



Ref: APTUS/15-JULY/2026-27

July 31, 2026

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
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Sub: Outcome of the Board Meeting held on July 31, 2026.

Dear Sir/Madam,

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") and read along with SEBI Circulars, we hereby inform that the Board of Directors of Aptus Value Housing Finance India Limited ("Company") at their meeting held on Friday, July 31, 2026, has considered and approved the following:

1. **Approval of Unaudited Standalone and Consolidated Financial Results for the first quarter ended June 30, 2026:**
 - a. A copy of the Unaudited Standalone and Consolidated Financial Results along with Limited Review Report with unmodified opinion issued by the Statutory Auditors, M/s. Sundaram & Srinivasan, Chartered Accountants are enclosed as **Annexure – I**.
 - b. Disclosures as required under Regulation 52(4) of the SEBI Listing Regulations forming part of the aforementioned financial results are enclosed as **Annexure - II**.
 - c. Security Cover Certificate pursuant to Regulation 54(2) and (3) of the SEBI Listing Regulations is enclosed as **Annexure – III**.

The meeting of Board of Directors commenced on 9:30 A.M. (IST) and concluded at 1.15 P.M. (IST).

You are requested to take the same on record.

Thanking You,

For Aptus Value Housing Finance India Limited

Sanin Panicker
Company Secretary & Compliance Officer

Independent Auditor's Limited Review Report on the Unaudited Consolidated Financial Results of the Aptus Value Housing Finance 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 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 June 30, 2026 ("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 ('Listing Regulations').

2. This Statement, which is the responsibility of the Holding Company's management and approved by the Holding 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, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review in accordance with the Standard on Review Engagement (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 is limited primarily to inquiries of company personnel and analytical procedures applied to financial data. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing 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. We have not performed an audit and accordingly, we do not express an audit opinion.

4. The Statement includes the results of the Holding Company and its subsidiary company-Aptus Finance India Private Limited.

5. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Consolidated Unaudited Financial Results, which includes the result of the subsidiaries, as given in the Other Matter Paragraph, prepared in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matter

6. The accompanying Statement includes the unaudited interim financial results and other financial information, in respect of one subsidiary, whose unaudited interim financial results reflects total income of Rs.18,519.01 Lakhs, total net profit after tax of Rs.6,821.70 Lakhs, total comprehensive income of Rs 6,821.70 Lakhs, for the period ended June 30, 2026, as considered in the Statement which has been reviewed by the independent auditor of that subsidiary. The independent auditor's reports on interim financial results of these entities have been furnished by the Management and our conclusion on the Statement, in so far as it relates to the amounts 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 matter.

7. The Statement includes the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year ended on that date and the published unaudited year-to-date figures up to the third quarter ended December 31, 2025 prepared in accordance with the recognition and measurement principles laid down in accordance with IND AS 34 "Interim Financial Reporting".

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

For Sundaram and Srinivasan
Chartered Accountants
FRN: 004207S



S Usha
Partner



Place: Chennai
Date: 31 July 2026

Membership Number: 211785
UDIN: 26211785NNPJFF9775



Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)

Statement of unaudited consolidated financial results for the quarter ended June 30, 2026

(INR In lakhs)

