

Ref: APTUS/02-FEB/2025-26

February 04, 2026

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Scrip Symbol: APTUS
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Sub: Outcome of the Board Meeting held on February 04, 2026.**Dear Sir/Madam,**

Pursuant to Regulation 30, 33 and 52 read along with Part A & Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") and read along with SEBI Circulars, we hereby inform that the Board of Directors of APTUS Value Housing Finance India Limited ("Company") at their meeting held on Wednesday, February 04, 2026, has considered and approved the following:

- 1. Approval of Unaudited Standalone and Consolidated Financial Results for the third quarter ended December 31, 2025:**
 - A copy of the Unaudited Standalone and Consolidated Financial Results along with Limited Review Report with unmodified opinion issued by the Statutory Auditors, M/s. Sundaram & Srinivasan, Chartered Accountants are enclosed as **Annexure – I**.
 - Disclosures as required under Regulation 52(4) of the SEBI Listing Regulations forming part of the aforementioned financial results are enclosed as **Annexure - II**.
 - Security Cover Certificate pursuant to Regulation 54(2) and (3) of the SEBI Listing Regulations is enclosed as **Annexure – III**.
 - Statement indicating utilisation and Statement indicating deviation/ variation in the use of proceeds of issue of listed Non-convertible Securities pursuant to Regulation 52(7) and 52(7A) of SEBI Listing Regulations is enclosed as **Annexure – IV**.

The meeting of Board of Directors commenced on 10:30 A.M. (IST) and concluded at 1.35 P.M. (IST)

You are requested to take the same on record.

Thanking You,

For APTUS Value Housing Finance India Limited

Sanin Panicker
Company Secretary & Compliance Officer

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

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

1. We have reviewed the accompanying Statement of Unaudited consolidated Financial Results of Aptus Value Housing Finance India Limited (the "Holding Company") and its subsidiary (the Holding Company and its subsidiary together referred to as "the Group"), for the quarter ended December 31, 2025 and year to date from April 01,2025 to December 31,2025 ("the Statement"), attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').
2. This Statement, which is the responsibility of the Holding Company's management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34- "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.
4. The Statement includes the results of the Holding Company and its subsidiary company-Aptus Finance India Private Limited.

5. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Consolidated Unaudited Financial Results, which includes the result of the subsidiaries, as given in the Other Matter Paragraph, prepared in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.
6. The accompanying Statement includes financial results/information of one subsidiary, which was not reviewed by us, which reflect total revenues of Rs.18,865.66 lakhs and Rs.53,048.75 Lakhs for the quarter and period ended December 31, 2025 respectively, total net profit/(loss) after tax of Rs. 7,637.27 Lakhs and Rs.19,078.93 Lakhs for the quarter and period ended December 31, 2025, respectively, total comprehensive income of Rs.7637.41 Lakhs and Rs. 19079.46 Lakhs for the quarter and period ended December 31, 2025 respectively, as considered in the unaudited consolidated financial results. This financial results/financial information of the subsidiary have been reviewed by other auditor, whose report has been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the report of such other auditor.

For Sundaram & Srinivasan
Chartered Accountants
FRN: 004207S



S Usha
Partner
Membership Number: 211785
UDIN: 26211785KAGHWU1815

Date: 04th February 2026
Place: Chennai



Aptus Value Housing Finance India Limited

Statement of consolidated unaudited financial results for the quarter and Nine months ended December 31, 2025

(INR In lakhs)

