

Ref: APTUS/18-JUL/2025-26

July 31, 2025

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Scrip Symbol: APTUS
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**Sub: Outcome of the Board Meeting held on July 31, 2025.****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 Thursday, July 31, 2025, has considered and approved the following:

**1. Approval of Unaudited Standalone and Consolidated Financial Results for the first quarter ended June 30, 2025:**

- a. A copy of the Unaudited Standalone and Consolidated Financial Results along with Limited Review Report with unmodified opinion issued by the Statutory Auditors, M/s. Sundaram & Srinivasan, Chartered Accountants are enclosed as **Annexure – I**.
- b. Disclosures as required under Regulation 52(4) of the SEBI Listing Regulations forming part of the aforementioned financial results are enclosed as **Annexure - II**.
- c. Security Cover Certificate pursuant to Regulation 54(2) and (3) of the SEBI Listing Regulations is enclosed as **Annexure – III**.
- d. 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 10:00 A.M. (IST) and concluded at 1.20 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**

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Aptus Value Housing Finance India Ltd.

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

CIN: L65922TN2009PLC073881

www.apтусindia.com

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

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

1. We have reviewed the accompanying Statement of Unaudited consolidated Financial Results of Aptus Value Housing Finance India Limited (the "Holding Company") and its subsidiary (the Holding Company and its subsidiary together referred to as "the Group"), for the quarter ended June 30, 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.
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

# SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

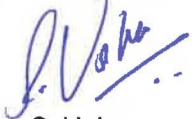
Offices: Chennai - Mumbai - Bangalore - Madurai

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. Other Matter

The accompanying Statement includes the unaudited interim financial results and other financial information, in respect of one subsidiary, whose unaudited interim financial results reflects total income of Rs 17,224.84 Lakhs, total net profit after tax of Rs 6,452.41 Lakhs, total comprehensive income of Rs 6,452.80 Lakhs, for the period ended June 30, 2025 as considered in the Statement which has been reviewed by the independent auditor of that subsidiary. The independent auditor's reports on interim financial results of these entities have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts based solely on the report of such auditors and procedures performed by us as stated in paragraph 3 above. Our conclusion on the Statement in respect of matters stated in paragraph 6 above is not modified with respect to our reliance on the work done and the reports of the other auditors.

For Sundaram & Srinivasan  
Chartered Accountants  
FRN: 004207S



S. Usha  
Partner

Membership Number: 211785  
Date : 31.07.2025  
Place : Bengaluru  
UDIN : 25211785BMIZEI8276





APTUS<sup>®</sup>

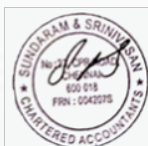
Aptus Value Housing Finance India Limited

(CIN : L65922TN2009PLC073881)

Statement of unaudited consolidated financial results for the quarter ended June 30, 2025

(INR In lakhs)

