

To
Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001

November 18, 2021

Scrip Code: 973173

CC: Catalyst Trusteeship Limited
Acuite Ratings & Research Limited

Subject: Outcome of Board Meeting held on November 16, 2021

Dear Sir/Madam

This is with reference to Regulation 51 read with Part B of schedule III, Regulation 52 and other applicable Regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, it is hereby intimated that the Board of Directors at its meeting held on November 16, 2021 has considered & approved the unaudited Financial Results for the quarter and half year ended September 30, 2021. In this regard, attached herewith the following for your perusal:

1. Limited Review Report as provided by the Statutory Auditors of the Company, SCV & Co. LLP, Chartered Accountants.
2. Unaudited Financial Results of the Company for the quarter & half year ended September 30, 2021 along with the information as prescribed under sub-regulation 4 of Regulation 52 of SEBI (LODR), 2015.
3. Asset Cover Certificate under regulation 54(2) of SEBI (LODR), 2015.
4. Statement pursuant to regulation 52(7) of the SEBI (LODR), 2015.

Further, The Board of Directors had also considered and approved:

1. Appointment of Mr Jagannath Samavedam (DIN 01442717) as an Additional Director (Non-Executive) (Nominee Director of Sabre Partner Trust).
2. Adoption of IND AS by the company from the Financial Year 2021-22.
3. Change in the accounting policy of the Company pursuant to the adoption of IND AS. The processing fee income which the company use to book upfront has now been amortised by using the effective interest rate technique.



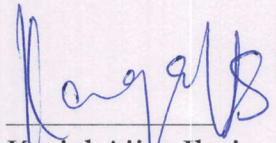
The meeting of Board of Directors commenced at 12:40 P.M. The Meeting was then adjourned in between from 1:47 PM to 2:00 PM and was again resumed from 2:01 PM and concluded at 2:30 P.M.

Request you to please take above documents on record.

Thanking you,

Yours faithfully,

For AVIOM India Housing Finance Private Limited



Kaajal Aijaz Ilmi
Managing Director & CEO
DIN: 01390771



Independent Auditor's Review Report

on Unaudited Financial Results for quarter and half year ended September 30, 2021 of

Aviom India Housing Finance Private Limited

pursuant to the Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To

The Board of Directors,
Aviom India Housing Finance Private Limited

1. We have reviewed the accompanying Statement of unaudited financial results ("the Statement") of Aviom India Housing Finance Private Limited ("the Company") for the quarter and half year ended September 30 2021, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (herein after referred to as the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and has been approved by the Company's Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial Statements based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial Statements are free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with applicable Accounting Standards and other recognized accounting practices and policies generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing



Other offices:

New Delhi: 4/18, Asaf Ali Road, New Delhi-110002 (Delhi) T: +91-11-23274888/77410 F: +91-11-23272805

Ludhiana: B-XIX-220, Rani Jhansi Road, Ghumar Mandi, Ludhiana

Noida: Unit No. 505, 5th Floor, Tower B, World Trade Tower, Sector-16, Noida -201301, UP: T: +91-120-4814400 F: +91-11-41749134

Mumbai: A-005 Western Eloor - H. Off Western Express Highway.

Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

Emphasis of Matter

5. (a) We draw attention to Note no. 12 on the Statement which described the uncertainties and the impact of Covid-19 pandemic on the Company's operations and results as assessed by the management.

Our conclusion is not modified in respect of this matter.

Other Matter

6. (a) The corresponding figures for year ended March 31, 2021 included in these unaudited financial results is based on the Audited Financial Statements of the Company for the financial year 2020-21, prepared in accordance with the Accounting Standards specified under section 133 of the Companies Act, 2013, read with the Rule 7 of the Companies (Accounts) Rules, 2014 and audited by the predecessor auditor, whose report dated August 11, 2021, expressed an unmodified opinion, further adjusted for the differences in the accounting principles adopted by the Company on transition to the Ind AS, which have not been subjected to audit/review.

(b) Further, the corresponding figures for half-year ended September 30, 2020 included in these unaudited financial results have been prepared by the management and approved by the Board of Directors of the Company, which have not been subjected to audit/review.

Our conclusion on the Statement is not modified in respect of this matter.

