Ref: APTUS/ 02-NOV/2026-27 **November 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**

Sub: Outcome of the Board Meeting.

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 Board of Directors of Aptus Value Housing Finance India Limited ("Company") at their meeting held on Wednesday, November 04, 2026 has considered and approved the following:

1. **Approval of Unaudited Standalone and Consolidated Financial Results for the second quarter and half year ended September 30, 2026:**

   a. A copy of the Unaudited Standalone and Consolidated Financial Results along with the 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 of Related Party Transactions pursuant to Regulation 23 (9) of the SEBI Listing Regulations is enclosed as Annexure – IV.

2. **Declaration of Interim dividend of Rs. 2/- per equity share for the financial year 2026-27.**

   The Board has declared an interim dividend of Rs. 2/- per equity share (100%) of face value of Rs. 2/- each for the financial year 2026-27.

   Pursuant to Regulation 42 of SEBI Listing Regulations, the Board has the fixed record date for the purpose of payment of interim dividend as Friday, 13th November 2026 ("Record date"). Accordingly, the interim dividend will be paid to those members whose names appear in the Register of Members as on the Record date. The said interim dividend will be paid on or before 30th November 2026.

3. **Re-appointment of Ms. Anitha V as Chief Compliance Officer of the Company**

   Pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Compliance Function) Directions, 2026, we hereby inform you that, based on the recommendations of the Nomination and Remuneration Committee, the Board of Directors of the Company in their meeting held today has approved the reappointment of Ms. Anitha V as the Chief Compliance Officer (CCO) of the Company for a further fixed tenure of three years with effect from November 04, 2026.

The details as required under Regulation 30 of Securities Exchange of Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 ("SEBI Master Circular") , is enclosed herewith as Annexure-A

4. **Approval of Aptus Value Housing Finance India Limited - Employee Stock Option Scheme, 2026 ("Aptus ESOS 2026"):**

Pursuant to the recommendation of the Nomination and Remuneration Committee ("NRC"), the Board of Directors of the Company has, inter alia, approved the implementation of the Aptus ESOS 2026, in compliance with the applicable provisions of the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SEBI SBEB SE Regulations"), subject to the approval of the members of the Company.

The details as required under Regulation 30 of Securities Exchange of Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 ("SEBI Master Circular") , is enclosed herewith as Annexure-B

Please note that the Board meeting commenced on 10:30 A.M. (IST) and concluded at 04.40 P.M. (IST).

You are requested to take the same on record.

Thanking You,

For Aptus Value Housing Finance India Limited

SANIN PANICKER

Digitally signed by SANIN PANICKER
Date: 2026.11.04 16:46:06 +05'30'

Sanin Panicker
Company Secretary & Compliance Officer

SUNDARAM & SRINIVASAN
CHARTERED ACCOUNTANTS
Offices: Chennai - Mumbai - Bangalore - Madurai

23, C.P. Ramaswamy Road
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Telephone 2498 8762
2498 8463
4210 6952
E-Mail:
sundaramandsrinivasan1948@gmail.com
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Independent Auditor's Review Report on Consolidated Unaudited Quarterly Financial Results and Year to Date Results of Aptus Value Housing Finance India Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 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 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 30th September, 2026 and the year to date results for the period 01 April 2026 to 30 September 2026, ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations')

2. This Statement, which is the responsibility of the 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, 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 and based on the consideration of the review report of the other auditor referred to in the other matter paragraph below, nothing has come to our attention that causes us to believe that the accompanying Statement of Consolidated Unaudited

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Financial Results, which includes the result of the subsidiaries, as given in the Other Matter Paragraph, prepared in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matter

6. The accompanying statement includes the interim reviewed financial results in respect of 1 subsidiary which were not reviewed by us, whose interim reviewed financial results include total assets of Rs. 3,98,178.67 lakhs as at September 30, 2026, total Revenues of Rs. 20,104.45 lakhs and Rs 38,616.75 lakhs, total net profit after tax of Rs.6,666.53 lakhs and Rs. 13,488.23 lakhs, total comprehensive profit of Rs. 6,666.53 lakhs and Rs. 13,488.23 lakhs, for the quarter ended September 30, 2026, and the period ended on that date respectively, and net cash outflow of Rs.9,645.18 lakhs for the period from April 01, 2026 to September 30, 2026 as considered in the Statement which have been reviewed by their respective independent auditors. The independent auditor's reports on interim reviewed financial results of the above-mentioned subsidiary have been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures in respect of this subsidiary is based solely on the report of such auditors and procedures performed by us as stated in paragraph 3 above.

