

## Rating Letter - Intimation of Rating Action

Letter Issued on: November 22, 2022

Letter Expires on: July 05, 2023

Annual Fee valid till: July 05, 2023

### AVIOM India Housing Finance Private Limited

83, First Floor, Poorvi Marg, Vasant Vihar, New Delhi - 110057

Kind Attn.: Mr. Kaajal Ajaz Ilmi, MD & CEO (Tel. No. 9871728476)

Dear Mr. Ilmi,

Sub.: Rating(s) Reaffirmed - Non Convertible Debentures of AVIOM India Housing Finance Private Limited


Please note that the current rating(s) and outlook, instrument details, and latest rating action for the aforementioned instrument are as under:

|                                   | Long Term Instruments | Short Term Instruments |
|-----------------------------------|-----------------------|------------------------|
| Total Rated Quantum (Rs. Cr.)     | 37.50 Cr              | Not applicable         |
| Quantum of Enhancement (Rs. Cr.)  | Not applicable        | Not applicable         |
| Rating                            | ACUITE BBB            | Not applicable         |
| Outlook                           | Stable                | Not applicable         |
| Most recent Rating Action         | Reaffirmed            | Not applicable         |
| Date of most recent Rating Action | November 22, 2022     | Not applicable         |
| Rating Watch                      | Not applicable        | Not applicable         |

Acuite reserves the right to revise the ratings, along with the outlook, at any time, on the basis of new information, or other circumstances which Acuite believes may have an impact on the ratings. Such revisions, if any, would be appropriately disseminated by Acuite as required under prevailing SEBI guidelines and Acuite's policies.

This letter will expire on **July 05, 2023** or on the day when Acuite takes the next rating action, whichever is earlier. It may be noted that the rating is subject to change anytime even before the expiry date of this letter. Hence lenders / investors are advised to visit <https://www.acuite.in/> OR scan the QR code given above to confirm the current outstanding rating.

Acuite will re-issue this rating letter on **July 06, 2023** subject to receipt of surveillance fee as applicable. If the rating is reviewed before **July 05, 2023** Acuite will issue a new rating letter.



Suman Chowdhury  
Chief Analytical Officer

Annexures: A. Details of the Rated Instrument  
B. Details of the rating prior to the above rating action

### Acuite Ratings & Research Limited

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## Annexure A. Details of the rated instrument

| Bank   | Facilities | Scale    | Amt.<br>(Rs. Cr) | Ratings               | Rating Action |
|--|------------|----------|------------------|-----------------------|---------------|
| <b>Fund Based Facilities</b>                 |            |          |                  |                       |               |
| Secured RedeemableNon-Convertible Debentures |            | LongTerm | 37.50            | ACUITE BBB/<br>Stable | Reaffirmed    |
| <b>Total Fund Based Facilities</b>           |            |          | <b>37.50</b>     |                       |               |
|  |            |          |                  |                       |               |
| <b>Total Facilities</b>                      |            |          | <b>37.50</b>     |                       |               |

## Annexure B. Details of the rating prior to the above rating action

|                        | Long Term Instruments | Short Term Instruments |
|------------------------|-----------------------|------------------------|
| Previous Rated Quantum | 37.50 Cr              | Not applicable         |
| Rating                 | ACUITE BBB            | Not applicable         |
| Outlook                | Stable                | Not applicable         |

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