



Ref: APTUS/04-MAY/2025-26

May 06, 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, Bandran (E) Mumbai – 400 051 Scrip Symbol: APTUS
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**Sub: Outcome of the Board Meeting held on May 06, 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 Tuesday, May 06, 2025, has considered and approved the following:

**1. Approval of Audited Standalone and Consolidated Financial Results for the fourth quarter and financial year ended March 31, 2025:**

- a. A copy of the Audited Standalone and Consolidated Financial Results along with Audit Report 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. A declaration on the audit report with unmodified opinion in accordance with Regulation 33(3)(d) and 52 (3)(a) of SEBI Listing Regulations is enclosed as **Annexure – IV**.
- e. 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 – V**.

**2. Declaration of second interim dividend of Rs. 2.50 /- per equity share for the financial year 2024-25.**

The Board has declared a second interim dividend of Rs. 2.50/- per equity share (125%) of face value of Rs. 2/- each for the financial year 2024-25. Pursuant to Regulation 42 of SEBI Listing Regulations, the Board has fixed Friday, 16<sup>th</sup> May 2025 as the record date for the purpose of payment of interim dividend. Accordingly, the interim dividend will be paid to those members whose names appear in the Register of Members as on 16<sup>th</sup> May 2025. The said interim dividend will be paid within 30 days from the date of its declaration.

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



### **3. Recommendation to shareholders for appointment of Secretarial Auditors**

The Board has approved the appointment of S. Sandeep & Associates, Practicing Company Secretaries as Secretarial Auditors of the Company for the term of 5 (five) consecutive year w.e.f. FY 2025-26 upto FY 2029-30 of the Company, subject to Shareholders' approval at the ensuing Annual General Meeting.

Details required under SEBI (LODR) Regulations, 2015 read with SEBI Circular no. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 relating to the appointment of Secretarial Auditor of the Company is attached as **Annexure - VI**;

### **4. Issuance of Non-convertible Debentures**

The Board of Directors approved to offer, issue and allot in one or more tranches, Non-Convertible Debentures ("NCDs") for an amount not exceeding Rs. 2,250 crores (Rupees Two Thousand Two Hundred and Fifty Crores only) by way of private placement through Board or any other sub-committee constituted by the Board, in accordance with Section 42 and Section 71 of the Companies Act, 2013, the relevant rules made thereunder and the SEBI Listing Regulations.

The meeting of Board of Directors commenced on 11:00 A.M. (IST) and concluded at 3.30 P.M. (IST)

You are requested to take the same on record.

Thanking You,

**For Aptus Value Housing Finance India Limited**

**Sanin Panicker**  
**Company Secretary & Compliance Officer**

**Independent Auditor's Report on the Standalone Annual Financial Results of the Company 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

**Report on the Audit of Standalone Financial Results****Opinion**

We have audited the accompanying standalone financial results of **Aptus Value Housing Finance India Limited** (the "Company") for the year ended March 31, 2025 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirement of regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

- I. is presented in accordance with the requirements of the SEBI Regulation in this regard; and
- II. gives a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Companies Act, 2013 ("the Act"), read with Companies (Indian Accounting Standards) Rules, 2015, as amended, the circulars, guidelines and other directions issued by the reserve Bank of India (RBI) from time to time (the 'RBI Guidelines') and other accounting principles generally accepted in India, of the net profit, and other comprehensive income and other financial information of the Company for the year ended March 31, 2025.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditors' Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Financial Statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

**Management and Board of Directors Responsibility for the Financial Results**

This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared on the basis of the Financial Statements. The Company's Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the net profit, and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in accordance with the Indian Accounting Standards prescribed under

Section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended, issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India and is in compliance with Regulation 33 and Regulation 52 of the SEBI Regulation. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors of the Company are responsible for assessing the ability of the Company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the financial reporting process of the Company.

### **Auditors' Responsibilities for the Audit of the Financial Results**

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to Financial Statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to

continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance of the Company of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**Other Matters:**

- a) The Statement includes the Financial Results for the Company for the corresponding quarter and year ended March 31, 2024, which were audited by previous auditors whose report dated May 03, 2024, expressed an unmodified opinion on those results.
- b) The Statement includes the results for the quarter ended March 31, 2025 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' which were subject to limited review by us.

Our opinion on the Statement is not modified in respect of the above matters.

