APTUS™

<u>**Aptus Value Housing Finance India Limited**</u>

Public Disclosure on Liquidity Risk for the quarter ended June 30, 2026, as per the Guidelines on Liquidity Risk Management Framework under Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 issued by the Reserve Bank of India and updated from time to time.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. in Lakhs)	% of Total Deposits	% of Total Liabilities*
20 (Twenty)	5,31,246.90	Not applicable	97.17%

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

ii. Top 20 large deposits

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

iii. Top 10 borrowings

Sl. No.	Nature of Facility	Amount (Rs. in Lakhs)	% of Total Borrowings
1	NHB Refinance	73,925.32	13.52%
2	Term Loan I	60,086.39	10.99%
3	NCD I	54,000.00	9.88%
4	Term Loan II	40,946.12	7.49%
5	Term Loan III	37,551.00	6.87%
6	Term Loan IV	35,600.00	6.51%
7	Term Loan V	28,000.00	5.12%
8	Term Loan VI	27,778.09	5.08%
9	Term Loan VI	27,550.95	5.04%
10	Term Loan VIII	19,763.40	3.61%

iv. Funding Concentration based on significant instrument/product

Sl. No.	Name of the instrument/product	Amount (Rs. in Lakhs)	% of Total Liabilities*
1.	Term Loans	3,45,026.38	62.21%
2.	NHB Refinance	73,925.32	13.33%
3.	Non-Convertible Debentures	1,15,500.00	20.82%
4.	Securitization	12,284.13	2.21%

* Total liabilities do not include net worth of the Company

v. Stock Ratios

Sl. No.	Stock Ratio	Percentage (%)
1.	Commercial papers as a % of total liabilities	Nil
2.	Commercial papers as a % of total assets	Nil
3.	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	Nil
4.	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	Nil
5.	Other short-term liabilities as a % of total liabilities*	26.86%
6.	Other short-term liabilities as a % of total assets	15.06%
7.	Other short-term liabilities as a % of total public funds	27.31%

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

vi. Institutional set-up for liquidity risk management

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

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

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

Definitions

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

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

Quantitative Disclosure on Liquidity Coverage Ratio (LCR) for Quarter ended 30th June 2026 is given below:

Sr. No.	Particulars	Total Unweighted Value (In Rs. lakhs)	Total Weighted Value (In Rs. lakhs)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		
	- Cash and Bank balances	10,970.68	10,970.68
	- Govt Securities	9,456.48	9,456.48
	- Callable fixed deposits	-	-
	Total HQLA	**20,427.16**	**20,427.16**
Cash Outflows			
2	Secured wholesale funding	18,532.00	21,311.80
3	Additional requirements, of which		
	(i) Credit and liquidity facilities	18,121.00	20,839.15
4	Other contractual funding obligations	0	0
5	Other contingent funding obligations	1,166.00	1,340.90
6	**Total cash outflows**	**37,819.00**	**43,491.85**
Cash Inflows			
7	Inflows from fully performing exposures	21,505.00	16,128.75
8	Other cash inflows	24,098.41	18,073.81
9	**Total cash inflows (to be capped at 75% of cash outflows)**		**34,487**
			Total Adjusted Value
10	Total HQLA		**20,427**
11	Total net cash outflows		**10,872**
12	Liquidity Coverage Ratio (LCR) (%)		**187.87%**