



Ref: APTUS/03-MAY/2026-27

May 06, 2026

To, <b>BSE Limited,</b> <b>Phiroze Jeejeebhoy Towers,</b> <b>Dalal Street,</b> <b>Mumbai- 400001</b> <b>Scrip Code: 543335</b>	To, <b>National Stock Exchange of India Ltd.,</b> <b>Exchange Plaza, C-1, Block G,</b> <b>Bandra Kurla Complex,</b> <b>Bandran (E)</b> <b>Mumbai – 400 051</b> <b>Scrip Symbol: APTUS</b>
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**Sub: Outcome of the Board Meeting held on May 06, 2026.****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 Wednesday, May 06, 2026, 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, 2026:**

- 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**.
- f. Statement of Related Party Transactions pursuant to Regulation 23 (9) of the SEBI Listing Regulations is enclosed as **Annexure – VI**.

**2. Declaration of second interim dividend of Rs. 2.50 /- per equity share for the financial year 2025-26.**

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 2025-26. Pursuant to Regulation 42 of SEBI Listing Regulations, the Board has fixed Friday, 15<sup>th</sup> May 2026 as the record date for the purpose of payment of interim dividend. Accordingly, the interim dividend will be paid to those members

Aptus Value Housing Finance India Ltd.

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CIN: L65922TN2009PLC073881

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whose names appear in the Register of Members as on 15<sup>th</sup> May 2026. The said interim dividend will be paid within 30 days from the date of its declaration.

**3. 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.3,000 crores (Rupees Three Thousand 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 02:00 P.M. (IST) and concluded at 6.30 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 Annual Standalone Financial Results of Aptus Value Housing Finance India Limited under Regulation 33 and Regulation 52(4) 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  
Report on the Audit of Standalone Financial Results

**Opinion**

We have audited the accompanying statement of standalone audited financial results of Aptus Value Housing Finance India Limited (“the Company”) included in the accompanying “Statement of Standalone Audited Financial Results” for the quarter and year ended March 31, 2026, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52(4) 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 Listing Regulations 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, the circulars, guidelines and directions issued by the Reserve Bank of India from time to time, and other accounting principles generally accepted in India, of the net profit, other comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2026.

**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 Standalone Annual 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(4) read with Regulation 63 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 the 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.

# SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

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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:

The Statement include the results for the quarter ended 31 March 2026 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 which were subject to limited review by us.

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

For Sundaram & Srinivasan  
Chartered Accountants  
FRN: 004207S

S. Usha  
Partner  
Membership Number: 211785  
UDIN: 26211785TDGUVF4666

Place: Chennai  
Date: 06<sup>th</sup> May 2026

	Particulars	Quarter ended			Year ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
I	<b>Revenue from operations</b>					
	Interest Income	34,477.50	33,085.51	32,572.56	1,32,585.22	1,23,153.25
	Fees and commission income	1,031.09	1,020.99	1,033.51	4,010.52	3,977.99
	Net gain on fair value changes	192.86	236.56	199.66	1,452.58	641.66
	Net Gain on derecognition of financial instruments under amortised category	2,083.35	2,684.72	1,630.51	10,428.67	1,630.51
	<b>Total revenue from operations</b>	<b>37,784.80</b>	<b>37,027.78</b>	<b>35,436.24</b>	<b>1,48,476.99</b>	<b>1,29,403.41</b>
II	Other income	1,898.39	1,515.45	1,549.36	7,938.24	3,692.20
III	<b>Total Income (I+II)</b>	<b>39,683.19</b>	<b>38,543.23</b>	<b>36,985.60</b>	<b>1,56,415.23</b>	<b>1,33,095.61</b>
IV	<b>Expenses</b>					
	Finance costs	10,604.45	10,951.51	10,964.21	44,371.70	40,549.10
	Impairment on financial instruments	2,019.98	1,376.93	191.60	4,763.49	1,421.76
	Employee benefits expense	4,496.48	4,963.32	2,881.39	15,850.46	12,873.27
	Depreciation and amortisation expense	340.24	318.65	333.58	1,275.56	1,206.26
	Other expenses	904.43	818.51	655.91	3,693.00	3,325.03
	<b>Total expenses (IV)</b>	<b>18,365.57</b>	<b>18,428.92</b>	<b>15,026.69</b>	<b>69,954.21</b>	<b>59,375.42</b>
V	<b>Profit before tax (III-IV)</b>	<b>21,317.62</b>	<b>20,114.31</b>	<b>21,958.91</b>	<b>86,461.02</b>	<b>73,720.19</b>
VI	<b>Tax expense</b>					
	(1) Current tax	4,532.67	4,216.18	4,695.14	16,707.07	15,895.30
	(2) Deferred tax	-862.12	(83.51)	300.29	466.90	280.53
	<b>Total tax expense (VI)</b>	<b>3,670.55</b>	<b>4,132.67</b>	<b>4,995.43</b>	<b>17,173.97</b>	<b>16,175.83</b>
VII	<b>Profit for the period (V-VI)</b>	<b>17,647.06</b>	<b>15,981.64</b>	<b>16,963.48</b>	<b>69,287.04</b>	<b>57,544.36</b>
	<b>Other Comprehensive Income</b>					
	<b>(a) Items that will not be reclassified to profit or loss</b>					
	Remeasurement of defined benefit liability	(8.79)	1.51	(8.64)	(4.26)	(3.06)
	Income tax effect	2.21	(0.38)	2.17	1.07	0.77
	<b>(b) Items that will be reclassified to profit or loss</b>	-	-	-	-	-
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>(6.58)</b>	<b>1.13</b>	<b>(6.47)</b>	<b>(3.19)</b>	<b>(2.29)</b>
IX	<b>Total comprehensive income for the period (VII+VIII)</b>	<b>17,640.49</b>	<b>15,982.77</b>	<b>16,957.01</b>	<b>69,283.86</b>	<b>57,542.07</b>
X	<b>Earnings per equity share (EPS for the quarters/ half years are not annualised)</b>					
	Basic (Amount in INR)	3.53	3.19	3.40	13.86	11.52
	Diluted (Amount in INR)	3.53	3.19	3.39	13.85	11.50
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	10,014.85	10,013.20	9,996.28	10,014.85	9,996.28
	Reserves (excluding revaluation reserves)				4,17,396.31	3,68,090.68