For SCV & Co. LLP

Chartered Accountants

Firm Regn. No. 000235N/N500089



Anuj Dhingra

Partner

Membership No.: 512535

UDIN: 21512535AAAAAO2175

Place: New Delhi

Dated: November 16, 2021

AVIOM INDIA HOUSING FINANCE PRIVATE LIMITED

CIN : U65993DL2016PTC291377

REGD. OFFICE: 83 First Floor, Poorvi Marg, Vasant Vihar, New Delhi-110057

Statement of Unaudited Financial Results for the quarter and half-year ended September 30, 2021

(' in Lakhs)

Sr. No.	Particulars	Quarter Ended	Half Year Ended		Year Ended
		September 30, 2021	September 30, 2021	September 30, 2020	March 31, 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	INCOME				
	Revenue from operations				
	Interest Income	2,945.74	5,579.96	2,694.28	6,800.59
	Fees and commission income	340.05	707.68	361.16	1,928.14
	Total Revenue from operations	3,285.79	6,287.64	3,055.44	8,728.73
	Other income	-	-	-	0.76
	Total Income	3,285.79	6,287.64	3,055.44	8,729.49
II	EXPENSES				
	Finance costs	1,729.41	3,325.90	1,573.84	4,016.84
	Fees and commission expenses	236.68	351.85	195.36	493.44
	Employee benefits expenses	1,007.46	1,879.48	834.14	3,290.84
	Impairment on financial instruments	2.03	24.16	14.57	67.25
	Depreciation, amortization and impairment	115.22	226.98	72.34	240.45
	Other expenses	256.26	518.77	187.66	653.69
	Total expenses	3,347.06	6,327.14	2,877.91	8,762.51
	Profit before exceptional items and tax	(61.27)	(39.50)	177.53	(33.02)
	Exceptional items	-	-	-	-
	Profit before tax	(61.27)	(39.50)	177.53	(33.02)
	Tax expense				
	Current tax	-	-	21.43	-
	Deferred tax	17.74	30.94	28.68	44.11
	Total Tax expense	17.74	30.94	50.11	44.11
	Profit for the year (A)	(79.01)	(70.44)	127.42	(77.13)
	Other comprehensive income (OCI)				
	1. (i) Items that will not be reclassified to profit or loss				
	- Remeasurement of defined benefit plans	1.46	2.92	(7.11)	(5.79)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.37)	(0.73)	1.79	1.46
	2. (i) Items that will be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Total other comprehensive income for year (B)	1.09	2.19	(5.32)	(4.33)
	Total comprehensive income (A+B)	(77.92)	(68.25)	122.10	(81.46)
	Earnings per equity share (Face value of ₹ 10 each)				
	(a) Basic (₹)	(0.70)	(0.53)	0.97	(0.59)
	(b) Diluted (₹)	(0.27)	(0.21)	0.37	(0.22)

For and on behalf of the Board of Directors of
AVIOM INDIA HOUSING FINANCE PRIVATE LIMITED



Kaajal Aijaz Ilmi
(MD & CEO)
(DIN:01390771)

Place : New Delhi
Date : November 16, 2021

AVIOM INDIA HOUSING FINANCE PRIVATE LIMITED

CIN : U65993DL2016PTC291377

REGD. OFFICE: 83 First Floor, Poorvi Marg, Vasant Vihar, New Delhi-110057

Statement of Unaudited Assets and Liabilities as at September 30, 2021

		(` in Lakhs)
Sr. No.	Particulars	As at September 30, 2021 (Unaudited)
I	ASSETS	
1	Financial Assets	
	Cash and Cash Equivalents	4,429.74
	Bank Balances other than Cash and Cash Equivalents	2,080.56
	Loans	54,676.73
	Other Financial Assets	1,010.42
	Total Financial Assets	62,197.45
2	Non Financial Assets	
	Current Tax Assets (Net)	43.00
	Property, Plant and Equipment	606.88
	Right to use Asset	298.36
	Other Intangible Assets	31.99
	Other Non Financial Assets	399.63
	Total Non-Financial Assets	1,379.86
	Total Assets	63,577.31
II	LIABILITIES AND EQUITY	
3	LIABILITIES	
3(i)	Financial Liabilities	
	Trade Payables	-
	- Total outstanding dues of Micro Enterprises & Small Enterprises	-
	- Total outstanding dues of Creditors other than Micro Enterprises & Small Enterprises	10.00
	Debt Securities	12,230.13
	Borrowings (other than debt securities)	38,477.73
	Lease Liabilities	353.70
	Other Financial Liabilities	552.29
	Total Financial Liabilities	51,623.85
3(ii)	Non-Financial Liabilities	
	Deferred tax Liabilities	116.49
	Other Non-Financial Liabilities	1,552.31
	Total Non-Financial Liabilities	1,668.80
4	EQUITY	
	Equity Share Capital	3,430.56
	Other Equity	6,854.10
	Total Liabilities and Equity	10,284.66
	Total Liabilities And Equity	63,577.31



