APTUS®

Ref No: APTUS/05-AUG/2026-27 **August 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

Dear Sir/Madam,

Sub: Proceedings/Outcome of the 17th Annual General Meeting of Aptus Value Housing Finance India Limited ("the Company") pursuant to Regulation 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (" Listing Regulations") read with PART A of Schedule III and SEBI Circular No. SEBI/ HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026

In continuation to our intimation vide **APTUS/08-JUL/2026-27** dated July 13, 2026, we wish to inform you that the 17th Annual General Meeting ("AGM") of the Company was held on Friday, August 04, 2026 at 11:00 A.M. through video conferencing.

In this regard, please find enclosed the summary of the proceedings of the AGM pursuant to Listing Regulations read with circular issued thereunder as **Annexure - I**.

The above information is also available on the website of the company at www.aptusindia.com

This is for your information and records.

Thanking you,

For Aptus Value Housing Finance India Limited

SANIN PANICKER Digitally signed by SANIN PANICKER
Date: 2026.08.04 14:25:50 +05'30'

Sanin Panicker
Company Secretary & Compliance Officer

Annexure - I

Summary of proceedings of the 17th Annual General Meeting ("AGM") of the Members of Aptus Value Housing Finance India Limited ('the Company') held on Tuesday, August 04, 2026.

The 17th Annual General Meeting ("AGM") of the Members of the Company was held on Tuesday, August 04, 2026 through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM") at 11:00 A.M. (IST). The AGM was held in compliance with all the applicable circulars issued by the Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) and as per the applicable provisions of the Companies Act, 2013 and rules made there under.

Mr. M Anandan, Executive Chairman chaired the meeting virtually from, Chennai. The requisite quorum being present, the Chairman called the meeting is in order.

Thereafter, Mr. Sanin Panicker, Company Secretary & Compliance Officer of the Company welcomed the shareholders to the 17th Annual General Meeting of the Company held through VC in compliance with the circulars issued by MCA and SEBI. He informed the members that the Company has provided the remote e-voting facility to the members from August 01, 2026 to August 03, 2026. He also informed that the Members who have not casted their votes through remote e-voting are requested to vote through the portal within 15 minutes post the AGM or by way of e-voting available on the NSDL platform. The proceedings of the meeting were then handed over to the Chairman.

The Chairman welcomed all the shareholders to the 17th Annual General Meeting of the Company. He introduced the Directors present at the AGM through Video Conferencing. The following Directors were present at the meeting:

S. No	Name	Designation
1.	Mr. Anandan	Chairman
2.	Mr. Anand Raghavan	Independent Director Chairman- Audit Committee Chairman - Nomination & Remuneration Committee
3.	Mr. Natarajan Ramasubramanian	Independent Director Chairman of the Stakeholder relationship committee
4.	Mr. N.V. Subba Rao	Independent Director
5.	Mr. P. Balaji	Managing Director

He stated that Ms. Mona Kachhwaha and Mr. Mukul Mathur could not attend the meeting due to business exigency.

He further stated that Mr .Sanjay Mittal, Chief Financial Officer, Authorised Representative of M/s. Sundaram & Srinivasan, Chartered Accountants, Statutory Auditors and Authorised Representative of M/s. S Sandeep & Associates, Secretarial Auditors and Scrutinizer for the Meeting, were also present at the Meeting through VC.

The Chairman stated that the Annual Report and Notice convening the AGM was sent through e-mail to the members and there are no qualifications and observations on the financial statements or matters which have any adverse effect on the functioning of the Company, in the Statutory Auditors Report and the Secretarial Auditors Report. With the consent of the Members, the Notice of the Annual General Meeting, Directors' Report, Audited Financial Statements and Auditors' Report for the year ended March 31, 2026 were taken as read.

