Ref No: APTUS/09 -JUL/2026-27 **July 13, 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

Dear Sir/Madam,

Sub: Business Responsibility and Sustainability Reporting (BRSR) for FY 2025-2026

Pursuant to Regulation 34(2)(f) of SEBI (Listing Obligations Disclosure Requirements) Regulations, 2015, as amended from time to time, we are submitting herewith the Business Responsibility and Sustainability Report ('BRSR') for the Financial Year 2025-26.

We request you to kindly take the same on records.

Thanking you,

For Aptus Value Housing Finance India Limited

SANIN PANICKER

Digitally signed by SANIN PANICKER
Date: 2026.07.13 20:20:26 +05'30'

Sanin Panicker
Company Secretary & Compliance Officer

Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel: 044-4565000. E-mail: cs@aptusindia.com

CIN: L65922TN2009PLC073881

www.aptusindia.com

Annexure – E
Business Responsibility & Sustainability Report

Section A) General Disclosures

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity: L65922TN2009PLC073881
2. Name of the Listed Entity: Aptus Value Housing Finance India Limited
3. Year of incorporation: 2009
4. Registered office address: No. 8B, Doshi Towers, 8th Floor, No:205, Poonamallee High Road, Kilpauk, Chennai - 600010.
5. Corporate address: No. 8B, Doshi Towers, 8th Floor, No:205, Poonamallee High Road, Kilpauk, Chennai – 600010.
6. E-mail: cs@aptusindia.com
7. Telephone: +91 44 4565 0000
8. Website: www.aptusindia.com
9. Financial year for which reporting is being done: April 2025- March 2026
10. Name of the Stock Exchange(s) where shares are listed: BSE & NSE
11. Paid-up Capital: ₹ 1,00,14,85,472
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report: Mr. Sanin Panicker, Company Secretary and Compliance officer, cs@aptusindia.com , Tel: +91 44 4565 0000.
13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together): The disclosures under this report are made on a consolidated basis, unless otherwise specified.
14. Name of the assurance provider: Sundaram & Srinivasan, Chartered Accountants
15. Type of assurance obtained: Reasonable Assurance

II. Product & Services

16. Details of business activities (accounting for 90% of the turnover):

S No	Description of Main Activity	Description of Business Activity	% of turnover of the entity
1.	Financial services	The Company provides long term housing finance and loans against property	98%

17. Products/Services sold by the entity (accounting for 90% of the entity's turnover):

S No	Product /Service	NIC Code	% of the total turnover contributed
1.	The primary product offered by the Company are Home Loans for construction or purchase of houses/ flats and for house renovation/extension. In addition to home loans, the Company offers Loan against Property for refinancing of funds used for the purpose of construction/ purchase of house. Aptus Finance India Private Limited, the wholly owned subsidiary of the Company, carries on the business of extending secured loans against immovable properties to individuals, with a focus on meeting the financing needs of small business entrepreneurs and self-employed customers.	64910	98%

III. Operations

18. Number of locations where plants and/or operations/offices of the entity are situated

Location	Number of Plants	Number of Offices	Total
National	NA*	339	339
International	NA	Nil	Nil

* The Company and its subsidiary are Non-Banking Financial Companies and, as such, do not engage in any manufacturing activities.

19. Markets served by the entity:

a. Number of Locations

Locations	Number
National (No. of States)	6 states and 1 Union Territory of India
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity ?

Not Applicable – The entity is a Housing Finance Company (HFC) and does not engage in export activities.

c. A brief on types of customers

The Company focuses on providing housing finance solutions to individuals in rural and semi-urban regions. Its target segment includes economically weaker, low and middle-income customers, comprising salaried and self-employed borrowers, who require funding for home acquisition, construction, and renovation, as well as small-scale business needs.

IV. Employees

20. Details at the end of Financial Year

a. Employees and workers (including differently abled):

SL No.	Particulars	Total (A)	Male		Female	
			No.(B)	%(B/A)	No.(C)	%(C/A)
Employees						
1	Permanent(D)	3,807	3,722	97.77%	85	2.23%
2	Other than permanent(E)	0	0	0	0	0
3	Total Employees (D+E)	3,807	3,722	97.77%	85	2.23%
Workers						
4	Permanent(F)	Nil	Nil	Nil	Nil	Nil
5	Other than permanent(G)	Nil	Nil	Nil	Nil	Nil
6	Total Employees(F+G)	Nil	Nil	Nil	Nil	Nil

b. Differently Abled Employees & Workers

SL No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Differently Abled Employees						
1	Permanent(D)	Nil	Nil	Nil	Nil	Nil
2	Other than permanent(E)	Nil	Nil	Nil	Nil	Nil
3	Total Employees(D+E)	Nil	Nil	Nil	Nil	Nil
Differently Abled Workers						
4	Permanent(F)	Nil	Nil	Nil	Nil	Nil
5	Other than permanent(G)	Nil	Nil	Nil	Nil	Nil
6	Total Employees(F+G)	Nil	Nil	Nil	Nil	Nil

21. Participation/Inclusion/Representation of Women

Particulars	Total (A)	No. and percentage of Females	
		No.(B)	% (B/A)
Board of directors	7	1	14.29%
Key Management Personnel	2	0	0

(Executive Chairman and Managing Director are categorized as part of Board of Directors for the purposes of this table)

Note: Data Reported on a standalone basis

22. Turnover rate for permanent employees and workers.

(Disclose trends for the past 3 years)

	FY2026 (Turnover Rate in current FY)			FY2025 (Turnover Rate in previous FY)			FY2024 (Turnover Rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	39%	37%	39%	36%	23%	36%	38%	20%	38%
Permanent Workers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

V. Holding, Subsidiary and Associate Companies (Including joint ventures)

23. (a) Names of holding/subsidiary/associate companies/joint ventures

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Aptus Finance India Private Limited	Wholly Owned Subsidiary	100%	Yes

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes

(ii) Turnover (in ₹):2,192.23 Crs

(iii) Net worth (in ₹): 5,060 Crs

VII. Transparency and Disclosures Compliances

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder Group from whom complaint is received	Grievance Redressal Mechanism in Place. Yes/No (If Yes, then provide web-link for grievance redress policy)	FY2026 Current financial year			FY2025 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	-	-	-	-	-	-
Investors (Other than Shareholders)	Yes	-	-	-	-	-	-
Shareholders	Yes	-	-	-	-	-	-
Employees & Workers	Yes	-	-	-	-	-	-
Customers	Yes	240	-	-	354	-	-
Value Chain Partners	Yes	-	-	-	-	-	-

Weblink: Grievance Redressal Policy

26. Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format:

SL No	Material Issue Identified	Indicate whether Risk / Opportunity (R/O)	Rational for identifying risk or opportunity	In case of risk, approach to adapt or mitigate	Financial implication of risk or opportunity (Indicate positive or negative implications)
1.	Responsible Lending and Customer Protection	Opportunity & Risk	Responsible lending and customer protection are critical to ensuring sustainable business growth. While inadequate practices may expose the Company to regulatory, reputational, and credit risks, a strong customer-centric approach presents an opportunity to enhance trust, improve customer retention, strengthen portfolio quality, and support long-term value creation.	We mitigate risks associated with responsible lending and customer protection through robust credit underwriting processes, transparent product disclosures, customer-centric policies, ethical collection practices, and a structured grievance redressal mechanism. We regularly conduct employee training, monitor customer complaints, undertake compliance reviews, and ensure adherence to applicable regulatory requirements to promote fair treatment of customers and responsible lending practices throughout the customer lifecycle.	**Positive:** Improved customer retention, portfolio quality, business growth, and profitability through enhanced trust and responsible lending practices. **Negative:** Potential increase in credit losses, compliance costs, regulatory penalties, and reputational risks, adversely affecting profitability.

SL No	Material Issue Identified	Indicate whether Risk / Opportunity (R/O)	Rational for identifying risk or opportunity	In case of risk, approach to adapt or mitigate	Financial implication of risk or opportunity (Indicate positive or negative implications)
2.	Credit Risk Management and Asset Quality	Risk	Credit risk management and asset quality are critical to the sustainability of the Company's lending operations. Inadequate credit assessment, deterioration in borrower repayment capacity, or adverse economic conditions may lead to higher delinquencies and non-performing assets (NPAs), adversely affecting profitability, capital adequacy, and overall financial performance.	We mitigate credit risk through robust underwriting standards, comprehensive credit appraisal processes, portfolio monitoring mechanisms, and risk-based lending practices. We regularly monitor asset quality indicators, undertake periodic portfolio reviews, maintain adequate provisioning, and strengthen collection and recovery processes to ensure portfolio resilience and sustainable growth.	**Negative:** Deterioration in asset quality may result in higher credit losses, increased provisioning requirements, elevated collection costs, reduced profitability, and pressure on capital and liquidity, thereby adversely impacting the Company's financial performance and growth prospects.
3.	Financial Inclusion	Opportunity	Financial inclusion presents an opportunity to expand access to formal credit for unserved and underserved customer segments, particularly self-employed individuals and low-income households. By addressing the financing needs of these segments, the Company can broaden its customer base, drive business growth, and contribute to inclusive economic development.	We pursue financial inclusion by offering tailored financing solutions, leveraging our understanding of informal income profiles, expanding our geographic presence, and adopting customer-centric credit assessment practices. We continue to strengthen outreach and accessibility to serve underserved segments while maintaining prudent risk management standards.	**Positive:** Enhanced financial inclusion can support portfolio growth, increase customer acquisition, diversify revenue streams, strengthen market penetration, and contribute positively to long-term profitability and sustainable business growth.