	Particulars	Quarter ended			Nine months ended		Year ended 31.03.2025 (Audited)
		31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	
I	Revenue from operations						
	Interest Income	48,848.01	47,271.43	43,347.75	1,43,072.85	1,21,962.28	1,66,958.37
	Fees and commission income	1,489.00	1,513.39	1,489.41	4,350.14	4,167.42	5,685.36
	Net gain on fair value changes	290.93	620.64	167.35	1,479.84	507.48	766.63
	Net gain on derecognition of financial instruments at amortised cost	4,732.01	4,998.57	-	12,887.19	-	1,630.51
	Total revenue from operations	55,359.95	54,404.03	45,004.51	1,61,790.02	1,26,637.18	1,75,040.87
II	Other income	1,493.53	964.51	1,463.67	3,446.28	3,848.52	4,799.32
III	Total Income (I+II)	56,853.48	55,368.54	46,468.18	1,65,236.30	1,30,485.70	1,79,840.19
IV	Expenses						
	Finance costs	16,249.26	16,500.74	14,291.33	48,793.29	39,073.02	54,051.45
	Impairment of Financial Instruments	1,690.22	1,809.34	1,291.27	4,558.26	2,607.09	2,831.69
	Employee benefits expense	6,487.94	5,306.01	4,346.09	16,837.52	13,035.80	17,706.04
	Depreciation and amortisation expense	338.40	320.04	328.05	971.06	872.68	1,206.25
	Other expenses	1,709.26	2,006.24	1,658.18	5,716.93	4,509.31	6,560.87
	Total expenses (IV)	26,475.08	25,942.37	21,914.92	76,877.06	60,097.90	82,356.30
V	Profit before tax (III-IV)	30,378.40	29,426.17	24,553.26	88,359.24	70,387.80	97,483.89
VI	Tax expense						
	(1) Current tax	6,345.96	5,506.54	5,730.35	17,695.67	15,948.12	22,025.25
	(2) Deferred tax	413.58	1,264.74	(227.58)	2,464.67	17.60	334.03
	Total tax expense (VI)	6,759.54	6,771.28	5,502.77	20,160.34	15,965.72	22,359.28
VII	Profit for the period (V-VI)	23,618.86	22,654.89	19,050.49	68,198.90	54,422.08	75,124.61
	Other Comprehensive Income						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	2.22	4.03	1.29	5.24	5.58	(1.81)
	Income tax effect	(0.56)	(1.02)	(0.32)	(1.32)	(1.40)	0.46
	(b) Items that will be reclassified to profit or loss						
VIII	Other Comprehensive Income, net of income tax	1.66	3.01	0.97	3.92	4.18	(1.35)
IX	Total Comprehensive Income for the period (VII+VIII)	23,620.52	22,657.90	19,051.46	68,202.82	54,426.26	75,123.26
X	Earnings per equity share (EPS for the quarters/ half years is not annualised)						
	Basic (Amount in INR)	4.72	4.54	3.82	13.64	10.90	15.04
	Diluted (Amount in INR)	4.72	4.51	3.81	13.63	10.89	15.01
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	10,013.20	10,013.20	9,996.28	10,013.20	9,996.28	9,996.28
	Reserves (excluding revaluation reserves)						4,21,668.90

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

**M Anandan
Executive Chairman
DIN: 00033633**

Place : Chennai
Date : February 04, 2026

1. The above unaudited consolidated financial results and the notes of Aptus Value Housing Finance India Limited (the "Company") has been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time and other accounting principles generally accepted in India. The financial results have been prepared in accordance with the recognition and measurement principles prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ("SEBI LODR").
2. The above Statement of unaudited consolidated financial results along with the notes have been reviewed by the Audit Committee at their meeting held on Feb 03, 2026 and approved by the Board of Directors at their meeting held on Feb 04, 2026. The financial results for the quarter ended and nine months ended December 31, 2025 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. During the quarter ended Dec 31, 2025, 62,500 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
4. The Company is regulated by the Reserve Bank of India ("RBI") and supervised by the National Housing Bank ("NHB"). The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively" Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements.
5. The consolidated financial results include result of the following Company:

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

6. The Group is engaged primarily in the business of housing finance and all other activities are incidental to the main activities of the Company. Accordingly, there are no separate reportable segments as per Ind-AS 108 - Operating Segments.
7. During the quarter ended December 31, 2025, the company has issued 15,000 secured, redeemable, rated, listed, Non- Convertible Debentures (NCD's) having face value of INR 1,00,000 each aggregating to INR 15,000 lakhs on a private placement basis.
8. The listed Non-Convertible Debentures of the Company aggregating Rs. 1,26,371.78 Lakhs (including interest accrued) as at December 31, 2025 are secured by way of an exclusive first ranking continuing charge over identified loan receivables of the Company. The total asset cover is more than one hundred percent of the principal amount of the said debentures.