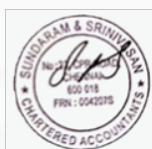
	Particulars	Quarter ended			Year ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	<b>Revenue from operations</b>				
	Interest Income	46,953.41	44,996.09	38,096.94	1,66,958.37
	Fees and commission income	1,347.75	1,517.94	1,214.74	5,685.36
	Net gain on fair value changes	568.27	259.15	181.98	766.63
	Net gain on derecognition of financial instruments at amortised cost	3,156.61	1,630.51	-	1,630.51
	<b>Total revenue from operations</b>	<b>52,026.04</b>	<b>48,403.69</b>	<b>39,493.66</b>	<b>1,75,040.87</b>
II	Other income	988.24	1,520.29	969.31	4,799.32
III	<b>Total Income (I+II)</b>	<b>53,014.28</b>	<b>49,923.98</b>	<b>40,462.97</b>	<b>1,79,840.19</b>
IV	<b>Expenses</b>				
	Finance costs	16,043.29	14,978.43	11,987.23	54,051.45
	Impairment on financial instruments	1,058.70	794.09	364.60	2,831.69
	Employee benefits expense	5,043.57	4,670.24	4,336.95	17,706.04
	Depreciation and amortisation expense	312.62	333.57	260.49	1,206.25
	Other expenses	2,001.43	2,051.56	1,351.79	6,560.87
	<b>Total expenses (IV)</b>	<b>24,459.61</b>	<b>22,827.89</b>	<b>18,301.06</b>	<b>82,356.30</b>
V	<b>Profit before tax (III-IV)</b>	<b>28,554.67</b>	<b>27,096.09</b>	<b>22,161.91</b>	<b>97,483.89</b>
VI	<b>Tax expense</b>				
	(1) Current tax	5,843.17	6,077.13	4,814.62	22,025.25
	(2) Deferred tax	786.35	316.43	172.61	334.03
	<b>Total tax expense (VI)</b>	<b>6,629.52</b>	<b>6,393.56</b>	<b>4,987.23</b>	<b>22,359.28</b>
VII	<b>Profit for the period (V-VI)</b>	<b>21,925.15</b>	<b>20,702.53</b>	<b>17,174.68</b>	<b>75,124.61</b>
	<b>Other Comprehensive Income</b>				
	(a) Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit liability	(1.01)	(7.39)	2.15	(1.81)
	Income tax effect	0.26	1.86	(0.54)	0.46
	(b) Items that will be reclassified to profit or loss	-	-	-	-
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>(0.75)</b>	<b>(5.53)</b>	<b>1.61</b>	<b>(1.35)</b>
IX	<b>Total comprehensive income for the period (VII+VIII)</b>	<b>21,924.40</b>	<b>20,697.00</b>	<b>17,176.29</b>	<b>75,123.26</b>
X	<b>Earnings per equity share (EPS for the quarters are not annualised)</b>				
	Basic (Amount in INR)	4.39	4.15	3.44	15.04
	Diluted (Amount in INR)	4.38	4.14	3.42	15.01
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	9,998.17	9,996.28	9,979.48	9,996.28
	Reserves (excluding revaluation reserves)				5,98,641.55

For and on behalf of the Board of Directors of  
Aptus Value Housing Finance India LimitedM Anandan  
Executive Chairman  
DIN: 00033633  
Place : Chennai  
Date : Jul 31, 2025

1. The above unaudited consolidated financial results and the notes of Aptus Value Housing Finance India Limited (the "Company") has been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time and other accounting principles generally accepted in India. The financial results have been prepared in accordance with the recognition and measurement principles prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ("SEBI LODR").
2. The above Statement of unaudited consolidated financial Results along with the notes have been reviewed by the Audit Committee at their meeting held on July 30, 2025 and approved by the Board of Directors at their meeting held on July 31, 2025. The financial results for the quarter ended June 30, 2025 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. The figures for the quarter ended March 31, 2025 are the balancing figures between the audited financial figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the financial year, March 31, 2025.
4. During the quarter ended 30 June 2025, 94,124 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
5. The Company is regulated by the Reserve Bank of India ("RBI") and supervised by the National Housing Bank ("NHB"). The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements.
6. The consolidated financial results include result of the following Company:

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

7. The Group is engaged primarily in the business of housing finance and all other activities are incidental to the main activities of the Company. Accordingly, there are no separate reportable segments as per Ind-AS 108 - Operating Segments.
8. The listed Non-Convertible Debentures of the Company aggregating Rs. 1,30,386.80 Lakhs as at June 30, 2025 are secured by way of an exclusive charge on identified standard receivables of the Company and also by a subservient charge over immovable property. The total asset cover is more than one hundred percent of the principal amount of the said debentures.
9. The date on which the Code on Social Security, 2020 (the "Code") relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.





