



APTUS™

May 04, 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**  
**Membership No: A32834**

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

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## Security cover certificate as per Regulation 54(3) of the Securities Exchange Board of India (LODR) Regulations, 2015 as at March 31,2023

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				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	Assets not offered as Security	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)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment		-	-	Yes	47.21	-	324.08	-	371.29	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	1,072.10	-	1,072.10	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	84.07	-	84.07	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investment s		-	-	No	-	-	20,533.47	-	20,533.47	-	-	-	-	-
Loans	Book Debt and receivables	32,130.14	3,71,395.70	No	-	-	1,89,301.64	-	5,92,827.48	-	32,130.14	-	-	32,130.14
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivable s		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	34,793.98	-	34,793.98	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	562.50	No	-	-	7,664.26	-	8,226.76	-	-	-	-	-
Others		-	-	No	-	-	4,968.12	-	4,968.12	-	-	-	-	-
<b>Total</b>		<b>32,130.14</b>	<b>3,71,958.20</b>	-	<b>47.21</b>	-	<b>2,58,741.72</b>	-	<b>6,62,877.27</b>	-	-	-	-	-
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Listed Debt Securities	27,833.62	-	No	-	-	-	-	27,833.62	-	-	-	-	-
Other debt sharing pari-assu charge with above debt				No	-	-	-	-	-	-	-	-	-	-
Other Debt				No	-	-	-	-	-	-	-	-	-	-
Subordinated debt				No	-	-	-	-	-	-	-	-	-	-
Borrowings				No	-	-	-	-	-	-	-	-	-	-
Bank			1,05,911.49	No	-	-	-	-	1,05,911.49	-	-	-	-	-
Debt Securities			2,02,924.09	No	-	-	-	-	2,02,924.09	-	-	-	-	-
Others			10,439.05	No	-	-	-	-	10,439.05	-	-	-	-	-
Trade payables			-	No	-	-	1,704.30	-	1,704.30	-	-	-	-	-
Lease Liabilities			-	No	-	-	975.95	-	975.95	-	-	-	-	-
Provisions			-	No	-	-	457.89	-	457.89	-	-	-	-	-
Others			-	No	-	-	1,567.25	-	1,567.25	-	-	-	-	-
<b>Total</b>		<b>27,833.62</b>	<b>3,19,274.63</b>	-	-	-	<b>4,705.39</b>	-	<b>3,51,813.64</b>	-	-	-	-	-
<b>Cover on Book Value</b>														
<b>Cover on Market Value</b>														
	Exclusive Security Cover Ratio	1.15												