For and on behalf of the Board of Directors of
AVIOM INDIA HOUSING FINANCE PRIVATE LIMITED

Kaajal Aijaz Ilmi

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(MD & CEO)
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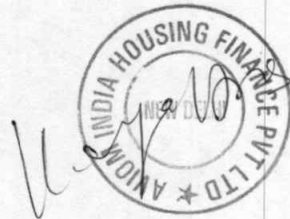
REGD. OFFICE: 83 First Floor, Poorvi Marg, Vasant Vihar, New Delhi-110057

Statement of Unaudited Cash Flows for the half-year ended September 30, 2021

(` in Lakhs)

Sr. No.	Particulars	Half year ended September 30, 2021 (Unaudited)
A	Cash flow from operating activities	
	Profit before tax	(39.50)
	Depreciation and amortisation	226.98
	Impairment on financial instruments	24.16
	Interest expense on lease liabilities	26.65
	Provision for Gratuity	12.28
	Effective interest rate adjustment on financial assets	-
	Effective interest rate adjustment on debt securities and borrowings	92.38
		342.95
	Increase in Loan	(8,956.11)
	Increase in other non-financial assets	(639.92)
	Increase/(decrease) in other financial liabilities	(460.53)
	Increase in long term and short-term provisions	-
	Decrease in trade payables	(57.37)
		(9,770.98)
	Cash (used in) operating activities	(9,770.98)
	Income tax paid	5.03
	Net cash (used) by operating activities (A)	(9,765.95)
B	Cash flow from investing activities	
	Purchase of fixed assets	(31.71)
	Net cash provided by investing activities (B)	(31.71)
C	Cash flows from financing activities	
	Proceeds from preference share capital (including securities premium)	2,000.00
	Repayment of borrowing	(6,996.79)
	Proceeds from other borrowings	16,890.00
	Payment towards lease liabilities	(38.96)
	Net cash generated by financing activities (C)	11,854.25
	Net (decrease)/ increase in cash and cash equivalents (A + B +C)	2,056.59
	Cash and cash equivalents at the beginning of year	2,373.15
	Cash and cash equivalents at the end of year	4,429.74
	Cash on hand	757.66
	Bank balances with scheduled banks - on current accounts	3,672.08
	Total	4,429.74
	Cash and cash equivalents at the end of the year	

For and on behalf of the Board of Directors of
AVIOM INDIA HOUSING FINANCE PRIVATE LIMITED



Kaajal Aijaz Ilmi
(MD & CEO)
(DIN:01390771)

Place : New Delhi
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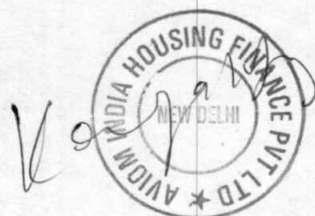
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Notes to the Unaudited Financial Results for the quarter and half-year ended September 30, 2021

- 1 Aviom India Housing Finance Private Limited (the "Company") is a Housing Finance Company registered with National Housing Bank "NHB" predominantly engaged in housing finance and loan against property.
- 2 The above results have been reviewed and approved by the Board of Directors at their respective meeting held on November 16, 2021, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the quarter and half year ended September 30, 2021 have been reviewed by the Statutory Auditors of the Company.
- 3 (a) The financial results have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, and other accounting principles generally accepted in India.
- (b) The Company has adopted Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 1, 2021 and effective date of the transition is April 1, 2020. Such transition has been carried out from the erstwhile Accounting Standards under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred as "the previous GAAP"). Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2020.
- (c) These financial results have been drawn on the basis of Ind AS that are applicable to the Company as at September 30, 2021 based on MCA Notification G.S.R. 111(E) and G.S.R. 365(E) dated February 16, 2015 and March 31, 2016 respectively.
- (d) There is a possibility that these financial results for the current and previous period may require adjustments due to change in the financial reporting requirements arising from new standards, modification to the existing standards, guidelines issued by Ministry of Corporate Affairs and RBI or changes in the use of one or more optional exemptions from full retrospective application of certain Ind AS permitted under Ind AS- 101.
- (e) These Ind AS adjustments accorded to corresponding figures of September, 2020 & March 2021 have not been reviewed by the statutory auditors. However, the management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of the Company's affairs.
- 4 As required by the paragraph 32 of Ind AS 101, reconciliation of the financial results to those reported under Previous GAAP is summarized as follows:

Reconciliation of the financial results as per previous GAAP	Half Year ended Sept 30, 2020	Year ended March 31, 2021
Profit after tax as per previous GAAP	197.87	193.29
Less: Processing Fees unamortized 2019-20	(19.46)	(176.47)
Less: Gratuity increase as per AS-19	7.11	5.79
Less: Depreciation on ROU	(22.28)	(44.56)
Less: Interest on Lease Liability	(28.17)	(55.63)
Less: Increase in Deferred Tax Liability	(16.11)	(13.98)
Less: Other borrowing cost (increase in Processing Fees)	(28.68)	(84.35)
Add: Rent (Aria Rent)	37.14	78.28
Add: Other Expenses		20.50
Profit after tax as per Ind AS	127.42	(77.13)
Other comprehensive income (net of taxes)	(5.32)	(4.33)
Total comprehensive income as per Ind AS	122.10	(81.46)

- 5 (a) Effective April 1, 2021, the Company has adopted Ind AS 116 — Leases and applied it to all lease contracts existing as on April 1, 2021 using the modified retrospective approach. Based on the same and as permitted under the specific transitional provision in the standard, the Company is not required to restate the comparative figures.
- (b) With regard to the implementation of IND AS 116 for the Branches of the Company, the management is in the process of evaluating whether those can be categorised to be as short term lease and adjustment, if any, would be made in the ensuing period(s).
- 6 The Company operates in a single reportable segment i.e. lending to borrowers, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Company operates in a single geographic segment i.e. domestic.
- 7 Share application money pending allotment aggregates to Rs. 20.00 Crores as at September 30, 2021, which represents advances received by the Company in the month of September 2021 against the Company's prospective issue of Series C Preference shares of Rs. 59.00 Crores. The allotment is pending on the date of approval of these results.



AVIOM INDIA HOUSING FINANCE PRIVATE LIMITED

CIN : U65993DL2016PTC291377

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Notes to the Unaudited Financial Results for the quarter and half-year ended September 30, 2021

- 8 (a) Disclosure as per RBI notification no. RBI/2020-21/16 DOR No.BP.BC/3/21.04.048/2020-21 dated 6 August 2020 on resolution framework for COVID-19 related stress is as follows:

Format-A

Types Of Borrower's	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B) aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and Implementation	(E) Increase in provisions or account of the implementation the resolution
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

Format-B

Types Of Borrower's	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

- (b) Disclosure as required under RBI Circular No. RBI/2021-22/31 DOR,STR.RECC.11/21.4.048/2021-22 on Resolution Framework -2.0: Resolution of Covid -19 related stress of Individuals and small Businesses dated May 5, 2021 :

Description	Individual borrowers		Small Businesses
	Personal	Business	
A) Number of requests received for invoking resolution process under Part A	-	-	-
B) Number of accounts where resolution plan has been implemented under this window	-	-	-
C) Exposure to accounts mentioned at (B) before implementation of the plan	-	-	-
D) Of (C), aggregate of amount of debt that was converted in to other securities	-	-	-
E) Additional funding of sanctioned, if any including between invocation of the plan and implementation.	-	-	-
F) Increase in provisions on account of the implementation of the resolution plan	-	-	-

- 9 The Company has availed the exemption of disclosing (i) corresponding quarterly financial results for the quarter ended April 1, 2021 to June 30, 2021 and July 1, 2020 to September 30, 2020; corresponding statement of assets and liabilities for the half year ended September 2020; and (iii) corresponding statement of cash flows for the half year ended September 2020. Further, the company has availed the exemption provided by Securities and Exchange board of India (SEBI) vide circular no. CIR/IMD/DF1/69/2016 in respect of disclosure requirements pertaining to disclosure of financial results and Statement of Assets and Liabilities for the year ended and as at March 31, 2021. Accordingly, the Statement of Assets and Liabilities for the year ended and as at March 31, 2021 is not disclosed.

- 10 The figures for the quarter ended September 30, 2021 are balancing figures between half year ended September 30, 2021 and provisional figures for the quarter ended June 30, 2021.

AVIOM INDIA HOUSING FINANCE PRIVATE LIMITED

CIN : U65993DL2016PTC291377

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Notes to the Unaudited Financial Results for the quarter and half-year ended September 30, 2021

- 11 Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, information as required for half year ended September 30, 2021 in respect of Non-convertible Debentures of the Company is as mentioned below :