9. On 21 November 2025, the Government of India has consolidated 29 existing labour laws into four Labour Codes – the Codes on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the ‘New Labour Codes’). As per the requirements under Ind AS 19, changes to employee benefit plans arising from the New Labour Codes constitute plan amendments and are required to be treated as past service costs. Accordingly, the company has estimated an increase in provision for employee benefits, on account of New Labour Codes, by Rs.385.00 lakhs and the same has been recognised under the head ‘Employee benefits expense’ in the statement of profit and loss for the quarter and nine months ended 31 December 2025. The Company continues to monitor the finalisation of Central and State Rules and clarifications on the New Labour Codes and would provide appropriate accounting treatment on the basis of such developments, if needed.

10. Disclosure pursuant to RBI master direction RBI Notification-RBUDORI2025-261352 DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025, on “Transfer of Loan Exposures” are given below:
 - (a) Details of transfer through assignment in respect of loans not in default during the quarter ended December 31, 2025.

(Rs. Lakhs)

Particulars	Quarter ended December 31, 2025
Entity	NBFC (Housing Finance Company)
Count of loan accounts assigned	1804
Amount of loan accounts assigned	16,934.28
Number of Transactions	2
Weighted average maturity	106 months
Weighted average holding period	9 months
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	NA
Number of instances {transactions} where transferer has agreed to replace the transferred loans	NA
Number of transferred loans replaced	NA

- (b) The Company has not acquired, any loans not in default during the quarter ended December 31, 2025.
- (c) The Company has not acquired any stressed loans during the quarter ended December 31, 2025.
- (d) Details of stressed loans transferred during the quarter ended December 31, 2025.



Aptus Value Housing Finance India Limited

Notes to unaudited consolidated financial Results for the quarter and nine months ended December 31, 2025

(Rs. Lakhs)

Particulars	Quarter ended December 31, 2025
Entity	NBFC (Housing Finance Company)
Count of loan accounts transferred	499
Amount of loan accounts transferred	3,089.48
Number of Transactions	1
Weighted average residual tenor of loans transferred	91 Months
Net book value of loans transferred (at the time of transfer)	1,466.35
Aggregate Consideration	1,171.78
Additional consideration realised in respect of accounts transferred in earlier years	-
Loss incurred debited to the profit and loss account on account of sale	294.57

11. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
12. These unaudited consolidated financial results are also available on the stock exchange websites www.bseindia.com and www.nseindia.com and on our website www.aptusindia.com.

For Aptus Value Housing Finance India Limited

M Anandan

Executive Chairman

DIN: 00033633

Place: Chennai

Date: Feb 04, 2026

Independent Auditors' Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of Aptus Value Housing Finance India Limited pursuant to the Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
Aptus Value Housing Finance India Limited

1. We have reviewed the accompanying Statement of Unaudited standalone Financial Results of Aptus Value Housing Finance India Limited (hereinafter referred to as "the Company") for the quarter and nine months ended December 31, 2025 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').
2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34- "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. The review is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India In respect of income recognition, asset classification, provisioning and other related matters, so far as it does not contradict Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act, 2013 read with relevant rules thereunder.