SL No	Material Issue Identified	Indicate whether Risk / Opportunity (R/O)	Rational for identifying risk or opportunity	In case of risk, approach to adapt or mitigate	Financial implication of risk or opportunity (Indicate positive or negative implications)
4.	Employee Development, Well-being and Diversity	Opportunity	Employee development, well-being, and diversity present an opportunity to build a skilled, engaged, and inclusive workforce that supports the Company's long-term growth objectives. Investing in employee capabilities and fostering an equitable work environment can enhance productivity, innovation, employee satisfaction, and talent retention.	We promote employee development and well-being through continuous learning and development initiatives, leadership development programmes, performance management systems, employee engagement activities, and health and wellness programmes. We also foster a diverse and inclusive workplace by providing equal opportunities and encouraging a culture of respect, collaboration, and belonging.	**Positive:** A skilled and engaged workforce can improve operational efficiency, enhance customer service, reduce employee turnover costs, strengthen productivity, and support sustainable business growth, thereby contributing positively to the Company's financial performance.
5.	Liquidity and Fund Management	Risk	Liquidity and fund management are critical to the Company's ability to meet its financial obligations and support business growth. Constraints in access to funding, concentration of funding sources, interest rate volatility, or adverse market conditions may impact liquidity levels, increase borrowing costs, and affect the Company's capacity to sustain lending operations.	We mitigate liquidity and funding risks through prudent liquidity management practices, diversification of funding sources, maintenance of adequate liquidity buffers, regular monitoring of asset-liability mismatches, and periodic stress testing. We also focus on maintaining strong relationships with lenders and capital market participants to ensure continued access to funding.	**Negative:** Ineffective liquidity and funding management may result in higher borrowing costs, funding constraints, reduced lending capacity, liquidity shortfalls, and potential adverse impacts on profitability, financial stability, and growth prospects.

SECTION B: Management and Process Disclosures

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements. The nine principles are listed below.

P1	Businesses should conduct and govern themselves with integrity, and in a manner that is ethical, transparent and accountable
P2	Businesses should provide goods and services in a manner that is sustainable and safe
P3	Businesses should respect and promote the well-being of all employees, including those in their value chain
P4	Businesses should respect the interests of and be responsive towards all its stakeholders
P5	Businesses should respect and promote human rights
P6	Businesses should respect, and make efforts to protect and restore the environment
P7	Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent
P8	Businesses should promote inclusive growth and equitable development
P9	Businesses should engage with and provide value to their consumers in a responsible manner

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and Management Processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	All the policies adopted by the Company are approved by Board								
c. Web Link of the Policies, if available	Policies								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes, the Company has translated the policies into procedures with respect to the activities carried out by the Company								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes, certain policies of the Company also extends to our value chain partners								
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Company is ISO 27001:2022 Certified for Information Security Management System								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	Increase the proportion of branches adopting energy-efficient practices and infrastructure by FY 2028. Enhance financial inclusion by expanding access to housing finance for underserved, low-income, and first-time home buyer segments by FY 2028. Strengthen employee learning and development through continuous capability-building and leadership development initiatives across the organization by FY 2028. Enhance cybersecurity and data privacy controls through continuous investment in technology, monitoring systems, and employee awareness programs by FY 2028.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The Company has met all the goals and targets which have been set for the FY 2025-2026 which are as follows: The Company achieved an AUM of ₹13,107 crore as at FY 2025-26 and continued to focus on extending credit access to underserved and economically weaker segments through its housing finance operations. The Company continued to utilize digital channels for customer acquisition and engagement, enhancing accessibility and operational efficiency. Digital initiatives contributed to reducing paper-based processes and supporting efforts towards lowering the Company's carbon footprint. The Company expanded its branch network to 339 branches as at FY 2025-26, strengthening its regional presence and creating employment opportunities across its operating geographies.								
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure) Please refer the letter from Chairman on page no. 11									
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. M. Anandan Executive Chairman DIN: 00033633								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, details.	Yes. The Executive Chairman, along with the Company's senior management, continuously oversees and monitors the organization's social, environmental, governance, and economic responsibilities. In addition, the CSR Committee of the Board regularly reviews and tracks updates on these matters to ensure effective governance and implementation.								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	The Company periodically reviews the effectiveness of the above policies and implements necessary amendments or updates, wherever required, to ensure their continued relevance and effectiveness.																	
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Company is in compliance with the regulations to the extent applicable																	

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, Name of the agency.	P1	P2	P3	P4	P5	P6	P7	P8	P9
No independent external evaluation or assessment is conducted by third-party agencies. However, the Company's policies are reviewed internally by the Board on an annual basis, and are also subject to periodic review by internal and external auditors as well as regulatory authorities from time to time.									

12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated: Questions

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)	Not Applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

Section C) PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

Principle 1. Businesses should Conduct and Govern themselves with integrity and in a manner that is ethical, transparent and accountable.

Essential Indicators:

1. **Percentage coverage by training and awareness programmes on any of the Principles during the financial year:**

Segment	Total Number of training and awareness programmes held	Topics / principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors	3	Familiarization programmes were conducted for the Directors covering the Company's business model, housing finance industry developments, regulatory updates, risk management framework, corporate governance practices, financial performance, and key operational aspects.	100%
Key Managerial Personnel	1	regulatory updates, cybersecurity awareness and industry developments	100%
Employees other than BoD and KMPs	106	Customer Centricity and Responsible Lending Practices, Prevention of Sexual Harassment and Respectful Workplace Practices	80%
Workers	Not Applicable		

2. **Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):**

A. **Monetary**

Particulars	NGRBC Principle	Name of the regulatory / Enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred ? (Yes/No)
Penalty/Fine	NIL				
Settlement					
Compounding Fee					

B. **Non Monetary**

Particulars	NGRBC Principle	Name of the regulatory / Enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred ? Yes/No
Imprisonment	NIL			
Punishment				

3. **Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.**

Case Details	Name of the regulatory /enforcement agencies/judicial institutions
Not Applicable	Not Applicable

4. **Does the entity have an anti-corruption or anti-bribery policy? If yes, provide the details in brief and if available, provide a web-link to the policy.**

Yes, The Company has implemented a comprehensive Anti-Corruption and Anti-Bribery framework that enforces a strict zero-tolerance approach towards any form of bribery, kickbacks, or unethical conduct. This framework extends to all directors, employees, subsidiaries, and associated third parties. It also provides established reporting channels and compliance mechanisms in accordance with applicable laws, thereby promoting transparency, ethical conduct, and accountability across all business operations.

Weblink for Anti-Bribery & Anti-Corruption Policy

5. **Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:**

	FY2026 (Current financial year)	FY2025 (Previous financial Year)
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL
Workers	NIL	NIL

6. **Details of complaints with regard to conflict of interest**

Particulars	FY2026 (Current financial year)		FY2025 (Previous financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Not Applicable	Nil	Not Applicable
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Not Applicable	Nil	Not Applicable

7. **Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.**

Not applicable

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY2026 (Current financial year)	FY2025 (Previous financial Year)
Number of days of accounts payables	24 days	9 days

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format

Parameter	Metrics	FY2026 (Current financial year)	FY2025 (Previous financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Nil	Nil
	b. Number of trading houses where purchases are made from	Nil	Nil
	c. Purchases from top 10 trading houses as % of total purchases from trading houses.	Nil	Nil
Concentration of Sales	a. Sales to dealers /distributors as % of total sales	Nil	Nil
	b. Number of dealers/ distributors to whom sales are made	Nil	Nil
	c. Sales to top 10 dealers/distributors as % of total sales to dealers/distributors	Nil	Nil
Share of RPTS in	a. Purchases (purchases with related parties/Total purchases)	Nil	Nil
	b. Sales (Sales to related parties/Total Sales)	Nil	Nil
	c. Loans and advances(Loans and advances given to related parties/Total loans and advances)	Nil	3.34%
	d. Investments (Investments in related parties/ Total investments made)	Nil	Nil

Note: For the purposes of this consolidated report, all intercompany purchase and sales transactions have been eliminated, resulting in a net balance of nil.

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year

Total number of awareness programmes held	Topics/principles covered under the training	% of value chain partners covered under the awareness programmes
	Nil	

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If yes, details of the same.

Yes. The Company has implemented a structured governance framework to address any potential or actual conflicts of interest involving members of the Board. Directors are required to disclose their interests on a regular basis, including any subsequent changes, in compliance with applicable legal requirements and the Company's Code of Conduct. In situations where a Director has a direct or indirect interest in any matter, the issue is presented to the Board with full transparency, and the concerned Director abstains from participating in both discussions and voting. Further, the Company's related party transaction policies and governance processes ensure appropriate oversight, evaluation, and approval of such transactions, thereby strengthening transparency, accountability, and protection of stakeholder interests.

