



Ref: APTUS/03-NOV/2024-25

November 05, 2024

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, Bandran (E) Mumbai - 400 051 Scrip Symbol: APTUS
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Sub: Outcome of the Board Meeting.

Dear Sir/Madam,

This is to inform that 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"), we hereby inform that Board of Directors of Aptus Value Housing Finance India Limited ("Company") at their meeting held on Tuesday, November 05, 2024 has considered and approved the following:

1. Approval of Unaudited Standalone and Consolidated Financial Results for the second quarter and half year ended September 30, 2024:

A copy of the Unaudited Standalone and Consolidated Financial Results along Limited Review Report with unmodified opinion submitted by the Statutory Auditors, M/s. Sundaram & Srinivasan, Chartered Accountants are enclosed as **Annexure - I**.

Disclosures as required under Regulation 52(4) of the SEBI Listing Regulations forming part of the aforementioned financial results are enclosed as **Annexure - II**.

Security Cover Certificate pursuant to Regulation 54(3) of the SEBI Listing Regulations is enclosed as **Annexure - III**.

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

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**.

2. Declaration of Interim dividend of Rs. 2/- per equity share for the financial year 2024-25.

The Board has declared an interim dividend of Rs. 2/- per equity share (100%) of face value of Rs. 2/- each for the financial year 2024-25.

Aptus Value Housing Finance India Ltd.

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

CIN: L65922TN2009PLC073881

www.aptusindia.com



Pursuant to Regulation 42 of SEBI Listing Regulations, the Board has the fixed record date for the purpose of payment of interim dividend as Friday, 15th November 2024 ("Record date"). Accordingly, the interim dividend will be paid to those members whose names appear in the Register of Members as on the Record date. The said interim dividend will be paid on or before 30th November 2024.

Please note that the Board meeting commenced on 10:30 A.M. (IST) and concluded at 02.00 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 Standalone Unaudited Quarterly Financial Results of Aptus Value Housing Finance India Limited 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

Dear Sirs,

1. We have reviewed the accompanying statement of standalone unaudited financial results ('the Statement') of Aptus Value Housing Finance India Limited ('the Company') for the quarter and half year ended 30 September 2024, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended including relevant circulars issued by the Securities and Exchange Board of India ("SEBI") from time to time) ('Listing Regulations').

2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, as amended (the 'Act') read with relevant rules issued thereunder and other accounting principles generally accepted in India and is in compliance with the preparation and disclosure requirements of Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

Offices: Chennai - Mumbai - Bangalore - Madurai

5.

A. The comparative financial results of the Company as stated in the Statement for the quarter ended June 30, 2024, quarter and half year ended September 30, 2023 prepared in accordance with the Indian Accounting Standards were reviewed by the predecessor auditors' who expressed an unmodified conclusion on those financial results vide their report on August 01, 2024 and November 02, 2023 respectively.

B. The Statement also includes figures of the Company for the year ended March 31, 2024, audited by the predecessor auditors' who expressed an unmodified opinion on those financial results vide their report on May 03, 2024.

C. The Unaudited Standalone Financial results of the Company include results for the quarter ended September 30, 2024, which is the balancing figure between the Limited Review figures for the half year ended September 30, 2024, and the Limited Review figures for the quarter ended June 30, 2024 which were reviewed by the predecessor auditors.

Our conclusion on the Statement is not modified in respect of these matters.

For Sundaram & Srinivasan
Chartered Accountants
FRN: 004207S

S.Usha
Partner
Membership Number: 211785
Date: 5th November 2024
Place: Chennai
UDIN: 24211785BKCSSQ7667

Aptus Value Housing Finance India Limited

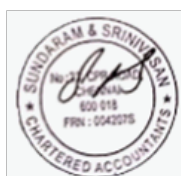
(CIN : L65922TN2009PLC073881)

Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2024

(INR In lakhs)

