

November 02, 2023

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 SEBI LODR 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 as annexure.

Thanking you

Yours faithfully,

For Aptus Value Housing Finance India Limited

Sanin Panicker Company Secretary & Compliance Officer Security cover certificate as per Regulation 54(3) of the Securities Exchange Board of India (LODR) Regulations, 2015 as at September 30,2023

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	Rs. in lakh Column O
			ve Charge	Pari- Passu Charge		Columnia	Column	Eliminati on amount in	(Total C to H)		ed to only those items of			Columnia
Particulars	Description of asset for which this certificate relate		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	offered as	negative) Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for	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	Yes/	Book	Book					Rel	ating to Column I		
		Book Value	Value	No	Value	Value								
ASSETS														
Property, Plant and Equipment		-	-	Yes	32.12	-	418.49	-	450.61	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	1,433.95	-	1,433.95	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	124.51	-	124.51	-	-	-	-	-
Intangible Assets under		-	-	No	-	-	-	-	-	-	-	-	-	-
Development														
Investment s		-	-	No	-	-	20,663.34	-	20,663.34	-	-	-	-	-
Loans	Book Debt and			No				-		-	10,976.51	-	-	10,976.51
	receivables	10,976.51	4,12,106.87		-	-	2,12,298.72		6,35,382.10					
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivable s		-	-	No	-	-	-	-		-	-	-	-	-
Cash and Cash Equivalents	11 - M - I - I 5D	-	-	No	-	-	29,528.40	-	29,528.40	-	-	-	-	-
Bank Balances other than Cash and	Lien Marked FD	-	562.50	No	-	-	186.16	-	748.66	-	-	-	-	-
Cash Equivalents				NI-			4 444 72		4 444 72					
Others		10,976.51	4,12,669.37	No -	32.12	-	4,444.72 2,69,098.29	-	4,444.72	-	-	-	-	-
Total		10,976.51	4,12,009.37	-	32.12	-	2,69,098.29	-	6,92,776.29	-	-	-	-	-
LIABILITIES														
Debt securities to which this	Listed Debt	9,971.69		No	_	_	_	_	9,971.69	_	_	_	_	_
certificate pertains	Securities	3,371.03		110					3,371.03					
Other debt sharing pari-assu	Securities		_	No	_	_	_	_	_	_	-	_	_	_
charge with above debt														
Other Debt		1	-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt		not to be filled		No					-	-	-	-	-	-
Borrowings			1,15,614.34	No	-	-	-	-	1,15,614.34	-	-	-	-	-
Bank			2,16,817.93	No	-	-	-	-	2,16,817.93	-	-	-	-	-
Debt Securities			19,943.75	No	-	-	-	-	19,943.75	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables		j l	-	No	-	-	362.51	-	362.51	-	-	-	-	-
Lease Liabilities] [No	-	-	1,020110	-	1,328.46	-	-	-	-	-
Provisions		<u> </u>		No	-	-	530.85	-	530.85	-	-	-	-	-
Others				No	-	-	,	-	2,349.89	-	-	-	-	-
Total		9,971.69	3,52,376.02	-	-	-	4,571.71	-	3,66,919.42	-	-	-	-	-
Cover on Book Value					ļ									
Cover on Market Value		Ļ			1								ļ	
	Exclusive Security Cover Ratio	1.10												