Weblink for Code of Conduct

Principle 2. Businesses should provide goods and services in a manner that is sustainable and safe.

Essential Indicators:

1. **Percentage of R&D and capital expenditure (CAPEX) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

Category	FY 2026 Current Financial Year	FY 2025 Previous Financial Year	Details of improvements in environmental and social impacts
R&D	-	-	-
Information Technology expenses	11.28%	3.05%	Strengthening digital systems through ESG-aligned investments helps improve operational efficiency by minimizing paper consumption, enabling quicker service delivery, and expanding the Company's reach to a wider customer base.

2. **Sustainable Sourcing**

   a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)

   As a housing finance company, the nature of our operations is predominantly service-based, focused on extending financial assistance rather than engaging in production activities or consumption of physical inputs. Accordingly, the concept of sustainable sourcing of raw materials is not directly applicable to our business model. Nevertheless, the Company upholds its commitment to sustainability by ensuring responsible lending practices and incorporating environmental and social factors into its credit evaluation and lending decisions.

   b. If yes, what percentage of inputs were sourced sustainably? Not Applicable

3. **Describe the processes in place to reclaim products for reusing, recycling, and disposing at the end of life for**

   a. Plastics (Including Packaging)

   b. E-Waste

   c. Hazardous waste

   d. other waste

   As a housing finance company, the primary waste streams generated include electronic waste and paper waste. The Company has implemented systems to ensure their responsible handling and environmentally sound disposal. In line with its digital transformation initiatives, it has adopted a mobile-first, fully integrated Loan Origination System (LOS) for customer onboarding, enabling a near paperless operating environment. Additionally, during the year, the Company ensured the scientific disposal of 42 kg of e-waste through an authorised and certified waste management partner.

4. **Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, steps taken to address the same.**

   EPR is not applicable for the Company

Leadership Indicators

1. Life Cycle Assessment

Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for the manufacturing industry) or for its services (for the service industry)? If yes, provide details in the following format.

NIC Code	Name of Product / Service	% of total turnover contributed	The boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by an independent external agency	Results communicated in public domain (Yes/No) If yes, provide the web-link
64910	Housing Finance Activities	98%	The entire loan lifecycle, from loan sanction to closure or settlement.	No	The entire life cycle assessment of Company's business operations is presented in company's website www.aptusindia.com

2. If there are any significant social or environmental concerns and/or risks arising from the production or disposal of your products/services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of the product /Service	Description of the risk/concern	Action Taken
	Not Applicable	

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate Input Material	Recycled or re-used input material to total material	
	FY2026 Current financial Year	FY2025 Previous Financial Year
	NA	NA

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

Category	FY2026 Current Financial Year			FY2025 Previous Financial Year		
	Re-used	Re-Cycled	Safely Disposed	Re-used	Re-Cycled	Safely Disposed
Plastics (including packaging)	Safely disposed 0.042 metric tonnes of E-waste			Safely disposed 1.086 metric tonnes of E-waste		
E-waste						
Hazardous waste						
Other waste						

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Indicate Product Category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not Applicable	

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

1. **a. Details of measures for the well-being of employees**

The Company has adopted (i) health and safety policy and (ii) diversity and inclusion policy for the well-being of the employees (weblink: Health and Safety Policy and Diversity and Inclusion Policy)

Further all the employees are protected by personal accidental cover and group term life insurance.

The Company has embraced an Equal Employment Opportunity Policy to guarantee a workplace free from discrimination. This policy ensures that all employees are treated equitably, regardless of age, gender, race, national or ethnic origin, language, religion, political beliefs, sexual orientation, or physical ability.

Category	% of employees covered by										
	Total A	Health Insurance		Accident insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number B	% (B/A)	Number C	% (C/A)	Number D	% (D/A)	Number E	% (E/A)	Number F	% (F/A)
Permanent Employees											
Male	3,722	1581	42%	3722	100%	0	0	0	0	0	0
Female	85	58	68%	85	100%	85	100%	0	0	0	0
Total	3,807	1639	43%	3807	100%	85	100%	0	0	0	0
Other than permanent employees											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0

b. Details of measures for the well-being of Workers

Category	% of workers covered by										
	Total A	Health Insurance		Accident insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number B	% (B/A)	Number C	% (C/A)	Number D	% (D/A)	Number E	% (E/A)	Number F	% (F/A)
Permanent workers											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0
Other than permanent workers											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2026 Current Financial Year	FY 2025 Previous Financial Year
Cost incurred on well-being measures as a % of total revenue of the company	0.25%	0.19%

2. Details of retirement benefits, for current financial year and previous financial year

Benefits	FY 2026 Current Financial Year			FY2025 Previous Financial Year		
	Number of employees covered as % of total employees	Number of Workers covered as % of total workers	Deducted and deposited with the authority (Y/N/N.A)	Number of employees covered as % of total employees	Number of Workers covered as % of total workers	Deducted and deposited with the authority (Y/N/N.A)
PF	100%	NA	Y	100%	NA	Y
Gratuity	100%	NA	NA	100%	NA	NA
ESI	23%	NA	Y	45%	NA	Y

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

The Company does not presently employ persons with disabilities. However, it remains committed to providing equal opportunities and ensuring accessible and inclusive workplaces for all employees, including persons with disabilities, across its premises.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes, the Company has adopted Equal Employment Opportunity Policy to ensure that there is no discrimination between employees on the grounds of age, gender, race, national or ethnic origin, language, religion, political beliefs, sexual orientation or physical ability and the same is available on the website of the Company.

(Weblink for: Equal Employment Opportunity Policy)

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent Employees		Permanent Workers	
	Return to work Rate	Retention Rate	Return to work Rate	Retention rate
Male	-	-	NA	NA
Female	77.78%	53.85%	NA	NA
Total	77.78%	53.85%	NA	NA

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

Particulars	Yes/No (if yes then give details of the mechanism in brief)
Permanent Workers	Not Applicable
Other than Permanent Workers	Not Applicable
Permanent Employees	Yes. The Company has implemented a digital HR platform that allows employees to submit general grievances as well as confidential concerns directly to the HR function in a streamlined manner. In addition, employees and other stakeholders are provided access to the Company's whistle-blower mechanism to report any concerns, ensuring appropriate escalation and resolution through established governance channels.
Other than permanent Employees	Not Applicable

7. **Membership of employees and worker in association(s) or Unions recognized by the listed entity:**

Category	FY2026 Current financial Year			FY2025 Previous Financial Year		
	Total employees /workers in respective category (A)	Total employees/ workers in respective category, who are part of association (s) or Union (s) (B)	% B/A	Total employees /workers in respective category (C)	Total employees/ workers in respective category, who are part of association (s) or Union (s) (D)	% D/C
Total Permanent Employees						
Male	Not Applicable					
Female						
Total Permanent Workers						
Male	Not Applicable					
Female						

8. **Details of Training imparted to the employees and workers on health & safety measures and on skill upgradation**

Category	FY2026 Current financial Year					FY2025 Previous Financial Year				
	Total (A)	On health and safety Measures		On skill upgradation		Total	On health and safety Measures		On skill upgradation	
		(B)	% (B/A)	(C)	% (C/A)	(D)	(E)	% (E/D)	(F)	%(F/D)
Employees										
Male	3,722	3,722	100%	3,342	90%	3,259	2,890	89%	2,890	89%
Female	85	85	100%	76	89%	92	85	92%	85	92%
Total	3,807	3,807	100%	3,418	90%	3,351	2,975	89%	2,975	89%
Workers										
Male	Not Applicable									
Female										
Total										

9. **Details of performance and career development reviews of employees and workers:**

Category	FY2026 Current financial Year			FY2025 Previous Financial Year		
	Total (A)	No.(B)	% (B/A)	Total C	No.(D)	% (D/C)
Employees						
Male	2,949	2,949	100%	3,259	2,590	79%
Female	74	74	100%	92	80	87%
Total	3,023	3,023	100%	3,351	2,670	80%
Workers						
Male	Not Applicable					
Female						
Total						

Note:The percentage has been computed on the eligible employees due for annual performance review

10. Health and safety management system

a. Whether an occupational health and safety management system has been implemented by the entity? ***(Yes/ No).*** If yes, the coverage of such system?

Yes, The Company has put in place a robust health and safety framework designed to ensure a secure and supportive workplace free from violence, harassment, intimidation, and other potential risks arising from internal or external factors. In addition, employees are provided with comprehensive insurance coverage, including hospitalization benefits, personal accident insurance, and group term life protection, thereby safeguarding their health, safety, and overall well-being.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

The Company, being engaged in the housing finance sector, is exposed to relatively limited operational hazards in its core activities. Nevertheless, it undertakes periodic risk evaluations to identify and mitigate emerging risks, including operational and cyber-related threats. Employee safety and information security are reinforced through structured awareness initiatives and adherence to established internal control and safety protocols.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)

The Company operates in the housing finance loan services industry and does not employ any workers who encounter the risk of work-related hazards. Consequently, this requirement does not pertain to our operations.

d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? ***(Yes/ No)***

Yes, employees of the Company are provided with comprehensive coverage, including hospitalization insurance, personal accidental cover, and group term life insurance.