**For Aptus Value Housing Finance India Limited**
**M Anandan**  
**Executive Chairman**  
**DIN: 00033633**  
Place : Chennai  
Date : May 6, 2026



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

Statement of standalone audited financial results for the quarter and year ended March 31, 2026

Statement of Assets & Liabilities	(INR in lakhs)	
Particulars	As at	
	31.03.2026 (Audited)	31.03.2025 (Audited)
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	31,823.93	16,341.96
Bank balance other than cash and cash equivalents	1,350.13	11,728.90
Loans	8,63,553.30	8,06,541.87
Investments	34,974.66	20,915.85
Other financial assets	13,020.12	3,460.34
	<b>9,44,722.13</b>	<b>8,58,988.92</b>
<b>Non-financial assets</b>		
Current tax assets (Net)	591.47	695.29
Deferred tax assets (Net)	1,426.52	1,892.35
Property, plant and equipment	752.04	753.10
Intangible assets	101.25	101.36
Right-of-use assets	2,793.87	2,615.69
Other non-financial assets	826.19	209.21
Assets held for sale	4,117.84	3,155.13
	<b>10,609.17</b>	<b>9,422.13</b>
<b>Total Assets</b>	<b>9,55,331.30</b>	<b>8,68,411.05</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	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	783.73	299.61
Debt securities	1,20,699.77	1,10,024.97
Borrowings (other than debt securities)	3,97,986.64	3,72,841.68
Lease liabilities	2,803.99	2,624.47
Other financial liabilities	3,324.18	2,936.89
	<b>5,25,598.31</b>	<b>4,88,727.62</b>
<b>Non-Financial Liabilities</b>		
Current tax liabilities (Net)	-	-
Provisions	1,529.68	736.30
Other non-financial liabilities	792.15	860.17
	<b>2,321.83</b>	<b>1,596.47</b>
<b>Equity</b>		
Equity share capital	10,014.85	9,996.28
Other equity	4,17,396.31	3,68,090.68
	<b>4,27,411.16</b>	<b>3,78,086.96</b>
<b>TOTAL Liabilities and Equity</b>	<b>9,55,331.30</b>	<b>8,68,411.05</b>

For Aptus Value Housing Finance India Limited

M Anandan  
Executive Chairman  
DIN: 00033633  
Place : Chennai  
Date : May 6, 2026



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

Statement of standalone audited financial results for the quarter and year ended March 31, 2026