For **Sundaram & Srinivasan**  
**Chartered Accountants**  
(Firm's Registration No.004207S)



Place: Chennai  
Date: 06<sup>th</sup> May 2025

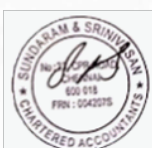
S Usha  
Partner  
Membership No. 211785  
UDIN: 25211785BMIUOO6264



Aptus Value Housing Finance India Limited (CIN : L65922TN2009PLC073881) Statement of standalone financial results for the quarter and year ended March 31, 2025						
(INR In lakhs)						
	Particulars	Quarter ended			Year ended	
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
		(Audited) (Refer note 3)	(Unaudited)	(Audited) (Refer note 3)	(Audited)	(Audited)
I	Revenue from operations					
	Interest Income	32,572.56	31,551.76	27,727.45	1,23,153.25	1,05,283.63
	Fees and commission income	1,033.51	995.85	1,011.54	3,977.99	3,121.04
	Net gain on fair value changes	199.66	159.54	93.61	641.66	378.49
	Net gain on derecognition of financial instruments under amortised category	1,630.51	-	-	1,630.51	-
	Total revenue from operations	35,436.24	32,707.15	28,832.60	1,29,403.41	1,08,783.16
II	Other income	1,549.36	678.57	827.42	3,692.20	2,848.32
III	Total Income (I+II)	36,985.60	33,385.72	29,660.02	1,33,095.61	1,11,631.48
IV	Expenses					
	Finance costs	10,964.21	10,825.36	8,468.65	40,549.10	32,305.34
	Impairment on financial instruments	191.60	534.54	417.27	1,421.76	1,593.08
	Employee benefits expense	2,881.39	2,875.08	3,779.26	12,873.27	12,123.07
	Depreciation and amortisation expense	333.58	328.05	232.75	1,206.26	930.99
	Other expenses	655.91	826.29	826.40	3,325.03	3,006.52
	Total expenses (IV)	15,026.69	15,389.32	13,724.33	59,375.42	49,959.00
V	Profit before tax (III-IV)	21,958.91	17,996.40	15,935.69	73,720.19	61,672.48
VI	Tax expense					
	(1) Current tax	4,695.14	4,014.28	3,882.54	15,895.30	14,096.96
	(2) Adjustment of tax relating to earlier periods	-	-	-	-	-
	(2) Deferred tax	300.29	(193.08)	(170.72)	280.53	(486.32)
	Total tax expense (VI)	4,995.43	3,821.20	3,711.82	16,175.83	13,610.64
VII	Profit for the period (V-VI)	16,963.48	14,175.20	12,223.87	57,544.36	48,061.84
	Other Comprehensive Income					
	(a) Items that will not be reclassified to profit or loss					
	Remeasurement of defined benefit liability	(8.64)	1.29	19.97	(3.06)	8.58
	Income tax effect	2.17	(0.32)	(5.03)	0.77	(2.16)
	(b) Items that will be reclassified to profit or loss	-	-	-	-	-
VIII	Other Comprehensive Income, net of income tax	(6.47)	0.97	14.94	(2.29)	6.42
IX	Total comprehensive income for the period (VII+VIII)	16,957.01	14,176.17	12,238.81	57,542.07	48,068.26
X	Earnings per equity share (EPS for the quarters are not annualised)					
	Basic (Amount in INR)	3.40	2.84	2.45	11.52	9.64
	Diluted (Amount in INR)	3.39	2.84	2.44	11.50	9.59
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00

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 : May 06, 2025



**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)

Statement of standalone financial results for the quarter and year ended March 31, 2025

Standalone Statement of Assets & Liabilities		(INR in lakhs)	
Particulars	As at		
	31.03.2025 (Audited)	31.03.2024 (Audited)	
ASSETS			
Financial assets			
Cash and cash equivalents	16,341.96	25,857.77	
Bank balance other than cash and cash equivalents	11,728.90	777.15	
Loans	8,06,541.87	6,89,468.87	
Investments	20,915.85	20,743.13	
Other financial assets	3,460.34	1,203.19	
Total Financial assets	8,58,988.92	7,38,050.11	
Non-financial assets			
Current tax assets (net)	695.29	461.29	
Deferred tax assets (net)	1,892.35	2,172.11	
Property, plant and equipment	753.10	504.84	
Intangible assets	101.36	130.54	
Right-of-use assets	2,615.69	1,556.16	
Other non-financial assets	209.21	150.67	
Assets held for sale	3,155.13	545.07	
Total Non-financial assets	9,422.13	5,520.68	
Total Assets	8,68,411.05	7,43,570.79	
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			
	299.61	188.45	
Debt securities	1,10,024.97	28,945.74	
Borrowings (other than debt securities)	3,72,841.68	3,68,858.75	
Lease liabilities	2,624.47	1,461.70	
Other financial liabilities	2,936.89	2,111.40	
Total Financial liabilities	4,88,727.62	4,01,566.04	
Non-financial liabilities			
Current tax liabilities (Net)	-	-	
Provisions	736.30	745.13	
Other non-financial liabilities	860.17	464.27	
Total Non-financial liabilities	1,596.47	1,209.40	
Equity			
Equity share capital	9,996.28	9,978.48	
Other equity	3,68,090.68	3,30,816.87	
Total Equity	3,78,086.96	3,40,795.35	
TOTAL Liabilities and Equity	8,68,411.05	7,43,570.79	