11. Details of safety related incidents

Safety Incident / Number	Category	FY2026 Current financial Year	FY2025 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) Per One million -person hours worked	Employees	Nil	Nil
	Workers		
Total recordable work-related injuries	Employees		
	Workers		
No of fatalities	Employees		
	Workers		
High consequence work-related injury or ill-health (excluding fatalities)	Employees		
	Workers		

12. Describe the measures taken by the entity to ensure a safe and healthy work-place.

The Company is dedicated to maintaining a safe, secure, and healthy work environment by ensuring regular upkeep of office infrastructure and compliance with applicable health and safety norms. Employee well-being is further supported by fostering a supportive and positive workplace culture.

13. Number of complaints made by employees and workers

	FY2026 Current Financial Year			FY2025 Previous Financial Year		
	Filed during the year	Pending resolutions at the end of the year	Remarks	Filed during the year	Pending resolutions at the end of the year	Remarks
Working Conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Nil	Nil	Nil	Nil	Nil	Nil

14. Assessments for the year

Particulars	% of plants and offices that were assessed (By entity or statutory authorities or third parties)
Health and safety practices	Nil
Working Conditions	Nil

15. Details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

No corrective action plan has been necessitated for the above-mentioned parameters. However, the Company has conducted training programmes to create awareness among the employees regarding workplace safety.

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).

Employees:

Yes, the Company provides employees with hospitalization insurance, personal accident cover, and group term life insurance. In the event of an employee's death, the Company ensures timely and efficient settlement of the life insurance claim by supporting the employee's family with the necessary documentation and procedures. Additionally, for employees granted stock options under the Company's ESOP schemes, any unvested options shall immediately vest with the nominee upon the employee's demise.

Workers:

Not Applicable

2. Provide measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The Company expects its value chain partners to comply with all applicable statutory and regulatory requirements, including the timely deduction and deposit of statutory dues. Compliance obligations are incorporated, wherever appropriate, into vendor onboarding and engagement processes. The Company also obtains declarations, undertakings, and other relevant documents from value chain partners and conducts periodic reviews and assessments on a risk-based approach to monitor compliance with applicable laws and regulations.

3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Category	Total Number of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2026 (Current Financial Year)	FY 2025 (Previous Financial Year)	FY 2026 (Current Financial Year)	FY 2025 (Previous Financial Year)
Employees	Nil	Nil	Nil	Nil
Workers	Nil	Nil	Nil	Nil

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

The Company does not currently have a formal transition assistance programme for employees approaching retirement or separation from employment. Given the limited number of employees nearing retirement age, the Company addresses such situations on a case-by-case basis and provides appropriate guidance and support, wherever required, to facilitate a smooth transition.

5. **Details of Assessment of value chain partners**

Particulars	% of value chain partners (by the value of business done with such partners) that were assessed
Health & and safety practices	Nil
Working conditions	Nil

6. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.**

   No corrective actions were required to be taken to address such concerns.

Principle 4. Businesses should respect the interests of and be responsive to all its stakeholders.

Essential Indicators:

1. **Describe the process for identification of key stakeholder groups of the entity.**

   Stakeholders are identified based on the extent to which they are impacted by our operations and their ability to influence our business performance and long-term sustainability. Key stakeholder groups include customers, employees, investors and shareholders, regulators, lenders, rating agencies, research analysts, local communities, and non-governmental organizations (NGOs).

2. **List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website, Other)	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	Yes, if they qualify based on the specific criteria such as income level, gender, age, geographic location, employment status, and other socio-economic indicators, as applicable	• Customer care telephone • Notice Board at branches • Personal interaction at branches • Digital means: Customer App, SMS, WhatsApp, Website, E-mails, Video personal discussion, Social Media platforms • Pamphlets	Regular and need basis	To provide timely and transparent information, enhance customer experience, improve service delivery, ensure prompt and effective grievance resolution, and strengthen long-term customer relationships.
Employees	No	• Personal interaction • e-mails • HRMS • periodic appraisal process • Employee engagement and training programmes	Regular and need basis	To enhance employee well-being, professional growth, and engagement by fostering a healthy work-life balance, promoting an inclusive and supportive workplace culture, and providing continuous learning and career development opportunities.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website, Other)	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Investors/ shareholders	No	• Investor meetings/ calls, conferences • Quarterly earnings call • Investor Presentation • Press releases • Stock exchange intimations • Shareholder meetings and Annual reports	Regular and need basis	Provide timely, accurate, and comprehensive information on Company's financial performance, strategic priorities, growth opportunities, governance practices, and business outlook.
Regulators, Lenders and Credit rating agencies	No	• E-mails • One-on-one meetings • Conference calls • Regulatory filings • Periodic compliance and covenant reporting	Regular and need basis	To ensure regulatory compliance, facilitate transparent disclosures, and strengthen risk management. To maintain access to diversified funding, support informed credit assessments, and foster strong relationships with lenders and credit rating agencies through regular communication on the Company's performance, strategy, and outlook.
Communities & NGOs	No	• Community meetings • Project evaluation	Regular and need basis	Engage actively with the community to support social development and promote financial inclusion. Partner with NGOs and other implementation partners to design and execute impactful CSR initiatives, address community needs, and contribute to sustainable and inclusive development.

Leadership Indicators:

1. **Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

   Engagement with stakeholders is a continuous process and such engagement is driven by the following committees as given below:

A. Grievance redressal committee: The committee is responsible for reviewing and resolving grievances raised by borrowers, customers, and other stakeholders in relation to loan servicing, customer experience, and compliance matters. It ensures timely redressal of complaints and escalates significant or repetitive issues to senior management and the Board, enabling appropriate corrective actions and improvements in policies and processes.

B. Stakeholders Relationship Committee (SRC): The SRC oversees the Company's engagement with shareholders and investors, with a focus on ensuring the timely resolution of investor grievances and enhancing shareholder services. The Committee reviews shareholder feedback and concerns relating to investor communications, disclosures, dividend distribution, and other shareholder matters. Minutes of the meeting of SRC is presented to the Board, enabling informed, transparent, and accountable decision-making.

C. Corporate Social Responsibility (CSR) Committee: The CSR Committee oversees the formulation and implementation of the Company's CSR strategy and initiatives, with an emphasis on creating sustainable social impact through programmes focused on education, healthcare, skill development, and community development. The Committee reviews the effectiveness of CSR interventions, engages with implementing partners to ensure efficient execution, and periodically reports to the Board on the progress, impact, and alignment of CSR activities with the Company's sustainability and stakeholder objectives.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

Yes, The Company maintains ongoing engagement with its stakeholders through structured communication channels such as meetings, surveys, and feedback mechanisms covering operational and social aspects. Insights received through these interactions are periodically examined by the relevant committes and considered in the formulation and refinement of internal policies and initiatives. This approach enables the Company to remain responsive to stakeholder expectations while promoting responsible and sustainable business practices.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

Financial Inclusion and Outreach to Underserved Segments

The Company actively engages with economically weaker sections, low-income households, and first-time homebuyers in rural and semi-urban areas through branch outreach programs and field-level interactions. Feedback received during customer interactions is used to simplify loan processes, improve product accessibility, and enhance affordability. Special focus is placed on improving awareness about housing finance schemes and eligibility criteria to support financial inclusion.

Customer Assistance and Grievance Redressal Support

Dedicated grievance redressal mechanisms and customer support channels are in place to address concerns raised by vulnerable borrowers, including those with limited financial literacy. The Company ensures timely resolution of issues related to loan servicing, repayment assistance, and documentation support.

Customer Education and Digital Empowerment

The Company remains committed to bridging the digital divide and enhancing financial literacy among its customers, many of whom are first-time borrowers and self-employed individuals in semi-urban and rural markets. Through targeted customer awareness initiatives, the Company educates customers on the effective use of its digital platforms, including the Customer App and Bandhu App, enabling them to conveniently access account information, make loan repayments, track loan details, and raise service requests.

To ensure that technology remains inclusive and accessible, the Company's field personnel provide personalized guidance and on-ground support to customers who are less familiar with digital tools. These efforts help build confidence in the use of digital financial services while improving customer convenience and engagement.

CSR-led Community Development

The Company places strong emphasis on engaging with vulnerable and underserved communities by keeping accessible communication channels to better understand their specific needs and challenges. As part of its CSR framework, it implements targeted initiatives aimed at improving access to key essentials such as healthcare, education, skill development and other welfare-oriented services. These initiatives are regularly reviewed and refined based on feedback from stakeholders to ensure they remain relevant, impactful, and aligned with broader goals of inclusive and sustainable development.

Principle 5. Businesses should respect and promote human rights.

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

The Company has Board-approved policies on the code of conduct, equal employment opportunity, diversity and inclusion, and prevention of sexual harassment. Regular training sessions are conducted for employees to familiarize them with these policies, which are also easily accessible on the website of the Company.

