

Aptus Value Housing Finance India Limited

Public Disclosure on Liquidity Risk for the quarter ended December 30, 2025 as per the Guidelines on Liquidity Risk Management Framework under Para 1.9A of the Master Direction – (Non-Banking Financial Company – Scale Based Regulations) Directions, 2023 dated October 19, 2023 issued by the Reserve Bank of India and updated from time to time.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. in Lakhs)	% of Total Deposits	% of Total Liabilities*
21 (Twenty One)	4,76,161	Not applicable	94.33%

* Total liabilities do not include net worth of the Company.

ii. Top 20 large deposits

Not applicable. The Company is registered with National Housing Bank to carry on the business of housing finance institution without accepting public deposits.

iii. Top 10 borrowings

Sl. No.	Nature of Facility	Amount (Rs. in Lakhs)	% of Total Borrowings
1.	NHB Refinance	85853.31	17.26%
2.	Term Loan I	47079.08	9.47%
3.	NCD I	43498.41	8.75%
4.	Term Loan II	32858.19	6.61%
5.	Term Loan III	30944.94	6.22%
6.	Term Loan IV	29723.98	5.98%
7.	Term Loan V	24705.88	4.97%
8.	Term Loan VI	20599.97	4.14%
9.	Term Loan VII	19839.33	3.99%
10.	Term Loan VIII	15377.28	3.09%

iv. Funding Concentration based on significant instrument/product

Sl. No.	Name of the instrument/product	Amount (Rs. in Lakhs)	% of Total Liabilities*
1.	Term Loans	2,80,727.41	56.00%
2.	NHB Refinance	85,853.31	17.12%
3.	Non-Convertible Debentures	1,15,582.37	23.05%
4.	Securitization	15,132.94	3.02%

* Total liabilities do not include net worth of the Company

v. Stock Ratios

Sl. No.	Stock Ratio	Percentage (%)
1.	Commercial papers as a % of total liabilities	Nil
2.	Commercial papers as a % of total assets	Nil
3.	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	Nil
4.	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	Nil
5.	Other short-term liabilities as a % of total liabilities*	26.86%
6.	Other short-term liabilities as a % of total assets	14.83%
7.	Other short-term liabilities as a % of total public funds	27.27%

*Total liabilities does not include networth of the Company.

vi. Institutional set-up for liquidity risk management

The Board of Directors of the Company have an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a month.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Definitions

A “**significant counterparty**” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities.

A “**significant instrument/product**” is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% total liabilities.

Quantitative Disclosure on Liquidity Coverage Ratio (LCR) for Quarter ended 31st December 2025 is given below:

Sr. No.	Particulars	Total Unweighted Value (In Rs. lakhs)	Total Weighted Value (In Rs. lakhs)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		
	- Cash and Bank balances	16,580	16,580
	- Govt Securities	7,429	7,429
	- Callable fixed deposits	-	-
	Total HQLA	24,009	24,009
Cash Outflows			
2	Secured wholesale funding	20,172	23,198
3	Additional requirements, of which		
	(i) Credit and liquidity facilities	17,360	19,964
4	Other contractual funding obligations	426	490
5	Other contingent funding obligations	1,539	1,770
6	Total cash outflows	39,497	45,422
Cash Inflows			
7	Inflows from fully performing exposures	23,500	17,625
8	Other cash inflows	20,649	15,487
9	Total cash inflows (to be capped at 75% of cash outflows)		33,112
			Total Adjusted Value
10	Total HQLA		24,009
11	Total net cash outflows		12,310
12	Liquidity Coverage Ratio (LCR) (%)		195.04%