	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations						
	Interest Income	30,183.19	28,845.74	26,138.20	59,028.93	50,898.11	1,05,283.63
	Fees and commission income	1,041.10	907.53	625.26	1,948.63	1,248.86	3,121.04
	Net gain on fair value changes	138.48	143.98	93.16	282.46	163.44	378.49
	Total revenue from operations	31,362.77	29,897.25	26,856.62	61,260.02	52,310.41	1,08,783.16
II	Other income	932.42	746.04	821.10	1,678.46	1,330.38	3,481.35
III	Total Income (I+II)	32,295.19	30,643.29	27,677.72	62,938.48	53,640.79	1,12,264.51
IV	Expenses						
	Finance costs	9,652.50	9,107.03	8,166.76	18,759.53	15,766.76	32,305.34
	Impairment on financial instruments	671.82	237.99	533.71	909.81	676.07	2,226.11
	Employee benefits expense	3,204.70	3,912.10	2,985.26	7,116.80	5,202.83	12,123.07
	Depreciation and amortisation expense	284.14	260.49	263.49	544.63	458.24	930.99
	Other expenses	917.13	925.70	715.82	1,842.83	1,341.27	3,006.52
	Total expenses (IV)	14,730.29	14,443.31	12,665.04	29,173.60	23,445.17	50,592.03
V	Profit before tax (III-IV)	17,564.90	16,199.98	15,012.68	33,764.88	30,195.62	61,672.48
VI	Tax expense						
	(1) Current tax	3,831.79	3,354.09	3,489.64	7,185.88	6,659.66	14,096.96
	(2) Deferred tax	53.98	119.34	(344.25)	173.32	(223.42)	(486.32)
	Total tax expense (VI)	3,885.77	3,473.43	3,145.39	7,359.20	6,436.24	13,610.64
VII	Profit for the period (V-VI)	13,679.13	12,726.55	11,867.29	26,405.68	23,759.38	48,061.84
	Other Comprehensive Income						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	2.14	2.15	(3.62)	4.29	(7.59)	8.58
	Income tax effect	(0.54)	(0.54)	0.91	(1.08)	1.91	(2.16)
	(b) Items that will be reclassified to profit or loss						
VIII	Other Comprehensive Income, net of income tax	1.60	1.61	(2.71)	3.21	(5.68)	6.42
IX	Total comprehensive income for the period (VII+VIII)	13,680.73	12,728.16	11,864.58	26,408.89	23,753.70	48,068.26
X	Earnings per equity share (EPS for the quarters/ half years are not annualised)						
	Basic (Amount in INR)	2.74	2.55	2.38	5.29	4.77	9.64
	Diluted (Amount in INR)	2.73	2.54	2.37	5.26	4.75	9.59
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00

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 : November 05, 2024

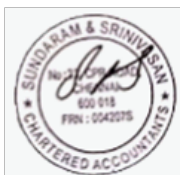
Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2024

Statement of Assets & Liabilities	(INR in lakhs)	
	As at	
	30.09.2024 (Unaudited)	31.03.2024 (Audited)
Particulars		
ASSETS		
Financial assets		
Cash and cash equivalents	46,515.05	25,857.77
Bank balance other than cash and cash equivalents	11,424.84	777.15
Loans	7,48,024.20	6,89,468.87
Investments	22,111.71	20,743.13
Other financial assets	1,889.06	1,203.19
	8,29,964.86	7,38,050.11
Non-financial assets		
Current tax assets (net)	813.85	461.29
Deferred tax assets (net)	1,997.71	2,172.11
Property, plant and equipment	619.72	504.84
Intangible assets	95.23	130.54
Right-of-use assets	2,067.92	1,556.16
Other non-financial assets	532.40	150.67
Assets held for sale	1,393.84	545.07
	7,520.67	5,520.68
Total Assets	8,37,485.53	7,43,570.79
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
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	114.18	188.45
Debt securities	67,522.99	28,945.74
Borrowings (other than debt securities)	4,07,507.08	3,68,858.75
Lease liabilities	1,987.58	1,461.70
Other financial liabilities	2,524.48	2,111.40
	4,79,656.31	4,01,566.04
Non-Financial Liabilities		
Current tax liabilities (Net)	-	-
Provisions	648.75	745.13
Other non-financial liabilities	735.29	464.27
	1,384.04	1,209.40
Equity		
Equity share capital	9,994.61	9,978.48
Other equity	3,46,450.57	3,30,816.87
	3,56,445.18	3,40,795.35
TOTAL Liabilities and Equity	8,37,485.53	7,43,570.79