Standalone Cash flow statement	(INR in lakhs)	
	Period ended	
	31.03.2026 (Audited)	31.03.2025 (Audited)
<b>Particulars</b>		
<b>Cash flows from operating activities:</b>		
<b>Net profit before tax as per statement of profit and loss</b>	86,461.02	73,720.19
Adjustments for:		
Finance costs	44,371.70	40,549.10
Interest on fixed deposits with Banks	(488.41)	(1,264.39)
Net gain on changes in fair value	(1,452.58)	(641.66)
Interest on Government securities	(454.08)	(390.62)
Depreciation and amortisation expense	1,275.56	1,206.25
Impairment on Financial Instruments	5,368.92	2,103.76
Net Gain on derecognition of financial instruments under amortised category	(10,428.67)	(1,630.51)
Financial guarantee commission	(94.87)	(133.87)
Gain on termination of lease	(5.34)	-
Share based payments to employees	763.34	657.28
<b>Operating profit before working capital changes</b>	<b>1,25,316.58</b>	<b>1,14,175.53</b>
Movements in working capital:		
Increase in Loans	(63,341.56)	(1,20,655.17)
Increase in other financial assets	931.89	(2,421.85)
Increase in other non-financial assets	(616.98)	(47.07)
Increase in Trade payables	484.12	111.16
Increase / (Decrease) in Other financial liabilities	469.38	825.49
Increase in Provisions	817.48	(8.83)
Increase in other non-financial liabilities	(68.03)	395.90
<b>Cash flow from / (used in) operations</b>	<b>63,992.88</b>	<b>(7,624.84)</b>
Finance cost paid	(44,836.85)	(41,115.29)
Direct Taxes paid	(16,810.89)	(15,377.00)
<b>Net cash flow used in operating activities (A)</b>	<b>2,345.14</b>	<b>(64,117.13)</b>
<b>Cash flows from investing activities:</b>		
Capital expenditure on PP&E and intangible assets	(528.34)	(690.86)
Deposits placed with / (withdrawn from) banks, net	10,346.71	(11,127.63)
Interest received on bank deposits	520.47	1,440.27
Interest received on Government securities	639.84	389.62
Purchases of Investments	(3,21,130.00)	(2,87,943.17)
Redemption of Investments	3,06,934.72	2,87,771.44
Income received from investments	1,452.58	641.66
<b>Net cash flow from / (used in) investing activities (B)</b>	<b>(1,764.02)</b>	<b>(9,518.67)</b>
<b>Cash flows from financing activities</b>		
Issue of equity shares (including securities premium)	1,735.82	1,532.16
Dividend paid	(22,508.10)	(22,467.96)
Proceeds from issue of debt securities	50,000.00	85,000.00
Repayment of debt securities	(39,100.00)	(3,000.00)
Proceeds from borrowings (other than debt securities)	1,57,629.80	1,11,895.82
Repayment of borrowings (other than debt securities)	(1,31,990.23)	(1,08,043.19)
Payment of lease liabilities	(866.49)	(796.85)
<b>Net cash flow from financing activities (C)</b>	<b>14,900.79</b>	<b>64,119.98</b>
<b>Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>15,481.91</b>	<b>(9,515.82)</b>
Cash and cash equivalents at the beginning of the period	16,341.96	25,857.77
<b>Cash and cash equivalents at the end of the period</b>	<b>31,823.93</b>	<b>16,341.95</b>

For Aptus Value Housing Finance India Limited

M Anandan  
Executive Chairman  
DIN: 00033633  
Place : Chennai  
Date : May 6, 2026

Aptus Value Housing Finance India Limited

Notes to Standalone Financial Results for the quarter and year ended March 31, 2026

- 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").
- The above financial results along with the notes have been reviewed by the Audit Committee at their meeting held on May 06, 2026 and approved by the Board of Directors at their meeting held on May 06, 2026. The financial results for the quarter ended and year ended March 31, 2026 have been audited by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company. The report thereon is Unmodified.
- The figure for the quarter ended 31 March 2026 and 31 March 2025 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.
- During the year ended Mar 31, 2026, 9,28,598 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
- 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.
- 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	Of(A), amount written off during the half-year	Of(A), amount paid by the borrowers during the half-year	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	987.03	28.27	-	61.66	897.10
Corporate persons					
of which MSMEs	-	-	-	-	-
Others	407.21	38.57	-	49.19	319.45
<b>Total</b>	<b>1,394.24</b>	<b>66.84</b>	<b>-</b>	<b>110.84</b>	<b>1,216.55</b>

- 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, 2026

8. The listed Non-Convertible Debentures of the Company aggregating Rs. 1,16,213.66 Lakhs as at 31<sup>st</sup> Mar, 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.
9. On 21 November 2025, the Government of India has consolidated 29 existing labour laws into four Labour Codes – the Codes on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the ‘New Labour Codes’). As per the requirements under Ind AS 19, changes to employee benefit plans arising from the New Labour Codes constitute plan amendments and are required to be treated as past service costs. Accordingly, the company has estimated an increase in provision for employee benefits, on account of New Labour Codes, by Rs.384.23 lakhs and the same has been recognised under the head ‘Employee benefits expense’ in the statement of profit and loss for the year ended 31 March 2026. The Company continues to monitor the finalisation of Central and State Rules and clarifications on the New Labour Codes and would provide appropriate accounting treatment on the basis of such developments, if needed.
10. Disclosure pursuant to RBI master direction RBI Notification-RBUDORI2025-261352 DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025, 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, 2026.