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

For Sundaram & Srinivasan
Chartered Accountants
Firm Registration No: 004207S



S Usha
Partner
Membership No: 211785
UDIN: 26211785ZWWCYY4389

Place: Chennai
Date:04th November 2026

Aptus Value Housing Finance India Limited

Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2026

(INR In lakhs)

	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
I	**Revenue from operations**						
	Interest Income	55,076.35	52,915.91	47,271.43	1,07,992.26	94,224.84	1,94,380.11
	Fees and commission income	1,716.42	1,648.03	1,513.39	3,364.45	2,861.14	5,864.59
	Net gain on fair value changes	621.75	564.92	620.64	1,186.67	1,188.91	1,735.50
	Net gain on derecognition of financial instruments at amortised cost	4,943.51	4,899.69	4,998.57	9,843.20	8,155.18	17,243.52
	Total revenue from operations	**62,358.03**	**60,028.55**	**54,404.03**	**1,22,386.58**	**1,06,430.07**	**2,19,223.72**
II	Other income	1,108.86	1,036.85	964.51	2,145.71	1,952.75	5,324.46
III	**Total Income (I+II)**	**63,466.89**	**61,065.40**	**55,368.54**	**1,24,532.29**	**1,08,382.82**	**2,24,548.18**
IV	**Expenses**						
	Finance costs	17,145.21	16,967.51	16,500.74	34,112.72	32,544.03	64,844.50
	Impairment of Financial Instruments	2,388.00	2,148.97	1,809.34	4,536.97	2,868.04	6,150.77
	Employee benefits expense	7,085.59	6,400.64	5,306.01	13,486.23	10,349.58	23,047.89
	Depreciation and amortisation expense	391.64	348.96	320.04	740.60	632.66	1,327.93
	Other expenses	2,426.96	2,289.89	2,006.24	4,716.85	4,007.67	8,061.48
	Total expenses (IV)	**29,437.40**	**28,155.97**	**25,942.37**	**57,593.37**	**50,401.98**	**1,03,432.57**
V	**Profit before tax (III-IV)**	**34,029.49**	**32,909.43**	**29,426.17**	**66,938.92**	**57,980.84**	**1,21,115.61**
VI	**Tax expense**						
	(1) Current tax	5,950.04	6,535.93	5,506.54	12,485.97	11,349.71	24,631.59
	(2) Deferred tax	1,341.15	279.40	1,264.74	1,620.56	2,051.09	2,192.02
	Total tax expense (VI)	**7,291.19**	**6,815.33**	**6,771.28**	**14,106.52**	**13,400.80**	**26,823.61**
VII	**Profit for the period (V-VI)**	**26,738.30**	**26,094.10**	**22,654.89**	**52,832.40**	**44,580.04**	**94,292.00**
	Other Comprehensive Income						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	1.20	2.31	4.03	3.51	3.02	(4.26)
	Income tax effect	0.73	(0.58)	(1.02)	0.15	(0.76)	1.07
	(b) Items that will be reclassified to profit or loss		-	-		-	-
VIII	**Other Comprehensive Income, net of income tax**	**1.93**	**1.73**	**3.01**	**3.66**	**2.26**	**(3.19)**
IX	**Total Comprehensive Income for the period (VII+VIII)**	**26,740.23**	**26,095.83**	**22,657.90**	**52,836.06**	**44,582.30**	**94,288.81**
X	**Earnings per equity share (EPS for the quarters/ half years is not annualised)**						
	Basic (Amount in INR)	5.34	5.23	4.54	10.55	8.93	18.84
	Diluted (Amount in INR)	5.34	5.21	4.51	10.55	8.88	18.84
	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)	10,016.60	10,015.85	10,013.20	10,016.60	10,013.20	10,014.85
	Reserves (excluding revaluation reserves)						4,95,988.97

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

MUNUSWAMY ANANDAN

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Date: 2026.11.04 16:43:08 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : November 04, 2026

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2026

Statement of Assets & Liabilities	**(INR in lakhs)**	
Particulars	**As at**	
	30.09.2026 (Unaudited)	**31.03.2026 (Audited)**
ASSETS		
Financial Assets		
Cash and cash equivalents	31,724.15	56,332.23
Bank balance other than cash and cash equivalents	5,560.21	2,741.72
Loans	12,50,171.94	11,92,957.89
Investments	66,593.43	24,015.07
Other financial assets	28,436.79	20,297.81
	13,82,486.52	**12,96,344.72**
Non-Financial Assets		
Current tax assets (Net)	52.73	-
Deferred tax assets (Net)	-	15.03
Property, plant and equipment	994.07	807.01
Intangible assets	88.91	122.34
Right-of-use assets	3,756.12	3,001.95
Other non-financial assets	742.93	356.84
Assets held for sale	9,329.99	4,117.85
	14,964.75	**8,421.02**
Total Assets	**13,97,451.27**	**13,04,765.74**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	13.00
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,215.00	1,966.32
Debt securities	1,02,866.05	1,33,453.50
Borrowings (other than debt securities)	7,35,732.77	6,53,913.44
Lease liabilities	3,732.59	3,009.94
Other financial liabilities	2,735.47	3,592.68
	8,47,281.88	**7,95,948.88**
Non-Financial Liabilities		
Current tax liabilities (Net)	-	591.25
Deferred tax liabilities (Net)	1,605.38	-
Provisions	1,636.92	1,543.08
Other non-financial liabilities	177.54	678.71
	3,419.84	**2,813.04**
EQUITY		
Equity share capital	10,016.60	10,014.85
Other equity	5,36,732.95	4,95,988.97
	5,46,749.55	**5,06,003.82**
Total Liabilities and Equity	**13,97,451.27**	**13,04,765.74**