For Sundaram & Srinivasan
Chartered Accountants
FRN: 004207S



S Usha
Partner



Membership Number: 211785
UDIN: 26211785CRKBGV5065

Date: 04th February 2026
Place: Chennai

	Particulars	Quarter ended			Nine months ended		Year ended 31.03.2025
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	
I	Revenue from operations	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Interest Income	33,085.51	32,414.13	31,751.76	98,107.72	90,780.69	1,23,153.25
	Fees and commission income	1,020.99	1,044.97	995.85	2,979.43	2,944.48	3,977.99
	Net gain on fair value changes	236.56	532.65	159.54	1,259.72	442.00	641.66
	Net Gain on derecognition of financial instruments under amortised category	2,684.72	4,105.76	-	8,345.32	-	1,630.51
	Total revenue from operations	37,027.78	38,097.51	32,907.15	1,10,692.19	94,167.17	1,29,403.41
II	Other income	1,515.45	3,509.25	678.57	6,039.85	2,142.84	3,692.20
III	Total Income (I+II)	38,543.23	41,606.76	33,585.72	1,16,732.04	96,310.01	1,33,095.61
IV	Expenses						
	Finance costs	10,951.51	11,502.25	10,825.36	33,767.25	29,584.89	40,549.10
	Impairment on financial instruments	1,376.93	460.92	734.54	2,743.51	1,430.16	1,421.76
	Employee benefits expense	4,963.32	3,062.47	2,875.08	11,353.98	9,991.88	12,873.27
	Depreciation and amortisation expense	318.65	307.26	328.05	935.32	872.68	1,206.26
	Other expenses	818.51	1,087.30	826.29	2,788.57	2,669.12	3,325.03
	Total expenses (IV)	18,428.92	16,420.20	15,589.32	51,588.63	44,548.73	59,375.42
V	Profit before tax (III-IV)	20,114.31	25,186.56	17,996.40	65,143.41	51,761.28	73,720.19
VI	Tax expense						
	(1) Current tax	4,216.18	3,945.34	4,014.28	12,174.40	11,200.16	15,895.30
	(2) Deferred tax	(83.51)	1,055.60	(193.08)	1,329.02	(19.76)	280.53
	Total tax expense (VI)	4,132.67	5,000.94	3,821.20	13,503.42	11,180.40	16,175.83
VII	Profit for the period (V-VI)	15,981.64	20,185.62	14,175.20	51,639.99	40,580.88	57,544.36
	Other Comprehensive Income						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	1.51	4.55	1.29	4.53	5.58	(3.06)
	Income tax effect	(0.38)	(1.15)	(0.32)	(1.14)	(1.40)	0.77
	(b) Items that will be reclassified to profit or loss	-	-	-	-	-	-
VIII	Other Comprehensive Income, net of income tax	1.13	3.40	0.97	3.39	4.18	(2.29)
IX	Total comprehensive income for the period (VII+VIII)	15,982.77	20,189.02	14,176.17	51,643.38	40,585.06	57,542.07
X	Earnings per equity share (EPS for the quarters/ half years are not annualised)						
	Basic (Amount in INR)	3.19	4.04	2.84	10.32	8.13	11.52
	Diluted (Amount in INR)	3.19	4.03	2.84	10.32	8.12	11.50
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	10,013.20	10,013.20	9,996.28	10,013.20	9,996.28	9,996.28
	Reserves (excluding revaluation reserves)						3,68,090.68

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

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : Feb 4, 2026



Aptus Value Housing Finance India Limited

Notes to unaudited standalone financial Results for the quarter and nine months ended December 31, 2025