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

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

(Rs. Lakhs)

Particulars	Quarter ended June 30, 2025
Entity	NBFC
Count of loan accounts assigned	1,998
Amount of loan accounts assigned	13,899.62
Number of Transactions	2
Weighted average maturity	92 months
Weighted average holding period	31 months
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	NA
Number of instances (transactions) where transferer has agreed to replace the transferred loans	NA
Number of transferred loans replaced	NA

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

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

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](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and on our website [www.aplusindia.com](http://www.aplusindia.com).

For Aptus Value Housing Finance India Limited



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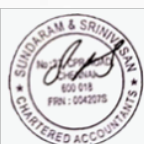
M Anandan

Executive Chairman

DIN: 00033633

Place: Chennai

Date: Jul 31, 2025



# SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

Offices: Chennai - Mumbai - Bangalore - Madurai

23, C.P. Ramaswamy Road  
Alwarpet, Chennai – 600 018

Telephone { 2498 8762  
2498 8463  
4210 6952

E-Mail: [sundaramandsrinivasan1948@gmail.com](mailto:sundaramandsrinivasan1948@gmail.com)

Website: [www.sundaramandsrinivasan.com](http://www.sundaramandsrinivasan.com)

**Independent Auditor's Limited Review Report on the unaudited standalone financial results of Aptus Value Housing Finance India Limited for the quarter ended 30<sup>th</sup> June 2025 pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

To

The Board of Directors

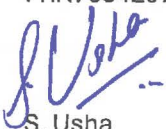
Aptus Value Housing Finance India Limited

1. We have reviewed the accompanying Statement of Unaudited standalone Financial Results of Aptus Value Housing Finance India Limited (hereinafter referred to as "the Company") for the quarter ended June 30, 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. A review is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters, so far as it does not contradict Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act, 2013 read with relevant rules thereunder.

For Sundaram & Srinivasan

Chartered Accountants

FRN: 004207S



S. Usha

Partner

Membership Number: 211785

Date : 31<sup>st</sup> July 2025

Place : Bengaluru

UDIN : 25211785BMIZEH8883





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Aptus Value Housing Finance India Limited

(CIN : L65922TN2009PLC073881)

Statement of unaudited standalone financial results for the quarter ended June 30, 2025

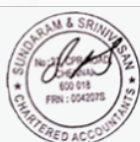
(INR In lakhs)

	Particulars	Quarter ended			Year ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	<b>Revenue from operations</b>				
	Interest Income	32,608.08	32,572.56	28,845.74	1,23,153.25
	Fees and commission income	913.47	1,033.51	907.53	3,977.99
	Net gain on fair value changes	490.51	199.66	143.98	641.66
	Net gain on derecognition of financial instruments at amortised cost	1,554.84	1,630.51	-	1,630.51
	<b>Total revenue from operations</b>	<b>35,566.90</b>	<b>35,436.24</b>	<b>29,897.25</b>	<b>1,29,403.41</b>
II	Other income	1,015.15	1,549.36	746.04	3,692.20
III	<b>Total Income (I+II)</b>	<b>36,582.05</b>	<b>36,985.60</b>	<b>30,643.29</b>	<b>1,33,095.61</b>
IV	<b>Expenses</b>				
	Finance costs	11,313.49	10,964.21	9,107.03	40,549.10
	Impairment on financial instruments	905.66	191.60	237.99	1,421.76
	Employee benefits expense	3,328.19	2,881.39	3,912.10	12,873.27
	Depreciation and amortisation expense	309.41	333.58	260.49	1,206.26
	Other expenses	882.76	655.91	925.70	3,325.03
	<b>Total expenses (IV)</b>	<b>16,739.51</b>	<b>15,026.69</b>	<b>14,443.31</b>	<b>59,375.42</b>
V	<b>Profit before tax (III-IV)</b>	<b>19,842.54</b>	<b>21,958.91</b>	<b>16,199.98</b>	<b>73,720.19</b>
VI	<b>Tax expense</b>				
	(1) Current tax	4,012.88	4,695.14	3,354.09	15,895.30
	(2) Deferred tax	356.93	300.29	119.34	280.53
	<b>Total tax expense (VI)</b>	<b>4,369.81</b>	<b>4,995.43</b>	<b>3,473.43</b>	<b>16,175.83</b>
VII	<b>Profit for the period (V-VI)</b>	<b>15,472.73</b>	<b>16,963.48</b>	<b>12,726.55</b>	<b>57,544.36</b>
	<b>Other Comprehensive Income</b>				
	(a) Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit liability	(1.53)	(8.64)	2.15	(3.06)
	Income tax effect	0.39	2.17	(0.54)	0.77
	(b) Items that will be reclassified to profit or loss	-	-	-	-
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>(1.14)</b>	<b>(6.47)</b>	<b>1.61</b>	<b>(2.29)</b>
IX	<b>Total comprehensive income for the period (VII+VIII)</b>	<b>15,471.59</b>	<b>16,957.01</b>	<b>12,728.16</b>	<b>57,542.07</b>
X	<b>Earnings per equity share (EPS for the quarters are not annualised)</b>				
	Basic (Amount in INR)	3.10	3.40	2.55	11.52
	Diluted (Amount in INR)	3.09	3.39	2.54	11.50
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	9,998.17	9,996.28	9,979.48	9,996.28
	Reserves (excluding revaluation reserves)				3,78,086.96

