

**Date: 27.10.2023**

**ISIN: INE526R01028**  
**SCRIP CODE: 539017**  
**SCRIP ID: STARHFL**  
**PAN NO. AAGCA1988C**

**TO**  
**BSE LIMITED,**  
**Phiroze Jeejeebhoy Towers,**  
**Dalal Street, Mumbai – 400001**

**Sub:** Newspaper clippings pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir / Madam,

Pursuant to Regulation 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed copy of Newspaper Advertisement with respect to Unaudited Financial Results for the Quarter and Half Year ended 30<sup>th</sup> September, 2023 published in the Following Newspaper:

“**Business Standard**” in English Language and “**Mumbai Lakshwadeep**” in Marathi Language.

This is for your information and records.

Thanking You,

**FOR, M/s. STAR HOUSING FINANCE LIMITED**

**Shreyas Mehta**  
**Company Secretary & Compliance Officer**  
**M.No. A38639**

**ENCL: As above**

# 8 Navy veterans get death in Qatar, India keeping tabs

Charges not made public; MEA says deeply shocked, exploring legal options

SUBHANA CHAKRABORTY  
New Delhi, 26 October

India has called the death penalty handed to eight former Indian Navy personnel by a local court in Qatar on Thursday "deeply shocking", with the Ministry of External Affairs (MEA) saying that it is exploring all legal options.

"We have initial information that the Court of First Instance of Qatar has today passed a judgment in the case involving eight Indian employees of Al Dahra company. We are deeply shocked by the verdict of death penalty and are awaiting the detailed judgment," the MEA said in a press release. The government is in touch with the family members of the Indians and the legal team, it said.

The eight former Indian Navy personnel were employees of Dahra Global Technologies and Consultancy Services, a private firm providing training and related services to Qatar's armed forces. The firm had been accused of being used by Israeli intelligence to garner information on a top secret defence programme in Qatar, Qatari media has reported.

According to the company's website, its core area of business focuses on defence services and includes procurement and



The eight former Indian Navy personnel were employees of Dahra Global Technologies and Consultancy Services, a private firm providing training and related services to Qatar's armed forces

sale of equipment and systems. It provides after-sales support, total supply chain management and support for land forces, marine sector, special task forces, coast guard and police forces.

The Indian personnel had been detained in August 2022 on alleged charges of espionage. However, the Qatari authorities had not revealed the charges

framed against them. The Indian embassy in Doha is reported to have first learned about the detention of the veterans in mid-September. They were subsequently granted consular access in October and December.

Since then, their families have been allowed either weekly visits or phone conversations as well. However, their bail pleas have been turned down multiple times. In April, the MEA said India will not put pressure on Qatar or interfere but keep a close watch on the Qatari legal process.

Qatari law unifies the judicial and Sharia judiciaries into one body called the courts, which include the Court of Cassation, the Court of Appeal, and the Court of First Instance. The latter has chambers to consider both civil and criminal cases, according to the country's Supreme Judicial Council.

Stressing that it was attaching high importance to this case, the MEA said it had been following it closely. "We will continue to extend all consular and legal assistance. We will also take up the verdict with Qatari authorities," it said.

Due to the confidential nature of proceedings of this case, it would not be appropriate to make any further comment at this juncture, it said.

## Govt starts hackathon to fight dark patterns

AKSHARA SRIVASTAVA  
New Delhi, 26 October

The government is inviting hackers to craft solutions to protect consumers from the menace of dark patterns.

The Department of Consumer Affairs (DoCA) on Thursday launched the Dark Patterns Buster Hackathon 2023 in collaboration with IIT-BHU to help develop a design and prototype innovative app or software-based solutions that can spot if an e-commerce website is using one or more dark patterns.

Although there is no law governing the use of dark pat-

terns, they contribute to unfair trade practices and can be classified as a violation of consumer rights, said Nidhi Khare, special secretary with DoCA.

Dark patterns are defined as practices or deceptive design patterns using user interface to face/user experience interactions on any platform, designed to mislead or trick users to do something they originally did not intend to do.

The hackathon will conclude on February 17, 2024, and involve four levels. The winning software tool should make use of artificial intelligence to detect patterns accurately.

These plug-ins or extensions should be compatible across browsers and be user-friendly, said N S Rajput, professor at IIT-BHU. Five winning teams will be awarded a cash prize of up to ₹10 lakh.

"India is the first country to take concrete steps on cracking down on these dark patterns," said Rohit Kumar Singh, consumer affairs secretary.

In September, DoCA sought public comments on draft guidelines for prevention and regulation of dark patterns. Ten such patterns had been identified in the guidelines. These include false urgency, where a

platform may falsely state or imply the sense of scarcity so as to mislead a user into making an immediate purchase.

### Rising airfare complaints

To look into the growing number of complaints from flyers, the Centre has scheduled a meeting with officials of airlines and travel portals on November 8. "About 10,000 complaints related to the airline sector have been received in the last year," said Singh.

Approximately half of the complaints are related to tickets being cancelled, but no refunds from airlines.