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



M Anandan  
Executive Chairman  
DIN: 00033633

Place : Chennai  
Date : May 06, 2025



**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)  
**Statement of standalone financial results for the quarter and year ended March 31, 2025**

Standalone Cash flow statement	(INR in lakhs)	
	Year ended	
	31.03.2025 (Audited)	31.03.2024 (Audited)
<b>Cash flows from operating activities:</b>		
Net profit before tax	73,720.19	61,672.48
Adjustments for:		
Finance costs	40,549.10	32,305.34
Interest on fixed deposits with Banks	(1,264.39)	(1,914.32)
Profit on Sale of Fixed Assets	(7.22)	-
Net gain on changes in fair value	(641.66)	(378.49)
Interest on Government securities	(390.62)	(369.00)
Depreciation and amortisation expense	1,206.26	930.99
Impairment on Financial Instruments	2,103.76	2,226.11
Net Gain on derecognition of financial instruments under amortised category	(1,630.51)	-
Financial guarantee commission	(133.87)	(82.49)
Share based payments to employees	657.28	352.25
	-	-
<b>Operating profit before working capital changes</b>	<b>1,14,168.32</b>	<b>94,742.87</b>
Movements in working capital:		
(Increase)/ Decrease in Loans	(1,20,655.17)	(99,180.82)
(Increase)/ Decrease in other financial assets	(2,421.85)	1,241.61
(Increase)/ Decrease in other non-financial assets	(47.07)	26.44
Increase/(Decrease) in Trade payables	111.16	(638.95)
Increase / (Decrease) in Other financial liabilities	825.49	(2.42)
Increase/ (Decrease) in Provisions	(8.83)	295.82
Increase/ (Decrease) in other non-financial liabilities	395.90	6.76
<b>Cash flow from / (used in) operations</b>	<b>(7,632.05)</b>	<b>(3,508.69)</b>
Finance cost paid	(41,207.59)	(33,136.53)
Direct Taxes paid	(15,377.01)	(14,123.52)
<b>Net cash flow used in operating activities (A)</b>	<b>(64,216.65)</b>	<b>(50,768.74)</b>
<b>Cash flows from investing activities:</b>		
Purchases of property, plant and equipments and intangible assets	(690.86)	(488.63)
Sale of Fixed Assets	7.22	-
Deposits placed with / (withdrawn from) banks, net	(11,127.63)	(465.74)
Interest received on bank deposits	1,440.27	2,331.94
Interest received on Government securities	389.62	369.00
Purchases of Investments	(2,87,943.17)	(1,44,277.00)
Redemption of Investments	2,87,771.44	1,44,277.00
Income received from investments	641.66	378.49
<b>Net cash flow from / (used in) investing activities (B)</b>	<b>(9,511.45)</b>	<b>2,125.06</b>
<b>Cash flows from financing activities</b>		
Proceeds from issue of equity shares (including securities premium)	1,532.16	1,251.25
Dividend paid	(22,467.96)	(19,940.04)
Proceeds from issue of debt securities	85,000.00	10,000.00
Repayment of debt securities	(2,907.70)	(18,970.00)
Proceeds from borrowings (other than debt securities)	1,11,895.82	1,40,500.00
Repayment of borrowings (other than debt securities)	(1,08,043.18)	(79,822.81)
Payment of lease liabilities	(796.85)	(687.16)
Interest paid on lease liabilities	-	(121.50)
<b>Net cash flow from financing activities (C)</b>	<b>64,212.29</b>	<b>32,209.74</b>
<b>Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>(9,515.81)</b>	<b>(16,433.94)</b>
Cash and cash equivalents at the beginning of the year	25,857.77	42,291.71
<b>Cash and cash equivalents at the end of the year</b>	<b>16,341.96</b>	<b>25,857.77</b>
	<b>As at</b>	<b>As at</b>
<b>Components of cash and cash equivalents</b>	<b>March 31, 2025</b>	<b>March 31, 2024</b>
Cash on hand	306.86	92.85
Balances with banks - In current accounts	12,034.39	12,520.72
Balances with banks - In deposit accounts - Original maturity less than 3 months	4,000.71	13,244.20
<b>Total cash and cash equivalents</b>	<b>16,341.96</b>	<b>25,857.77</b>

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

  
**M Anandan**  
Executive Chairman  
DIN: 00033633

Place : Chennai  
Date : May 06, 2025





Aptus Value Housing Finance India Limited

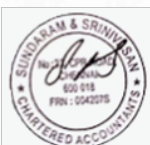
Notes to Standalone Financial Results for the quarter and year ended March 31, 2025

1. The above Standalone audited 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 financial results along with the notes have been reviewed by the Audit Committee at their meeting held on May 05, 2025 and approved by the Board of Directors at their meeting held on May 06, 2025. The financial results for the quarter ended and year ended March 31, 2025 have been audited by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company. The report thereon is Unmodified.
3. The figure for the quarter ended 31 March 2025 and 31 March 2024 are balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the respective financial year.
4. During the Year ended Mar 31, 2025, 8,90,137 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. Disclosure pursuant to RBI Notification –RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and RBI/2021-22/31/DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021:

(Rs. in Lakhs)

Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan - position as at the end of the previous half-year (A)	Of(A), aggregate debt that slipped into NPA during the half-year (B)	Of(A), amount written off during the half-year (C)	Of(A), amount paid by the borrowers during the half-year (D)	Exposure to accounts classified as standard consequent to implementation of resolution plan - position as at the end of this half-year
	(A)	(B)	(C)	(D)	
Personal Loans	1,266.17	36.98	-	114.42	1,114.77
Corporate persons					
of which MSMEs	-	-	-	-	-
Others	589.98	27.74	-	41.55	520.69
<b>Total</b>	<b>1,856.15</b>	<b>64.72</b>	<b>-</b>	<b>155.97</b>	<b>1,635.46</b>

7. 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.



Aptus Value Housing Finance India Limited

Notes to Standalone Financial Results for the quarter and year ended March 31, 2025

8. The listed Non-Convertible Debentures of the Company aggregating Rs. 94,242.20 Lakhs as at 31<sup>st</sup> Mar, 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:

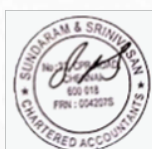
- (a) Details of transfer through assignment in respect of loans not in default during the quarter and year ended March 31, 2025.

(Rs. Lakhs)

Particulars	Quarter ended March 31, 2025	Year ended March 31, 2025
Entity	NBFC (Housing Finance Company)	NBFC (Housing Finance Company)
Count of loan accounts assigned	1,291	1,291
Amount of loan accounts assigned	7,591.13	7,591.13
Number of Transactions	1	1
Weighted average maturity	83 months	83 months
Weighted average holding period	49 months	49 months
Retention of beneficial economic interest (MRR)	10%	10%
Coverage of tangible security coverage	100%	100%
Rating wise distribution of rated loans	NA	NA
Number of instances (transactions) where transferer has agreed to replace the transferred loans	NA	NA
Number of transferred loans replaced	NA	NA

- (b) The Company has not acquired, any loans not in default during the quarter ended & year ended March 31, 2025.
- (c) The Company has not transferred or acquired, any stressed loans during the quarter ended & year ended March 31, 2025.

11. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the year ended March 31, 2025 is attached as Annexure II.
12. Disclosures in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the year ended March 31, 2025 is attached as Annexure III.





Aptus Value Housing Finance India Limited

Notes to Standalone Financial Results for the quarter and year ended March 31, 2025

13. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
14. These Standalone audited 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.aptusindia.com](http://www.aptusindia.com)

For Aptus Value Housing Finance India Limited



M Anandan

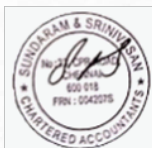
Executive Chairman

DIN: 00033633



Place: Chennai

Date: May 06, 2025



**Independent Auditor's Report on the Consolidated Annual Financial Results of the Company 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

**Report on the Audit of the Consolidated Financial Results**

**Opinion**

We have audited the accompanying 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 year ended 31 March 2025 (Statement), attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of other auditor on separate audited financial results of the subsidiary, the statement read with notes there on:

- a. Includes the results of the Aptus Finance India Private Limited, a subsidiary of the Company.
- b. Is presented in accordance with the requirements of the Listing Regulations in this regard; and
- c. gives a true and fair view in conformity with the applicable Indian Accounting Standards, RBI guidelines and other accounting principles generally accepted in India, of consolidated net profit and other comprehensive income and other financial information of the Group for the year ended 31 March 2025.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the Auditors' Responsibilities for the Audit of the Consolidated Annual Financial Results section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matters" paragraph below, is sufficient and appropriate to provide a basis for our opinion

**Management's and Board of Directors Responsibilities on the Consolidated Financial Results**

This Statement has been compiled from the consolidated annual financial statements. The Holding Company's Management and the Board of Directors are responsible for the preparation and presentation of these consolidated annual financial results that give a true and fair view of the net profit and other comprehensive income and other financial information of the Group in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The respective Management and Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the statement by the Management and the Directors of the Holding Company, as aforesaid.

In preparing the statement, the respective Board of Directors of the companies included in the Group are responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are also responsible for overseeing the respective Company's financial reporting process.