Additionally, every new employee receives a welcome kit as part of the onboarding process and is introduced to the Company's key policies during induction, ensuring awareness and understanding of the various policies, procedures, and ethical standards adopted by the Company.

Category	FY2026 Current financial Year			FY2025 Previous Financial Year		
	Total (A)	Number of employees and workers covered (B)	% (B/A)	Total (C)	Number of employees and workers covered (D)	% (D/C)
Employees						
Permanent	3,807	3,265	86%	3,351	2,975	89%
Other than Permanent	Nil	Nil	Nil	Nil	Nil	Nil
Total Employees	3,807	3,265	86%	3,351	2,975	89%
Workers						
Permanent	Not Applicable					
Other than permanent						
Total Workers						

2. Details of minimum wages paid to employees and workers, in the following format

Category	FY2026 Current financial Year					FY2025 Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal Minimum Wage		More than minimum wage	
		No.(B)	%(B/A)	No.(C)	% (C/A)		No. (E)	% (E/D)	No.(F)	% (F/D)
Employees										
Permanent										
Male	3,722	-	-	3,722	100%	3,259	-	-	3,259	100%
Female	85	-	-	85	100%	92	-	-	92	100%
Other than Permanent										
Male	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Workers										
Permanent										
Male	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Other than Permanent										
Male	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

3. Details of remuneration/ salary/ wages (including differently abled)

The remuneration paid to the Directors and KMPs are in accordance with the Appointment, Evaluation and Remuneration Policy of the Company which is available on the website of the Company

(Weblink - Appointment and Remuneration Evaluation Policy.pdf)

a. Median remuneration/wages

Category	Male		Female	
	Number	Median remuneration/ salary/wages of respective category	Number	Median remuneration/ salary/wages of respective category
Board of Directors	6	6,15,000	1	20,40,000
Key Managerial Personal	2	62,51,500	0	0
Employees other than BoD and KMP	3,718	2,41,920	85	3,24,576
Workers	Nil	Nil	Nil	Nil

(Executive Chairman and Managing Director are categorized as part of Board of Directors for the purposes of this table)

Note :Data reported on standalone basis

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY2026 Current financial Year	FY2025 Previous Financial Year
Gross wages paid to females as % of total wages	3%	3%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes, the Company has set up the following Committees:

A. Disciplinary committee to look into complaints of unethical practices against employees.

B. Internal Complaints Committee to provide protection against Sexual Harassment of women at workplace

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

The Company has Board approved policies in place viz. grievance redressal policy, policy on prevention of sexual harassment at workplace, whistle blower policy etc. for handling the grievances of various stakeholders.

6. Disclosure of complaints made by employees and workers on sexual harassment, discrimination at workplace, Child Labour, Forced Labour/Involuntary Labour, Wages or other human rights related issues.

Category	FY2026 Current Financial Year			FY2025 Previous Financial Year		
	Filed during the year	Pending Resolution at the end of the year	Remarks	Filed During the Year	Pending Resolution at the end of the year	Remarks
Sexual Harassment	Nil	Nil	Nil	Nil	Nil	Nil
Discrimination at workplace	Nil	Nil	Nil	Nil	Nil	Nil
Forced Labour/Involuntary Labour	Nil	Nil	Nil	Nil	Nil	Nil
Wages	Nil	Nil	Nil	Nil	Nil	Nil
Other human right related issues	Nil	Nil	Nil	Nil	Nil	Nil

7. **Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:**

	FY 2026 Current Financial Year	FY 2025 Previous Financial Year
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	Nil	Nil
Complaints on POSH as a % of female employees / workers	Nil	Nil
Complaints on POSH upheld	Nil	Nil

8. **Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.**

The Company has established policies on equal employment opportunity and prevention of sexual harassment at the workplace, ensuring a fair, respectful, and inclusive work environment. These policies are implemented in accordance with applicable regulatory requirements and provide balanced protections to all parties involved, including both complainants and respondents. The established procedures are designed to ensure that complaints related to discrimination or harassment are handled in a fair, sensitive, and non-retaliatory manner, thereby safeguarding due process and workplace dignity.

9. **Do human rights requirements form part of your business agreements and contracts? (Yes/No)**

Yes, they are incorporated into certain business agreements and contracts, wherever applicable and relevant to the nature of the transaction or relationship.

10. **Assessments of the year**

Category	% of plants and offices that were assessed (by the entity or by the statutory authorities or third parties)
Child Labour	Nil
Forced/Involuntary Labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

11. **Provide the details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.** Not Applicable

Leadership Indicators

1. **Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.**

No instances of human rights-related grievances or complaints have been reported during the period. Accordingly, there have been no changes or updates required to the Company's business processes on this account.

2. **Details of the scope and coverage of any Human rights due-diligence conducted.**

No specific human rights due diligence assessment was carried out during the year. However, the Company continues to operate with established internal policies and governance practices that promote ethical conduct, fairness, and respect for employees and stakeholders.

3. **Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**

The Company is committed to complying with the Rights of Persons with Disabilities Act, 2016 in both letter and spirit. Its premises are designed to be accessible to all individuals, including persons with disabilities, ensuring ease of entry and movement for visitors and stakeholders.

4. Details on assessment of value chain partners

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	No specific assessment to this effect has been carried out by the Company
Discrimination at workplace	
Child Labour	
Forced labour/Involuntary Labour wages	
Others – please specify	

5. Details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

No corrective actions were required to be taken by the Company for the year under review.

Principle 6. Businesses should respect and make efforts to protect and restore the environment.

Essential Indicators:

1. Details of total energy consumption (in Joules or multiples) and energy intensity

Parameter	FY2026 (Current financial Year)	FY2025 (Previous financial Year)
	Gj	Gj
From renewable sources		
Total electricity consumption (A)		
Total fuel consumption (B)		
Energy consumption through other sources (C)		
Total energy consumed from renewable resources (A+B+C)		
From non-renewable sources		
Total electricity consumption (D)	3,518.4	3,403.43
Total fuel consumption (E)	344.37	276.49
Energy consumption through other sources (F)		
Total energy consumed from non-renewable resources (D+E+F)	3,862.77	3,403.43
Total energy consumed. (A+B+C+D+E+F)	3,862.77	3,679.92
Energy intensity per rupee of turnover *(Total energy consumption/ turnover in rupees)*	**1.76 Gj/ Rupees crores of turnover**	**2.10 Gj/ Rupees crores of turnover**
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	35.84	47.10
Energy intensity in terms of physical output		
Energy intensity *(optional)* – the relevant metric may be selected by the entity		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. Yes, an independent reasonable assurance has been carried out by Sundaram & Srinivasan, Chartered Accountants for the indicators in the table above.

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N). If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, the remedial action taken, if any.

Not Applicable

3. Provide details of the following disclosures related to water, in the following format

Parameter	FY2026 Current Financial Year	FY2025 (Previous financial Year)
Water Withdrawal by Source (In Kiloliters)		
(i) Surface water	-	-
(ii) Groundwater	49,681.4	43,730.6
(iii) Third party water		
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	49,681.4	43,730.6
Total volume of water consumption (in kilolitres)	49,681.4	43,730.6
Water intensity per rupee of turnover (Water consumed / Revenue from operations)	0.00000227	0.00000250
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	460.95	559.62
Water intensity in terms of physical output	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

Note - Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) . If yes, name of the external agency. Yes, an independent reasonable assurance has been carried out by Sundaram & Srinivasan, Chartered Accountants for the indicators in the table above.

Note: The quantity of water (in litres) per employee derived from the available data is in line with "National Building Code (NBC) – Bureau of Indian Standards (BIS), 2016 - Estimation of Water Requirement for Drinking and Domestic Use" which provides for "45 litres per person per working day".

Total water consumption is derived considering total head count at the end of the year, total working days and water requirement per person per working day as specified above.

4. Provide the following details related to water discharge –

Parameter	FY 2026 (Current Financial Year)	FY 2025 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)	-	-
(i) To Surface water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) To Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) To Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
Total water discharged (in kilolitres)	-	-

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency- Yes, an independent reasonable assurance has been carried out by Sundaram & Srinivasan, Chartered Accountants for the indicators in the table above.

5. **Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.**

   Not Applicable

6. **Please provide the details of air emissions (other than GHG emissions) by the entity, in the following format -**

Parameter	Please specify unit	FY2026 (Current financial Year)	FY2025 (Previous financial Year)
NOx	kg/year	5.94	3.67
Sox	kg/year	1.98	1.22
Particulate Mater	kg/year	0.40	0.24
Persistent organic pollutants (POP)	-	-	-
Volatile organic compounds (VOC)	-	-	-
Hazardous air pollutants (HAP)	-	-	-
Others – please specify	-	-	-

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. Yes, an independent reasonable assurance has been carried out by Sundaram & Srinivasan, Chartered Accountants for the indicators in the table above.

