Ref: APTUS/12-OCT/2025-26 **October 31, 2025**

To, **BSE Limited,** **Phiroze Jeejeebhoy Towers,** **Dalal Street,** **Mumbai- 400001** **Scrip Code: 543335**	**To,** **National Stock Exchange of India Ltd.,** **Exchange Plaza, C-1, Block G,** **Bandra Kurla Complex,** **Bandra (E)** **Mumbai – 400 051** **Scrip Symbol: APTUS**

Sub: Outcome of the Board Meeting.

Dear Sir/Madam,

This is to inform that pursuant to Regulation 30, 33 and 52 read along with Part A & Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we hereby inform that Board of Directors of Aptus Value Housing Finance India Limited ("Company") at their meeting held on Friday, October 31, 2025 has considered and approved the following:

1. **Approval of Unaudited Standalone and Consolidated Financial Results for the second quarter and half year ended September 30, 2025:**

   A copy of the Unaudited Standalone and Consolidated Financial Results along Limited Review Report with unmodified opinion submitted by the Statutory Auditors, M/s. Sundaram & Srinivasan, Chartered Accountants are enclosed as **Annexure – I.**

   Disclosures as required under Regulation 52(4) of the SEBI Listing Regulations forming part of the aforementioned financial results are enclosed as **Annexure - II**.

   Security Cover Certificate pursuant to Regulation 54(3) of the SEBI Listing Regulations is enclosed as **Annexure – III.**

   Statement of Related Party Transactions pursuant to Regulation 23 (9) of the SEBI Listing Regulations is enclosed as **Annexure – IV.**

2. **Declaration of Interim dividend of Rs. 2/- per equity share for the financial year 2025-26.**

   The Board has declared an interim dividend of Rs. 2/- per equity share (100%) of face value of Rs. 2/- each for the financial year 2025-26.

   Pursuant to Regulation 42 of SEBI Listing Regulations, the Board has the fixed record date for the purpose of payment of interim dividend as Friday, 07th November 2025 ("Record date"). Accordingly, the interim dividend will be paid to those members whose names appear in the Register of Members as on the Record date. The said interim dividend will be paid on or before 30th November 2025.

3. **Approval of Reclassification of Promoters of the Company**

   The Board of Directors of the Company, considered and approved the request received from Westbridge Crossover Fund, LLC and its affiliated entities, who are part of the promoter/promoter group of the Company, for their reclassification from the "Promoter/Promoter group" category to the "Public" category pursuant to their complete disinvestment in the Company's equity shares, in accordance with Regulation 31A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Company

will accordingly submit an application to the Stock Exchange(s) seeking their No Objection Certificate (NOC) for the proposed reclassification and, upon receipt of the same, will place the matter before the shareholders for their approval.

Pursuant to the 31A(8)(b), the views of the board on the reclassification request are as follows

Views of the Board: The Board of Directors placed on record its sincere appreciation for the valuable contributions made by WestBridge Crossover Fund, LLC and its associated entities during their tenure as part of the Promoter and Promoter Group of the Company. The Board acknowledged that their investment, strategic guidance, and long-standing support have significantly contributed to the Company's growth, governance, and institutional framework.

The Board further noted that WestBridge Crossover Fund, LLC and its associated entities have fully divested their shareholding and no longer exercise any control or special rights in the Company. Based on the declarations and undertakings furnished, the Board confirmed that the applicants meet all conditions prescribed under Regulation 31A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for reclassification. Accordingly, the Board approved their request, subject to the approval of shareholders and the stock exchanges**.**

Please note that the Board meeting commenced on 10:30 A.M. (IST) and concluded at 01.40 P.M. (IST)

You are requested to take the same on record.

Thanking You,

For Aptus Value Housing Finance India Limited

SANIN PANICKER

Digitally signed by SANIN PANICKER
Date: 2025.10.31 14:36:43 +05'30'

Sanin Panicker
Company Secretary & Compliance Officer

SUNDARAM & SRINIVASAN
CHARTERED ACCOUNTANTS
Offices: Chennai - Mumbai - Bangalore - Madurai

23, C.P. Ramaswamy Road
Alwarpet, Chennai – 600 018
Telephone 2498 8762
2498 8463
4210 6952
E-Mail:
sundaramandsrinivasan1948@gmail.com
Website: www.sundaramandsrinivasan.com

Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Consolidated Financial Results of the Company Pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors of Aptus Value Housing Finance India Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Aptus Value Housing Finance India Limited (the "Holding Company") and its subsidiary (the Holding Company and its subsidiary together referred to as "the Group") for the quarter ended, September 30, 2025 and year to date from April 01, 2025 to September 30, 2025 (the "Statement") attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations).