(Rs. Lakhs)

Particulars	Quarter ended March 31, 2026
Entity	NBFC (Housing Finance Company)
Count of loan accounts assigned	1027
Amount of loan accounts assigned	9,729.79
Number of Transactions	1
Weighted average maturity	106 Months
Weighted average holding period	9 Months
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 & year ended March 31, 2026.
- (c) The Company has not acquired, any stressed loans during the quarter ended & year ended March 31, 2026.

Aptus Value Housing Finance India Limited  
Notes to Standalone Financial Results for the quarter and year ended March 31, 2026

(d) Details of stressed loans transferred during the year ended March 31, 2026.

<b>Particulars</b>	<b>Quarter Ended March 31, 2026</b>
Entity	NBFC (Housing Finance Company)
Count of loan accounts transferred	522
Amount of loan accounts transferred	3,674.29
Number of Transactions	1.00
Weighted average residual tenor of loans transferred	92 Months
Net book value of loans transferred (at the time of transfer)	2,727.35
Aggregate Consideration	1,469.72
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	-1,257.63

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, 2026 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, 2026 is attached as Annexure III.
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.apтусindia.com](http://www.apтусindia.com)

For Aptus Value Housing Finance India Limited

M Anandan  
Executive Chairman  
DIN: 00033633

Place: Chennai  
Date: May 06, 2026

**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 quarter and year ended 31 March 2026 (Statement), attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 and 52(4) 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 Annual Financial Results of Aptus Finance India Private Limited, 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 2026.

**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(4) 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.3,79,389.60 Lakhs as at March 31,2026, total Revenue of Rs.20,020.74 Lakhs and Rs. 73,069.49 Lakhs, total Profit after Tax of Rs.8,455.56 Lakhs and Rs. 27,534.49 Lakhs, and total comprehensive income of Rs. 8,455.03 Lakhs and Rs.27,534.49 Lakhs for the Quarter and financial year ended March 31, 2026 respectively and Net cash inflow of Rs.10,586.61 Lakhs for the year ended March 31,2026 as considered in the Consolidated Financial Results. These financial Results and other financial information have been audited by other independent auditors.

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.

# **SUNDARAM & SRINIVASAN**

CHARTERED ACCOUNTANTS

Offices: Chennai - Mumbai - Bangalore - Madurai

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- b) The figures for the quarter ended March 31,2026 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 subjected to limited review by us.

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

For **Sundaram and srinivasan**  
**Chartered Accountants**  
(Firm's Registration No.004207S)

S Usha  
Partner  
Membership No. 211785  
UDIN: 26211785YHKDJK8629

Place: Chennai  
Date:06.05.2026



Aptus Value Housing Finance India Limited

Statement of consolidated audited financial results for the quarter and year ended March 31, 2026

(INR In lakhs)