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 : November 05, 2024

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2024

Standalone Cash flow statement	(INR in lakhs)	
	Period ended	
	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)
Particulars		
Cash flows from operating activities:		
Net profit before tax as per statement of profit and loss	33,764.88	30,195.62
Adjustments for:		
Finance costs	18,759.53	15,766.76
Interest on fixed deposits with Banks	(525.83)	(1,296.88)
Net gain on changes in fair value	(282.46)	(163.44)
Interest on Government securities	(221.01)	(184.50)
Depreciation and amortisation expense	544.63	458.24
Impairment on Financial Instruments	909.81	513.12
Financial guarantee commission	(60.03)	(44.40)
Share based payments to employees	333.17	82.15
Operating profit before working capital changes	53,222.69	45,326.67
Movements in working capital:		
Increase in Loans	(60,313.91)	(43,380.84)
Increase in other financial assets	(689.73)	1,305.58
Increase in other non-financial assets	(381.73)	(151.76)
Increase in Trade payables	(74.27)	(464.89)
Increase / (Decrease) in Other financial liabilities	473.11	(243.17)
Increase in Provisions	(96.38)	65.37
Increase in other non-financial liabilities	271.02	63.44
Cash flow from / (used in) operations	(7,589.20)	2,520.40
Finance cost paid	(19,448.73)	(16,630.40)
Direct Taxes paid	(7,538.43)	(6,764.22)
Net cash flow used in operating activities (A)	(34,576.36)	(20,874.22)
Cash flows from investing activities:		
Capital expenditure on PP&E and intangible assets	(291.93)	(248.20)
Deposits placed with / (withdrawn from) banks, net	(10,990.24)	(315.19)
Interest received on bank deposits	868.38	1,592.44
Interest received on Government securities	221.01	184.50
Purchases of Investments	(92,217.59)	(63,363.44)
Redemption of Investments	90,849.00	63,363.44
Income received from investments	282.46	163.44
Net cash flow from / (used in) investing activities (B)	(11,278.91)	1,376.99
Cash flows from financing activities		
Issue of equity shares (including securities premium)	1,380.87	918.75
Dividend paid	(12,473.10)	(9,961.36)
Proceeds from issue of debt securities	40,000.00	10,000.00
Repayment of debt securities	(920.89)	(17,970.00)
Proceeds from borrowings (other than debt securities)	85,895.00	60,000.00
Repayment of borrowings (other than debt securities)	(46,910.09)	(35,926.90)
Payment of lease liabilities	(379.06)	(274.91)
Interest paid on lease liabilities	(80.18)	(51.66)
Net cash flow from financing activities (C)	66,512.55	6,733.92
Net increase / (decrease) in cash and cash equivalents (A+B+C)	20,657.28	(12,763.31)
Cash and cash equivalents at the beginning of the period	25,857.77	42,291.71
Cash and cash equivalents at the end of the period	46,515.05	29,528.40

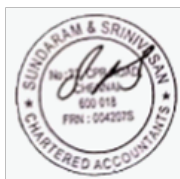
For and on behalf of the Board of Directors of
Aptus Value Housing Finance India Limited



M Anandan
Executive Chairman
DIN: 00033633



Place : Chennai
Date : November 05, 2024



Aptus Value Housing Finance India Limited

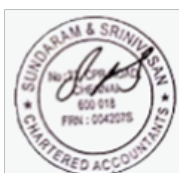
Notes to Standalone Financial Results for the quarter and half year ended September 30, 2024

1. The above unaudited standalone 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").
2. The above Statement of unaudited standalone financial results along with the notes have been reviewed by the Audit Committee at their meeting held on Nov 04, 2024 and approved by the Board of Directors at their meeting held on Nov 05, 2024. The financial results for the quarter ended and half year ended September 30, 2024 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. During the quarter ended Sep 30, 2024, 7,56,679 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
4. 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.
5. 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	1,526.34	147.19	-	112.99	1,266.17
Corporate persons					
of which MSMEs	-	-	-	-	-
Others	687.90	37.17	-	60.75	589.98
Total	2,214.24	184.36	-	173.74	1,856.15

6. 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.
7. The listed Non-Convertible Debentures of the Company aggregating Rs. 49,403.60 Lakhs as at 30th Sep, 2024 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.