2. The Holding Company's Management is responsible for the preparation of the Statement 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 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations. The Statement has been approved by the Holding Company's Board of Directors. Our responsibility is to express a conclusion on the Statement 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 Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion. We also performed procedures in accordance with the Master Circular issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The statement includes the results of the following entities:
(i) Aptus Value Housing Finance India Limited- Holding Company
(ii) Aptus Finance India Private Limited- Subsidiary Company

5. Based on our review conducted as stated on paragraph 3 above and based on the consideration of the review report of other auditor referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS") specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

SUNDARAM & SRINIVASAN
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6. The accompanying statement includes the interim reviewed financial results in respect of 1 subsidiary, whose interim reviewed financial results include total assets of Rs.3,38,494.54 lakhs as at September 30, 2025, total income of Rs. 16,965.86 lakhs and Rs 34,190.70 lakhs, total net profit after tax of Rs.4,988.86 lakhs and Rs. 11,441.66lakhs, total comprehensive profit of Rs. 4,988.86 lakhs and Rs. 11,441.66 lakhs, for the quarter ended September 30, 2025, and the period ended on that date respectively, and net cash outflow of Rs.1,347.59 lakhs for the period from April 01, 2025 to September 30, 2025 as considered in the Statement which have been reviewed by their respective independent auditors. The independent auditor's reports on interim reviewed financial results of the above-mentioned subsidiary have been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures in respect of this subsidiary is based solely on the report of such auditors and procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matters.

For Sundaram & Srinivasan
Chartered Accountants
FRN: 004207S

USHA Digitally signed by USHA

S. Usha
Partner
Membership Number: 211785
UDIN: 2**5211785BMIZJY9400**

Date: 31st October 2025
Place: Chennai

Aptus Value Housing Finance India Limited

Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2025

(INR In lakhs)

	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2025 (Unaudited)	30.06.2025 (Unaudited)	30.09.2024 (Unaudited)	30.09.2025 (Unaudited)	30.09.2024 (Unaudited)	31.03.2025 (Audited)
I	**Revenue from operations**						
	Interest Income	47,271.43	46,953.41	40,517.59	94,224.84	78,614.53	1,66,958.37
	Fees and commission income	1,513.39	1,347.75	1,463.27	2,861.14	2,678.01	5,685.36
	Net gain on fair value changes	620.64	568.27	158.15	1,188.91	340.13	766.63
	Net gain on derecognition of financial instruments at amortised cost	4,998.57	3,156.61	-	8,155.18	-	1,630.51
	Total revenue from operations	**54,404.03**	**52,026.04**	**42,139.01**	**1,06,430.07**	**81,632.67**	**1,75,040.87**
II	Other income	964.51	988.24	1,308.64	1,952.75	2,107.16	4,799.32
III	**Total Income (I+II)**	**55,368.54**	**53,014.28**	**43,447.65**	**1,08,382.82**	**83,739.83**	**1,79,840.19**
IV	**Expenses**						
	Finance costs	16,500.74	16,043.29	12,794.46	32,544.03	24,781.69	54,051.45
	Impairment of Financial Instruments	1,809.34	1,058.70	844.32	2,868.04	1,038.13	2,831.69
	Employee benefits expense	5,306.01	5,043.57	4,352.76	10,349.58	8,689.71	17,706.04
	Depreciation and amortisation expense	320.04	312.62	284.14	632.66	544.63	1,206.25
	Other expenses	2,006.24	2,001.43	1,499.34	4,007.67	2,851.13	6,560.87
	Total expenses (IV)	**25,942.37**	**24,459.61**	**19,775.02**	**50,401.98**	**37,905.29**	**82,356.30**
V	**Profit before tax (III-IV)**	**29,426.17**	**28,554.67**	**23,672.63**	**57,980.84**	**45,834.54**	**97,483.89**
VI	**Tax expense**						
	(1) Current tax	5,506.54	5,843.17	5,403.15	11,349.71	10,217.77	22,025.25
	(2) Deferred tax	1,264.74	786.35	72.57	2,051.09	245.18	334.03
	Total tax expense (VI)	**6,771.28**	**6,629.52**	**5,475.72**	**13,400.80**	**10,462.95**	**22,359.28**
VII	**Profit for the period (V-VI)**	**22,654.89**	**21,925.15**	**18,196.91**	**44,580.04**	**35,371.59**	**75,124.61**
	Other Comprehensive Income						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	4.03	(1.01)	2.14	3.02	4.29	(1.81)
	Income tax effect	(1.02)	0.26	(0.54)	(0.76)	(1.08)	0.46
	(b) Items that will be reclassified to profit or loss		-	-		-	-
VIII	**Other Comprehensive Income, net of income tax**	**3.01**	**(0.75)**	**1.60**	**2.26**	**3.21**	**(1.35)**
IX	**Total Comprehensive Income for the period (VII+VIII)**	**22,657.90**	**21,924.40**	**18,198.51**	**44,582.30**	**35,374.80**	**75,123.26**
X	**Earnings per equity share (EPS for the quarters/ half years is not annualised)**						
	Basic (Amount in INR)	4.54	4.39	3.65	8.93	7.09	15.04
	Diluted (Amount in INR)	4.51	4.38	3.63	8.88	7.05	15.01
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	10,013.20	9,998.17	9,994.61	10,013.20	9,994.61	9,996.28
	Reserves (excluding revaluation reserves)						4,21,668.90

For and on behalf of the Board of Directors of
Aptus Value Housing Finance India Limited

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2025.10.31 14:18:48 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : October 31, 2025