**Auditor's Responsibilities for the Audit of the Statement**

Our objectives are to obtain reasonable assurance about whether the statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs, specified under section 143(10) of the Act will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:



- Identify and assess the risks of material misstatement of the statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management and Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the statement, including the disclosures, and whether the statement represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group to express an opinion on the statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the statement of which we are the independent auditors. For the other entities included in the statement, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the consolidated annual financial results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the Circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

**Other Matter**

- a) We did not audit the financial statement and other financial information, in respect of subsidiary, whose financial results include total assets of Rs. **3,05,809.96 Lakhs** as at March 31,2025, total Revenue of Rs. **14,093.80 Lakhs** and Rs. **48,686.11 Lakhs**, total Profit after Tax of Rs. **3,739.00 Lakhs** and Rs. **17,580.19 Lakhs**, and total comprehensive income of Rs. **3,739.94 Lakhs** and Rs. **17,581.13 Lakhs** for the Quarter and financial year ended March 31, 2025 respectively and Net cash inflow of Rs. **6,161.41 Lakhs** for the year ended March 31,2025 as considered in the Consolidated Financial Results. These financial Results and other financial information have been audited by other independent auditors.
- b) The independent auditor's reports on financial results of the entity have been furnished to us by the management and our opinion on the statement in so far as it relates to the amounts and disclosures included in respect of this subsidiary is based solely on the reports of such auditors and the procedures performed by us as stated in above paragraph.
- c) The figures for the quarter ended March 31,2025 are the balancing figures between the audited financial figure in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.
- d) Our opinion on the Statement is not modified in respect of the above matters.

For **Sundaram & Srinivasan**

**Chartered Accountants**

(Firm's Registration No.004207S)



Place: Chennai



Date: 06<sup>th</sup> May 2025

S Usha

Partner

Membership No. 211785

UDIN: 25211785BMIUOP3552

Aptus Value Housing Finance India Limited (CIN : L65922TN2009PLC073881) Statement of consolidated financial results for the quarter and year ended March 31, 2025 (INR In lakhs)						
	Particulars	Quarter ended			Year ended	
		31.03.2025 (Audited) (Refer note 3)	31.12.2024 (Unaudited)	31.03.2024 (Audited) (Refer note 3)	31.03.2025 (Audited)	31.03.2024 (Audited)
I	Revenue from operations					
	Interest Income	44,996.09	43,347.75	35,995.39	1,66,958.37	1,31,985.88
	Fees and commission income	1,517.94	1,489.41	1,341.84	5,685.36	4,114.49
	Net gain on fair value changes	259.15	167.35	117.23	766.63	417.44
	Net gain on derecognition of financial instruments under ar	1,630.51	-	-	1,630.51	-
	Total revenue from operations	48,403.69	45,004.51	37,454.46	1,75,040.87	1,36,517.81
II	Other income	1,520.29	894.18	1,265.99	4,799.32	4,401.10
III	Total Income (I+II)	49,923.98	45,898.69	38,720.45	1,79,840.19	1,40,918.91
IV	Expenses					
	Finance costs	14,978.43	14,291.33	10,852.40	54,051.45	38,785.65
	Impairment on financial instruments	794.09	721.78	545.39	2,831.69	2,151.82
	Employee benefits expense	4,670.24	4,346.09	4,330.09	17,706.04	14,891.52
	Depreciation and amortisation expense	333.57	328.05	232.75	1,206.25	930.99
	Other expenses	2,051.56	1,658.18	1,257.09	6,560.87	4,843.36
	Total expenses (IV)	22,827.89	21,345.43	17,217.72	82,356.30	61,603.34
V	Profit before tax (III-IV)	27,096.09	24,553.26	21,502.73	97,483.89	79,315.57
VI	Tax expense					
	(1) Current tax	6,077.13	5,730.35	5,300.54	22,025.25	18,698.04
	(2) Deferred tax	316.43	(227.58)	(201.04)	334.03	(572.03)
	Total tax expense (VI)	6,393.56	5,502.77	5,099.50	22,359.28	18,126.01
VII	Profit for the period (V-VI)	20,702.53	19,050.49	16,403.23	75,124.61	61,189.56
	Other Comprehensive Income					
	(a) Items that will not be reclassified to profit or loss					
	Remeasurement of defined benefit liability	(7.39)	1.29	20.07	(1.81)	8.68
	Income tax effect	1.86	(0.32)	(5.31)	0.46	(2.44)
	(b) Items that will be reclassified to profit or loss	-	-	-	-	-
VIII	Other Comprehensive Income, net of income tax	(5.53)	0.97	14.76	(1.35)	6.24
IX	Total comprehensive income for the period (VII+VIII)	20,697.00	19,051.46	16,417.99	75,123.26	61,195.80
X	Earnings per equity share (EPS for the quarters are not annualised)					
	Basic (Amount in INR)	4.15	3.82	3.29	15.04	12.27
	Diluted (Amount in INR)	4.14	3.81	3.27	15.01	12.21
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00
<div>For and on behalf of the Board of Directors of Aptus Value Housing Finance India Limited</div> <div> M Anandan Executive Chairman DIN: 00033633</div> <div>Place : Chennai Date : May 06, 2025</div> <div></div>						



**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)  
**Statement of consolidated financial results for the quarter and year ended March 31, 2025**