Aptus Value Housing Finance India Limited
Notes to Standalone Financial Results for the quarter and half year ended September 30,
2024

8. The date on which the Code on Social Security, 2020 (the "Code") relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.
9. Disclosure pursuant to RBI notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:
 - (a) The Company has not transferred or acquired, any loans not in default during the quarter ended & half year ended September 30, 2024.
 - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended & half year ended September 30, 2024.
10. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the half year ended September 30, 2024 is attached as Annexure II.
11. Disclosures in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the half year ended September 30, 2024 is attached as Annexure III.
12. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
13. These Standalone Unaudited Financial Results are also available on the stock exchange websites www.bseindia.com and www.nseindia.com and on our website www.apthusindia.com

For Aptus Value Housing Finance India Limited

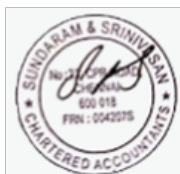


M Anandan
Executive Chairman
DIN: 00033633



Place: Chennai

Date: Nov 05, 2024

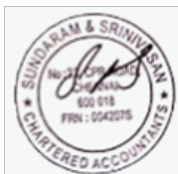


Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)

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 & half year ended Sep 30, 2024

S. No.	Particulars	Half year ended Sep'24
1	Debt-equity	1.33
2	Net worth (INR in lakhs)	3,56,445.18
3	Net profit for the period (after tax) (INR in lakhs)	26,405.68
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	5.29
	(b) Diluted	5.26
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	0.57
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	51.92%
17	Net profit margin	41.95%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.24%
	Net Non-Performing Assets (NNPA)	0.92%
	Provision Coverage Ratio on stage 3 assets*	26.37%
	Liquidity Coverage Ratio	196%
	* Provision Coverage ratio on Stage 3 assets = Impairment allowance on Stage 3 / Gross Stage 3 loans	



Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Consolidated Financial Results of the Company Pursuant to the Regulation 33 and Regulation 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

Dear Sirs,

1. We have reviewed the accompanying Statement of Unaudited 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 ended, September 30, 2024 and year to date from April 01, 2024 to September 30, 2024 (the "Statement") attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. The Holding Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The Statement has been approved by the Holding Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the Master Circular issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The statement includes the results of the following entities:
 - (i) Aptus Value Housing Finance India Limited- Holding Company
 - (ii) Aptus Finance India Private Limited- Subsidiary Company
5. Based on our review conducted as stated on paragraph 3 above and based on the consideration of the review report of other auditor referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ("Ind AS") specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the

information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

6. The Unaudited Consolidated financial results of the Holding Company include results for the quarter ended September 30, 2024, which is the balancing figure between the Limited Review figures for the half year ended September 30, 2024, and the Limited Review figures for the quarter ended June 30, 2024 which were reviewed by the predecessor auditors.

The Unaudited Consolidated financial results of the company for the quarter ended June 30, 2024, and the half year ended September 30, 2023 were reviewed by the predecessor auditors, who have issued an unmodified review conclusion vide their report on August 01, 2024 and November 02, 2023 respectively.

The Consolidated financial statements of the company for the year ended March 31, 2024, were audited by the predecessor auditors, who have issued an unmodified audit conclusion vide their report on May 03, 2024.

Our Report is not modified in respect of the above matters.