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2025

Statement of Assets & Liabilities	(INR in lakhs)	
Particulars	As at	
	30.09.2025 (Unaudited)	31.03.2025 (Audited)
ASSETS		
Financial Assets		
Cash and cash equivalents	31,116.92	30,258.56
Bank balance other than cash and cash equivalents	17,071.85	12,115.73
Loans	11,08,461.81	10,63,027.29
Investments	24,038.78	5,292.08
Other financial assets	10,246.16	3,772.67
	11,90,935.52	**11,14,466.33**
Non-Financial Assets		
Current tax assets (Net)	1,203.65	819.51
Deferred tax assets (Net)	154.13	2,205.98
Property, plant and equipment	791.49	753.10
Intangible assets	142.53	101.36
Right-of-use assets	2,883.89	2,615.69
Other non-financial assets	656.01	223.72
Assets held for sale	5,603.89	3,155.13
	11,435.59	**9,874.49**
Total Assets	**12,02,371.11**	**11,24,340.82**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	12.00
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,249.15	342.80
Debt securities	1,33,813.64	1,29,229.46
Borrowings (other than debt securities)	5,94,539.91	5,55,454.79
Lease liabilities	2,920.24	2,624.47
Other financial liabilities	2,086.44	3,322.16
	7,34,609.38	**6,90,985.68**
Non-Financial Liabilities		
Current tax liabilities (Net)	-	-
Provisions	937.25	740.26
Other non-financial liabilities	1,116.88	949.70
	2,054.13	**1,689.96**
EQUITY		
Equity share capital	10,013.20	9,996.28
Other equity	4,55,694.40	4,21,668.90
	4,65,707.60	**4,31,665.18**
Total Liabilities and Equity	**12,02,371.11**	**11,24,340.82**

For and on behalf of the Board of Directors
Aptus Value Housing Finance India Limited

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2025.10.31 14:19:04 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : October 31, 2025

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2025

Consolidated Cash flow statement	**(INR in lakhs)**	
Particulars	**Period ended**	
	30.09.2025 (Unaudited)	**30.09.2024 (Unaudited)**
Cash flows from operating activities:		
Net profit before tax as per statement of profit and loss	57,980.84	45,834.54
Adjustments for:		
Finance costs	32,544.03	24,781.69
Interest on fixed deposits with Banks	(199.95)	(547.28)
Net gain on changes in fair value	(1,188.91)	(340.13)
Interest on Government securities	(237.33)	(221.01)
Depreciation and amortisation expense	632.66	544.63
Net Gain on derecognition of financial instruments under amortised category	(8,155.18)	-
Impairment on Financial Instruments	2,868.04	1,315.82
Financial guarantee commission	(12.71)	-
Share based payments to employees	428.60	333.17
Operating profit before working capital changes	**84,660.09**	**71,701.43**
Movements in working capital:		
(Increase) / Decrease in loans	(44,751.77)	(97,455.35)
(Increase) / Decrease in other financial assets	(6,473.49)	(488.82)
(Increase) / Decrease in other non-financial assets	(432.29)	(380.04)
Increase / (Decrease) in trade payables	894.35	667.26
Increase / (Decrease) in other financial liabilities	(1,235.72)	894.10
Increase / (Decrease) in provisions	200.01	(90.13)
Increase / (Decrease) in other non-financial liabilities	167.18	258.14
Cash flow from / (used in) operations	33,028.37	(24,893.41)
Finance cost paid	(34,089.56)	(25,902.21)
Direct Taxes paid	(11,733.76)	(10,073.59)
Net cash flow used in operating activities (A)	**(12,794.95)**	**(60,869.21)**
Cash flows from investing activities		
Capital expenditure on PP&E and intangible assets	(337.08)	(283.71)
Deposits placed with / (withdrawn from) banks, net	(5,204.21)	(10,990.24)
Interest received on bank deposits	448.04	873.28
Interest received on Government securities	237.33	221.01
Purchases of Investments	(1,89,629.42)	(1,11,321.11)
Redemption of Investments	1,70,796.66	1,09,849.00
Income received from investments	1,188.91	340.13
Net cash flow from / (used in) investing activities (B)	**(22,499.77)**	**(11,311.64)**
Cash flows from financing activities		
Proceeds from issue of equity shares (including securities premium)	1,587.07	1,380.87
Dividend paid	(15,015.40)	(12,473.10)
Proceeds from issue of debt securities	25,000.00	40,000.00
Repayment of debt securities	(20,436.71)	(920.89)
Proceeds from borrowings (other than debt securities)	1,42,868.00	1,45,614.33
Repayment of borrowings (other than debt securities)	(97,421.31)	(84,302.50)
Payment of lease liabilities	(428.58)	(459.24)
Net cash flow from financing activities (C)	**36,153.08**	**88,839.47**
Net increase / (decrease) in cash and cash equivalents (A+B+C)	**858.36**	**16,658.62**
Cash and cash equivalents at the beginning of the period	30,258.56	33,612.97
Cash and cash equivalents at the end of the period	**31,116.92**	**50,271.59**

For and on behalf of the Board of Directors of
Aptus Value Housing Finance India Limited

MUNUSWAMY ANANDAN
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Date: 2025.10.31 14:19:18 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : October 31, 2025

Aptus Value Housing Finance India Limited

Notes to unaudited consolidated financial results for the quarter & half year ended September 30, 2025

1. The above unaudited consolidated financial results and the notes of Aptus Value Housing Finance India Limited (the "Company") has been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time and other accounting principles generally accepted in India. The financial results have been prepared in accordance with the recognition and measurement principles prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ("SEBI LODR").

2. The above Statement of unaudited consolidated financial Results along with the notes have been reviewed by the Audit Committee at their meeting held on October 30, 2025 and approved by the Board of Directors at their meeting held on October 31, 2025. The financial results for the quarter & half year ended Septmber 30, 2025 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.