1. The above unaudited standalone financial results and the notes of Aptus Value Housing Finance India Limited (the "Company") have been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time and other accounting principles generally accepted in India. The financial results have been prepared in accordance with the recognition and measurement principles prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 (as amended) ("SEBI LODR").
2. The above Statement of unaudited standalone financial results along with the notes have been reviewed by the Audit Committee at their meeting held on Feb 03, 2026 and approved by the Board of Directors at their meeting held on Feb 04, 2026. The financial results for the quarter ended and nine months ended December 31, 2025 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. During the quarter ended Dec 31, 2025, 62,500 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
4. Aptus Value Housing Finance India Limited ("the Company") is a Housing Finance Company registered with National Housing Bank ("NHB"). The Company is regulated by the Reserve Bank of India ("RBI") and supervised by NHB. The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements.
5. The Company is engaged primarily in the business of housing finance and all other activities are incidental to the main activities of the Company. Accordingly, there are no separate reportable segments as per Ind-AS 108 - Operating Segments.
6. During the quarter ended December 31, 2025, the company has issued 15000 secured, redeemable, rated, listed, Non- Convertible Debentures (NCD's) having face value of INR 1,00,000 each aggregating to INR 15000 lakhs on a private placement basis. These NCD's were listed on BSE on 28th November 2025.
7. The listed Non-Convertible Debentures of the Company aggregating Rs. 1,10,590.53 Lakhs as at 31st Dec, 2025 are secured by way of an exclusive charge on identified standard receivables of the Company and also by a subservient charge over immovable property. The total asset cover is more than one hundred percent of the principal amount of the said debentures.

8. On 21 November 2025, the Government of India has consolidated 29 existing labour laws into four Labour Codes – the Codes on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the ‘New Labour Codes’). As per the requirements under Ind AS 19, changes to employee benefit plans arising from the New Labour Codes constitute plan amendments and are required to be treated as past service costs. Accordingly, the company has estimated an increase in provision for employee benefits, on account of New Labour Codes, by Rs.384.23 lakhs and the same has been recognised under the head ‘Employee benefits expense’ in the statement of profit and loss for the quarter and nine months ended 31 December 2025. The Company continues to monitor the finalisation of Central and State Rules and clarifications on the New Labour Codes and would provide appropriate accounting treatment on the basis of such developments, if needed.

9. Disclosure pursuant to RBI master direction RBI Notification-RBUDORI2025-261352 DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025, on “Transfer of Loan Exposures” are given below:
 - (a) Details of transfer through assignment in respect of loans not in default during the quarter ended December 31, 2025.

(Rs. Lakhs)

Particulars	Quarter ended December 31, 2025
Entity	NBFC (Housing Finance Company)
Count of loan accounts assigned	982
Amount of loan accounts assigned	9,428.46
Number of Transactions	1
Weighted average maturity	109 months
Weighted average holding period	8 months
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	NA
Number of instances (transactions) where transferer has agreed to replace the transferred loans	NA
Number of transferred loans replaced	NA
 - (b) The Company has not acquired, any loans not in default during the quarter ended December 31, 2025.
 - (c) The Company has not acquired any stressed loans during the quarter ended December 31, 2025.

(d) Details of stressed loans transferred during the quarter ended December 31, 2025.

(Rs. Lakhs)

Particulars	Quarter ended December 31, 2025
Entity	NBFC (Housing Finance Company)
Count of loan accounts transferred	499
Amount of loan accounts transferred	3,089.48
Number of Transactions	1
Weighted average residual tenor of loans transferred	91 Months
Net book value of loans transferred (at the time of transfer)	1,466.35
Aggregate Consideration	1,171.78
Additional consideration realised in respect of accounts transferred in earlier years	-
Loss incurred debited to the profit and loss account on account of sale	294.57

10. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the nine months ended December 31, 2025 is attached as Annexure II.
11. Disclosures in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the nine months ended December 31, 2025 is attached as Annexure III.
12. The figures for the quarter ended December 31, 2025 and December 31, 2024 are the balancing figures between reviewed figures in respect of the nine months ended December 31, 2025 and December 31, 2024 and the reviewed figures for the half year ended September 30, 2025 and September 30, 2024 respectively.
13. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.