	Particulars	Quarter ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations				
	Interest Income	52,915.91	51307.26	46,953.41	1,94,380.11
	Fees and commission income	1,648.03	1,514.45	1,347.75	5,864.59
	Net gain on fair value changes	564.92	255.66	568.27	1,735.50
	Net gain on derecognition of financial instruments at amortised cost	4,899.69	4,356.33	3,156.61	17,243.52
	Total revenue from operations	60,028.55	57,433.70	52,026.04	2,19,223.72
II	Other income	1,036.85	1,878.18	988.24	5,324.46
III	Total Income (I+II)	61,065.40	59,311.88	53,014.28	2,24,548.18
IV	Expenses				
	Finance costs	16,967.51	16,051.21	16,043.29	64,844.50
	Impairment on financial instruments	2,148.97	1,592.51	1,058.70	6,150.77
	Employee benefits expense	6,400.64	6,210.37	5,043.57	23,047.89
	Depreciation and amortisation expense	348.96	356.87	312.62	1,327.93
	Other expenses	2,289.89	2,344.55	2,001.43	8,061.48
	Total expenses (IV)	28,155.97	26,555.51	24,459.61	1,03,432.57
V	Profit before tax (III-IV)	32,909.43	32,756.37	28,554.67	1,21,115.61
VI	Tax expense				
	(1) Current tax	6,535.93	6,935.92	5,843.17	24,631.59
	(2) Deferred tax	279.40	(275.04)	786.35	2,189.63
	Total tax expense (VI)	6,815.33	6,660.88	6,629.52	26,821.22
VII	Profit for the period (V-VI)	26,094.10	26,095.49	21,925.15	94,294.39
	Other Comprehensive Income				
	(a) Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit liability	2.31	(9.50)	(1.01)	(4.26)
	Income tax effect	-0.58	2.39	0.26	1.07
	(b) Items that will be reclassified to profit or loss				
VIII	Other Comprehensive Income, net of income tax	1.73	(7.11)	(0.75)	(3.19)
IX	Total comprehensive income for the period (VII+VIII)	26,095.83	26,088.38	21,924.40	94,291.20
X	Earnings per equity share (EPS for the quarters are not annualised)				
	Basic (Amount in INR)	5.21	5.22	4.39	18.84
	Diluted (Amount in INR)	5.21	5.21	4.38	18.84
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	10,015.85	10,014.85	9,998.17	10,014.85
	Reserves (excluding revaluation reserves)				4,95,988.98

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



M Anandan
Executive Chairman
DIN: 00033633
Place : Chennai
Date : Jul 31, 2026

Aptus Value Housing Finance India Limited

Notes to unaudited consolidated financial results for the quarter ended June 30, 2026

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 July 30, 2026 and approved by the Board of Directors at their meeting held on July 31, 2026. The financial results for the quarter ended June 30, 2026 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. The figures for the quarter ended March 31, 2026 are the balancing figures between the audited financial figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the financial year, March 31, 2026.
4. During the quarter ended 30 June 2026, 50,000 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
5. 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.

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. 1,23,919.68 Lakhs as at June 30, 2026 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. Disclosure pursuant to RBI master direction RBI Notification-RBUDORI2025-261352 DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025, 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 June 30, 2026.

(Rs. Lakhs)

Particulars	Quarter ended June 30, 2026
Entity	NBFC
Count of loan accounts assigned	1,689
Amount of loan accounts assigned	15,549.91
Number of Transactions	2
Weighted average maturity	104 months
Weighted average holding period	10 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 & year ended June 30, 2026.
- (c) The Company has not acquired, any stressed loans during the quarter ended June 30, 2026.
- (d) Details of transfer through ARC in respect of stressed loans during the quarter ended Jun 30, 2026.

Particulars	Quarter ended June 30, 2026
Entity	NBFC
Count of loan accounts transferred	536
Amount of loan accounts transferred	4,146.46
Number of Transactions	1
Weighted average residual tenor of loans transferred	86 Months
Net book value of loans transferred (at the time of transfer)	2,053.94
Aggregate Consideration	1,679.00
Additional consideration realised in respect of accounts transferred in earlier years	-
Profit/(Loss) incurred debited to the profit and loss account on account of sale	(374.94)

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

M Anandan

Executive Chairman

DIN: 00033633

Place: Chennai

Date: Jul 31, 2026



Independent Auditor's Limited Review Report on the unaudited standalone financial results of Aptus Value Housing Finance India Limited for the quarter ended 30th June 2026 pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
Aptus Value Housing Finance India Limited

1. We have reviewed the accompanying Statement of Unaudited standalone Financial Results of Aptus Value Housing Finance India Limited (hereinafter referred to as "the Company") for the quarter ended June 30, 2026 ("the Statement"), attached herewith, 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 ('Listing Regulations').

2. This Statement, which is the responsibility of the Company's management and approved by the 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, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report 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 is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provide 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 has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India In respect of income recognition, asset classification, provisioning and other related matters, so far as it does not contradict Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act, 2013 read with relevant rules thereunder.