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

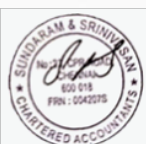


M Anandan  
Executive Chairman  
DIN: 00033633  
Place : Chennai  
Date : Jul 31, 2025





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 July 30, 2025 and approved by the Board of Directors at their meeting held on July 31, 2025. The financial results for the quarter ended June 30, 2025 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. The figures for the quarter ended March 31, 2025 are the balancing figures between the audited financial figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the financial year, March 31, 2025.
4. During the quarter ended 30 June 2025, 94,124 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
5. Aptus Value Housing Finance India Limited ("the Company") is a Housing Finance Company registered with National Housing Bank ("NHB"). The Company is regulated by the Reserve Bank of India ("RBI") and supervised by NHB. The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements.
6. The Company is engaged primarily in the business of housing finance and all other activities are incidental to the main activities of the Company. Accordingly, there are no separate reportable segments as per Ind-AS 108 - Operating Segments.
7. The listed Non-Convertible Debentures of the Company aggregating Rs. 1,12,391.50 Lakhs as at June 30, 2025 are secured by way of an exclusive charge on identified standard receivables of the Company and also by a subservient charge over immovable property. The total asset cover is more than one hundred percent of the principal amount of the said debentures.
8. The date on which the Code on Social Security, 2020 (the "Code") relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.



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

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

(Rs. Lakhs)

Particulars	Quarter ended June 30, 2025
Entity	NBFC (Housing Finance Company)
Count of loan accounts assigned	1,110
Amount of loan accounts assigned	7,204.32
Number of Transactions	1
Weighted average maturity	91 months
Weighted average holding period	40 months
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	NA
Number of instances {transactions} where transferer has agreed to replace the transferred loans	NA
Number of transferred loans replaced	NA

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

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

10. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended June 30, 2025 is attached as Annexure II.
11. Disclosures in compliance with Regulation 54 (3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended June 30, 2025 is attached as Annexure III.
12. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
13. These unaudited standalone financial results are also available on the stock exchange websites [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and on our website [www.apthusindia.com](http://www.apthusindia.com)