Aptus Value Housing Finance India Limited

Notes to unaudited standalone financial Results for the quarter and nine months ended December 31, 2025

14. These Standalone Unaudited Financial Results are also available on the stock exchange websites www.bseindia.com and www.nseindia.com and on our website www.aptusindia.com

For Aptus Value Housing Finance India Limited

M Anandan
Executive Chairman
DIN: 00033633

Place: Chennai

Date: Feb 04, 2026



Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)

Annexure II

Disclosure in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listng Obligations and Disclosure Requirements) Regulations, 2015 for the quarter & half year ended Dec 31, 2025

S. No.	Particulars	Nine Months ended Dec'25
1	Debt-equity	1.21
2	Net worth (INR in lakhs)	4,09,531.85
3	Net profit for the period (after tax) (INR in lakhs)	51,639.99
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	10.32
	(b) Diluted	10.32
5	Current ratio	Not Applicable
6	Long term debt to Working capital	Not Applicable
7	Bad debts to accounts receivable ratio	Not Applicable
8	Current liability ratio	Not Applicable
9	Total debts to total assets	0.55
10	Debtors Turnover ratio	Not Applicable
11	Inventory Turnover ratio	Not Applicable
12	Debt service coverage ratio	Not Applicable
13	Interest service coverage ratio	Not Applicable
14	Outstanding redeemable preference shares (quantity & value)	Not Applicable
15	Capital redemption reserve / Debenture redemption reserve	Not Applicable
16	Operating Margin	52.26%
17	Net profit margin	44.24%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.19%
	Net Non-Performing Assets (NNPA)	0.90%
	Provision Coverage Ratio on stage 3 assets*	24.31%
	Liquidity Coverage Ratio	195%
	* Provision Coverage ratio on Stage 3 assets = Impairment allowance on Stage 3 / Gross Stage 3 loans	

To

Board of Directors
Aptus Value Housing Finance India Limited

Independent Auditor's Certificate on the Statement of Maintenance of Security Cover in Respect of Secured Listed Non-Convertible Debentures as at 31st December 2025

This Certificate is issued in accordance with the terms of our engagement letter dated 4th February 2025 with Aptus Value Housing Finance India Limited ("the Company") and pursuant to the requirements of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, and the SEBI circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022 (collectively referred to as the "Regulations").

We, Sundaram and Srinivasan, Chartered Accountants, statutory auditors of the Company, have examined the following details given in the attached statement ("the Statement") prepared by the management and stamped by us for identification:

- Computation of Security Cover as on 31st December 2025
- Details of book value of assets and liabilities and the market value of the charged assets of the Company as on 31st December 2025, as per the Regulations
- Statement of compliance with the covenants for the quarter ended 31st December 2025

Management's Responsibility

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

Auditor's Responsibility

Our responsibility is limited to certifying the book values considered in the Statement, which are in agreement with the **unaudited standalone financial results** for the quarter ended 31st December 2025. Our procedures were performed as part of a **limited review**, in accordance with the Standards on Review Engagements issued by the Institute of Chartered Accountants of India.

Our review included the following procedures:

1. Obtained the unaudited standalone financial results of the Company for the quarter ended 31st December 2025
2. Verified that amounts used in the computation of Security Cover agree with the unaudited financial results and records
3. Checked the arithmetical accuracy of the Security Cover computation
4. On a sample basis, verified that the Company made timely payments of interest and/or instalments of principal
5. Performed test checks on compliance with key covenants in the Debenture Trust Deed

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

SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

Offices: Chennai - Mumbai - Bangalore - Madurai

Opinion

Based on our review procedures and representations provided to us, in our opinion, the book values used in the Statement for computation of Security Cover agree with the unaudited standalone financial results for the quarter ended 31st December 2025. The Company has complied, in all material respects, with the relevant covenants pertaining to the listed Non-Convertible Debentures as stated in the Statement.

