Aavas FINANCIERS LTD
SAPNE AAPKE, SAATH HAMAARA

Ref.No. AAVAS/SEC/2026-27/2998

Date: July 30, 2026

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

Dear Sir/Madam,

Sub: Intimation for allotment of 20,000 (Twenty Thousand) Senior, Secured, Rated, Listed, Transferable, Redeemable, Non-Convertible Debentures ("NCDs") having a face value of Rs. 1,00,000 (Indian Rupees One Lakh) each aggregating to Rs. 200,00,00,000 (Indian Rupees Two Hundred Crore) by the Executive Committee of Board of Directors of Aavas Financiers Limited ("the Company")

With reference to earlier intimation vide letter no. AAVAS/SEC/2026-27/2928 dated July 21, 2026, intimating the Company's proposal to issue of up to 20,000 Senior, Secured, Rated, Listed, Transferable, Redeemable, NCDs of face value Rs. 1,00,000 (Indian Rupees One Lakh Only) per Debenture aggregating to Rs. 200,00,00,000 (Indian Rupees Two Hundred Crore) on a private placement basis and in accordance with the captioned reference and subject, the Company wish to inform you that the Executive Committee of the Board of Directors of the Company vide Circular Resolution passed on July 30, 2026 (11:58 A.M.) has approved the allotment as below, of 20,000 (Twenty Thousand) Senior, Secured, Rated, Listed, Transferable, Redeemable NCDs having a face value of Rs. 1,00,000 (Indian Rupees One Lakh Only) per Debenture aggregating to Rs. 200,00,00,000 (Indian Rupees Two Hundred Crore only).

Sr. No.	Category (Anchor/Non-Anchor)	Number of NCDs Allotted	Allocated Amount (INR)	Premium amount per NCDs (INR)	Settlement Amount Received including premium* (INR)
1.	Anchor Portion	6,000	60,00,00,000	-	60,00,00,000
2.	Non-Anchor Portion	14,000	140,00,00,000	160	140,22,40,000
TOTAL		**20,000**	**2,00,00,00,000**	**160**	**2,00,22,40,000**

**The settlement amount of Rs. 200,22,40,000 (including an amount of Rs. 22,40,000 as premium) has been received.*

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<u>The brief terms of the issue in terms of SEBI Circular No. SEBI/HO/49/14/14(7)2025-CFD/PoD2/I/3762/2026 dated January 30, 2026 are as follows:</u>

Issuer	Aavas Financiers Limited
Type of instrument	Senior, Secured, Rated, Listed, Transferable, Redeemable Non-Convertible Debentures.
Mode of the Issue	Private Placement
Issue size	Issuance of 20,000 Senior, Secured, Rated, Listed, Transferable, Redeemable Non-Convertible Debentures ("NCDs") having a face value of Rs. 1,00,000 (Indian Rupees One Lakh) each, aggregating to Rs. 200,00,00,000 (Indian Rupees Two Hundred Crore) on a Private Placement basis.
Listing	The NCDs are proposed to be listed on the Wholesale Debt Market of the BSE Limited (BSE).
Tenor of the instrument	3 Years
Date of allotment	July 30, 2026
Date of maturity	Date of maturity at the end of 36 (Thirty Six) months i.e. July 30, 2029 from the Date of Allotment of Debentures (July 30, 2026), subject to change based on Business Day Convention or exercise of Accelerated Redemption or upon acceleration pursuant to occurrence of any Event of Default or such other date on which the final payment of the principal amount of the Debentures becomes due and payable whether at such stated maturity date or either by declaration of acceleration, or otherwise
Coupon/interest offered	Coupon Rate being 7.80% (Seven Point Eight Zero Percent) per annum payable annually on Coupon Payment Date(s). The above 'Coupon Rate' shall be subject to the Coupon Reset Process, Step Up Coupon Rate and Step-Down Coupon Rate as defined in the key information documents ("KID") and/or other transaction documents.
Schedule of payment of coupon/interest and principal	<u>Schedule of payment of interest:</u> Annually from the Date of Allotment <u>Schedule of payment of principal</u> 36 months from the Date of Allotment, as defined in the KID and/or other transaction documents. Schedule payments are subject to provisions set out under Business Day Convention as defined in the KID and/or other transaction documents.
Charge/security, if any, created over the assets;	A first ranking exclusive charge of at least 100% of the aggregate of the principal amount of the NCDs and the aggregate amount of interest due and payable in respect of the NCDs, by way of hypothecation over the identified receivables/loans/ book debts (including un-encumbered Fixed Deposits) as more particularly specified in the transaction documents to be executed in relation to the NCDs, including, KID, the debenture trust deed and the deed of hypothecation.

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Special right / interest/ privileges attached to the instrument and changes thereof;	As Specified in KID & Other transaction documents.
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	Not Applicable
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Nil
Details of redemption of debentures (indicating the manner of redemption (whether out of profits or out of fresh issue)	Not Applicable
Any cancellation or termination of proposal for issuance of securities including reasons thereof	Not Applicable

Date and time of occurrence of event/information: July 30, 2026 and 11:58 A.M. (IST)

You are requested to take the same on record.

Thanking You,

For Aavas Financiers Limited

SAURABH SHARMA Digitally signed by SAURABH SHARMA Date: 2026.07.30 12:01:21 +05'30'

Saurabh Sharma
Company Secretary and Compliance Officer
(ACS-60350)