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

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Date: 2026.11.04 16:43:30 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : November 04, 2026

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2026

Consolidated Cash flow statement	**(INR in lakhs)**	
Particulars	**Period ended**	
	30.09.2026 (Unaudited)	**30.09.2025 (Unaudited)**
Cash flows from operating activities:		
Net profit before tax as per statement of profit and loss	66,940.12	57,980.84
Adjustments for:		
Finance costs	34,112.72	32,544.03
Interest on fixed deposits with Banks	(350.45)	(199.95)
Gain on sale of property, plant and equipment	(27.59)	-
Net gain on changes in fair value	(1,186.67)	(1,188.91)
Interest on Government securities	(314.77)	(237.33)
Depreciation and amortisation expense	740.60	632.66
Net Gain on derecognition of financial instruments under amortised category	(9,843.20)	(8,155.18)
Impairment on Financial Instruments	4,733.30	2,868.04
Interest income on rental deposit FV	(17.25)	(12.71)
Share based payments to employees	262.76	428.60
Operating profit before working capital changes	**95,049.57**	**84,660.09**
Movements in working capital:		
(Increase) / Decrease in loans	(67,159.49)	(44,751.77)
(Increase) / Decrease in other financial assets	1,679.54	(6,473.49)
(Increase) / Decrease in other non-financial assets	(386.09)	(432.29)
Increase / (Decrease) in trade payables	235.68	894.35
Increase / (Decrease) in other financial liabilities	(857.21)	(1,235.72)
Increase / (Decrease) in provisions	96.11	200.01
Increase / (Decrease) in other non-financial liabilities	(498.27)	167.18
Cash flow from / (used in) operations	28,159.85	33,028.37
Finance cost paid	(32,275.27)	(34,089.56)
Direct Taxes paid	(13,129.95)	(11,733.76)
Net cash flow used in operating activities (A)	**(17,245.37)**	**(12,794.95)**
Cash flows from investing activities		
Capital expenditure on PP&E and intangible assets	(512.38)	(337.08)
Sale of Fixed Assets	27.59	-
Deposits placed with / (withdrawn from) banks, net	(2,746.52)	(5,204.21)
Interest received on bank deposits	278.48	448.04
Interest received on Government securities	248.40	237.33
Purchases of Investments	(1,87,151.00)	(1,89,629.42)
Redemption of Investments	1,44,779.51	1,70,796.66
Income received from investments	1,046.17	1,188.91
Net cash flow from / (used in) investing activities (B)	**(44,029.75)**	**(22,499.77)**
Cash flows from financing activities		
Proceeds from issue of equity shares (including securities premium)	162.62	1,587.07
Dividend paid	(12,518.57)	(15,015.40)
Proceeds from issue of debt securities	-	25,000.00
Repayment of debt securities	(33,571.35)	(20,436.71)
Proceeds from borrowings (other than debt securities)	1,77,100.00	1,42,868.00
Repayment of borrowings (other than debt securities)	(93,993.53)	(97,421.31)
Payment of lease liabilities	(512.13)	(428.58)
Net cash flow from financing activities (C)	**36,667.04**	**36,153.08**
Net increase / (decrease) in cash and cash equivalents (A+B+C)	**(24,608.08)**	**858.36**
Cash and cash equivalents at the beginning of the period	56,332.23	30,258.56
Cash and cash equivalents at the end of the period	**31,724.15**	**31,116.92**

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

MUNUSWAMY ANANDAN

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Date: 2026.11.04 16:43:43 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : November 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 November 03, 2026 and approved by the Board of Directors at their meeting held on November 04, 2026. The financial results for the quarter & half year ended September 30, 2026 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.

3. During the quarter & half year ended 30 September 2026, 87,500 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. 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 September 30, 2026





(Rs. Lakhs)

Particulars	Quarter ended Sept 30, 2026
Entity	NBFC(Housing Finance Company)
Count of loan accounts assigned	2,514
Amount of loan accounts assigned	23,293
Number of Transactions	2
Weighted average maturity	100 Months
Weighted average holding period	12 Months
Retention of beneficial economic interest (MRR)	10.0%
Coverage of tangible security coverage	100.0%
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 & half year ended September 30, 2026.

(c) The Company has not acquired, any stressed loans during the quarter ended & half year ended September 30, 2026.

(d) Details of transfer through ARC in respect of stressed loans during the quarter ended September 30, 2026.