3. During the quarter & half year ended 30 September 2025, 7,51,974 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.

4. The Company is regulated by the Reserve Bank of India ("RBI") and supervised by the National Housing Bank ("NHB"). The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively" Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements.

5. Disclosure pursuant to RBI Notification –RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and RBI/2021-22/31/DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021:

(Rs. in Lakhs)

Type of Borrower	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
	(A)	(B)	(C)	(D)	
Personal Loans	1,114.77	44.60	-	83.14	987.03
Corporate persons	-	-	-	-	-
of which MSMEs	-	-	-	-	-
Others	754.58	62.63	-	91.41	600.53
Total	**1,869.35**	**107.24**	**-**	**174.55**	**1,587.56**

6. The consolidated financial results include result of the following Company:

Name of the Company	% Shareholding and voting power of Aptus Value Housing Finance India Limited	Consolidated as
Aptus Finance India Private Limited	100%	Subsidiary

7. The Group is engaged primarily in the business of housing finance and all other activities are incidental to the main activities of the Company. Accordingly, there are no separate reportable segments as per Ind-AS 108 - Operating Segments.

8. The listed Non-Convertible Debentures of the Company aggregating Rs. 1,17,800.77 Lakhs as at September 30, 2025 are secured by way of an exclusive charge on identified standard receivables of the Company and also by a subservient charge over immovable property. The total asset cover is more than one hundred percent of the principal amount of the said debentures.

9. The date on which the Code on Social Security, 2020 (the "Code') relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.

10. Disclosure pursuant to RBI notification dated September 24, 2021 on “Transfer of Loan Exposures” are given below:

    (a) Details of transfer through assignment in respect of loans not in default during the quarter ended September 30, 2025.

(Rs. Lakhs)

Particulars	**Quarter ended September 30, 2025**
Entity	NBFC (Housing Finance Company)
Count of loan accounts assigned	2,379
Amount of loan accounts assigned	19,357.35
Number of Transactions	3
Weighted average maturity	98 months
Weighted average holding period	24 months
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	NA
Number of instances {transactions) where transferer has agreed to replace the transferred loans	NA
Number of transferred loans replaced	NA

    (b) The Company has not acquired, any loans not in default during the quarter ended September 30, 2025.

    (c) The Company has not acquired any stressed loans during the quarter ended September 30, 2025.

(d) Details of stressed loans transferred during the quarter ended September 30, 2025.

(Rs. Lakhs)

Particulars	**Quarter ended September 30, 2025**
Entity	NBFC (Housing Finance Company)
Count of loan accounts transferred	603
Amount of loan accounts transferred	3,604.15
Number of Transactions	1
Weighted average residual tenor of loans transferred	86 Months
Net book value of loans transferred (at the time of transfer)	1,292.62
Aggregate Consideration	1,305.00
Additional consideration realised in respect of accounts transferred in earlier years	-
Excess provisions reversed to the profit and loss account on account of sale	12.38

11. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.

12. These unaudited consolidated financial results are also available on the stock exchange websites www.bseindia.com and www.nseindia.com and on our website www.aptusindia.com.

For Aptus Value Housing Finance India Limited

MUNUSWAMY ANANDAN

Digitally signed by MUNUSWAMY ANANDAN
Date: 2025.10.31 14:19:31 +05'30'

M Anandan

Executive Chairman

DIN: 00033633

Place: Chennai

Date: October 31, 2025

SUNDARAM & SRINIVASAN
CHARTERED ACCOUNTANTS
Offices: Chennai - Mumbai - Bangalore - Madurai

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E-Mail:
sundaramandsrinivasan1948@gmail.com
Website: www.sundaramandsrinivasan.com

Independent Auditor's Report on Standalone Unaudited Quarterly and Year-to-date Financial Results of Aptus Value Housing Finance India Limited pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Aptus Value Housing Finance India Limited

1. We have reviewed the accompanying statement of standalone unaudited financial results ('the Statement') of Aptus Value Housing Finance India Limited ('the Company') for the quarter and half year ended 30 September 2025, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended including relevant circulars issued by the Securities and Exchange Board of India ("SEBI") from time to time) ('Listing Regulations').

2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, as amended (the 'Act') read with relevant rules issued thereunder and other accounting principles generally accepted in India and is in compliance with the preparation and disclosure requirements of Listing Regulations. Our responsibility is to express a conclusion on the Statement 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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. 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, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Sundaram & Srinivasan
Chartered Accountants
FRN: 004207S

USHA Digitally signed by USHA

S. Usha
Partner
Membership Number: 211785
UDIN: 25211785BMIZJZ9559

Date: 31st October 2025
Place: Chennai

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2025

(INR In lakhs)