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

5. The Statement includes the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year ended on that date and the published unaudited year-to-date figures up to the third quarter ended December 31, 2025 prepared in accordance with the recognition and measurement principles laid down in accordance with IND AS 34 "Interim Financial Reporting".

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

For Sundaram and Srinivasan
Chartered Accountants
FRN: 004207S



S Usha
Partner



Place: Chennai
Date: 31 July 2026

Membership Number: 211785
UDIN: 26211785NNPJFF9775



Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)

Statement of unaudited standalone financial results for the quarter ended June 30, 2026

(INR In lakhs)

	Particulars	Quarter ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations				
	Interest Income	37,243.92	34,477.50	32,608.08	1,32,585.22
	Fees and commission income	1,103.20	1,031.09	913.47	4,010.52
	Net gain on fair value changes	344.37	192.86	490.51	1,452.58
	Net gain on derecognition of financial instruments at amortised cost	3,092.52	2,083.35	1,554.84	10,428.67
	Total revenue from operations	41,784.01	37,784.80	35,566.90	1,48,476.99
II	Other income	1,030.14	1,898.39	1,015.15	7,938.24
III	Total Income (I+II)	42,814.15	39,683.19	36,582.05	1,56,415.23
IV	Expenses				
	Finance costs	11,309.77	10,604.45	11,313.49	44,371.70
	Impairment on financial instruments	558.03	2,019.98	905.66	4,763.49
	Employee benefits expense	5,261.29	4,496.48	3,328.19	15,850.46
	Depreciation and amortisation expense	325.70	340.24	309.41	1,275.56
	Other expenses	1,064.51	904.43	882.76	3,693.00
	Total expenses (IV)	18,519.30	18,365.57	16,739.51	69,954.21
V	Profit before tax (III-IV)	24,294.85	21,317.62	19,842.54	86,461.02
VI	Tax expense				
	(1) Current tax	4,886.59	4,532.67	4,012.88	16,707.07
	(2) Deferred tax	135.98	-862.12	356.93	466.90
	Total tax expense (VI)	5,022.57	3,670.55	4,369.81	17,173.97
VII	Profit for the period (V-VI)	19,272.28	17,647.07	15,472.73	69,287.05
	Other Comprehensive Income				
	(a) Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit liability	2.31	(8.79)	(1.53)	(4.26)
	Income tax effect	(0.58)	2.21	0.39	1.07
	(b) Items that will be reclassified to profit or loss	-	-	-	-
VIII	Other Comprehensive Income, net of income tax	1.73	(6.58)	(1.14)	(3.19)
IX	Total comprehensive income for the period (VII+VIII)	19,274.01	17,640.49	15,471.59	69,283.86
X	Earnings per equity share (EPS for the quarters are not annualised)				
	Basic (Amount in INR)	3.85	3.53	3.10	13.86
	Diluted (Amount in INR)	3.85	3.53	3.09	13.85
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	10,015.85	10,014.85	9,998.17	10,014.85
	Reserves (excluding revaluation reserves)				4,17,396.31

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



M Anandan
Executive Chairman
DIN: 00033633
Place : Chennai
Date : Jul 31, 2026

Aptus Value Housing Finance India Limited

Notes to unaudited standalone financial results for the quarter ended June 30, 2026

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 July 30, 2026 and approved by the Board of Directors at their meeting held on July 31, 2026. The financial results for the quarter ended June 30, 2026 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. The figures for the quarter ended March 31, 2026 are the balancing figures between the audited financial figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the financial year, March 31, 2026.
4. During the quarter ended 30 June 2026, 50,000 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
5. 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.
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. 1,10,817.45 Lakhs as at June 30, 2026 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. Disclosure pursuant to RBI master direction RBI Notification-RBUDORI2025-261352 DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025, 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 June 30, 2026.

(Rs. Lakhs)

Particulars	Quarter ended June 30, 2026
Entity	NBFC (Housing Finance Company)
Count of loan accounts assigned	1,092
Amount of loan accounts assigned	10,417.04
Number of Transactions	1
Weighted average maturity	117 months
Weighted average holding period	10 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 June 30, 2026.