Key Financials Ratios	Half Year ended Sept 30, 2021
Debt Equity Ratio ¹	4.93
Debt Service Coverage Ratio	0.37
Interest Service Coverage Ratio	1.03
Total Debts to Total Assets	0.80
Net Worth (Rs.in Lakhs) ²	10,249.74
Net Profit after tax (Rs.in Lakhs)	(70.44)
Earnings per share (Basic)	(0.53)
Earnings per share (Diluted)	(0.21)
Outstanding redeemable Preference Shares	Nil
Capital Redemption Reserve (Rs.in Lakhs)	Nil
Debenture Redemption Reserve (Rs. in Lakhs) ³	Not Applicable
Current Ratio	0.52
Bad Debts to Accounts Receivables Ratio	Nil
Debtors Turnover Ratio ³	Not Applicable
Inventory Turnover Ratio ³	Not Applicable
Operating Margin (%)	3.37%
Net Profit Margin (%) ⁴	-1.12%
Sector Specific Ratio	
(a) GNPA %	0.00%
(b) NNPA %	0.00%

¹ Debt Equity Ratio = (Borrowing + Debt Securities)/ (Equity share capital + Other equity)

² Net worth = Equity + Other Equity (excluding other comprehensive income) - Deferred Tax Asset - Intangible Asset

³ The company is registered under Reserve Bank of India Act, 1934 as Non Banking Financial Company, hence these ratios are generally not applicable.

⁴ Net Profit Margin (%) = Profit after tax / Total Revenue from operation

- 12 The secured listed non-convertible debentures ("NCDs") issued by the Company are secured by first and exclusive charge on loan receivables to the extent as stated in the respective offer document, terms sheet and debenture trust deed (together referred to as "transaction documents"). Further, the Company has maintained asset cover as stated in the transaction documents which is sufficient to discharge the principal amount at all times for the said NCDs.
- 13 The COVID-19 pandemic has adversely impacted the economic activities across the globe and changed the customer behaviour, which may persist. Based on the available information from internal and external sources, the Company has used prudent judgements, estimates and possible forward-looking scenarios to assess the impact of COVID-19 on the provisions in accordance with the expected credit loss (ECL) method on loans and other financial assets. Given the dynamic and evolving nature of the pandemic, these estimates are subject to uncertainties and may be affected by the severity, duration of the pandemic and other variables.
- 14 Previous quarters / period / year ended figures have been regrouped / reclassified wherever necessary to confirm to the current quarter / period presentation.
- 15 The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.aviom.in).

For and on behalf of the Board of Directors of
AVIOM INDIA HOUSING FINANCE PRIVATE LIMITED

Kaajal Aijaz Ilmi
(MD & CEO)
(DIN:01390771)

Place : New Delhi
Date : November 16, 2021



India Housing Finance Pvt Ltd

To
Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001

CC: Catalyst Trusteeship Limited

Acuite Ratings & Research Limited

Scrip Code: 973173

Subject: Disclosure pursuant to Regulation 54(2) of SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015

Dear Sir/Madam

Pursuant to Regulation 54(2) of SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015, we would like to inform you that Secured Listed Non-Convertible Debentures of the Company as on September 30, 2021 i.e. **Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF and Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF** are secured by way of exclusive charge in favour of the Debenture Trustee, with a cover of 1.10 times on the principal and interest outstanding, as per the Information Memorandum/Debenture Trust Deed.

Thanking you,

Yours faithfully,

For AVIOM India Housing Finance Private Limited

Kaajal Aijaz Ilmi
Managing Director & CEO
DIN: 01390771



AVIOM India Housing Finance Private Limited

Registered Office Add: 83, Poorvi Marg
First Floor, Vasant Vihar, New Delhi 110057
T + 91 11 41 41091386 | E connect@aviom.in
CIN: U65993DL2016PTC291377

Regional Office Add: LGF-1, Aria Tower,
JW Marriot, Delhi Aerocity, Hospitality District,
New Delhi - 110037
T +91 11 41091386 | E connect@aviom.in

November 18, 2021



India Housing Finance Pvt Ltd

AVIOM India Housing Finance Private Limited

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To
Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001

November 18, 2021

CC: Catalyst Trusteeship Limited

Acuite Ratings & Research Limited

Scrip Code: 973173

Subject: Certificate on use of proceeds from issue of Non- Convertible Debentures (NCDs)

Dear Sir/Madam

Pursuant to Regulation 52(7) of SEBI Listing Regulations, 2015, the Company hereby confirms that the proceeds from issue of NCDs, raised during the quarter & half year ended 30 September 2021 and which are listed, have been utilised for the purpose as disclosed in the Information Memorandum/ Placement Memorandum/ Debenture Trust deed of respective issues.

Further there are no material deviation in use of proceeds as compared to the objects of the issue of NCDs for the quarter & half year ended 30th September 2021.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For AVIOM India Housing Finance Private Limited


Kaajal Aijaz Iimi
Managing Director & CEO
DIN: 01390771