7. **Please provide the details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & their intensity**

Parameter	Unit	FY2026 (Current financial Year)	FY2025 (Previous financial Year)
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	**Metric tonnes of CO2 equivalent**	**7.40**	**5.54**
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	**Metric tonnes of CO2 equivalent**	693.91	671.23
Total Scope 1 and Scope 2 emissions intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	**-**	**0.0000000319**	**0.0000000386**
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	**-**	**6.51**	**8.66**
Total Scope 1 and Scope 2 emission intensity in terms of physical output	**-**	**-**	**-**
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	**-**	**-**	**-**

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. Yes, an independent reasonable assurance has been carried out by Sundaram & Srinivasan, Chartered Accountants for the indicators in the table above.

8. **Does the entity have any project related to reducing Green House Gas emission? If yes, then provide the details.**

   No

9. Provide details related to waste management by entity , in the following format

Parameter	FY2026 (Current financial Year)	FY2025 (Previous financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	-	-
E-waste (B)	0.042	1.086
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste (G). Please specify if any	-	-
Other Non-hazardous waste generated (H) (Break-up by composition i.e by materials relevant to the sector	-	-
Total (A+B+C+D+E+F+G+H)	0.042	1.086
Waste intensity per rupee of Turnover (Total waste generated / Revenue from operations)	0.00000000000192	0.0000000000620
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)(Total waste generated / Revenue from operations adjusted for PPP)	0.000389	0.01389
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
i. Re-cycled	-	-
ii. Re-used	-	-
iii. Other recovery operations	-	-
Total	-	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of Waste		
i. Incineration	-	-
ii. Landfilling	-	-
iii. Other disposal operations	-	-
Total	-	-

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) . If yes, name of the external agency. Yes, an independent reasonable assurance has been carried out by Sundaram & Srinivasan, Chartered Accountants for the indicators in the table above.

10. Briefly describe the details of waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

As a housing finance company, the primary waste generated by the Company comprises paper and electronic waste. During FY 2025–26, the Company ensured the environmentally responsible disposal of 42 kilograms of IT-related e-waste through a vendor registered with the Tamil Nadu State Pollution Control Board and obtained the requisite certification for the same.

In addition, employees are sensitized and trained to segregate recyclable and non-recyclable waste to support effective waste management and reduce overall non-recyclable output. The Company does not engage in the use of hazardous or toxic chemicals.

11. If the entity has operations/offices if any in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required.

Not Applicable

S. No.	Location of operations/ offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
-	-	-	-

12. Details of environmental impact assessments (EIA) of projects undertaken by the entity based on applicable laws, in the current financial year:

Not applicable

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web Link
-	-	-	-		

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India, such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

The Company is in compliance with environmental norms to the extent applicable.

SL No	Specify the Law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
-	-	-	-	-

Leadership Indicators:

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information:

(i) Name of the area : Not Applicable

(ii) Nature of operations: Not Applicable

(iii) Water withdrawal, consumption and discharge in the following format: Not Applicable

Parameter	**FY2026 (Current financial Year)**	**FY2025 (Previous financial Year)**
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	-	-
- No treatment	-	-
- With treatment – please specify level of Treatment	-	-
(ii) To Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of Treatment	-	-
(iii) To Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of Treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of Treatment	-	-
(v) Others	-	-
- No treatment	-	-
- With treatment – please specify level of Treatment	-	-
Total water discharged (in kilolitres)	-	-

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency : Yes, an independent reasonable assurance has been carried out by Sundaram & Srinivasan, Chartered Accountants for the indicators in the table above.

2. **Please provide the details of total Scope 3 emissions & its intensity, in the following format**

Parameter	**Unit**	**FY2026 (Current financial Year)**	**FY2025 (Previous financial Year)**
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	*Metric tonnes of CO2 equivalent*	Not Tracked	Not Tracked
Total Scope 3 emissions per rupee of turnover		Not Tracked	Not Tracked
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity		Not Tracked	Not Tracked

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency . Yes, an independent reasonable assurance has been carried out by Sundaram & Srinivasan, Chartered Accountants for the indicators in the table above.

3. **With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**

Not Applicable

4. **If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency or reduce impact due to emissions / effluent discharge / waste generated, details of the same as well as outcome of such initiatives.**

The Company has undertaken several technology-driven initiatives aimed at improving operational efficiency, enhancing resource utilization, and reducing environmental impact through digitization and process automation.

Key initiatives include the deployment of an AI-enabled Video Personal Discussion (Video PD) system for credit underwriting, which reduces the need for physical customer interactions, thereby lowering travel-related emissions and paper usage. The Company has also implemented a disbursement API-integrated system (including RTGS API automation), enabling seamless, paperless, and faster fund disbursements, reducing manual intervention and improving operational efficiency.

The Company continues to leverage technology and digitalization to improve resource efficiency across its operations. Its analytics and AI-driven decisioning ecosystem enables end-to-end digital monitoring of loan origination, underwriting, disbursement, and portfolio management processes. Daily MIS dashboards, automated analytics, and machine learning-based predictive models reduce dependence on manual interventions, physical documentation, and paper-based reporting. The use of digital workflows and real-time decision-making tools facilitates efficient resource utilization, minimizes process redundancies, and reduces the need for physical movement of documents, thereby contributing to lower paper consumption and supporting the Company's efforts towards reducing its environmental footprint.

Further, the Company has deployed AI-based early warning systems for credit risk monitoring, enabling proactive identification of portfolio stress and improving credit management efficiency. A Gen-AI enabled voice bot and CRM-based grievance tracking system has also been introduced to enhance customer service efficiency while reducing reliance on manual and physical processes.

In addition, digital onboarding and automated credit assessment tools such as re-KYC digitisation and AI-based credit categorisation systems have been implemented, resulting in reduced paperwork, faster processing times, and improved resource efficiency.

Collectively, these initiatives enhance resource efficiency, reduce operational wastage, lower paper consumption, and minimize indirect environmental impact through increased digitization and automation across business processes.

5. **Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

Yes, the Company has a Board-approved business continuity and disaster management plan. The policy encompasses comprehensive measures, including risk assessment, business impact analysis, recovery planning, and training and awareness programs.

6. **Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.**

Since the Company's nature of business is to provide housing loans, there has been no adverse impact on environment.

7. **Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

Nil

8. **Green Credits generated or procured by the listed entity and its top-10 value chain partners.**

Nil

Principle 7. Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

Essential Indicators

1 a. Number of affiliations with trade and industry chambers/associations.

The Company has membership with one trade and industry chamber/association.

b. List the top 10 trade and industry chambers/associations (determined based on the total members of such body) the entity is a member of /affiliated to

SL No	Name of the trade industry chambers/ associations	The reach of trade and industry chambers/ associations (State/National)
1	Finance Industry Development Council (FIDC)	National

2. Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regular authorities.

Name of authority	Brief of the case	Corrective actions taken
Nil	Nil	Nil

Leadership Indicators

1. Details of public policy positions advocated by the entity:

The Company does not take part in any lobbying and has not propagated any public policy positions.

SL No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain (Yes/No)	Frequency of review by Board (annually/half yearly /Quarterly / Others – Please specify	Weblink, if available
-	-	-	-	-	-

Principle 8. Businesses should promote inclusive growth and equitable development

Essential Indicators

1. Details of social impact assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year. Not Applicable

Name and brief details of the project	SIA notification No.	Date of notification	Whether conducted by an Independent external agency (Yes/No)	Results communicated in public domain (Yes/ No)	Relevant weblink
-	-	-	-	-	-

2. Information on project (s) for which ongoing rehabilitation and resettlement (R&R) is being undertaken by the entity, in the following format - Not Applicable

SL No	Name of project for which R&R is ongoing	State	District	No. of project-affected families	% of PAFs covered by R&R	Amount paid to PAFs in FY (In INR)
-	-	-	-	-	-	-

3. **Describe the mechanisms to receive and redress grievances of the community**

The Company has established a structured grievance redressal mechanism to address concerns raised by customers and the community. At the branch level, complaints are recorded in a complaints register and initially handled by the respective Branch Manager. In cases where grievances remain unresolved within 7 days or where customers are not satisfied with the response, they may escalate the matter to the Manager – Customer Service. In addition, multiple channels are available for customers to register complaints, including email communication, postal submission to the Company's Chennai head office, telephone support through 044-45650030, the "Aptus E-Seva" mobile application, WhatsApp support at 8754400008, and the grievance section on the Company's website, at www.aptusindia.com thereby ensuring convenient, accessible, and timely resolution of customer concerns.

If the customer does not receive any response within 15 days or if he/she is not satisfied with the resolution provided by the Manager, Customer Service, the customers can contact the Grievance Redressal Officer (GRO) of the Company, whose details are provided in the website of the Company made available to the customers as part of the loan documents, viz. "Most Important Terms and Conditions".

Weblink for Grievance Redressal Policy

Moreover, the Board of Directors has put in place a Whistleblower Policy to strengthen ethical conduct and promote a culture of transparency within the organisation. The policy provides a secure mechanism for employees, directors, vendors, and other stakeholders to report concerns related to suspected misconduct, unethical behaviour, or violations of the Company's code of conduct in a confidential manner. It also ensures adequate safeguards against any form of retaliation for reporting concerns in good faith. In exceptional circumstances, complainants may escalate their concerns directly to the Chairperson of the Audit Committee. The Audit Committee periodically reviews the functioning and effectiveness of the whistleblower mechanism to ensure its robustness and proper implementation.