	Particulars	Quarter ended			Year ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
I	<b>Revenue from operations</b>					
	Interest Income	51,307.26	48,848.01	44,996.09	1,94,380.11	1,66,958.37
	Fees and commission income	1,514.45	1,489.00	1,517.94	5,864.59	5,685.36
	Net gain on fair value changes	255.66	290.93	259.15	1,735.50	766.63
	Net gain on derecognition of financial instruments at amortised cost	4,356.33	4,732.01	1,630.51	17,243.52	1,630.51
	<b>Total revenue from operations</b>	<b>57,433.70</b>	<b>55,359.95</b>	<b>48,403.69</b>	<b>2,19,223.72</b>	<b>1,75,040.87</b>
II	Other income	1,878.18	1,493.53	1,520.29	5,324.46	4,799.32
III	<b>Total Income (I+II)</b>	<b>59,311.88</b>	<b>56,853.48</b>	<b>49,923.98</b>	<b>2,24,548.18</b>	<b>1,79,840.19</b>
IV	<b>Expenses</b>					
	Finance costs	16,051.21	16,249.26	14,978.43	64,844.50	54,051.45
	Impairment of Financial Instruments	1,592.51	1,690.22	794.09	6,150.77	2,831.69
	Employee benefits expense	6,210.37	6,487.94	4,670.24	23,047.89	17,706.04
	Depreciation and amortisation expense	356.87	338.40	333.57	1,327.93	1,206.25
	Other expenses	2,344.55	1,709.26	2,051.56	8,061.48	6,560.87
	<b>Total expenses (IV)</b>	<b>26,555.51</b>	<b>26,475.08</b>	<b>22,827.89</b>	<b>1,03,432.57</b>	<b>82,356.30</b>
V	<b>Profit before tax (III-IV)</b>	<b>32,756.37</b>	<b>30,378.40</b>	<b>27,096.09</b>	<b>1,21,115.61</b>	<b>97,483.89</b>
VI	<b>Tax expense</b>					
	(1) Current tax	6,935.92	6,345.96	6,077.13	24,631.59	22,025.25
	(2) Deferred tax	-275.04	413.58	316.43	2,189.63	334.03
	<b>Total tax expense (VI)</b>	<b>6,660.88</b>	<b>6,759.54</b>	<b>6,393.56</b>	<b>26,821.22</b>	<b>22,359.28</b>
VII	<b>Profit for the period (V-VI)</b>	<b>26,095.49</b>	<b>23,618.86</b>	<b>20,702.53</b>	<b>94,294.39</b>	<b>75,124.61</b>
	<b>Other Comprehensive Income</b>					
	<b>(a) Items that will not be reclassified to profit or loss</b>					
	Remeasurement of defined benefit liability	(9.50)	2.22	(7.39)	(4.26)	(1.81)
	Income tax effect	2.39	(0.56)	1.86	1.07	0.46
	<b>(b) Items that will be reclassified to profit or loss</b>					
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>(7.11)</b>	<b>1.66</b>	<b>(5.53)</b>	<b>(3.19)</b>	<b>(1.35)</b>
IX	<b>Total Comprehensive Income for the period (VII+VIII)</b>	<b>26,088.38</b>	<b>23,620.52</b>	<b>20,697.00</b>	<b>94,291.20</b>	<b>75,123.26</b>
X	<b>Earnings per equity share (EPS for the quarters/ half years is not annualised)</b>					
	Basic (Amount in INR)	5.22	4.72	4.15	18.84	15.04
	Diluted (Amount in INR)	5.21	4.72	4.14	18.84	15.01
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	10,014.85	10,013.20	9,996.28	10,014.85	9,996.28
	Reserves (excluding revaluation reserves)				4,95,988.98	4,21,668.90

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, 2026



Aptus Value Housing Finance India Limited  
(CIN : L65922TN2009PLC073881)

Statement of consolidated audited financial results for the quarter and year ended March 31, 2026

Statement of Assets & Liabilities	(INR in lakhs)	
	As at	
	31.03.2026 (Audited)	31.03.2025 (Audited)
<b>ASSETS</b>		
<b>Financial Assets</b>		
Cash and cash equivalents	56,332.23	30,258.56
Bank balance other than cash and cash equivalents	2,741.72	12,115.73
Loans	11,92,952.13	10,63,027.29
Investments	24,015.07	5,292.08
Other financial assets	19,610.55	3,772.67
	<b>12,95,651.70</b>	<b>11,14,466.33</b>
<b>Non-Financial Assets</b>		
Current tax assets (Net)	-	819.51
Deferred tax assets (Net)	15.03	2,205.98
Property, plant and equipment	807.01	753.10
Intangible assets	122.34	101.36
Right-of-use assets	3,001.95	2,615.69
Other non-financial assets	1,049.85	223.72
Assets held for sale	4,117.85	3,155.13
	<b>9,114.03</b>	<b>9,874.49</b>
<b>Total Assets</b>	<b>13,04,765.73</b>	<b>11,24,340.82</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	13.00	12.00
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,966.32	342.80
Debt securities	1,33,453.50	1,29,229.46
Borrowings (other than debt securities)	6,53,913.44	5,55,454.79
Lease liabilities	3,009.94	2,624.47
Other financial liabilities	3,592.68	3,322.16
	<b>7,95,948.88</b>	<b>6,90,985.68</b>
<b>Non-Financial Liabilities</b>		
Current tax liabilities (Net)	591.25	-
Provisions	1,543.08	740.26
Other non-financial liabilities	678.69	949.70
	<b>2,813.02</b>	<b>1,689.96</b>
<b>EQUITY</b>		
Equity share capital	10,014.85	9,996.28
Other equity	4,95,988.98	4,21,668.90
	<b>5,06,003.83</b>	<b>4,31,665.18</b>
<b>Total Liabilities and Equity</b>	<b>13,04,765.73</b>	<b>11,24,340.82</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, 2026

**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)  
Statement of consolidated audited financial results for the quarter and year ended March 31, 2026