	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	**Revenue from operations**						
	Interest Income	32,414.13	32,608.08	30,183.19	65,022.21	59,028.93	1,23,153.25
	Fees and commission income	1,044.97	913.47	1,041.10	1,958.44	1,948.63	3,977.99
	Net gain on fair value changes	532.65	490.51	138.48	1,023.16	282.46	641.66
	Net Gain on derecognition of financial instruments under amortised category	4,105.76	1,554.84		5,660.60	-	1,630.51
	Total revenue from operations	**38,097.51**	**35,566.90**	**31,362.77**	**73,664.41**	**61,260.02**	**1,29,403.41**
II	Other income	3,509.25	1,015.15	834.02	4,524.40	1,464.27	3,692.20
III	**Total Income (I+II)**	**41,606.76**	**36,582.05**	**32,196.79**	**78,188.81**	**62,724.29**	**1,33,095.61**
IV	**Expenses**						
	Finance costs	11,502.25	11,313.49	9,652.50	22,815.74	18,759.53	40,549.10
	Impairment on financial instruments	460.92	905.66	573.42	1,366.58	695.62	1,421.76
	Employee benefits expense	3,062.47	3,328.19	3,204.70	6,390.66	7,116.80	12,873.27
	Depreciation and amortisation expense	307.26	309.41	284.14	616.66	544.63	1,206.26
	Other expenses	1,087.30	882.76	917.13	1,970.06	1,842.83	3,325.03
	Total expenses (IV)	**16,420.20**	**16,739.51**	**14,631.89**	**33,159.71**	**28,959.41**	**59,375.42**
V	**Profit before tax (III-IV)**	**25,186.56**	**19,842.54**	**17,564.90**	**45,029.10**	**33,764.88**	**73,720.19**
VI	**Tax expense**						
	(1) Current tax	3,945.34	4,012.88	3,831.79	7,958.22	7,185.88	15,895.30
	(2) Deferred tax	1,055.60	356.93	53.98	1,412.53	173.32	280.53
	Total tax expense (VI)	**5,000.94**	**4,369.81**	**3,885.77**	**9,370.75**	**7,359.20**	**16,175.83**
VII	**Profit for the period (V-VI)**	**20,185.62**	**15,472.73**	**13,679.13**	**35,658.35**	**26,405.68**	**57,544.36**
	Other Comprehensive Income						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	4.55	(1.53)	2.14	3.02	4.29	(3.06)
	Income tax effect	(1.15)	0.39	(0.54)	(0.76)	(1.08)	0.77
	(b) Items that will be reclassified to profit or loss		-				-
VIII	**Other Comprehensive Income, net of income tax**	**3.40**	**(1.14)**	**1.60**	**2.26**	**3.21**	**(2.29)**
IX	**Total comprehensive income for the period (VII+VIII)**	**20,189.02**	**15,471.59**	**13,680.73**	**35,660.61**	**26,408.89**	**57,542.07**
X	**Earnings per equity share (EPS for the quarters/ half years are not annualised)**						
	Basic (Amount in INR)	4.04	3.10	2.74	7.13	5.29	11.52
	Diluted (Amount in INR)	4.03	3.09	2.73	7.13	5.26	11.50
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	10,013.20	9,998.17	9,994.61	10,013.20	9,994.61	9,996.28
	Reserves (excluding revaluation reserves)						3,68,090.68

For and on behalf of the Board of Directors of
Aptus Value Housing Finance India Limited

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2025.10.31 14:19:45 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : October 31, 2025

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2025

Statement of Assets & Liabilities	(INR in lakhs)	
	As at	
Particulars	30.09.2025 (Unaudited)	31.03.2025 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	18,547.92	16,341.96
Bank balance other than cash and cash equivalents	16,673.92	11,728.90
Loans	8,15,871.43	8,06,541.87
Investments	34,115.76	20,915.85
Other financial assets	7,588.38	3,460.34
	8,92,797.41	**8,58,988.92**
Non-financial assets		
Current tax assets (Net)	1,506.26	695.29
Deferred tax assets (Net)	479.06	1,892.35
Property, plant and equipment	751.84	753.10
Intangible assets	118.62	101.36
Right-of-use assets	2,705.52	2,615.69
Other non-financial assets	587.83	209.21
Assets held for sale	5,603.88	3,155.13
	11,753.01	**9,422.13**
Total Assets	**9,04,550.42**	**8,68,411.05**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,182.67	299.61
Debt securities	1,17,028.80	1,10,024.97
Borrowings (other than debt securities)	3,76,778.55	3,72,841.68
Lease liabilities	2,740.20	2,624.47
Other financial liabilities	1,697.23	2,936.89
	4,99,427.45	**4,88,727.62**
Non-Financial Liabilities		
Current tax liabilities (Net)	-	-
Provisions	873.90	736.30
Other non-financial liabilities	1,041.71	860.17
	1,915.61	**1,596.47**
Equity		
Equity share capital	10,013.20	9,996.28
Other equity	3,93,194.16	3,68,090.68
	4,03,207.36	**3,78,086.96**
TOTAL Liabilities and Equity	**9,04,550.42**	**8,68,411.05**

For and on behalf of the Board of Directors of
Aptus Value Housing Finance India Limited

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2025.10.31 14:19:58 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : October 31, 2025