## Focus on beefing up air defence systems, Rajnath tells IAF

PRESS TRUST OF INDIA  
New Delhi, 26 October

Defence Minister Rajnath Singh on Thursday asked the Indian Air Force (IAF) to examine the rapidly changing global geopolitics and assess them in the Indian context, and emphasised on the need to bolster its

operational readiness.

In an address at the inaugural session of the two-day IAF commanders' conference, Singh also exhorted the top brass to focus on strengthening India's air defence systems and use of drones, noting that new trends have emerged in air warfare.

It is learnt that the command-

ers are extensively analysing use of various aerial platforms in the Hamas-Israel conflict and the Russia-Ukraine war.

Chief of Air Staff Air Chief Marshal VR Chaudhary and other commanders are carrying out a comprehensive review of security along the China border, especially rapid expansion of military infrastructure by the People's Liberation Army Air Force near the Line of Actual Control in the Ladakh sector.

Singh also stressed the need to enhance operational preparedness and highlighted the importance of joint planning and execution of operations by the three services.

VISTAR AMAR LIMITED									
Reg. Off.: Plot - A4, APMC - MAFCO Yard, Sector 18, Vashi, Navi Mumbai - 400703 Tel: +91 22 27880820 Email: roc.subhara@gmail.com Website: www.vistaramar.com									
CIN No. L05000MH1983PLC272707									
Statement of Unaudited Financial Results for the quarter & half year ended 30th Sep, 2023									
(Amount in Lakhs)									
S. No.	Particulars	For the Quarter ended on			Half Year Ended			Previous Accounting Year ended March 31, 2023	
		Sep 30, 2023	June 30, 2023	Sep 30, 2022	Sep 30, 2023	June 30, 2023	Sep 30, 2022	(Unaudited)	(Audited)
1	Total Income from Operations	831.08	2,080.82	702.05	2,911.91	2,549.56	6,418.25		
2	Net Profit for the period (before tax, Exceptional and/or Extraordinary items)	34.12	172.83	23.04	206.95	193.58	423.30		
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	34.12	172.83	23.04	206.95	193.58	423.30		
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	24.24	128.63	16.15	152.87	144.04	316.51		
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	24.24	128.63	16.15	152.87	144.04	316.51		
6	Equity share Capital	320.00	320.00	320.00	320.00	320.00	320.00		
7	Reserves (excluding revaluation reserves as per balance sheet of previous accounting year)	NA	NA	NA	NA	NA	NA		
8	Earnings per share (of Rs 10/- each) Basic & Diluted	0.76	4.02	0.50	4.78	4.50	9.89		
Notes:-									
The above is an extract of the detailed format of Unaudited Financial Results for the quarter and half year ended 30 Sep, 2023 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Results are available on the Stock Exchange website www.bseindia.com									
By Order of Board Sd/- Director: Rajesh Kumar Panjari DIN: 00261895									
Place: Navi Mumbai Date: 25/10/2023									

STAR HOUSING FINANCE LIMITED									
CIN: L45201MH2005PLC376046 Registered office: 603, Western Edge I, Above Metro Cash & Carry, Borivali East, Mumbai 400066 E-mail: compliance@starhf.com, Contact No. 8828036610									
EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2023 AS PER IND AS NBFC (DIVISION III)									
(in lakhs)									
S. No.	Particulars	Quarter Ended			Half Year Ended			Year Ended	
		30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Restated)	30.09.2023 (Unaudited)	30.06.2023 (Restated)	30.09.2022 (Unaudited)	31.03.2023 (Audited)	
1	Total Income from Operations	1,367.30	1,229.01	862.55	2,596.31	1,479.09	3,724.31		
2	Net Profit/(Loss) for the period (Before Tax, Exceptional and/or Extraordinary Items)	220.80	207.55	244.84	428.35	339.11	801.63		
3	Net Profit/(Loss) for the period (Before Tax and after Exceptional and/or Extraordinary Items)	220.80	207.55	244.84	428.35	339.11	801.63		
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	206.90	155.36	171.53	362.26	241.251	697.99		
5	Total Comprehensive Income for the period (comprising Profit/(Loss) for the period (after tax) and other comprehensive income(after tax))	-	-	-	-	-	(104.24)		
6	Paid up Equity Share Capital (face value Rs. 5/- each)	3,880.91	3,887.91	1,818.22	3,880.91	1,818.22	3,887.91		
7	Reserves excluding Revaluation Reserves	7,331.37	6,920.03	7,015.72	7,331.37	7,015.72	6,728.29		
8	Earning Per Share (of Rs. 5/- each) Basic	0.133	0.201	0.242	0.233	0.341	0.969		
9	Earning Per Share (of Rs. 5/- each) Diluted	0.130	0.193	0.232	0.228	0.326	0.929		
Notes:-									
a) The above is an extract of the detailed format of Unaudited Financial Results for the quarter and half year ended 30th September, 2023 filed with BSE Limited under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full formats of Unaudited Financial Results for the quarter and half year ended 30th September, 2023 are available on the website of BSE Limited at www.bseindia.com and Company's website at www.starhf.com.									
b) The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 25th October, 2023.									
c) The Unaudited financial results for the quarter/half year ended 30th September, 2023 are reviewed by the Statutory Auditors of the Company and are in compliance with the requirement of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.									
FOR, STAR HOUSING FINANCE LIMITED Sd/- Ashish Jain Chairman & Managing Director (DIN 02041164)									
Place: Mumbai Date: 25.10.2023									