Cash flow statement	(INR in lakhs)	
	Year ended	
Particulars	31.03.2026 (Audited)	31.03.2025 (Audited)
<b>Cash flows from operating activities:</b>		
<b>Net profit before tax as per statement of profit and loss</b>	1,21,115.61	97,483.89
Adjustments for:		
Finance costs	64,844.50	54,051.45
Interest on fixed deposits with Banks	(602.40)	(1,311.15)
Net gain on changes in fair value	(1,735.50)	(766.63)
Interest on Government securities	(454.08)	(390.62)
Depreciation and amortisation expense	1,327.92	1,206.25
Net Gain on derecognition of financial instruments under amortised category	(17,243.52)	(1,630.51)
Impairment on Financial Instruments	6,756.20	2,831.69
Gain on termination of lease	(5.34)	-
Share based payments to employees	812.63	685.32
<b>Operating profit before working capital changes</b>	<b>1,74,816.02</b>	<b>1,52,159.69</b>
Movements in working capital:		
Increase in Loans	(1,48,158.29)	(2,14,102.00)
Increase in other financial assets	1,296.42	(2,161.75)
Increase in other non-financial assets	(763.13)	(55.46)
Increase in Trade payables	1,620.82	8.27
Increase / (Decrease) in Other financial liabilities	478.83	1,247.07
Increase in Provisions	828.58	(8.71)
Increase in other non-financial liabilities	(162.30)	410.80
<b>Cash flow from / (used in) operations</b>	<b>29,956.96</b>	<b>(62,502.09)</b>
Finance cost paid	(65,769.42)	(55,369.90)
Direct Taxes paid	(23,428.47)	(22,611.99)
<b>Net cash flow used in operating activities (A)</b>	<b>(59,240.93)</b>	<b>(1,40,483.98)</b>
<b>Cash flows from investing activities:</b>		
Capital expenditure on PP&E and intangible assets	(638.08)	(690.86)
Deposits placed with / (withdrawn from) banks, net	9,363.90	(445.04)
Interest received on bank deposits	607.40	1,361.54
Interest received on Government securities	639.84	389.62
Purchases of Investments	(4,28,680.00)	(2,87,855.27)
Redemption of Investments	4,09,772.25	2,87,771.44
Income received from investments	1,735.50	766.63
<b>Net cash flow from / (used in) investing activities (B)</b>	<b>(7,199.19)</b>	<b>1,305.28</b>
<b>Cash flows from financing activities</b>		
Proceeds from issue of equity shares (including securities premium)	1,735.82	1,532.16
Dividend paid	(22,508.10)	(22,467.96)
Proceeds from issue of debt securities	50,000.00	1,05,000.00
Repayment of debt securities	(44,100.00)	(3,376.45)
Proceeds from borrowings (other than debt securities)	2,88,630.70	2,62,772.23
Repayment of borrowings (other than debt securities)	(1,90,669.87)	(1,96,321.80)
Payment of lease liabilities	(889.43)	(999.22)
<b>Net cash flow from financing activities (C)</b>	<b>82,199.11</b>	<b>1,46,138.96</b>
<b>Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>15,759.00</b>	<b>6,960.26</b>
Cash and cash equivalents at the beginning of the period	40,573.23	33,612.97
<b>Cash and cash equivalents at the end of the period</b>	<b>56,332.23</b>	<b>40,573.23</b>
	As at	As at
<b>Components of cash and cash equivalents</b>	<b>March 31, 2026</b>	<b>March 31, 2025</b>
Cash on hand	761.39	455.90
Balances with banks - In current accounts	33,324.33	20,791.06
Balances with banks - In deposit accounts - Original maturity less than 3 months	22,246.51	19,326.27
<b>Total cash and cash equivalents</b>	<b>56,332.23</b>	<b>40,573.23</b>
<b>For and on behalf of the Board of Directors of Aptus Value Housing Finance India Limited</b>		
<b>M Anandan</b> Executive Chairman DIN: 00033633 Place : Chennai Date : May 06, 2026		

Aptus Value Housing Finance India Limited

Notes to consolidated Financial Results for the quarter & year ended March 31, 2026

- 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").
- The above consolidated financial results along with the notes have been reviewed by the Audit Committee at their meeting held on May 06, 2026 and approved by the Board of Directors at their meeting held on May 06, 2026. The financial results for the quarter ended and year ended March 31, 2026 have been audited by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
- The figure for the quarter ended 31 March 2026 and 31 March 2025 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.
- During the Year ended Mar 31, 2026, 9,28,598 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
- 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.
- 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

- 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	987.03	28.27	-	61.66	897.10
Corporate persons	-	-	-	-	-
of which MSMEs	-	-	-	-	-
Others	600.53	43.66	-	68.33	488.54
<b>Total</b>	<b>1,587.56</b>	<b>71.93</b>	<b>-</b>	<b>129.99</b>	<b>1,385.64</b>

