



APTUS™

May 03, 2024

To,  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai - 400 001  
Scrip Code: 543335

Dear Sir /Madam,

**Sub: Disclosure of Security Cover under Regulation 54 (3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022, all the secured, rated, listed, redeemable NCDs issued by the Company were fully secured and the Company maintains sufficient Security cover of more than 100% of the principal amount of the said debentures by way of an exclusive charge over specific loan receivables and also by a subservient charge over immovable property as per the terms of the Offer Document/Information Memorandum and/or Debenture Trust Deed.

Security cover certificate pursuant to the aforesaid SEBI circular is attached herewith.

Thanking you,

Yours faithfully,

**For Aptus Value Housing Finance India Limited**

**Sanin Panicker**  
Company Secretary & Compliance Officer

Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel : 044-4565000, Fax : 044-4555 4170.

CIN : L65922TN2009PLC073881

[www.aplusindia.com](http://www.aplusindia.com)

## Aptus Value Housing Finance India Limited

Security cover certificate as per Regulation 54(3) of the SEBI (LODR) Regulations, 2015 as at March 31,2024

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	Elimination 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				Debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment		-	-	Yes	32.12	-	472.72	-	504.84	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	1,556.16	-	1,556.16	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	130.54	-	130.54	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	20,743.13	-	20,743.13	-	-	-	-	-
Loans	Book Debt and receivables	11,414.17	4,42,965.05	No	-	-	2,35,068.15	-	6,89,447.37	-	11,414.17	-	-	11,414.17
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	25,857.77	-	25,857.77	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	562.50	No	-	-	214.65	-	777.15	-	-	-	-	-
Others		-	-	No	-	-	4,532.32	-	4,532.32	-	-	-	-	-
<b>Total</b>		<b>11,414.17</b>	<b>4,43,527.55</b>	-	<b>32.12</b>	-	<b>2,88,575.45</b>	-	<b>7,43,549.29</b>	-				
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Listed Debt Securities	9,979.40	-	No	-	-	-	-	9,979.40	-	-	-	-	-
Other debt sharing pari-assu charge with above debt				No	-	-	-	-	-	-	-	-	-	-
Other Debt				No	-	-	-	-	-	-	-	-	-	-
Subordinated debt				No	-	-	-	-	-	-	-	-	-	-
Borrowings			1,29,772.12	No	-	-	-	-	1,29,772.12	-	-	-	-	-
Bank			2,39,086.63	No	-	-	-	-	2,39,086.63	-	-	-	-	-
Debt Securities			18,966.34	No	-	-	-	-	18,966.34	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables			-	No	-	-	188.45	-	188.45	-	-	-	-	-
Lease Liabilities			-	No	-	-	1,461.70	-	1,461.70	-	-	-	-	-
Provisions			-	No	-	-	723.63	-	723.63	-	-	-	-	-
Others			-	No	-	-	2,573.67	-	2,573.67	-	-	-	-	-
<b>Total</b>		<b>9,979.40</b>	<b>3,87,825.09</b>	-	-	-	<b>4,947.45</b>	-	<b>4,02,751.94</b>	-				
Cover on Book Value														
Cover on Market Value	Exclusive Security Cover Ratio	1.14												