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2025

Standalone Cash flow statement	**(INR in lakhs)**	
Particulars	**Period ended**	
	30.09.2025 (Unaudited)	**30.09.2024 (Unaudited)**
Cash flows from operating activities:		
Net profit before tax as per statement of profit and loss	45,029.10	33,764.88
Adjustments for:		
Finance costs	22,815.74	18,759.53
Interest on fixed deposits with Banks	(165.98)	(525.83)
Net gain on changes in fair value	(1,023.16)	(282.46)
Interest on Government securities	(237.33)	(221.01)
Depreciation and amortisation expense	616.66	544.63
Impairment on Financial Instruments	952.18	909.81
Net Gain on derecognition of financial instruments under amortised category	(5,660.60)	-
Financial guarantee commission	(51.89)	(60.03)
Gain on termination of lease	(5.34)	-
Share based payments to employees	366.98	333.17
Operating profit before working capital changes	**62,636.36**	**53,222.69**
Movements in working capital:		
Increase in Loans	(12,770.44)	(60,313.91)
Increase in other financial assets	1,512.79	(689.73)
Increase in other non-financial assets	(378.62)	(381.73)
Increase in Trade payables	884.20	(74.27)
Increase / (Decrease) in Other financial liabilities	(1,195.14)	473.11
Increase in Provisions	137.61	(96.38)
Increase in other non-financial liabilities	181.54	271.02
Cash flow from / (used in) operations	**51,008.30**	**(7,589.20)**
Finance cost paid	(22,825.55)	(19,448.73)
Direct Taxes paid	(8,769.19)	(7,538.43)
Net cash flow used in operating activities (A)	**19,413.56**	**(34,576.36)**
Cash flows from investing activities:		
Capital expenditure on PP&E and intangible assets	(261.65)	(291.93)
Deposits placed with / (withdrawn from) banks, net	(4,999.72)	(10,990.24)
Interest received on bank deposits	220.68	868.38
Interest received on Government securities	237.33	221.01
Purchases of Investments	(1,83,430.00)	(92,217.59)
Redemption of Investments	1,70,291.70	90,849.00
Income received from investments	1,023.16	282.46
Net cash flow from / (used in) investing activities (B)	**(16,918.50)**	**(11,278.91)**
Cash flows from financing activities		
Issue of equity shares (including securities premium)	1,588.20	1,380.87
Dividend paid	(12,495.40)	(12,473.10)
Proceeds from issue of debt securities	25,000.00	40,000.00
Repayment of debt securities	(18,000.00)	(920.89)
Proceeds from borrowings (other than debt securities)	75,000.00	85,895.00
Repayment of borrowings (other than debt securities)	(70,924.07)	(46,910.09)
Payment of lease liabilities	(457.83)	(459.24)
Net cash flow from financing activities (C)	**(289.10)**	**66,512.55**
Net increase / (decrease) in cash and cash equivalents (A+B+C)	**2,205.96**	**20,657.28**
Cash and cash equivalents at the beginning of the period	16,341.96	25,857.77
Cash and cash equivalents at the end of the period	**18,547.92**	**46,515.05**

For and on behalf of the Board of Directors of
Aptus Value Housing Finance India Limited

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2025.10.31 14:20:11 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : October 31, 2025

Aptus Value Housing Finance India Limited

Notes to unaudited standalone financial results for the quarter and half year ended September 30, 2025

1. The above unaudited standalone financial results and the notes of Aptus Value Housing Finance India Limited (the "Company") have been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time and other accounting principles generally accepted in India. The financial results have been prepared in accordance with the recognition and measurement principles prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 (as amended) ("SEBI LODR").

2. The above Statement of unaudited standalone financial results along with the notes have been reviewed by the Audit Committee at their meeting held on October 30, 2025 and approved by the Board of Directors at their meeting held on October 31, 2025. The financial results for the quarter & half year ended September 30, 2025 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.

3. During the quarter & half year ended 30 September 2025, 7,51,974 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.

4. Aptus Value Housing Finance India Limited ("the Company") is a Housing Finance Company registered with National Housing Bank ("NHB"). The Company is regulated by the Reserve Bank of India ("RBI") and supervised by NHB. The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements.

5. Disclosure pursuant to RBI Notification –RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and RBI/2021-22/31/DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021:

(Rs. in Lakhs)

Type of Borrower	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
	(A)	(B)	(C)	(D)	
Personal Loans	1,114.77	44.60	-	83.14	987.03
Corporate persons					
of which MSMEs	-	-	-	-	-
Others	520.69	45.60	-	67.88	407.21
Total	**1,635.46**	**90.21**	**-**	**151.02**	**1,394.24**

6. The Company is engaged primarily in the business of housing finance and all other activities are incidental to the main activities of the Company. Accordingly, there are no separate reportable segments as per Ind-AS 108 - Operating Segments.

7. The listed Non-Convertible Debentures of the Company aggregating Rs. 1,01,015.93 Lakhs as at September 30, 2025 are secured by way of an exclusive charge on identified standard receivables of the Company and also by a subservient charge over immovable property. The total asset cover is more than one hundred percent of the principal amount of the said debentures.

8. The date on which the Code on Social Security, 2020 (the "Code') relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.

9. Disclosure pursuant to RBI notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:

(a) Details of transfer through assignment in respect of loans not in default during the quarter ended September 30, 2025.

(Rs. Lakhs)

Particulars	**Quarter ended September 30, 2025**
Entity	NBFC (Housing Finance Company)
Count of loan accounts assigned	2,136
Amount of loan accounts assigned	16,598.47
Number of Transactions	2
Weighted average maturity	96 months
Weighted average holding period	26 months
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	NA
Number of instances {transactions) where transferer has agreed to replace the transferred loans	NA
Number of transferred loans replaced	NA

(b) The Company has not acquired, any loans not in default during the quarter ended September 30, 2025.

(c) The Company has not acquired any stressed loans during the quarter ended September 30, 2025.