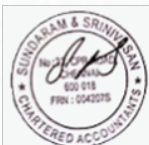
<b>Statement of Assets &amp; Liabilities</b>		<b>(INR in lakhs)</b>	
<b>Particulars</b>		<b>As at</b>	
		<b>31.03.2025 (Audited)</b>	<b>31.03.2024 (Audited)</b>
<b>ASSETS</b>			
<b>Financial assets</b>			
Cash and cash equivalents		40,573.23	33,612.97
Bank balance other than cash and cash equivalents		1,801.06	1,406.41
Loans		10,63,027.29	8,52,836.83
Investments		5,292.08	5,147.42
Other financial assets		3,772.67	1,610.92
		<b>11,14,466.33</b>	<b>8,94,614.55</b>
<b>Non-financial assets</b>			
Current tax assets (net)		819.51	402.32
Deferred tax assets (net)		2,205.98	2,539.54
Property, plant and equipment		753.10	504.84
Intangible assets		101.36	130.54
Right-of-use assets		2,615.69	1,556.16
Other non-financial assets		223.72	168.26
Assets held for sale		3,155.13	545.07
		<b>9,874.49</b>	<b>5,846.73</b>
<b>Total Assets</b>		<b>11,24,340.82</b>	<b>9,00,461.28</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
<b>Financial liabilities</b>			
Payables			
Trade payables			
(i) total outstanding dues of micro enterprises and small enterprises		12.00	8.75
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		342.80	337.78
Debt securities		1,29,229.46	28,945.74
Borrowings (other than debt securities)		5,55,454.79	4,89,553.78
Lease liabilities		2,624.47	1,461.70
Other financial liabilities		3,322.16	2,075.09
		<b>6,90,985.68</b>	<b>5,22,382.84</b>
<b>Non-Financial Liabilities</b>			
Current tax liabilities (Net)		-	-
Provisions		740.26	747.16
Other non-financial liabilities		949.70	538.90
		<b>1,689.96</b>	<b>1,286.06</b>
<b>Equity</b>			
Equity share capital		9,996.28	9,978.48
Other equity		4,21,668.90	3,66,813.90
		<b>4,31,665.18</b>	<b>3,76,792.38</b>
<b>TOTAL Liabilities and Equity</b>		<b>11,24,340.82</b>	<b>9,00,461.28</b>

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 : May 06, 2025





**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)  
**Statement of consolidated financial results for the quarter and year ended March 31, 2025**

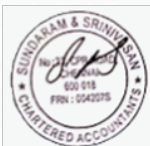
Cash flow statement	(INR in lakhs)	
	Year ended	
	31.03.2025 (Audited)	31.03.2024 (Audited)
<b>Cash flows from operating activities:</b>		
<b>Net profit before tax as per statement of profit and loss</b>	97,483.89	79,315.57
Adjustments for:		
Finance costs	54,051.45	38,785.65
Interest on fixed deposits with Banks	(1,311.15)	(1,960.67)
Profit on Sale of Fixed Assets	(7.22)	-
Net gain on changes in fair value	(766.63)	(417.44)
Interest on Government securities	(390.62)	(369.00)
Depreciation and amortisation expense	1,206.25	930.99
Net Gain on derecognition of financial instruments under amortised category	(1,630.51)	-
Impairment on Financial Instruments	2,831.69	2,917.36
Share based payments to employees	685.32	352.25
<b>Operating profit before working capital changes</b>	<b>1,52,152.47</b>	<b>1,19,554.71</b>
Movements in working capital:		
Increase in Loans	(2,14,102.00)	(1,96,501.72)
Increase in other financial assets	(2,161.75)	1,224.76
Increase in other non-financial assets	(55.46)	7.31
Increase in Trade payables	8.27	(527.21)
Increase / (Decrease) in Other financial liabilities	1,247.07	(113.33)
Increase in Provisions	(8.71)	272.05
Increase in other non-financial liabilities	410.80	(49.90)
<b>Cash flow from / (used in) operations</b>	<b>(62,509.31)</b>	<b>(76,133.33)</b>
Finance cost paid	(55,369.90)	(40,820.90)
Direct Taxes paid	(22,611.99)	(18,613.63)
<b>Net cash flow used in operating activities (A)</b>	<b>(1,40,491.20)</b>	<b>(1,35,567.86)</b>
<b>Cash flows from investing activities:</b>		
Capital expenditure on PP&E and intangible assets	(690.86)	(488.63)
Sale of Fixed Assets	7.22	-
Deposits placed with / (withdrawn from) banks, net	(445.04)	(465.74)
Interest received on bank deposits	1,361.54	2,342.21
Interest received on Government securities	389.62	265.47
Purchases of Investments	(2,87,848.05)	(1,44,277.00)
Redemption of Investments	2,87,771.44	1,44,277.00
Income received from investments	766.63	417.44
<b>Net cash flow from / (used in) investing activities (B)</b>	<b>1,312.50</b>	<b>2,070.75</b>
<b>Cash flows from financing activities</b>		
Proceeds from issue of equity shares (including securities premium)	1,532.16	1,251.25
Dividend paid	(22,467.96)	(19,940.04)
Proceeds from issue of debt securities	1,05,000.00	10,000.00
Repayment of debt securities	(3,376.45)	(19,699.17)
Proceeds from borrowings (other than debt securities)	2,62,772.23	2,78,137.72
Repayment of borrowings (other than debt securities)	(1,96,321.80)	(1,26,509.94)
Payment of lease liabilities	(796.85)	(687.16)
Interest paid on lease liabilities	(202.37)	(121.50)
<b>Net cash flow from financing activities (C)</b>	<b>1,46,138.96</b>	<b>1,22,431.16</b>
<b>Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>6,960.26</b>	<b>(11,065.95)</b>
Cash and cash equivalents at the beginning of the period	33,612.97	44,678.92
<b>Cash and cash equivalents at the end of the period</b>	<b>40,573.23</b>	<b>33,612.97</b>
	As at	As at
<b>Components of cash and cash equivalents</b>	<b>March 31, 2025</b>	<b>March 31, 2024</b>
Cash on hand	455.90	121.56
Balances with banks - In current accounts	20,791.06	20,247.21
Balances with banks - In deposit accounts - Original maturity less than 3 months	19,326.27	13,244.20
<b>Total cash and cash equivalents</b>	<b>40,573.23</b>	<b>33,612.97</b>