7. The accompanying Statement includes the interim reviewed financial results in respect of 1 subsidiary, whose interim reviewed financial results include total assets of Rs.2,36,758.43 lakhs as at September 30, 2024, total revenues (including other income) of Rs. 11,878.83 lakhs and Rs 22,385.34 lakhs, total net profit after tax of Rs.4,517.79 lakhs and Rs. 8,965.88 lakhs, total comprehensive profit of Rs. 4,517.79 lakhs and Rs. 8,965.88 lakhs, for the quarter ended September 30, 2024, and the period ended on that date respectively, and net cash outflow of Rs.3,998.63 lakhs for the period from April 01, 2024 to September 30, 2024 as considered in the Statement which have been reviewed by their respective independent auditors.

The independent auditor's reports on interim reviewed financial results of the above-mentioned subsidiary have been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures in respect of this subsidiary is based solely on the report of such auditors and procedures performed by us as stated in paragraph 3 above.

For Sundaram & Srinivasan
Chartered Accountants
FRN: 004207S

S.Usha
Partner
Membership Number: 211785
Date: 5th November 2024
Place: Chennai
UDIN: 24211785BKCSSR3064

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2024

(INR In lakhs)

	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2024 (Unaudited)	30.06.2024 (Unaudited)	30.09.2023 (Unaudited)	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)	31.03.2024 (Audited)
I	Revenue from operations						
	Interest Income	40,517.59	38,096.94	32,463.46	78,614.53	62,144.20	1,31,985.88
	Fees and commission income	1,463.27	1,214.74	801.57	2,678.01	1,609.81	4,114.49
	Net gain on fair value changes	158.15	181.98	93.16	340.13	167.32	417.44
	Total revenue from operations	42,139.01	39,493.66	33,358.19	81,632.67	63,921.33	1,36,517.81
II	Other income	1,415.54	969.31	1,207.84	2,384.85	2,182.54	5,166.64
III	Total Income (I+II)	43,554.55	40,462.97	34,566.03	84,017.52	66,103.87	1,41,684.45
IV	Expenses						
	Finance costs	12,794.46	11,987.23	9,614.28	24,781.69	18,087.98	38,785.65
	Impairment of Financial Instruments	951.22	364.60	691.62	1,315.82	1,017.61	2,917.36
	Employee benefits expense	4,352.76	4,336.95	3,785.65	8,689.71	6,894.48	14,891.52
	Depreciation and amortisation expense	284.14	260.49	263.49	544.63	458.24	930.99
	Other expenses	1,499.34	1,351.79	1,254.87	2,851.13	2,346.95	4,843.36
	Total expenses (IV)	19,881.92	18,301.06	15,609.91	38,182.98	28,805.26	62,368.88
V	Profit before tax (III-IV)	23,672.63	22,161.91	18,956.12	45,834.54	37,298.61	79,315.57
VI	Tax expense						
	(1) Current tax	5,403.15	4,814.62	4,513.60	10,217.77	8,591.56	18,698.04
	(2) Deferred tax	72.57	172.61	(359.46)	245.18	(320.57)	(572.03)
	Total tax expense (VI)	5,475.72	4,987.23	4,154.14	10,462.95	8,270.99	18,126.01
VII	Profit for the period (V-VI)	18,196.91	17,174.68	14,801.98	35,371.59	29,027.62	61,189.56
	Other Comprehensive Income						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	2.14	2.15	(3.62)	4.29	(7.59)	8.68
	Income tax effect	(0.54)	(0.54)	0.91	(1.08)	1.91	(2.44)
	(b) Items that will be reclassified to profit or loss						
VIII	Other Comprehensive Income, net of income tax	1.60	1.61	(2.71)	3.21	(5.68)	6.24
IX	Total Comprehensive Income for the period (VII+VIII)	18,198.51	17,176.29	14,799.27	35,374.80	29,021.94	61,195.80
X	Earnings per equity share (EPS for the quarters/ half years is not annualised)						
	Basic (Amount in INR)	3.65	3.44	2.97	7.09	5.82	12.27
	Diluted (Amount in INR)	3.63	3.42	2.96	7.05	5.80	12.21
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00

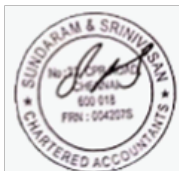
For and on behalf of the Board of Directors of
Aptus Value Housing Finance India Limited