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. 1,30,562.79 Lakhs as at Mar 31, 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.
10. On 21 November 2025, the Government of India has consolidated 29 existing labour laws into four Labour Codes – the Codes on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the ‘New Labour Codes’). As per the requirements under Ind AS 19, changes to employee benefit plans arising from the New Labour Codes constitute plan amendments and are required to be treated as past service costs. Accordingly, the company has estimated an increase in provision for employee benefits, on account of New Labour Codes, by Rs.385.00 lakhs and the same has been recognised under the head ‘Employee benefits expense’ in the statement of profit and loss for year ended 31 March 2026. The Company continues to monitor the finalisation of Central and State Rules and clarifications on the New Labour Codes and would provide appropriate accounting treatment on the basis of such developments, if needed.
11. Disclosure pursuant to RBI master direction RBI Notification-RBUDORI2025-261352 DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025, 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, 2026.

(Rs. Lakhs)

Particulars	Quarter ended March 31, 2026
Entity	NBFC (Housing Finance Company)
Count of loan accounts assigned	2088
Amount of loan accounts assigned	18,265.70
Number of Transactions	2
Weighted average maturity	101 Months
Weighted average holding period	12 Months
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 & half year ended March 31, 2026.

Aptus Value Housing Finance India Limited

Notes to consolidated Financial Results for the quarter & year ended March 31, 2026

(c) The Company has not acquired, any stressed loans during the quarter ended & half year ended March 31, 2026.

(d) Details of stressed loans transferred during the year ended March 31, 2026.

<b>Particulars</b>	<b>Quarter Ended March 31, 2026</b>
Entity	NBFC (Housing Finance Company)
Count of loan accounts transferred	983
Amount of loan accounts transferred	6,398.78
Number of Transactions	2.00
Weighted average residual tenor of loans transferred	80 Months
Net book value of loans transferred (at the time of transfer)	3,050.83
Aggregate Consideration	2,559.51
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	-491.32

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, 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 (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter & year ended Mar 31, 2026**

S. No.	Particulars	Year ended Mar'26
1	Debt-equity	1.21
2	Net worth (INR in lakhs)	4,27,411.16
3	Net profit for the period (after tax) (INR in lakhs)	69,287.04
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	13.86
	(b) Diluted	13.85
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	51.91%
17	Net profit margin	44.30%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.29%
	Net Non-Performing Assets (NNPA)	0.96%
	Provision Coverage Ratio on stage 3 assets*	25.50%
	Liquidity Coverage Ratio	211.79%
	* Provision Coverage ratio on Stage 3 assets = Impairment allowance on Stage 3 / Gross Stage 3 loans	

**To**

Board of Directors  
Aptus Value Housing Finance India Limited

**Independent Auditor's Certificate on the Statement of Maintenance of Security Cover in Respect of Secured Listed Non-Convertible Debentures as at 31st March 2026**

This Certificate is issued in accordance with the terms of our engagement letter dated 4th February 2025 with Aptus Value Housing Finance India Limited (“the Company”) and pursuant to Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI circular SEBI/HO/DDHS-PoDI/P/CIR/2025/117 dated 13 August 2025 (Collectively referred to as the "Regulations").

We, Sundaram and Srinivasan, Chartered Accountants, statutory auditors of the Company, have examined the following details given in the attached statement (“the Statement”) prepared by the management and stamped by us for identification:

- Computation of Security Cover as on 31st March 2026
- Details of book value of assets and liabilities and the market value of the charged assets of the Company as on 31st March 2026, as per the Regulations
- Statement of compliance with the covenants for the quarter ended 31st March 2026

**Management's Responsibility**

The responsibility for compliance with the Regulations, terms and covenants of the Non-Convertible Debentures as per the Offer Document or Shelf Placement Memorandum and Debenture Trust Deeds, and the calculation of the security cover in the Statement rests with the Company's management. This includes designing, implementing, and maintaining internal controls and ensuring compliance with all applicable requirements, including timely disclosures to the Debenture Trustee.

**Auditor's Responsibility**

Our responsibility is limited to certifying the book values considered in the Statement, which are in agreement with the **Audited Standalone Financial Results** as at and for the year ended 31<sup>st</sup> March 2026. and the Company during the quarter ended 31 March 2026, has complied, in all material respects, with the covenants in respect of the listed NCDs of the Company outstanding as at 31 March 2026 as mentioned in the Statement.