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 : May 06, 2025





Aptus Value Housing Finance India Limited

Notes to consolidated Financial Results for the quarter & year ended March 31, 2025

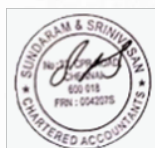
1. The above Consolidated audited financial results and the notes of Aptus Value Housing Finance India Limited (the "Company") has been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time 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 consolidated financial results along with the notes have been reviewed by the Audit Committee at their meeting held on May 05, 2025 and approved by the Board of Directors at their meeting held on May 06, 2025. The financial results for the quarter ended and year ended March 31, 2025 have been audited by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. The figure for the quarter ended 31 March 2025 and 31 March 2024 are balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the respective financial year.
4. During the Year ended Mar 31, 2025, 8,90,137 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. Disclosure pursuant to RBI Notification –RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and RBI/2021-22/31/DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021:

(Rs. in Lakhs)

Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan - position as at the end of the previous half-year (A)	Of(A), aggregate debt that slipped into NPA during the half-year (B)	Of(A), amount written off during the half-year (C)	Of(A), amount paid by the borrowers during the half-year (D)	Exposure to accounts classified as standard consequent to implementation of resolution plan - position as at the end of this half-year
	(A)	(B)	(C)	(D)	
Personal Loans	1,266.17	36.98	-	114.42	1,114.77
Corporate persons	-	-	-	-	-
of which MSMEs	-	-	-	-	-
Others	856.53	33.04	-	68.91	754.58
<b>Total</b>	<b>2,122.70</b>	<b>70.02</b>	<b>-</b>	<b>183.33</b>	<b>1,869.35</b>



Aptus Value Housing Finance India Limited

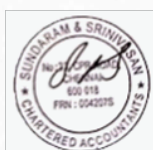
Notes to consolidated Financial Results for the quarter & year ended March 31, 2025

8. 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.
9. The listed Non-Convertible Debentures of the Company aggregating Rs. 1,13,823.11 Lakhs as at Mar 31, 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.
10. 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.
11. 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 and year ended March 31, 2025.

(Rs. Lakhs)

Particulars	Quarter ended March 31, 2025	Year ended March 31, 2025
Entity	NBFC (Housing Finance Company)	NBFC (Housing Finance Company)
Count of loan accounts assigned	1,291	1,291
Amount of loan accounts assigned	7,591.13	7,591.13
Number of Transactions	1	1
Weighted average maturity	83 months	83 months
Weighted average holding period	49 months	49 months
Retention of beneficial economic interest (MRR)	10%	10%
Coverage of tangible security coverage	100%	100%
Rating wise distribution of rated loans	NA	NA
Number of instances (transactions) where transferer has agreed to replace the transferred loans	Nil	Nil
Number of transferred loans replaced	Nil	Nil

- (b) The Company has not acquired, any loans not in default during the quarter ended & half year ended March 31, 2025.
- (c) The Company has not transferred or acquired, any stressed loans during the quarter ended & half year ended March 31, 2025.



Aptus Value Housing Finance India Limited

Notes to consolidated Financial Results for the quarter & year ended March 31, 2025

12. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
13. 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.apтусindia.com](http://www.apтусindia.com).