For Aptus Value Housing Finance India Limited



M Anandan

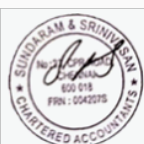
Executive Chairman

DIN: 00033633



Place: Chennai

Date: July 31, 2025





**Disclosure in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2025**

S. No.	Particulars	Quarter ended Jun'25
1	Debt-equity	1.31
2	Net worth (INR in lakhs)	3,81,418.57
3	Net profit for the period (after tax) (INR in lakhs)	15,472.73
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	3.10
	(b) Diluted	3.09
5	Current ratio	NA
6	Long term debt to Working capital	NA
7	Bad debts to accounts receivable ratio	NA
8	Current liability ratio	NA
9	Total debts to total assets	0.56
10	Debtors Turnover ratio	NA
11	Inventory Turnover ratio	NA
12	Debt service coverage ratio	NA
13	Interest service coverage ratio	NA
14	Outstanding redeemable preference shares (quantity & value)	NA
15	Capital redemption reserve / Debenture redemption reserve	NA
16	Operating Margin	NA
17	Net profit margin	42.30%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.34%
	Net Non-Performing Assets (NNPA)	1.00%
	Provision Coverage Ratio	25.57%
	Liquidity Coverage Ratio	226%
	* Provision Coverage Ratio = Provision on NPA / NPA	



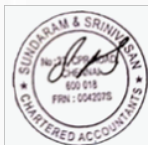
**Aptus Value Housing Finance India Limited**  
Security cover certificate as per Regulation 54(3) of the SEBI (LODR) Regulations, 2015 as at Jun 30, 2025

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	Elimination amount in negative	(Total C to H)	Related to only those items covered by this certificate				
		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)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment		-	-	Yes	32.12	-	739.97	-	772.09	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	2,473.05	-	2,473.05	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	107.28	-	107.28	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	44,792.42	-	44,792.42	-	-	-	-	-
Loans	Book Debt and receivables	1,25,549.10	4,67,373.61	No	-	-	2,16,924.83	-	8,09,847.54	-	1,25,549.10	-	-	1,25,549.10
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	13,764.00	-	13,764.00	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	562.50	No	-	-	902.67	-	1,465.17	-	-	-	-	-
Others		-	-	No	-	-	13,054.21	-	13,054.21	-	-	-	-	-
<b>Total</b>		<b>1,25,549.10</b>	<b>4,67,936.11</b>	-	<b>32.12</b>	-	<b>2,92,758.43</b>	-	<b>8,86,275.76</b>	-	-	-	-	-
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Listed Debt Securities	1,12,391.50	-	No	-	-	-	-	1,12,391.50	-	-	-	-	-
Other debt sharing pari-assu charge with above debt			-	No	-	-	-	-	-	-	-	-	-	-
Other Debt			-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	No	-	-	-	-	-	-	-	-	-	-
Borrowings			1,18,355.87	No	-	-	-	-	1,18,355.87	-	-	-	-	-
Bank			2,50,971.47	No	-	-	-	-	2,50,971.47	-	-	-	-	-
Debt Securities			16,243.17	No	-	-	-	-	16,243.17	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables			-	No	-	-	929.89	-	929.89	-	-	-	-	-
Lease Liabilities			-	No	-	-	2,515.16	-	2,515.16	-	-	-	-	-
Provisions			-	No	-	-	721.80	-	721.80	-	-	-	-	-
Others			-	No	-	-	2,728.33	-	2,728.33	-	-	-	-	-
<b>Total</b>		<b>1,12,391.50</b>	<b>3,85,570.51</b>	-	-	-	<b>6,895.18</b>	-	<b>5,04,857.19</b>	-	-	-	-	-
<b>Cover on Book Value</b>														
<b>Cover on Market Value</b>														
	<b>Exclusive Security Cover Ratio</b>	<b>1.12</b>												

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 traded 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**

July 31, 2025

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 fourth quarter ended June 30, 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	INE852O07162	Private Placement	Non Convertible Debenture	April 02, 2025	15,000.00	15,000.00	No	Not Applicable	Not Applicable
Aptus Value Housing Finance India Limited	INE852O07170	Private Placement	Non Convertible Debenture	May 23, 2025	10,000.00	10,000.00	No	Not Applicable	Not Applicable

Aptus Value Housing Finance India Ltd.

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

CIN: L65922TN2009PLC073881

www.aplusindia.com

**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				250,00,00,000		
Report filed for quarter ended				30 <sup>th</sup> June 2025		
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**

Aptus Value Housing Finance India Ltd.

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

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