Particulars	Quarter ended Sept 30, 2026
Entity	NBFC (Housing Finance Company)
Count of loan accounts transferred	1,541
Amount of loan accounts transferred	8,899
Number of Transactions	2
Weighted average residual tenor of loans transferred	82 Months
Net book value of loans transferred (at the time of transfer)	6,674
Aggregate Consideration	6,585
Additional consideration realised in respect of accounts transferred in earlier years	-
Profit/(Loss) incurred debited to the profit and loss account on account of sale	-88.99

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





9. 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

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2026.11.04 16:43:57 +05'30'

M Anandan

Executive Chairman

DIN: 00033633

Place: Chennai

Date: November 04, 2026

SUNDARAM & SRINIVASAN
CHARTERED ACCOUNTANTS
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Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results and Year to Date Results of Aptus Value Housing Finance India Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 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 30th September, 2026 and the year to date results for the period 01 April 2026 to 30 September 2026, ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations')

2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34- "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India In respect of income recognition, asset classification, provisioning and

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Website: www.sundaramandsrinivasan.com

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
Firm Registration No: 004207S



S Usha
Partner
Membership No: 211785
UDIN: 26211785LGLSJV4387

Place: Chennai
Date:04th November 2026

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2026

(INR In lakhs)

	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	**Revenue from operations**						
	Interest Income	38,027.83	37,243.92	32,414.13	75,271.75	65,022.21	1,32,585.22
	Fees and commission income	1,135.04	1,103.20	1,044.97	2,238.24	1,958.44	4,010.52
	Net gain on fair value changes	424.81	344.37	532.65	769.18	1,023.16	1,452.58
	Net Gain on derecognition of financial instruments under amortised category	2,820.29	3,092.52	4,105.76	5,912.81	5,660.60	10,428.67
	Total revenue from operations	**42,407.97**	**41,784.01**	**38,097.51**	**84,191.98**	**73,664.41**	**1,48,476.99**
II	Other income	1,137.41	1,030.14	3,509.25	2,167.55	4,524.40	7,938.24
III	**Total Income (I+II)**	**43,545.38**	**42,814.15**	**41,606.76**	**86,359.53**	**78,188.81**	**1,56,415.23**
IV	**Expenses**						
	Finance costs	11,321.02	11,309.77	11,502.25	22,630.79	22,815.74	44,371.70
	Impairment on financial instruments	645.02	558.03	460.92	1,203.05	1,366.58	4,763.49
	Employee benefits expense	4,916.31	5,261.29	3,062.47	10,177.60	6,390.66	15,850.46
	Depreciation and amortisation expense	358.24	325.70	307.26	683.94	616.66	1,275.56
	Other expenses	916.93	1,064.51	1,087.30	1,981.44	1,970.06	3,693.00
	Total expenses (IV)	**18,157.52**	**18,519.30**	**16,420.20**	**36,676.82**	**33,159.71**	**69,954.21**
V	**Profit before tax (III-IV)**	**25,387.86**	**24,294.85**	**25,186.56**	**49,682.71**	**45,029.10**	**86,461.02**
VI	**Tax expense**						
	(1) Current tax	4,381.90	4,886.59	3,945.34	9,268.49	7,958.22	16,707.07
	(2) Deferred tax	934.05	135.98	1,055.60	1,070.03	1,412.53	466.90
	Total tax expense (VI)	**5,315.95**	**5,022.57**	**5,000.94**	**10,338.52**	**9,370.75**	**17,173.97**
VII	**Profit for the period (V-VI)**	**20,071.91**	**19,272.28**	**20,185.62**	**39,344.19**	**35,658.35**	**69,287.04**
	Other Comprehensive Income						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	1.20	2.31	4.55	3.51	3.02	(4.26)
	Income tax effect	0.73	(0.58)	(1.15)	0.15	(0.76)	1.07
	(b) Items that will be reclassified to profit or loss		-				-
VIII	**Other Comprehensive Income, net of income tax**	**1.93**	**1.73**	**3.40**	**3.66**	**2.26**	**(3.19)**
IX	**Total comprehensive income for the period (VII+VIII)**	**20,073.84**	**19,274.01**	**20,189.02**	**39,347.85**	**35,660.61**	**69,283.86**
X	**Earnings per equity share (EPS for the quarters/ half years are not annualised)**						
	Basic (Amount in INR)	4.01	3.85	4.04	7.86	7.13	13.86
	Diluted (Amount in INR)	4.01	3.85	4.03	7.85	7.13	13.85
	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)	10,016.60	10,015.85	10,013.20	10,016.60	10,013.20	10,014.85
	Reserves (excluding revaluation reserves)						

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

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2026.11.04 16:44:11 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : November 4, 2026