(c) The Company has not transferred or acquired, any stressed loans during the quarter ended June 30, 2026.

9. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended June 30, 2026 is attached as Annexure II.
10. Disclosures in compliance with Regulation 54 (3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended June 30, 2026 is attached as Annexure III.
11. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
12. 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.apthusindia.com

For Aptus Value Housing Finance India Limited

M Anandan

Executive Chairman

DIN: 00033633

Place: Chennai

Date: July 31, 2026





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 (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026

S. No.	Particulars	Quarter ended Jun'26
1	Debt-equity	1.26
2	Net worth (INR in lakhs)	4,34,362.37
3	Net profit for the period (after tax) (INR in lakhs)	19,272.28
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	3.85
	(b) Diluted	3.85
5	Current ratio	NA
6	Long term debt to Working capital	NA
7	Bad debts to accounts receivable ratio	NA
8	Current liability ratio	NA
9	Total debts to total assets	0.56
10	Debtors Turnover ratio	NA
11	Inventory Turnover ratio	NA
12	Debt service coverage ratio	NA
13	Interest service coverage ratio	NA
14	Outstanding redeemable preference shares (quantity & value)	NA
15	Capital redemption reserve / Debenture redemption reserve	NA
16	Operating Margin	NA
17	Net profit margin	45.01%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.42%
	Net Non-Performing Assets (NNPA)	1.07%
	Provision Coverage Ratio	25.00%
	Liquidity Coverage Ratio	187.87%
	* Provision Coverage Ratio = Provision on NPA / NPA	



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 June 2026

This Certificate is issued in accordance with the terms of our engagement letter dated 3rd July 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 June 2026
- Details of book value of assets and liabilities and the market value of the charged assets of the Company as on 30th June 2026, as per the Regulations
- Statement of compliance with the covenants for the quarter ended 30th June 2026

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 June 2026. 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 June 2026
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.

SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

Offices: Chennai - Mumbai - Bangalore - Madurai

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 June 2026. 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



S. Usha

Partner

Membership Number: 211785

UDIN: 26211785UPGHGR8466

Date: 31st July 2026

Place: Chennai

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)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	Yes	32.12	-	820.50	-	852.62	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	3,083.04	-	3,083.04	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	83.48	-	83.48	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	49,031.09	-	49,031.09	-	-	-	-	-
Loans	Book Debt and receivables	1,23,739.17	5,67,454.44	No	-	-	2,05,258.19	-	8,96,451.81	-	1,23,739.17	-	-	1,23,739.17
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	10,062.83	-	10,062.83	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	1,350.13	No	-	-	1,219.17	-	2,569.30	-	-	-	-	-
Others		-	-	No	-	-	25,438.70	-	25,438.70	-	-	-	-	-
Total		1,23,739.17	5,68,804.57	-	32.12	-	2,94,997.01	-	9,87,572.87	-	-	-	-	-
LIABILITIES														
Debt securities to which this certificate pertains	Listed Debt Securities	1,10,817.45	-	No	-	-	-	-	1,10,817.45	-	-	-	-	-
Other debt sharing pari-assu charge with above debt		not to be filled	-	No	-	-	-	-	-	-	-	-	-	-
Other Debt			-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	No	-	-	-	-	-	-	-	-	-	-
Borrowings			85,688.03	No	-	-	-	-	85,688.03	-	-	-	-	-
Bank			3,45,026.38	No	-	-	-	-	3,45,026.38	-	-	-	-	-
Debt Securities			3,985.96	No	-	-	-	-	3,985.96	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables			-	No	-	-	1,234.30	-	1,234.30	-	-	-	-	-
Lease Liabilities			-	No	-	-	3,064.68	-	3,064.68	-	-	-	-	-
Provisions			-	No	-	-	1,496.14	-	1,496.14	-	-	-	-	-
Others			-	No	-	-	1,897.55	-	1,897.55	-	-	-	-	-
Total		1,10,817.45	4,34,700.37	-	-	-	7,692.67	-	5,53,210.48	-	-	-	-	-
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

