,961.10*	1,75,885.14**
8.	Earnings Per Share (of Rs. 10/- each) (EPS for the quarter/half year are not annualised)			
	1. Basic:	8.45	14.84	9.73
	2. Diluted:	8.37	14.71	9.62

\* As on March 31, 2020

\*\* As on March 31, 2019

Notes:

(i) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 29, 2020 and subjected to limited review by the statutory auditors of the Company.

(ii) Key consolidated financial information:

(₹ in Lakhs)

Particulars	Quarter ended September 30, 2020 (Unaudited)	Half Year ended September 30, 2020 (Unaudited)	Quarter ended September 30, 2019 (Unaudited)
Total Income from operations	2,7,045.95	50,411.26	23,128.06
Profit before tax	8,441.48	14,748.94	9,100.99
Net profit after tax	6,604.46	11,600.98	7,603.69

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

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

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

For AAVAS FINANCIERS LIMITED

Place: Jaipur

Date: Oct 29, 2020

Sd/-

Sushil Kumar Agarwal

Managing Director & CEO

Long term rating CARE  
AA- (Stable)

Long term rating ICRA  
AA- (Stable)

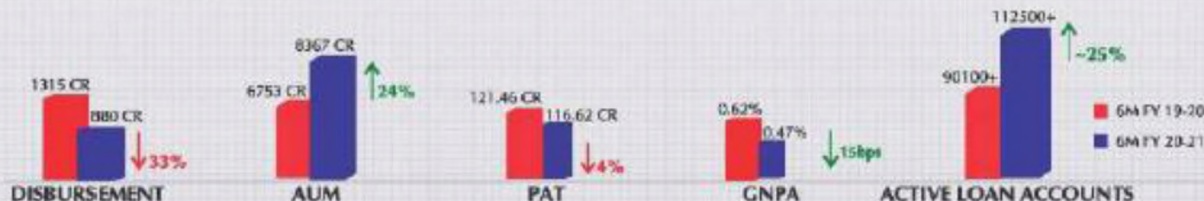
States  
11

Branches  
259

Employees  
4503

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Phone No. : +91-141-4659239, Fax No. : +91-141-6618861, Website : www.aavas.in

**Statement of unaudited Standalone financial results for the quarter ended September 30, 2020**

Sl No.	Particulars	Quarter ended September 30, 2020 (Unaudited)	Half Year ended September 30, 2020 (Unaudited)	Quarter ended September 30, 2019 (Unaudited)
1.	Total Income from Operations	27,040.38	50,399.61	23,123.77
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	8,460.74	14,783.32	9,096.98
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	8,460.74	14,783.32	9,096.98
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	6,618.76	11,626.49	7,600.56
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	6,654.78	11,662.51	7,607.23
6.	Equity Share Capital	7,838.41	7,838.41	7,816.84
7.	Reserves (including Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	2,01,961.10*	2,01,961.10*	1,75,885.14**
8.	Earnings Per Share (of Rs. 10/- each) (EPS for the quarter/ half year are not annualised)			
	1. Basic:	8.45	14.64	9.73
	2. Diluted:	8.37	14.71	9.62

\* As on March 31, 2020

\*\* As on March 31, 2019

Notes:

(i) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 26, 2020 and subjected to limited review by the statutory auditors of the Company.

(ii) Key consolidated financial information:

Particulars	Quarter ended September 30, 2020 (Unaudited)	Half Year ended September 30, 2020 (Unaudited)	Quarter ended September 30, 2019 (Unaudited)
Total income from operations	2,7,045.95	50,411.26	23,128.06
Profit before tax	8,441.48	14,748.94	9,100.99
Net profit after tax	6,604.46	11,600.98	7,603.69

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

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

For AAVAS FINANCIERS LIMITED

Sd/-

Sushil Kumar Agarwal  
Managing Director & CEO

Place: Jaipur  
Date: Oct 29, 2020

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

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

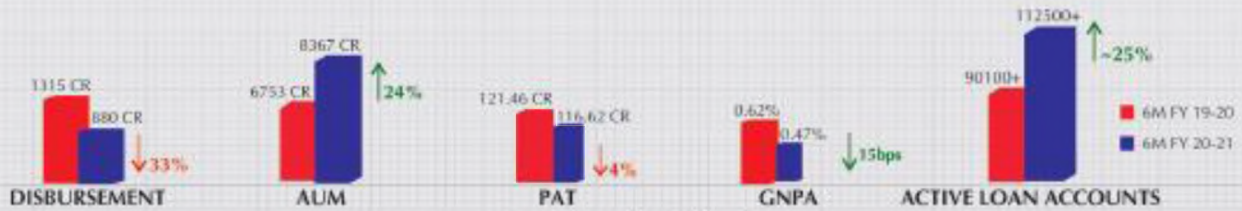
States  
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Aavas Financiers Limited