The standalone financial statements for the year ended 31 March 2026 have been audited by us, on which we issued an unqualified audit opinion vide our report dated 30 April 2026. Our audit of these standalone financial statements was conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statement are free of material misstatement

For the purpose of our examination, we have relied on the representation received from the management for completeness of information and records provided to us and carried out following procedures:

**SUNDARAM & SRINIVASAN**  
CHARTERED ACCOUNTANTS

Offices: Chennai - Mumbai - Bangalore - Madurai

23, C.P. Ramaswamy Road  
Alwarpet, Chennai – 600 018

Telephone { 2498 8762  
2498 8463  
4210 6952  
E-Mail:

sundaramandsrinivasan1948@gmail.com

Website: www.sundaramandsrinivasan.com

1. Obtained the audited standalone financial results of the Company as at and for the quarter and year ended 31st March 2026
2. Verified that amounts used in the computation of Security Cover agree with the audited financial results and records
3. Checked the arithmetical accuracy of the Security Cover computation
4. On a sample basis, verified that the Company made timely payments of interest and/or instalments of principal
5. Performed test checks on compliance with key covenants in the Debenture Trust Deed

We conducted our work in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes issued by the Institute of Chartered Accountants of India and complied with applicable quality control standards.

**Opinion**

On the basis of our examination as above and according to the information, explanations & representations given to us, we are of the opinion that the book values as considered in the Statement, in relation to the computation of Security cover, is in agreement with the audited standalone financial statements as at and for the year ended 31 March 2026, and the Company during the quarter ended 31 March 2026, has complied, in all material respects, with the covenants in respect of the listed NCDs of the Company outstanding as at 31 March 2026 as mentioned in the Statement.

**Restriction on Use**

This certificate is intended solely for submission to the Debenture Trustee as required under the Regulations and is not intended for any other use or distribution without our prior written consent.

For Sundaram & Srinivasan  
Chartered Accountants  
FRN: 004207S

S. Usha  
Partner  
Membership Number:211785  
UDIN: 26211785DBABVL7003

Place: Chennai  
Date: 06<sup>th</sup> May 2026

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	Eliminati on amount in negative)	(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(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment		-	-	Yes	32.12	-	719.92	-	752.04	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	2,793.87	-	2,793.87	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	101.25	-	101.25	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	34,974.62	-	34,974.62	-	-	-	-	-
Loans	Book Debt and receivables	1,30,077.53	5,16,881.89	No	-	-	2,16,593.87	-	8,63,553.30	-	1,30,077.53	-	-	1,30,077.53
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	31,829.01	-	31,829.01	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	1,350.13	No	-	-	-	-	1,350.13	-	-	-	-	-
Others		-	-	No	-	-	19,982.14	-	19,982.14	-	-	-	-	-
<b>Total</b>		<b>1,30,077.53</b>	<b>5,18,232.02</b>	-	<b>32.12</b>	-	<b>3,06,994.67</b>	-	<b>9,55,336.34</b>	-	-	-	-	-
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Listed Debt Securities	1,16,213.66	-	No	-	-	-	-	1,16,213.66	-	-	-	-	-
Other debt sharing pari-assu charge with above debt			-	No	-	-	-	-	-	-	-	-	-	-
Other Debt			-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	No	-	-	-	-	-	-	-	-	-	-
Borrowings			88,166.12	No	-	-	-	-	88,166.12	-	-	-	-	-
Bank			3,09,820.52	No	-	-	-	-	3,09,820.52	-	-	-	-	-
Debt Securities			4,486.11	No	-	-	-	-	4,486.11	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables			-	No	-	-	783.73	-	783.73	-	-	-	-	-
Lease Liabilities			-	No	-	-	2,803.99	-	2,803.99	-	-	-	-	-
Provisions			-	No	-	-	1,529.68	-	1,529.68	-	-	-	-	-
Others			-	No	-	-	4,116.33	-	4,116.33	-	-	-	-	-
<b>Total</b>		<b>1,16,213.66</b>	<b>4,02,472.75</b>	-	-	-	<b>9,233.73</b>	-	<b>5,27,920.14</b>	-	-	-	-	-
<b>Cover on Book Value</b>														
<b>Cover on Market Value</b>														
	<b>Exclusive Security Cover Ratio</b>	<b>1.12</b>												

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



May 06, 2026

**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, 2026.

Please take this information on record.

Thanking you,

**For Aptus Value Housing Finance India Limited****Sanjay Mittal  
Chief Financial Officer**

**Annexure – V**

May 06, 2026

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, 2026 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	INE852O07196	Private Placement	Non Convertible Debenture	February 12,2026	10,000.00	10,000.00	No	Not Applicable	Not Applicable

Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel: 044-4565000. E-mail: cs@aptusindia.com

CIN: L65922TN2009PLC073881

**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				February 12, 2026		
Amount raised				100,00,00,000		
Report filed for quarter ended				31 <sup>st</sup> March 2026		
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**