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2026

Statement of Assets & Liabilities	(INR in lakhs)	
	As at	
Particulars	30.09.2026 (Unaudited)	31.03.2026 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	19,366.13	31,823.93
Bank balance other than cash and cash equivalents	1,628.26	1,350.13
Loans	8,96,065.02	8,63,553.29
Investments	65,152.72	34,974.66
Other financial assets	18,581.40	13,020.12
	10,00,793.53	**9,44,722.12**
Non-financial assets		
Current tax assets (Net)	-	591.47
Deferred tax assets (Net)	356.64	1,426.52
Property, plant and equipment	917.69	752.04
Intangible assets	73.24	101.25
Right-of-use assets	3,349.39	2,793.87
Other non-financial assets	680.63	826.19
Assets held for sale	9,329.97	4,117.84
	14,707.56	**10,609.18**
Total Assets	**10,15,501.09**	**9,55,331.30**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	949.74	783.73
Debt securities	89,645.25	1,20,699.77
Borrowings (other than debt securities)	4,62,891.13	3,97,986.64
Lease liabilities	3,325.38	2,803.99
Other financial liabilities	2,369.26	3,324.18
	5,59,180.76	**5,25,598.31**
Non-Financial Liabilities		
Current tax liabilities (Net)	32.55	-
Provisions	1,518.60	1,529.68
Other non-financial liabilities	103.30	792.15
	1,654.45	**2,321.83**
Equity		
Equity share capital	10,016.60	10,014.85
Other equity	4,44,649.28	4,17,396.31
	4,54,665.88	**4,27,411.16**
TOTAL Liabilities and Equity	**10,15,501.09**	**9,55,331.30**

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

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2026.11.04 16:44:25 +05'30'

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : November 4, 2026

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2026

Standalone Cash flow statement	(INR in lakhs)	
Particulars	Period ended	
	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)
Cash flows from operating activities:		
Net profit before tax as per statement of profit and loss	49,683.91	45,029.10
Adjustments for:		
Finance costs	22,630.79	22,815.74
Interest on fixed deposits with Banks	-210.36	(165.98)
Gain on sale of property, plant and equipment	-27.59	-
Net gain on changes in fair value	-769.18	(1,023.16)
Interest on Government securities	(314.77)	(237.33)
Depreciation and amortisation expense	683.93	616.66
Impairment on Financial Instruments	1,421.06	952.18
Net Gain on derecognition of financial instruments under amortised category	(5,912.81)	(5,660.60)
Financial guarantee commission	(32.34)	(51.89)
Interest income on rental deposit FV	(16.54)	
Gain on termination of lease	-	(5.34)
Share based payments to employees	267.90	366.98
Operating profit before working capital changes	**67,404.00**	**62,636.36**
Movements in working capital:		
Increase in Loans	(39,061.70)	(12,770.44)
Increase in other financial assets	333.98	1,512.79
Increase in other non-financial assets	145.56	(378.62)
Increase in Trade payables	166.01	884.20
Increase / (Decrease) in Other financial liabilities	(926.43)	(1,195.14)
Increase in Provisions	(91.97)	137.61
Increase in other non-financial liabilities	(688.70)	181.54
Cash flow from / (used in) operations	**27,280.75**	**51,008.30**
Finance cost paid	(21,144.17)	(22,825.55)
Direct Taxes paid	(8,644.42)	(8,769.19)
Net cash flow used in operating activities (A)	**(2,507.84)**	**19,413.56**
Cash flows from investing activities:		
Capital expenditure on PP&E and intangible assets	(464.65)	(261.65)
Sale of property, plant and equipment and intangible assets	27.59	-
Deposits placed with / (withdrawn from) banks, net	(241.43)	(4,999.72)
Interest received on bank deposits	173.66	220.68
Interest received on Government securities	248.40	237.33
Purchases of Investments	(1,62,800.00)	(1,83,430.00)
Redemption of Investments	1,32,745.25	1,70,291.70
Income received from investments	707.12	1,023.16
Net cash flow from / (used in) investing activities (B)	**(29,604.07)**	**(16,918.50)**
Cash flows from financing activities		
Issue of equity shares (including securities premium)	162.62	1,588.20
Dividend paid	(12,518.57)	(12,495.40)
Proceeds from issue of debt securities	-	25,000.00
Repayment of debt securities	(31,003.27)	(18,000.00)
Proceeds from borrowings (other than debt securities)	1,21,200.00	75,000.00
Repayment of borrowings (other than debt securities)	(57,704.59)	(70,924.07)
Payment of lease liabilities	(482.07)	(457.83)
Net cash flow from financing activities (C)	**19,654.12**	**(289.10)**
Net increase / (decrease) in cash and cash equivalents (A+B+C)	**(12,457.80)**	**2,205.96**
Cash and cash equivalents at the beginning of the period	31,823.93	16,341.96
Cash and cash equivalents at the end of the period	**19,366.13**	**18,547.92**

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

MUNUSWAMY ANANDAN
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M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : November 4, 2026

1. The above unaudited standalone financial results and the notes of Aptus Value Housing Finance India Limited (the "Company") have been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time and other accounting principles generally accepted in India. The financial results have been prepared in accordance with the recognition and measurement principles prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 (as amended) ("SEBI LODR").