(CIN: 165922RJ2011PLC034297)

रजिस्टर्ड कार्यालय: 201-202 सैकण्ड फ्लोर, सारथपण्ड स्कूपर, मानसरोवर इंडस्ट्रियल एरिया, जयपुर-302020

फोन: +91-141-4659239 फैक्स: +91-141-6618861, वेबसाइट: www.aavas.in

सितंबर 30, 2020 को समाप्त हुई तिमाही के लिए अनअंकोक्षित स्टैंडअलोन वित्तीय परिणामों का विवरण

क्र. सं.	विवरण	तिमाही समय सितंबर 30, 2020 (अनअंकोक्षित)	अंतराहिनिक समय सितंबर 30, 2020 (अनअंकोक्षित)	पूर्व वर्ष तिमाही समय सितंबर 30, 2019 (अनअंकोक्षित)
1.	परिचालनों से कुल आय	27,040.38	50,399.81	23,123.77
2.	अवधि हेतु शुद्ध लाभ/(हानि) (कर, अल्पव्यय तथा/अथवा अछाधारण मदों से पूर्व)	8,460.74	14,783.32	9,096.98
3.	अवधि हेतु शुद्ध लाभ/(हानि) कर से पहले (अल्पव्यय तथा/अथवा अछाधारण मदों के बाद)	8,460.74	14,783.32	9,096.98
4.	अवधि हेतु शुद्ध लाभ/(हानि) कर पश्चात् (अल्पव्यय तथा/अथवा अछाधारण मदों के बाद)	6,618.76	11,626.49	7,600.56
5.	अवधि हेतु कुल व्यापक आय (अवधि के लिए लाभ/ (हानि) (कर पश्चात्) तथा आय व्यापक आयों को सम्मिलित करके (कर पश्चात्))	6,654.78	11,662.51	7,607.23
6.	इंफ्लिटी सेपर मुंजी	7,838.41	7,838.41	7,816.84
7.	संयम (गुणगुणवन्त संयम को छोड़कर) जिस कि पिछले वर्ष भी ऑडिटेड बेंचमार्क सेट में दिखाए गए हैं	2,01,961.10*	2,01,961.10*	1,75,885.14**
8.	प्रति शेयर अर्जा (₹ 10/- प्रत्येक का)-(ई वी एल लिमिटींग/अंतराहिनिक के आधार पर नहीं है।)			
	1. मुंजी	8.45	14.84	9.73
	2. शरतः	8.37	14.71	9.62

\* वर्ष 21, 2020 तक

\*\* वर्ष 21, 2019 तक

विवरण:

(i) उपरोक्त विवरणों को तारीख अक्टूबर 30, 2020 को ऑडिटर अहमिदा के द्वारा भी तय है तथा विवरण तय की हुई है कि विवरण तय कर दिए गए हैं।

(ii) मुख्य तारीखित वित्तीय जानकारी

विवरण	तिमाही समय सितंबर 30, 2020 (अनअंकोक्षित)	अंतराहिनिक समय सितंबर 30, 2020 (अनअंकोक्षित)	पूर्व वर्ष तिमाही समय सितंबर 30, 2019 (अनअंकोक्षित)
परिचालनों से कुल आय	27,045.95	50,411.26	23,128.06
आय कर से पहले	8,441.48	14,748.94	9,100.99
कर से बाद शुद्ध आय	6,604.46	11,600.98	7,603.69

(iii) उपरोक्त विवरण वेबी (दुबई) के तहत अंतराहिनिक (अनअंकोक्षित) ऑडिटर 2020 के ऑडिटर 2020 के तहत तारीख 30 सितंबर 2020 तक तय कर दिए गए हैं।

वेबी एन अंतराहिनिक अर्थिक के विवरण वित्तीयों का पूर्ण प्रमाण तारीख 30 सितंबर 2020 को वेबसाइट [www.secdia.com](http://www.secdia.com) और [www.bseindia.com](http://www.bseindia.com) पर जारी की वेबसाइट [www.aavas.in](http://www.aavas.in) पर उपलब्ध है।

(iv) विवरण अर्थिक के आधार पर तय कर दिए गए हैं।

आवास फाइनेंसियर्स लिमिटेड के लिए  
सुनील कुमार अग्रवाल  
प्रबंध निदेशक एवं सी ई ओ

आवास फाइनेंसियर्स लिमिटेड  
दिसंबर 31, 2020

Long term rating CARE  
AA- (Stable)

Long term rating ICRA  
AA- (Stable)

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