The Chairman, in his address to the members, highlighted that the Indian economy's continued momentum supported strong credit growth in affordable housing finance during FY 2025–26. He noted that Aptus delivered a robust performance, with AUM growing 21% year-on-year on the back of broad-based disbursement growth across geographies and channels. Profitability remained strong, with healthy Net Total Income growth, improving operating leverage, stable Return on Assets, and Return on Equity sustained above 20%. Spreads stayed largely stable despite pricing rationalisation in certain segments, while asset quality remained robust and credit cost stayed within the guided range of 50 basis points, reflecting disciplined underwriting and monitoring. He expressed confidence in the year ahead, noting that Aptus enters FY27 with its strongest-ever balance sheet and a broader footprint, and reaffirmed the company's commitment to responsible growth, strong governance, and long-term stakeholder value. He concluded by thanking employees, customers, shareholders, lenders, regulators, and the Board for their trust and support in shaping Aptus's journey.

Thereafter, the Chairman requested Mr. P. Balaji, Managing Director, to discuss on the performance highlights of the Company for FY'26.

Mr. P. Balaji addressed the shareholders and highlighted the major business and operational performance of the Company during FY'26.

The Managing Director began by noting that FY 2025–26 once again demonstrated the strength of Aptus's business model, the resilience of its franchise, and the scale of the opportunity ahead. He outlined four strategic pillars driving growth — a diversified business mix anchored in self-employed customers across Tier 3 and Tier 4 towns, geographical expansion into Maharashtra and Odisha alongside deepening of core markets, productivity through data-led processes, and digital excellence across sourcing, underwriting and collections — supported by initiatives such as expanding the branch network to 339 branches (with 65-70 more planned in FY27), increasing average ticket size, optimising lending rates for incremental customers, and scaling the connector channel, giving the company confidence in delivering sustainable AUM growth of 22-24% going forward. He reported that AUM grew 21% year-on-year to ₹13,107 crores and disbursements grew 11% to ₹4,009 crores, while asset quality remained healthy with credit cost at 50 basis points despite GNPA rising to 1.52% and Net NPA to 1.15%, largely due to the NBFC subsidiary. Profit for the year grew 26% to ₹943 crores, with ROA at 7.9% and ROE at 20.1%, and dividends of ₹4.50 per share were declared. He highlighted a well-diversified borrowing mix of

₹7,874 crores, strong digital adoption with 92% of loan agreements executed digitally and 94% of collections through digital channels, a workforce of over 3,800 employees, and recognition as one of The Hindu Best Places to Work 2026. Entering FY27 with a net worth of ₹5,060 crores and a CRAR of 71%, he said the focus would be on expanding the branch network, deepening the connector channel, improving ticket size and enhancing productivity, while growing sustainably and profitably with disciplined underwriting. He concluded by thanking shareholders, customers, lending partners and employees for their continued trust and support, reaffirming confidence in the company's business model and its ability to create long-term stakeholder value.

Thereafter, the following items as stated in the notice of the AGM dated May 06, 2026, were transacted at the meeting:

Item No	Subject Matter of Resolution	Type of Resolution
1.	Adoption of standalone/consolidated audited financial statements for the financial year ended March 31, 2026.	Ordinary
2.	Re-appointment of Ms. Mona Kachhwaha (DIN:01856801) as an Independent Director of the Company.	Special
3.	Fixing of Borrowing Limits	Special
4.	Creation of Charge / Mortgage on Assets	Special
5.	Offer / invitation to subscribe to the Non-Convertible Debentures on private placement basis	Special
6.	Approval of the Aptus Value Housing Finance India Limited - Employee Stock Option Plan 2026' ("Aptus ESOP 2026")	Special
7.	Approval of grant of employee stock options to the employees of the subsidiary company of the Company under Aptus ESOP 2026.	Special

Thereafter, the shareholders were provided the facility to ask questions or express their views through VC / OAVM. The Members were given an opportunity to speak in the order in which they had registered their names as speakers. After listening to each speaker shareholder, Mr. M Anandan, Executive Chairman & Mr. P Balaji, Managing Director appropriately responded to the queries raised by them.

The Company Secretary then announced that the e-voting facility would be available for the next 15 minutes and requested the shareholders to cast their vote if not yet cast.

Thereafter, the Chairman thanked and showed his gratitude to the members for attending the AGM and for their continued support. He also thanked the Directors, Auditors and Senior Management who attended the AGM.

Thereafter, he declared the proceedings of the meeting as completed.

The meeting concluded at 11:45 A.M. (IST) after being open for 15 minutes for e-voting.