SAPNE AAPKE, SAATH HAMAARA

Ref.No. AAVAS/SEC/2026-27/3184

Date: September 11, 2026

To,	To,
The National Stock Exchange of India Limited **Exchange Plaza, C-1, Block G,** **Bandra Kurla Complex,** **Mumbai – 400051** **Scrip Symbol: AAVAS**	**BSE Limited** **Phiroze Jeejeebhoy Towers,** **Dalal Street,** **Mumbai – 400001** **Scrip Code: 541988**

Dear Sir/Madam,

Sub: Intimation for allotment of 10,000 (Ten 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. 100,00,00,000 (Indian Rupees One Hundred Crore) by the Executive Committee of Board of Directors of Aavas Financiers Limited ("the Company")

With reference to our earlier intimation vide letter no. AAVAS/SEC/2026-27/3140 dated September 02, 2026, intimating the Company's proposal to issue of up to 10,000 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. 100,00,00,000 (Indian Rupees One Hundred Crore only) 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 September 11, 2026 has approved the allotment, of 10,000 (Ten 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. 100,00,00,000 (Indian Rupees One Hundred Crore only).

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

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 10,000 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. 100,00,00,000 (Indian Rupees One 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	60 (Sixty) months from the Date of Allotment
Date of allotment	September 11, 2026
Date of maturity	Date of maturity at the end of 60 (Sixty) months i.e. September 11, 2031 from the Date of Allotment of Debentures (September 11, 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	Initial Coupon Rate being 7.60% (Seven Decimal Point Six Zero Percent) per annum payable quarterly 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	Schedule of payment of interest: Quarterly from the Date of Allotment Schedule of payment of principal The principal amount of the Debentures shall be repaid by the Company to the holders of the Debentures in 20 equal quarterly instalments of Rs. 5,000/- (Rupees Five Thousand Only) per Debenture on December 11, March 11, June 11 and September 11 of each year starting from the Date of Allotment and the last redemption payment will on the date falling on the expiry of 60 (Sixty) months from the Date of Allotment being September 11, 2031. Schedule payments are subject to provisions set out under 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 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 110% 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
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: September 11, 2026 and 12:17 P.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: 2026.09.11 12:19:42 +05'30'

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