M Anandan
Executive Chairman
DIN: 00033633



Place : Chennai
Date : November 05, 2024



Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2024

Statement of Assets & Liabilities	(INR in lakhs)	
	As at	
	30.09.2024 (Unaudited)	31.03.2024 (Audited)
Particulars		
ASSETS		
Financial Assets		
Cash and cash equivalents	50,271.59	33,612.97
Bank balance other than cash and cash equivalents	12,070.65	1,406.41
Loans	9,48,127.59	8,52,836.83
Investments	6,516.00	5,147.42
Other financial assets	2,099.74	1,610.92
	10,19,085.57	8,94,614.55
Non-Financial Assets		
Current tax assets (net)	346.10	402.32
Deferred tax assets (net)	2,293.28	2,539.54
Property, plant and equipment	619.72	504.84
Intangible assets	95.23	130.54
Right-of-use assets	2,067.92	1,556.16
Other non-financial assets	548.30	168.26
Assets held for sale	1,393.84	545.07
	7,364.39	5,846.73
Total Assets	10,26,449.96	9,00,461.28
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	6.50	8.75
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,007.29	337.78
Debt securities	67,522.99	28,945.74
Borrowings (other than debt securities)	5,50,098.51	4,89,553.78
Lease liabilities	1,987.58	1,461.70
Other financial liabilities	2,969.19	2,075.09
	6,23,592.06	5,22,382.84
Non-Financial Liabilities		
Current tax liabilities (Net)	-	-
Provisions	652.74	747.16
Other non-financial liabilities	797.04	538.90
	1,449.78	1,286.06
EQUITY		
Equity share capital	9,994.61	9,978.48
Other equity	3,91,413.51	3,66,813.90
	4,01,408.12	3,76,792.38
Total Liabilities and Equity	10,26,449.96	9,00,461.28

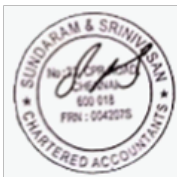
For and on behalf of the Board of Directors
Aptus Value Housing Finance India Limited



M Anandan
Executive Chairman
DIN: 00033633



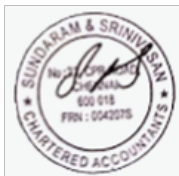
Place : Chennai
Date : November 05, 2024



Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2024

Consolidated Cash flow statement	(INR in lakhs)	
	Period ended	
	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)
Particulars		
Cash flows from operating activities:		
Net profit before tax as per statement of profit and loss	45,834.54	37,298.61
Adjustments for:		
Finance costs	24,781.69	18,087.98
Interest on fixed deposits with Banks	(547.28)	(1,318.57)
Net gain on changes in fair value	(340.13)	(167.32)
Interest on Government securities	(221.01)	(184.50)
Depreciation and amortisation expense	544.63	458.24
Impairment on Financial Instruments	1,315.82	805.43
Share based payments to employees	333.17	82.15
Operating profit before working capital changes	71,701.43	55,062.02
Movements in working capital:		
Increase in Loans	(97,455.35)	(85,356.85)
Increase in other financial assets	(488.82)	1,064.23
Increase in other non-financial assets	(380.04)	(187.20)
Increase in Trade payables	667.26	(481.79)
Increase in other financial liabilities	894.10	(224.27)
Increase in Provisions	(90.13)	63.85
Increase in other non-financial liabilities	258.14	9.96
Cash flow from / (used in) operations	(24,893.41)	(30,050.05)
Finance cost paid	(25,902.21)	(19,308.16)
Direct Taxes paid	(10,073.59)	(8,374.95)
Net cash flow used in operating activities (A)	(60,869.21)	(57,733.16)
Cash flows from investing activities		
Capital expenditure on PP&E and intangible assets	(283.71)	(248.20)
Deposits placed with / (withdrawn from) banks, net	(10,990.24)	(315.19)
Interest received on bank deposits	873.28	1,592.45
Interest received on Government securities	221.01	184.50
Purchases of Investments	(1,11,321.11)	(63,363.44)
Redemption of Investments	1,09,849.00	63,363.44
Income received from investments	340.13	167.32
Net cash flow from / (used in) investing activities (B)	(11,311.64)	1,380.88
Cash flows from financing activities		
Proceeds from issue of equity shares (including securities premium)	1,380.87	918.75
Dividend paid	(12,473.10)	(9,961.36)
Proceeds from issue of debt securities	40,000.00	10,000.00
Repayment of debt securities	(920.89)	(18,699.17)
Proceeds from borrowings (other than debt securities)	1,45,614.33	1,32,011.00
Repayment of borrowings (other than debt securities)	(84,302.50)	(70,342.95)
Payment of lease liabilities	(379.06)	(274.91)
Interest paid on lease liabilities	(80.18)	(51.66)
Net cash flow from financing activities (C)	88,839.47	43,599.70
Net increase / (decrease) in cash and cash equivalents (A+B+C)	16,658.62	(12,752.58)
Cash and cash equivalents at the beginning of the period	33,612.97	44,678.92
Cash and cash equivalents at the end of the period	50,271.59	31,926.34