Restriction on Use

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

For Sundaram & Srinivasan
Chartered Accountants
FRN: 004207S



S Usha
Partner

Membership Number: 211785
UDIN: 26211785KXXDKL6022

Date: 04th February 2026
Place: Chennai

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge		Pari- Passu Charge			Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	Related to only those items covered by this certificate				
Debt for which this certificate being issued		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari - passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)			Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg.Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(K+L+M+N)	
Book Value		Book Value	Yes/ No	Book Value	Book Value				Relating to Column F					
ASSETS														
Property, Plant and Equipment		-	-	Yes	32.12	-	725.17	-	757.29	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	2,764.75	-	2,764.75	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	99.69	-	99.69	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	39,264.88	-	39,264.88	-	-	-	-	-
Loans	Book Debt and receivables	1,23,610.02	4,49,213.39	No	-	-	2,57,472.55	-	8,30,295.96	-	1,23,610.02	-	-	1,23,610.02
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	2,871.18	-	2,871.18	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	562.50	No	-	-	3,952.54	-	4,515.04	-	-	-	-	-
Others		-	-	No	-	-	33,765.89	-	33,765.89	-	-	-	-	-
Total		1,23,610.02	4,49,775.89		32.12		3,40,916.65		9,14,334.68					
LIABILITIES														
Debt securities to which this certificate pertains	Listed Debt Securities	1,10,590.53	-	No	-	-	-	-	1,10,590.53	-	-	-	-	-
Other debt sharing pari-assu charge with above debt			-	No	-	-	-	-	-	-	-	-	-	-
Other Debt			-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	No	-	-	-	-	-	-	-	-	-	-
Borrowings			99,187.17	No	-	-	-	-	99,187.17	-	-	-	-	-
Bank			2,82,526.49	No	-	-	-	-	2,82,526.49	-	-	-	-	-
Debt Securities			4,991.85	No	-	-	-	-	4,991.85	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables			-	No	-	-	265.57	-	265.57	-	-	-	-	-
Lease Liabilities			-	No	-	-	2,853.88	-	2,853.88	-	-	-	-	-
Provisions			-	No	-	-	1,366.30	-	1,366.30	-	-	-	-	-
Others			-	No	-	-	3,021.05	-	3,021.05	-	-	-	-	-
Total		1,10,590.53	3,86,705.51				7,506.80		5,04,802.83					
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio	1.12												

Justification for Not Providing Market Value of Charged Assets:

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

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

Annexure – IV
February 04, 2026

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001
Scrip Code: 543335

Dear Sir /Madam,

Sub: Disclosure under Regulation 52(7) and 52(7A) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 52(7) and 52(7A) of the SEBI (LODR) Regulations, 2015 we hereby disclose the Statement indicating utilisation and Statement indicating deviation/variation in the use of proceeds of listed Non-convertible Securities issued in the third quarter ended December 31, 2025 as follows:

A. Statement of utilization of issue proceeds:

(Rs. In Lakhs)

Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds Utilized	Any Deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Aptus Value Housing Finance India Limited	INE852O07188	Private Placement	Non Convertible Debenture	November 27, 2025	15,000.00	15,000.00	No	Not Applicable	Not Applicable

B. Statement of deviation/ variation in use of Issue proceeds

Particulars	Remarks
Name of the listed entity	Aptus Value Housing Finance Limited
Mode of fund raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of raising funds	As tabulated above
Amount raised	150,00,00,000
Report filed for quarter ended	31 st December 2025

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

Is there a deviation/ variation in use of funds raised?		No				
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		No				
If yes, details of the approval so required?		Not Applicable				
Date of approval		Not Applicable				
Explanation for the deviation/ variation		Not Applicable				
Comments of the audit committee after review		Not Applicable				
Comments of the auditors, if any		Not Applicable				
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original Object	Modified Object, if any	Original Allocation	Modified Allocation, if any	Funds Utilised	Amount of deviation / variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
Not Applicable						
Deviation could mean:						
(a) Deviation in the objects or purposes for which the funds have been raised. (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.						

You are requested to take the same on record.

Thanking you,
Yours faithfully,

For Aptus Value Housing Finance India Limited

Sanin Panicker
Company Secretary & Compliance Officer