2. The above Statement of unaudited standalone financial results along with the notes have been reviewed by the Audit Committee at their meeting held on November 03, 2026 and approved by the Board of Directors at their meeting held on November 04, 2026. The financial results for the quarter & half year ended September 30, 2026 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.

3. During the quarter & half year ended 30 September 2026, 87,500 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. The listed Non-Convertible Debentures of the Company aggregating Rs.86,161 Lakhs as at September 30, 2026 are secured by way of an exclusive charge on identified standard receivables of the Company and also by a subservient charge over immovable property. The total asset cover is more than one hundred percent of the principal amount of the said debentures.

7. Disclosure pursuant to RBI master direction RBI/DOR/2025-26/359 DOR.ACC. REC.No.278/21.04.018/2025-26 dated November 28, 2025 – RBI (Non-Banking Financial Statements – Presentation & Disclosures) 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 September 30, 2026.

(Rs. Lakhs)

Particulars	Quarter ended September 30, 2026
Entity	NBFC (Housing Finance Company)
Count of loan accounts assigned	1523
Amount of loan accounts assigned	14,835.34
Sale Consideration	13,351.80
Number of Transactions	1
Weighted average maturity	103.59
Weighted average holding period	9.31
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 September 30, 2026.

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

(d) Details of stressed loans transferred during the quarter ended September 30, 2026.

(Rs. Lakhs)

Particulars	Quarter ended September 30, 2026
Entity	NBFC (Housing Finance Company)
Count of loan accounts transferred	656
Amount of loan accounts transferred	3954.45
Number of Transactions	1
Weighted average residual tenor of loans transferred	78 Months
Net book value of loans transferred (at the time of transfer)	2965.83
Aggregate Consideration	2926.29
Additional consideration realised in respect of accounts transferred in earlier years	-
Excess /(Short) provisions reversed / debited to the profit and loss account on account of sale	-39.54

8. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended September 30, 2026, is attached as Annexure II.

9. Disclosures in compliance with Regulation 54 (3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended September 30, 2026, is attached as Annexure III.

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

11. These unaudited standalone financial results are also available on the stock exchange websites www.bseindia.com and www.nseindia.com and on our website www.aptusindia.com

For Aptus Value Housing Finance India Limited

MUNUSWAMY ANANDAN

Digitally signed by MUNUSWAMY ANANDAN
Date: 2026.11.04 16:44:53 +05'30'

M Anandan

Executive Chairman

DIN: 00033633

Place: Chennai

Date: November 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 (Lisitng Obligations and Disclosure Requirements) Regulations, 2015 for the quarter & half year ended Sep 30, 2026

S. No.	Particulars	Half year ended Sep'26
1	Debt-equity	1.22
2	Net worth (INR in lakhs)	4,54,665.88
3	Net profit for the period (after tax) (INR in lakhs)	39,344.19
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	7.86
	(b) Diluted	7.85
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	55.52%
17	Net profit margin	45.56%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.52%
	Net Non-Performing Assets (NNPA)	1.14%
	Provision Coverage Ratio on stage 3 assets*	25.50%
	Liquidity Coverage Ratio	196.29%
	* Provision Coverage ratio on Stage 3 assets = Impairment allowance on Stage 3 / Gross Stage 3 loans	

SUNDARAM & SRINIVASAN
CHARTERED ACCOUNTANTS
Offices: Chennai - Mumbai - Bangalore - Madurai

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Independent Auditor Certificate on Security Cover

Secured listed non-convertible debentures as at 30 September 2026

To
The Board of Directors
Aptus Value Housing Finance India Limited

1. This certificate is issued in accordance with our engagement letter dated 3 July 2025 with Aptus Value Housing Finance India Limited (the Company) for submission to the Debenture Trustee and the stock exchanges under Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and SEBI Master Circular HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated 28 September 2026 (the Regulations).

2. We, Sundaram & Srinivasan, Chartered Accountants, statutory auditors of the Company, have examined the accompanying statement of security cover as at 30 September 2026 (the Statement), prepared by management from the unaudited standalone financial results, books of account and other relevant records and initialled by us for identification.

Management Responsibility

3. Management is responsible for preparation and presentation of the Statement, completeness and accuracy of the underlying records, appropriate internal controls, and identification and allocation of eligible charged assets and secured obligations. Management is also responsible for maintaining the security cover required by the Regulations and the respective offer documents, information memoranda and debenture trust deeds, including any higher contractual requirement, and for providing the prescribed information to the Debenture Trustee.

Auditor Responsibility

4. Our responsibility is to provide limited assurance on the maintenance of the required security cover as set out in the Statement and report on the agreement of the book values therein with the books of account and supporting records. Our examination does not constitute an independent valuation of the charged assets.

5. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India (ICAI), and complied with the independence and other ethical requirements of the ICAI Code of Ethics and the applicable requirements of Standard on Quality Control (SQC) 1.

6. A limited assurance engagement involves procedures that vary in nature and timing from, and are less extensive than, those of a reasonable assurance engagement. The assurance obtained is consequently substantially lower. We performed the following procedures:

(a) Read the relevant debenture trust deeds and offer documents or information memoranda to identify the security cover requirements and the assets eligible as security.

SUNDARAM & SRINIVASAN
CHARTERED ACCOUNTANTS
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2498 8463
4210 6952
E-Mail:
sundaramandsrinivasan1948@gmail.com
Website: www.sundaramandsrinivasan.com

(b) Traced the outstanding secured debentures, related accrued interest and the book values of assets and other obligations included in the Statement to the unaudited standalone financial results, books of account and supporting schedules. On a sample basis, checked the treatment of other encumbrances and pari-passu obligations to assess appropriate allocation and avoid double counting.

(c) Obtained the list and value of assets placed under lien or encumbrance for the purpose of obtaining any other loan and determined that such assets are not included in the calculation of security cover in respect of the Debentures.

(d) Checked the arithmetical accuracy of the Statement, recomputed the security cover ratios and compared them with the requirements identified above. Obtained management explanations and representations supporting the Statement.

7. This examination does not constitute an audit of the financial results or the financial information of the Company as a whole. Accordingly, we do not express an audit opinion thereon.

Conclusion

8. Based on the procedures performed and the information, explanations and management representations obtained, nothing has come to our attention that causes us to believe that the Company has not maintained, as at 30 September 2026, security cover of at least one hundred percent and any higher cover required under the respective offer documents, information memoranda and debenture trust deeds, as set out in the Statement, or that the book values considered therein are not in agreement, in all material respects, with the books of account and supporting records maintained by the Company.

Restriction on Use

9. This certificate is addressed to the Board of Directors solely for submission, together with the Statement, to the Debenture Trustee and the stock exchanges for the purpose stated in paragraph 1. It should not be used for any other purpose. We do not accept any duty of care to any other person or for any other purpose. We have no responsibility to update this certificate for events occurring after its date.

For Sundaram & Srinivasan
Chartered Accountants
Firm Registration No: 004207S



S Usha
Partner
Membership No: 211785
UDIN: 26211785LSOXCP6524

Place: Chennai
Date:04th November 2026

Annexure- III

Aptus Value Housing Finance India Limited

Security cover certificate as per Regulation 54(3) of the SEBI (LODR) Regulations, 2015 as at Sep 30,2025

Rs. in lakh

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge		Pari- Passu Charge				Eliminati on amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari - passu charge	Other assets on which there is pari-Passu charge (excluding items covered in column F	Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg.Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
											Relating to Column F			
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	Yes	-	-	917.69	-	917.69	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	3,349.39	-	3,349.39	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	73.24	-	73.24	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	65,152.72	-	65,152.72	-	-	-	-	-
Loans	Book Debt and receivables	97,758.25	5,23,447.10	No	-	-	2,74,859.66	-	8,96,065.01	-	97,758.25	-	-	97,758.25
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	19,366.13	-	19,366.13	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-		No	-	-	1,628.26	-	1,628.26	-	-	-	-	-
Others		-	-	No	-	-	28,948.64	-	28,948.64	-	-	-	-	-
Total		**97,758.25**	**5,23,447.10**	**-**	**-**	**-**	**3,94,295.73**	**-**	**10,15,501.08**	-	-	-	-	-
											-			
LIABILITIES														
Debt securities to which this certificate pertains	Listed Debt Securities	86,161.00	-	No	-	-	-	-	86,161.00	-	-	-	-	-
Other debt sharing pari-assu charge with above debt		not to be filled	-	No	-	-	-	-	-	-	-	-	-	-
Other Debt			-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	No	-	-	-	-	-	-	-	-	-	-
Borrowings			-	No	-	-	-	-	-	-	-	-	-	-
Bank			3,85,542.58	No	-	-	-	-	3,85,542.58	-	-	-	-	-
Debt Securities			3,484.25	No	-	-	-	-	3,484.25	-	-	-	-	-
Others			77,348.55	No	-	-	-	-	77,348.55	-	-	-	-	-
Trade payables			-	No	-	-	949.74	-	949.74	-	-	-	-	-
Lease Liabilities			-	No	-	-	3,325.38	-	3,325.38	-	-	-	-	-
Provisions			-	No	-	-	1,518.60	-	1,518.60	-	-	-	-	-
Others			-	No	-	-	2,505.11	-	2,505.11	-	-	-	-	-
Total		**86,161.00**	**4,66,375.38**	**-**	**-**	**-**	**8,298.83**	**-**	**5,60,835.21**	-	-	-	-	-
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio	**1.13**												