(d) Details of stressed loans transferred during the quarter ended September 30, 2025.

(Rs. Lakhs)

Particulars	**Quarter ended September 30, 2025**
Entity	NBFC (Housing Finance Company)
Count of loan accounts transferred	603
Amount of loan accounts transferred	3,604.15
Number of Transactions	1
Weighted average residual tenor of loans transferred	86 Months
Net book value of loans transferred (at the time of transfer)	1,292.62
Aggregate Consideration	1,305.00
Additional consideration realised in respect of accounts transferred in earlier years	-
Excess provisions reversed to the profit and loss account on account of sale	12.38

10. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended September 30, 2025 is attached as Annexure II.

11. Disclosures in compliance with Regulation 54 (3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended September 30, 2025 is attached as Annexure III.

12. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.

13. These unaudited standalone financial results are also available on the stock exchange websites www.bseindia.com and www.nseindia.com and on our website www.aptusindia.com

For Aptus Value Housing Finance India Limited

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2025.10.31 14:20:25 +05'30'

M Anandan

Executive Chairman

DIN: 00033633

Place: Chennai

Date: October 31, 2025

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)

Annexure II

Disclosure in compliance with regulation 52(4) of the Securities and Exchange Board of India (Lisitng Obligations and Disclosure Requirements) Regulations, 2015 for the quarter & half year ended Sep 30, 2025

S. No.	Particulars	Half year ended Sep'25
1	Debt-equity	1.22
2	Net worth (INR in lakhs)	4,03,207.36
3	Net profit for the period (after tax) (INR in lakhs)	35,658.35
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	7.13
	(b) Diluted	7.13
5	Current ratio	Not Applicable
6	Long term debt to Working capital	Not Applicable
7	Bad debts to accounts receivable ratio	Not Applicable
8	Current liability ratio	Not Applicable
9	Total debts to total assets	0.55
10	Debtors Turnover ratio	Not Applicable
11	Inventory Turnover ratio	Not Applicable
12	Debt service coverage ratio	Not Applicable
13	Interest service coverage ratio	Not Applicable
14	Outstanding redeemable preference shares (quantity & value)	Not Applicable
15	Capital redemption reserve / Debenture redemption reserve	Not Applicable
16	Operating Margin	53.60%
17	Net profit margin	45.61%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.39%
	Net Non-Performing Assets (NNPA)	1.05%
	Provision Coverage Ratio on stage 3 assets*	24.64%
	Liquidity Coverage Ratio	181%
	* Provision Coverage ratio on Stage 3 assets = Impairment allowance on Stage 3 / Gross Stage 3 loans	

SUNDARAM & SRINIVASAN
CHARTERED ACCOUNTANTS
Offices: Chennai - Mumbai - Bangalore - Madurai

23, C.P. Ramaswamy Road
Alwarpet, Chennai – 600 018
Telephone 2498 8762
2498 8463
4210 6952
E-Mail: sundaramandsrinivasan1948@gmail.com
Website: www.sundaramandsrinivasan.com

To
Board of Directors
Aptus Value Housing Finance India Limited

Independent Auditor's Certificate on the Statement of Maintenance of Security Cover in Respect of Secured Listed Non-Convertible Debentures as at 30th September 2025

This Certificate is issued in accordance with the terms of our engagement letter dated 31st October 2025 with Aptus Value Housing Finance India Limited ("the Company") and pursuant to the requirements of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, and the SEBI circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022 (collectively referred to as the "Regulations").
We, Sundaram and Srinivasan, Chartered Accountants, statutory auditors of the Company, have examined the following details given in the attached statement ("the Statement") prepared by the management and stamped by us for identification:

- Computation of Security Cover as on 30th September 2025
- Details of book value of assets and liabilities and the market value of the charged assets of the Company as on 30th September 2025, as per the Regulations
- Statement of compliance with the covenants for the quarter ended 30th September 2025

Management's Responsibility
The responsibility for compliance with the Regulations, terms and covenants of the Non-Convertible Debentures as per the Offer Document or Shelf Placement Memorandum and Debenture Trust Deeds, and the calculation of the security cover in the Statement rests with the Company's management. This includes designing, implementing, and maintaining internal controls and ensuring compliance with all applicable requirements, including timely disclosures to the Debenture Trustee.

Auditor's Responsibility
Our responsibility is limited to certifying the book values considered in the Statement, which are in agreement with the **unaudited standalone financial results** for the quarter ended 30th September 2025. Our procedures were performed as part of a **limited review**, in accordance with the Standards on Review Engagements issued by the Institute of Chartered Accountants of India.

Our review included the following procedures:

1. Obtained the unaudited standalone financial results of the Company for the quarter ended 30th September 2025
2. Verified that amounts used in the computation of Security Cover agree with the unaudited financial results and records
3. Checked the arithmetical accuracy of the Security Cover computation
4. On a sample basis, verified that the Company made timely payments of interest and/or instalments of principal
5. Performed test checks on compliance with key covenants in the Debenture Trust Deed

We conducted our work in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes issued by the Institute of Chartered Accountants of India and complied with applicable quality control standards.

Opinion
Based on our review procedures and representations provided to us, in our opinion, the book values used in the Statement for computation of Security Cover agree with the unaudited standalone financial results for the quarter ended 30th September 2025. The Company has complied, in all material respects, with the relevant covenants pertaining to the listed Non-Convertible Debentures as stated in the Statement.