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 : November 05, 2024

Aptus Value Housing Finance India Limited

Notes to consolidated Financial Results for the quarter & half year ended September 30, 2024

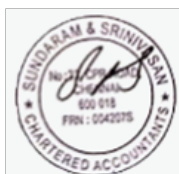
1. The above unaudited consolidated financial results and the notes of Aptus Value Housing Finance India Limited (the "Company") has been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time 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").
2. The above Statement of unaudited consolidated financial results along with the notes have been reviewed by the Audit Committee at their meeting held on Nov 04, 2024 and approved by the Board of Directors at their meeting held on Nov 05, 2024. The financial results for the quarter ended and half year ended September 30, 2024 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. During the quarter ended Sep 30, 2024, 7,56,679 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
4. 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.
5. 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

6. 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	1,526.34	147.19	-	112.99	1,266.17
Corporate persons	-	-	-	-	-
of which MSMEs	-	-	-	-	-
Others	1,023.11	74.11	-	92.47	856.53
Total	2,549.45	221.30	-	205.45	2,122.70



Aptus Value Housing Finance India Limited
Notes to consolidated Financial Results for the quarter & half year ended September 30,
2024

7. 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.
8. The listed Non-Convertible Debentures of the Company aggregating Rs. 49,403.60 Lakhs as at Sep 30, 2024 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. The date on which the Code on Social Security, 2020 (the "Code") relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.
10. Disclosure pursuant to RBI notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:
 - (a) The Company has not transferred or acquired, any loans not in default during the quarter ended & half year ended September 30, 2024.
 - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended & half year ended September 30, 2024.
11. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
12. These unaudited consolidated financial results are also available on the stock exchange websites www.bseindia.com and www.nseindia.com and on our website www.apтусindia.com.

For Aptus Value Housing Finance India Limited



M Anandan

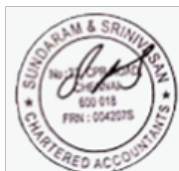
Executive Chairman

DIN: 00033633



Place: Chennai

Date: Nov 05, 2024





November 05, 2024

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, Bandran (E) Mumbai - 400 051 Scrip Symbol: APTUS
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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 second quarter and half year ended September 30, 2024 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	INE852O07121	Private Placement	Non Convertible Debenture	05 th September 2024	10,000.00	10,000.00	No	Not Applicable	Not Applicable
Aptus Value Housing Finance India Limited	INE852O07139	Private Placement	Non Convertible Debenture	19 th September 2024	30,000.00	30,000.00	No	Not Applicable	Not Applicable

Aptus Value Housing Finance India Ltd.

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

CIN: L65922TN2009PLC073881

www.aptusindia.com

**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		As mentioned above				
Amount raised		As mentioned above				
Report filed for quarter ended		30 th September 2024				
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.						

Aptus Value Housing Finance India Ltd.

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

CIN: L65922TN2009PLC073881



APTUS[®]

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



Aptus Value Housing Finance India Ltd.

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

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