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

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS

APTUS VALUE HOUSING FINANCE INDIA LTD. CHENNAI

Annexure - IV

Disclosure of Related party transaction as per Regulation 23(9) of the SEBI (LODR) Regulations, 2015 as at Sep 30,2026

Rs. In lakhs

												Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.					
S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period (Rs .in Lakhs)	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	Aptus Value Housing Finance India Limited	M Anandan	Executive Chairman	Remuneration	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	1,542.48										
2	Aptus Value Housing Finance India Limited	Mona Kachhwaha	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	18.30										
3	Aptus Value Housing Finance India Limited	V G Kannan	Independent Director	Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	15.00										
4	Aptus Value Housing Finance India Limited	Anand Raghavan	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	17.90										
5	Aptus Value Housing Finance India Limited	Natarajan Ramasubramanian	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	18.10										
6	Aptus Value Housing Finance India Limited	Subba Rao N V	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	18.45										
7	Aptus Value Housing Finance India Limited	Mukul Mathur	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	2.70										
8	Aptus Value Housing Finance India Limited	P Balaji	Managing Director	Salary	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	359.44										
				Share based benefits		55.25										
9	Aptus Value Housing Finance India Limited	Sanjay Mittal	Chief Financial Officer	Salary	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	63.23										
				Share based benefits		-										
10	Aptus Value Housing Finance India Limited	Sanin Panicker	Company Secretary	Salary	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	18.72										
				Share based benefits		-										
11	Aptus Value Housing Finance India Limited	Aptus Finance India Private Limited	Wholly owned Subsidiary	Support Cost shared	As approved by the Audit Committee & Board from time to time within the limits prescribed under the Companies Act ,2013	3,935.90										
				Loans & advances given		-										
				Loans &advances repaid		12,000.00	12000.00	0.00								
				Guarantees given in respect of borrowings by subsidiary		-										
				Interest income received		422.15										
				Dividend Income		-										
			Total			**18,487.61**										

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS
APTUS VALUE HOUSING FINANCE INDIA LTD. CHENNAI

Annexure-A

The details required under regulation 30 of SEBI (LODR) Regulations, 2015 read with SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is given herein under:

Re-appointment of Ms. Anitha V as Chief Compliance Officer of the Company

S. No	Particulars	Details
1.	Reason for change viz. appointment, resignation, removal, death or otherwise	Re-appointment
2.	Date of appointment / cessation /re-designation & term of appointment /re-designation	Re-appointment for a term of 3 (three) years with effect from November 04, 2026.
3.	Brief profile (in case of appointment)	Anitha V is a qualified Company Secretary with experience in secretarial, legal and regulatory compliance management. She has over 3 years of experience as the Chief Compliance Officer at Aptus, with hands-on experience in HFC regulatory affairs, including compliance with RBI and NHB regulations, regulatory reporting, inspection management and liaison with regulatory authorities. She has also been involved in strengthening compliance frameworks, monitoring regulatory developments and ensuring adherence to applicable statutory and regulatory requirements. Her experience spans corporate governance, Board-related matters, legal affairs and compliance management.
4.	Disclosure of relationships between directors (in case of appointment of a director).	Mr. Anitha V is not related to any Director of the Company.

Annexure-B

The details required under regulation 30 of SEBI (LODR) Regulations, 2015 read with SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is given herein under:

Approval of Aptus Value Housing Finance India Limited - Employee Stock Option Scheme, 2026 ("Aptus ESOS 2026"):

S.no	Particulars	Details
a.	Brief details of options granted	The maximum number of options that may be granted pursuant to the Scheme shall not exceed 30,00,000 equity shares of ₹ 2/- each. The options shall be granted to eligible employees as defined under the Aptus ESOS, 2026.
b.	Whether the scheme is in terms of SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021) (if applicable)	Yes
c.	Total number of shares covered by these options	30,00,000 equity shares of ₹ 2/- each
d.	Pricing formula	The exercise price for this Scheme shall be the average of the weekly high and low prices of the equity shares of the Company on the recognized stock exchange where the trading volume of shares is higher, calculated over the last two weeks immediately preceding the date of grant of Options under the Scheme.
e.	Options vested	Not Applicable, as the outcome relates to the approval of the Scheme by the Board of Directors of the Company.
f.	Time within which option may be exercised	All the vested options shall be exercised within a period of 2 years from the date of vesting.
g.	Options exercised	Not Applicable, as the outcome relates to the approval of the Scheme by the Board of Directors of the Company.
h.	Money realized by exercise of options	
i.	Total number of shares arising as a result of exercise of option	
j.	Options lapsed	
k.	Variation of terms of options	
l.	Brief details of significant terms	The significant terms shall be disclosed at the time of seeking approval from the shareholders of the Company.
m.	Subsequent changes or cancellation or exercise of such options	Not Applicable, as the outcome relates to the approval of the Scheme by the Board of Directors of the Company.
n.	Diluted earnings per share pursuant to issue of equity shares on exercise of options	