Restriction on Use
This certificate is intended solely for submission to the Debenture Trustee as required under the Regulations and is not intended for any other use or distribution without our prior written consent.

For Sundaram and Srinivasan
Chartered Accountants
Firm Registration Number: 004207S

USHA Digitally signed by USHA



S. Usha
Partner
Membership Number: 211785
UDIN: 25211785BMIZKA1113
Date: 31st October 2025
Place:Chennai

Annexure- III

Aptus Value Housing Finance India Limited

Security cover certificate as per Regulation 54(3) of the SEBI (LODR) Regulations, 2015 as at Sep 30,2025

Rs. in lakh

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge		Pari- Passu Charge				Eliminati on amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari - passu charge	Other assets on which there is pari-Passu charge (excluding items covered in column F	Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg.Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
											Relating to Column F			
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	Yes	32.12	-	719.72	-	751.84	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	2,705.52	-	2,705.52	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	118.62	-	118.62	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	34,115.76	-	34,115.76	-	-	-	-	-
Loans	Book Debt and receivables	1,12,837.59	4,84,259.83	No	-	-	2,18,774.01	-	8,15,871.43	-	1,12,837.59	-	-	1,12,837.59
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	18,547.92	-	18,547.92	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	562.50	No	-	-	16,111.42	-	16,673.92	-	-	-	-	-
Others		-	-	No	-	-	15,765.41	-	15,765.41	-	-	-	-	-
Total		**1,12,837.59**	**4,84,822.33**	**-**	**32.12**	**-**	**3,06,858.38**	**-**	**9,04,550.42**	-	-	-	-	-
											-			
LIABILITIES														
Debt securities to which this certificate pertains	Listed Debt Securities	1,01,015.93	-	No	-	-	-	-	1,01,015.93	-	-	-	-	-
Other debt sharing pari-assu charge with above debt		not to be filled	-	No	-	-	-	-	-	-	-	-	-	-
Other Debt			-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	No	-	-	-	-	-	-	-	-	-	-
Borrowings			1,10,507.44	No	-	-	-	-	1,10,507.44	-	-	-	-	-
Bank			2,66,271.11	No	-	-	-	-	2,66,271.11	-	-	-	-	-
Debt Securities			16,012.87	No	-	-	-	-	16,012.87	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables			-	No	-	-	1,182.67	-	1,182.67	-	-	-	-	-
Lease Liabilities			-	No	-	-	2,740.20	-	2,740.20	-	-	-	-	-
Provisions			-	No	-	-	873.91	-	873.91	-	-	-	-	-
Others			-	No	-	-	2,738.94	-	2,738.94	-	-	-	-	-
Total		**1,01,015.93**	**3,92,791.42**	**-**	**-**	**-**	**7,535.72**	-	**5,01,343.07**	-	-	-	-	-
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio	**1.12**												

Justification for Not Providing Market Value of Charged Assets:

The charged loan receivables are carried at amortised cost in accordance with Ind AS 109 and are not trade in active markets. As market value is not readily ascertainable, book value has been considered appropriate for security cover computation in line with SEBI guidelines.

Debt not backed by any assets offered as security - Not applicable

MUNUSWAMY ANANDAN

Digitally signed by MUNUSWAMY ANANDAN
Date: 2025.10.31 14:20:41 +05'30'

Annexure - IV

Disclosure of Related party transaction as per Regulation 23(9) of the SEBI (LODR) Regulations, 2015 as at Sep 30,2025

Rs. In lakhs

												Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.					
S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period (Rs .in Lakhs)	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	Aptus Value Housing Finance India Limited	M Anandan	Executive Chairman	Remuneration	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	1,402.25										
2	Aptus Value Housing Finance India Limited	K M Mohandass	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	15.00										
3	Aptus Value Housing Finance India Limited	S Krishnamurthy	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	15.00										
4	Aptus Value Housing Finance India Limited	Krishnamurthy Vijayan	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	15.00										
5	Aptus Value Housing Finance India Limited	Mona Kachhwaha	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	17.50										
6	Aptus Value Housing Finance India Limited	V G Kannan	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	17.50										
7	Aptus Value Housing Finance India Limited	Anand Raghavan	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	2.10										
8	Aptus Value Housing Finance India Limited	Natarajan Balasubramanian	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	2.20										
9	Aptus Value Housing Finance India Limited	Subba Rao N V	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	2.60										
10	Aptus Value Housing Finance India Limited	P Balaji	Managing Director	Salary	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	301.25										
				Share based benefits		30.26										
11	Aptus Value Housing Finance India Limited	Sanjay Mittal	Chief Financial Officer	Salary	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	42.45										
				Share based benefits		34.77										

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period (Rs .in Lakhs)	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
12	Aptus Value Housing Finance India Limited	Sanin Panicker	Company Secretary	Salary	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	15.75										
				Share based benefits		0.42										
13	Aptus Value Housing Finance India Limited	Aptus Finance India Private Limited	Wholly owned Subsidiary	Support Cost shared	As approved by the Audit Committee & Board from time to time within the limits prescribed under the Companies Act ,2013	4425.42										
				Loans & advances given		0.00										
				Loans &advances repaid		10000.00	34000.00	24000.00								
				Interest income received		1417.44										
14				Dividend Income		2520.00										
Total						**20276.91**										