4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers**

Particulars	FY2026 (Current Financial Year)	FY2025 (Previous Financial Year)
Directly sourced from MSMEs/small producers	2.43%	2.57%
Directly from within India	100%	100%

5. **Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost**

Location	FY2026 (Current Financial Year)	FY2025 (Previous Financial Year)
Rural	1.18%	0.91%
Semi-Urban	25.66%	28.76%
Urban	61.68%	67.45%
Metropolitan	11.48%	2.88%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leaders Indicators

1. **Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of essential indicators above)**

Details of negative social impact identified	Corrective action taken
-	-
-	-

2. **Provide the following information on CSR projects undertaken by the entity in designated aspirational districts as identified by government bodies**

SL No.	State	Aspirational District	Amount Spent (In ₹)
-	-	-	-

3.a. Do you have any preferential procurement policy where you give preference to purchase from suppliers comprises marginalized /vulnerable groups (Yes/No) No

b. From which marginalized /vulnerable groups do you procure? Not Applicable

c. What percentage of total procurement (by value) does it constitute? Not Applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by the entity (in the current financial year) based on traditional knowledge.

Sl No.	Intellectual property based on traditional knowledge	Owned /acquired (Yes/No)	Benefit shared (Yes/No)	Basis of calculating benefit share
-	-	-	-	-

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of the authority	Brief of the case	Corrective action taken
-	-	-

6. Details of the beneficiaries of CSR projects

Sl NO.	CSR Projects	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
1.	Education	11,124	100%
2.	Health Care	13,600	90%
3.	Skill development	420	100%
4.	Environment and renewable energy – installation of solar energy systems	5600	100%
5.	Community infrastructure and disaster management	2800	100%

Principle 9. Businesses should engage with and provide value to their consumers in a responsible manner.

Essential Indicators

1. Describe the mechanism in place to receive and respond to consumer complaints and feedback

Aptus focuses on building enduring relationships with its customers by offering reliable, accessible, and customer-oriented housing finance solutions. The Company is committed to supporting individuals in achieving homeownership by providing assistance throughout the lending lifecycle, from initial application to final disbursement and post-loan servicing. It places strong emphasis on understanding individual customer requirements and delivering tailored support accordingly. Continuous improvement remains a key priority, with customer feedback being regularly reviewed and used to enhance both products and service delivery. This consistent focus on customer experience and service refinement has contributed to strong customer trust and recognition as a preferred housing finance provider, particularly among underserved segments.

The Company has put in place an effective Grievance Redressal Policy for effective redressal of customer complaints. The policy is available on the website of the Company

(Weblink: Grievance Redressal Policy)

2. Turnover of products and /services as a percentage of turnover from all products/service that carry information about

Particulars	As a % of total turnover
Environmental and social parameters relevant to the product Safe and responsible usage Recycling and/or safe disposal	The Company ensures transparency in its lending practices by clearly communicating the most important terms and conditions of its loan products to customers. Complete and relevant information is shared upfront to enable borrowers to make well-informed financial decisions. This approach reflects the Company's commitment to fairness, openness, and maintaining high levels of customer trust in its financial services. In addition, the Company continuously reviews its communication practices and customer disclosures to further simplify understanding and improve clarity, ensuring that customers can easily comprehend product terms and associated obligations.

3. Number of consumer complaints in respect of the following

Particulars	FY2026 (Current financial year)		Remarks	FY2025 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data Privacy	Nil			Nil		
Advertising						
Cyber-security						
Delivery of essential services						
Restrictive Trade Practices						
Unfair Trade Practices						
Other	240	Nil		354	Nil	

4. Details of instances of product recalls on account of safety issues:

Particulars	Number	Reasons for recall
Voluntary recalls	-	-
Forced recalls	-	-

5. Does the entity have Framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, web-link of the policy.

Yes, the Company has a framework and policy on cyber security and risks related to data privacy. The IT strategy committee of the Company oversees the policy on cyber security and risks related to data privacy. The Company is ISO/ IEC 27001:2022 certified for Information Security Management System.

6. Provide Details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

No penalties, sanctions, or regulatory actions relating to the safety of the Company's products or services were imposed by any regulatory authority during the year.

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches

b. Percentage of data breaches involving personally identifiable information of customers

c. Impact, if any, of the data breaches

There were no instances of data breaches during the year.

Leadership Indicators

1. **Channels / platforms where information on products and services of the entity can be accessed (web link, if available).**

   All the information related to products and services offered by the Company are available on the website of the Company.

   (Weblink: Information on Product and Services)

   We also use various social media and digital platforms to disseminate information on the products and services that we offer.

2. **Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.**

   The Company proactively ensures that customers are well-informed about the safe, transparent, and responsible use of its products and services. Key documents such as the Schedule of Charges, Most Important Terms and Conditions (MITC), and the Fair Practices Code are made easily accessible at all branch locations and are also available on the Company's official website for customer reference.

   Further, the Company has introduced simplified digital tools and educational content, including step-by-step video guides to assist customers in tracking loan applications and making secure digital payments through UPI. These initiatives are complemented by periodic customer communication efforts aimed at strengthening financial awareness, encouraging responsible borrowing behaviour, and enabling customers to manage their loan relationships with greater confidence and ease.

3. **Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**

   In the event of any interruption or temporary unavailability of essential services, the Company ensures timely communication to customers through appropriate channels, including branch staff interactions and digital platforms such as SMS, email, mobile application alerts, and WhatsApp messages. Wherever feasible, prior intimation is provided along with clear guidance on alternative arrangements or necessary steps to minimise inconvenience and maintain service continuity.

4. **Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, details in brief. Did the entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

   The Company ensures that information regarding its products and services is easily accessible to customers through its branch network as well as its official website.

   Additionally, the Company continues to gather customer feedback through multiple channels, including customer satisfaction surveys, branch-level interactions and digital platforms. Feedback received from customers is regularly analysed to assess service quality, identify areas for improvement, and enhance the overall customer experience.

   The insights gained from these engagements are used to refine processes, strengthen service delivery, and develop solutions that address evolving customer needs, reinforcing the Company's commitment to customer-centric growth and continuous improvement.

   English:

   https://www.youtube.com/watch?v=7kFfzK17E3w

   Tamil:

   https://www.youtube.com/watch?v=nQk0tyVLyxQ

   https://www.youtube.com/watch?v=oZcIiweuypw

   https://www.youtube.com/watch?v=35vsxNopsQY&t=6s

   Kannada:

   https://youtu.be/WbbS1_xj3xY?si=KeW3G_ysnVMfsdfZ

   Telugu:

   https://www.youtube.com/watch?v=jnqgqOxpn1A

   https://www.youtube.com/watch?v=MumQ8QGb_TY

   https://www.youtube.com/watch?v=OFJFzfk9ASs

   https://www.youtube.com/watch?v=rlWXcnoRw7A

   https://www.youtube.com/watch?v=h0JGzGt6QYg

   https://youtu.be/ID45RnDgMlM?si=HLsZpvGbdgu3ufsm

INDEPENDENT PRACTITIONER'S REASONABLE ASSURANCE REPORT ON IDENTIFIED SUSTAINABILITY INFORMATION ("BRSR")

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

We have undertaken to perform a reasonable assurance engagement, for Aptus Value Housing Finance India Limited ("the company/Aptus) vide engagement letter dated 04th February 2026 in respect of the agreed Sustainability Information listed below (the "Identified Sustainability Information") in accordance with the criteria stated below. This Sustainability Information is as included in the **BRSR** of the Company for the year ended March 31, 2026.

Identified Sustainability Information

The Identified Sustainability Information as specified in Annexure 1 to SEBI Circular SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023, for the year ended March 31, 2026 is summarized below:

Sr. No	Attribute/Parameter	Measurement	Reference to BRSR
1	**Green-house gas (GHG) footprint –** Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	GHG (CO2e) Emission in Mn MT / KT / MT Direct emissions from organization's owned or controlled sources	Principle 6, Question 7 of Essential Indicators
	Green-house gas (GHG) footprint – Total Scope 2 emissions (Break-up of the GHG (CO2e) into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	GHG (CO2e) Emission in Mn MT / KT / MT Indirect emissions from the generation of energy that is purchased from a utility provider	Principle 6, Question 7 of Essential Indicators
	Green-house gas (GHG) footprint – GHG Emission Intensity (Scope 1 +2)	Total Scope 1 and Scope 2 emissions (MT) / Total Revenue from Operations adjusted for PPP Total Scope 1 and Scope 2 emissions (MT) / Total Output of Product or Services	Principle 6, Question 7 of Essential Indicators
2	**Water footprint -** Total water consumption	Mn Lt or KL	Principle 6, Question 3 of Essential Indicators
	Water footprint – Water consumption intensity	a. Mn Lt or KL / Rupee adjusted for PPP b. Mn Lt or KL / Product or Service	Principle 6, Question 3 of Essential Indicators
	Water footprint – Water Discharge by destination and levels of Treatment	Mn Lt or KL	Principle 6,Question 4 of Essential Indicators
3	**Energy footprint –** Total energy consumed. % of energy consumed from renewable sources	In Joules or multiples In % terms	Principle 6, Question 1 of Essential Indicators
	Energy footprint – Energy intensity	Joules or multiples / Rupee adjusted for PPP Joules or multiples / Product or Service	Principle 6, Question 1 of Essential Indicators