For Aptus Value Housing Finance India Limited



M Anandan

Executive Chairman

DIN: 00033633



Place: Chennai

Date: May 06, 2025



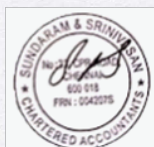


**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)

Annexure II

**Disclosure in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2025**

S. No.	Particulars	Year ended Mar'25
1	Debt-equity	1.28
2	Net worth (INR in lakhs)	3,78,086.96
3	Net profit for the period (after tax) (INR in lakhs)	57,544.36
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	11.52
	(b) Diluted	11.50
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	43.24%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.18%
	Net Non-Performing Assets (NNPA)	0.88%
	Provision Coverage Ratio	25.19%
	Liquidity Coverage Ratio	190%
	* Provision Coverage Ratio = Provision on NPA / NPA	

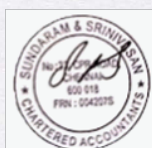




**Aptus Value Housing Finance India Limited**  
**Security cover certificate as per Regulation 54(3) of the SEBI (LODR) Regulations, 2015 as at Mar 31, 2025**

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	Description of asset for which this certificate relate	Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)				Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (N+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment		-	-	Yes	32.12	-	720.98	-	753.10	-	-	-	-	-
Capital Work-in-Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	2,615.69	-	2,615.69	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	101.36	-	101.36	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	20,915.85	-	20,915.85	-	-	-	-	-
Loans	Book Debt and receivables	1,04,702.70	4,61,299.43	No	-	-	2,40,539.73	-	8,06,541.87	-	1,04,702.70	-	-	1,04,702.70
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	16,341.96	-	16,341.96	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	1,435.38	No	-	-	10,293.52	-	11,728.90	-	-	-	-	-
Others		-	-	No	-	-	9,412.32	-	9,412.32	-	-	-	-	-
<b>Total</b>		<b>1,04,702.70</b>	<b>4,62,734.81</b>	-	<b>32.12</b>	-	<b>3,00,941.42</b>	-	<b>8,68,411.05</b>	-	-	-	-	-
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Listed Debt Securities	93,029.28	-	No	-	-	-	-	93,029.28	-	-	-	-	-
Other debt sharing pari-passu charge with above debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Other Debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Borrowings		-	1,24,358.90	No	-	-	-	-	1,24,358.90	-	-	-	-	-
Bank		-	2,48,482.78	No	-	-	-	-	2,48,482.78	-	-	-	-	-
Debt Securities		-	16,995.69	No	-	-	-	-	16,995.69	-	-	-	-	-
Others		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade payables		-	-	No	-	-	299.61	-	299.61	-	-	-	-	-
Lease Liabilities		-	-	No	-	-	2,624.47	-	2,624.47	-	-	-	-	-
Provisions		-	-	No	-	-	736.30	-	736.30	-	-	-	-	-
Others		-	-	No	-	-	3,797.06	-	3,797.06	-	-	-	-	-
<b>Total</b>		<b>93,029.28</b>	<b>3,89,837.37</b>	-	-	-	<b>7,457.44</b>	-	<b>4,90,324.09</b>	-	-	-	-	-
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio	1.13												





**Annexure – IV**

May 06, 2025

To,

<b>To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335</b>	<b>To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandran (E) Mumbai – 400 051 Scrip Symbol: APTUS</b>
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Dear Sir/Madam,

**Sub: Declaration pursuant to Regulation 33(3)d and 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to requirement of Regulation 33(3)d and 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that M/s. Sundaram & Srinivasan, Chartered Accountants, the Statutory Auditors of the Company has issued the Audit Report with unmodified opinion on Annual Audited Standalone & Consolidated Financial Results of the Company for the Financial Year ended March 31, 2025.

Please take this information on record.

Thanking you,

**For Aptus Value Housing Finance India Limited****John Vijayan Rayappa  
Chief Financial Officer**

**Annexure – V**

May 06, 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 March 31, 2025 as follows:

**A. Statement of utilization of issue proceeds:**

(Rs. In Lakhs)

Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds Utilized	Any Deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Aptus Value Housing Finance India Limited	INE852O07154	Private Placement	Non Convertible Debenture	March 11,2025	20,000.00	20,000.00	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.aptusindia.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				March 11, 2025		
Amount raised				200,00,00,000		
Report filed for quarter ended				31 <sup>st</sup> March 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

CIN: L65922TN2009PLC073881

www.apтусindia.com

**Annexure – VI****Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

<b>Particulars</b>	<b>Details</b>
Reason for change - appointment	Appointment of M/s. Sandeep & Associates, a Peer-Reviewed Firm of Company Secretaries in Practice, as Secretarial Auditors of the Company pursuant to Regulation 24A(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment;	The Board at its meeting held on May 06, 2025, approved the appointment of M/s. S. Sandeep & Associates as Secretarial Auditors, for a period of five consecutive years commencing from FY 2025-26 till FY 2029-30, subject to approval of the shareholders at the 16 <sup>th</sup> AGM
Brief profile (in case of appointment)	M/s. S. Sandeep and Associates, established in 2006, is led by CS S. Sandeep, who brings over two decades of experience in corporate and securities laws, with specialized expertise in Non-Banking Financial Companies (NBFCs).
Disclosure of relationships between directors (in case of appointment of a director).	Not Applicable