# WE UNDERSTAND OUR RESPONSIBILITY AND COMMITMENT TO FULFILL DREAMS

Metric	Q3 2023 (CR)	Q3 2022 (CR)	% Change	H1 2023 (CR)	H1 2022 (CR)	% Change
DISBURSEMENT	2240	2327	-3.9%	195.90	231.38	-18%
AUM	12544	15119	-22%	166600+	198900+	-19%
PAT	195.90	231.38	-18%	1.10%	1.04%	+6 bps
GNPA	1.10%	1.04%	+6 bps	1.10%	1.04%	+6 bps
ACTIVE LOAN ACCOUNTS	166600+	198900+	-19%	166600+	198900+	-19%

**Aavas Financiers Limited**  
(CIN: L65922RJ2011PLC034297)  
Regd. & Corp. Office: 201-202, 2nd Floor, Southend Square, Mansarovar Industrial Area, Jaipur-302020, Rajasthan (INDIA)  
Phone No.: +91-141-4659239, Website : www.aavas.in, E-mail : info@aavas.in

## Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2023

		Quarter ended September 30, 2023 (Unaudited)		Quarter ended September 30, 2022 (Unaudited)	Half Year ended September 30, 2023 (Unaudited)	Year ended March 31, 2023 (Audited)
Sl No.	Particulars					
1	Total Income from Operations	49,683.70		39,485.09	96,381.01	1,60,876.39
2	Net Profit / (Loss) for the period (Before Tax, Exceptional and /or Extraordinary Items)	15,736.36		13,755.67	29,819.95	54,842.39
3	Net Profit / (Loss) for the period before Tax (after Exceptional and /or Extraordinary Items)	15,736.36		13,755.67	29,819.95	54,842.39
4	Net Profit / (Loss) for the period after tax (after Exceptional and /or Extraordinary Items)	12,166.18		10,664.39	23,149.02	42,964.38
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	12,155.02		10,685.33	23,137.86	43,049.20
6	Paid up Equity Share Capital	7,912.43		7,902.64	7,912.43	7,905.69
7	Reserves (including revaluation reserve)	3,43,449.67		2,94,981.51	3,43,449.67	3,19,960.31
8	Securities Premium Account	1,36,244.55		1,35,690.80	1,36,244.55	1,35,963.21
9	Net Worth	3,51,362.10		3,02,884.15	3,51,362.10	3,26,966.00
10	Paid up Debt Capital / Outstanding Debt	11,16,685.35		8,59,127.63	11,16,685.35	9,85,260.71
11	Outstanding Redeemable Preference Shares	NA		NA	NA	NA
12	Debt Equity Ratio	3.18		2.84	3.18	3.01
13	Earnings Per Share (of Rs.10/each) EPS for the quarter/ half year are not annualised					
	1. Basic:	15.38		13.51	29.27	54.38
	2. Diluted:	15.37		13.46	29.25	54.26
14	Capital Redemption Reserve	NA		NA	NA	NA
15	Debtenture Redemption Reserve	NA		NA	NA	NA
16	Debt Service Coverage Ratio	NA		NA	NA	NA
17	Interest Service Coverage Ratio	NA		NA	NA	NA

Notes:  
(i) The above results for the quarter and half year ended September 30, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 26, 2023 and subjected to limited review by the statutory auditors of the Company.  
(ii) Key Standalone financial information :

		Quarter ended September 30, 2023 (Unaudited)		Quarter ended September 30, 2022 (Unaudited)	Half Year ended September 30, 2023 (Unaudited)	Year ended March 31, 2023 (Audited)
Total Income from operations		49,686.07		39,475.16	96,347.25	1,60,830.17
Profit before tax		15,653.93		13,779.52	29,721.80	54,899.60
Net profit after tax		12,172.20		10,682.24	23,143.28	43,007.21

(iii) The above is an extract of the detailed format of quarterly and half yearly financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly and half yearly financial Results are available on the websites of Stock Exchange, www.nseindia.com and www.bseindia.com and on the website of the Company i.e. www.aavas.in.  
(iv) For the other financial items referred in Regulation 52(ii) of the Listing Regulations, pertinent disclosures have been made and available on the websites of the Stock Exchange at www.nseindia.com and www.bseindia.com  
(v) There is no impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies for the quarter and half year ended September 30, 2023.  
(vi) Figures for the previous year / period have been regrouped and / or reclassified wherever considered necessary.

**For AAVAS FINANCIERS LIMITED**  
Sd/-  
Sachinderpal Singh (Sindarsingh) Bhinder  
(Managing Director & CEO)  
DIN - 08697637

Place: Mumbai  
Date : October 26, 2023

Long term rating ICRA **AA (Stable)** Long term rating CARE **AA (Stable)** States **13** Branches **350** Permanent Employees **5731**

1800-20-888-20 • www.aavas.in