Sr. No	Attribute/Parameter	Measurement	Reference to BRSR
4	**Embracing circularity - details related to waste management by the entity** Plastic waste (A) E-waste (B) Bio-medical waste (C) Construction and demolition waste (D) Battery waste (E) Radioactive waste (F) Other Hazardous waste. Please specify, if any. (G) Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e., by materials relevant to the sector) Total waste generated ((A+B + C + D + E + F + G + H)	Kg / MT Kg / MT	Principle 6, Question 9 of Essential Indicators
	Embracing circularity - details related to waste management by the entity – Waste intensity	Kg or MT / Rupee adjusted for PPP Kg or MT / Unit of Product or Service	Principle 6, Question 9 of Essential Indicators
	Embracing circularity - details related to waste management by the entity – Each category of waste generated, total waste recovered through recycling, re-using or other recovery operations	Kg or MT Intensity	Principle 6, Question 9 of Essential Indicators
	Embracing circularity - details related to waste management by the entity – For each category of waste generated, total waste disposed by nature of disposal method	Kg or MT Intensity	Principle 6, Question 9 of Essential Indicators
5	**Enhancing Employee Wellbeing and Safety** Spending on measures towards well-being of employees and workers – cost incurred as a % of total revenue of the company	In % terms	Principle 3, Question 1(c) of Essential Indicators
	Enhancing Employee Wellbeing and Safety Details of safety-related incidents for employees and workers (including contract-workforce e.g. workers in the company's construction sites)	Number of Permanent Disabilities Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked) No. of fatalities	Principle 3, Question 11 of Essential Indicators

Sr. No	Attribute/Parameter	Measurement	Reference to BRSR
6	**Enabling Gender Diversity in Business** Gross wages paid to females as % of wages paid.	In % terms	Principle 5, Question 3(b) of Essential Indicators
	Enabling Gender Diversity in Business Complaints on POSH	Total Complaints on Sexual Harassment (POSH) reported. Complaints on POSH as a % of female employees / workers. Complaints on POSH upheld	Principle 5, Question 7 of Essential Indicators
7	**Enabling Inclusive Development** a. Input material sourced from following sources as % of total purchases – Directly sourced from MSMEs/ small producers and from within India	In % terms – As % of total purchases by value	Principle 8, Question 4 of Essential Indicators
	Enabling Inclusive Development b. Job creation in smaller towns – Wages paid to persons employed in smaller towns (permanent or non- permanent /on contract) as % of total wage cost	In % terms – As % of total wage cost	Principle 8, Question 5 of Essential Indicators
8	**Fairness in Engaging with Customers and Suppliers**- a. Instances involving loss / breach of data of customers as a percentage of total data breaches or cyber security events	In % terms	Principle 9, Question 7 of Essential Indicators
	Fairness in Engaging with Customers and Suppliers- b. Number of days of accounts payable	(Accounts payable *365) / Cost of goods/ services procured	Principle 1, Question 8 of Essential Indicators
9	**Open-ness of business** Concentration of purchases & sales done with trading houses, dealers, and related parties Loans and advances & investments with related parties	- Purchases from trading houses as % of total purchases - Number of trading houses where purchases are made from - Purchases from top 10 trading houses as % of total purchases from trading houses - Sales to dealers / distributors as % of total sales - Number of dealers / distributors to whom sales are made - Sales to top 10 dealers / distributors as % of total sales to dealers / distributors Share of RPTs (as respective %age) in - - Purchases - Sales - Loans & advances - Investments	Principle 1, Question 9 of Essential Indicators

Our reasonable assurance engagement was with respect to the year ended March 31, 2026 information only unless otherwise stated and we have not performed any procedures with respect to earlier periods or any other elements included in the **BRSR** and, therefore, do not express any conclusion thereon.

In connection with our assurance on the ISI, our responsibility is to read the other information identified above when it becomes available, and in doing so, consider whether other information is materially inconsistent with the ISI, or our knowledge obtained in the assurance, or otherwise appears to be materially misstated.

Criteria

The criteria used by the company to prepare the Identified Sustainability Information is based on the International Framework, Global Reporting Initiative ("GRI") Standards, Greenhouse Gas (GHG) protocol and National Guidelines on Responsible Business Conduct ("NGRBC"). In addition, Business Responsibility and Sustainability Reporting (BRSR) as per Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 was also considered while developing this Report.

Reporting Period: April 1, 2025 to March 31, 2026

Boundary

Boundary of the report covers 's the Company's operations in India.

Management's Responsibility

The Company's management is responsible for selecting or establishing suitable criteria for preparing the Sustainability Information, taking into account applicable laws and regulations, if any, related to reporting on the Sustainability Information, Identification of key aspects, engagement with stakeholders, content, preparation and presentation of the Identified Sustainability Information in accordance with the Criteria. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the **BRSR** and the measurement of Identified Sustainability Information, which is free from material misstatement, whether due to fraud or error.

Inherent limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

Our Independence and Quality Control

We have maintained our independence and confirm that we have met the requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India and have the required competencies and experience to conduct this assurance engagement.

The firm applies Standard on Quality Control (SQC) 1, "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements", and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Our Responsibility

Our responsibility is to express a reasonable assurance conclusion on the Identified Sustainability Information based on the procedures we have performed and evidence we have obtained.

We conducted our engagement in accordance with the Standard on Sustainability Assurance Engagements (SSAE) 3000, "Assurance Engagements on Sustainability Information", issued by the Sustainability Reporting Standards Board of the Institute of Chartered Accountants of India. This standard requires that we plan and perform our engagement to obtain reasonable assurance about whether the Identified Sustainability Information is prepared, in all material respects, in accordance with the Criteria. A reasonable assurance engagement involves assessing the risks of material misstatement of the Identified Sustainability Information whether due to fraud or error, responding to the assessed risks as necessary in the circumstances.

The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting policies, analytical procedures and agreeing or reconciling with underlying records.

Given the circumstances of the engagement, in performing the procedures listed above, we:

(i) Reviewed the approach to stakeholder engagement and materiality determination process and its outcomes as brought out in the Report.

(ii) Conducted interviews with selected representatives responsible for management of sustainability issues and implementation of the NGRBC Principles and carried out reviews of selected evidence to support topics and claims disclosed in the Report. We were free to choose interviewees and interviewed those with overall responsibility to deliver Company's overall sustainability objectives

(iii) Carried out Onsite verification of sustainability performance data and sample evidence related to the sampled offices of the Company to review the processes and systems for aggregating site-level sustainability information, as well as overall aggregation and consolidation of data from sites by the sustainability team at the Corporate Office at Chennai in Tamil Nadu.

(iv) Reviewed the process of reporting on BRSR requirements including Section A: General Disclosures, Section B: Management and Process Disclosures, and Section C: Principle-wise Performance Disclosures.

(v) Carried out an assessment of the processes for gathering and consolidating performance data related to the NGRBC Principles and, for sample, checked the processes of data consolidation to assess the Reliability and Accuracy of performance disclosures reported based on BRSR requirements.

(vi) An independent assessment of the reports of non-financial information against the requirements of BRSR and the guidance notes.

We believe that the evidence obtained is sufficient and appropriate to provide a basis for our reasonable assurance conclusions.

Exclusions:

Our assurance scope excludes the following and therefore we do not express a conclusion on the same:

- Operations of the Company other than those mentioned in the Identified Sustainability Information.
- Aspects of the **BRSR** and the data/information (qualitative or quantitative) other than the Identified Sustainability Information.
- Data and information outside the defined reporting period i.e. March 31, 2026
- The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Company.
- Mapping of the Report with reporting frameworks other than those mentioned in Criteria above

While we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls.

Opinion

Based on the procedures performed as above , and the evidences obtained, and the information and explanations given to us along with the representation provided by the management and subject to inherent limitations outlined elsewhere in this report, in our opinion the Identified Sustainability Information for the year ended March 31, 2026 (as stated under "Identified Sustainability Information") are prepared in all material respects, in accordance with the criteria.

Restriction on use

Our Reasonable Assurance report has been prepared and addressed to the Board of Directors of the company at the request of the company solely, to assist the company in reporting on Company's sustainability performance and activities. Accordingly, we accept no liability to anyone other than the company. Our Deliverables should not be used for any other purpose or by any person other than the addresses of our Deliverables. The firm neither accepts nor assumes any duty of care or liability for any other purpose or to any other party to whom our Deliverables are shown or into whose hands it may come without our prior consent in writing.

For Sundaram & Srinivasan
Chartered Accountants
FRN 004207S

S Usha
Partner
Membership Number 211785
UDIN: 26211785XAEMAK7894

Date: May 15, 2026
Place: Chennai