



Ref: APTUS/03-MAY/2024-25

May 03, 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, Bandra (E) Mumbai - 400 051 Scrip Symbol: APTUS
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Sub: Outcome of the Board Meeting.

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 Board of Directors of Aptus Value Housing Finance India Limited ("Company") at their meeting held on 03rd May 2024, has considered and approved the following:

1. Approval of Audited Standalone and Consolidated Financial Results for the financial year ended 31st March 2024.

- a. A copy of the Financial Results along with the Audit report issued by the Statutory Auditors, M/s. T R Chadha & Co LLP, Chartered Accountants is enclosed as **Annexure - I**.
- b. Disclosures as required under Regulation 52(4) of the SEBI Listing Regulations forming part of the aforementioned financial results is enclosed herewith as **Annexure - II**.
- c. Security Cover Certificate as on 31st March 2024 as per Regulation 54 read with SEBI Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19th May 2022 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. Disclosure of Related Party Transactions along with the financial results pursuant to Regulation 23 (9) of SEBI Listing Regulations is enclosed as **Annexure - V**.

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



2. Declaration of interim dividend of Rs. 2.50/- per equity share for the financial year 2023-24.

The Board has declared an interim dividend of Rs. 2.50/- per equity share (125%) of face value of Rs. 2/- each for the financial year 2023-24.

Pursuant to Regulation 42 of SEBI Listing Regulations, the Board has fixed Wednesday, 15th May 2024 as the record date for the purpose of payment of interim dividend. Accordingly, the interim dividend will be paid to those members whose names appear in the Register of Members as on 15th May 2024. The said interim dividend will be paid on or before 31st May 2024.

3. Recommendation to shareholders for appointment of Statutory Auditors.

The Board took note of completion of term of existing statutory auditors viz., M/s. T R Chadha & Co., Chartered Accountants, at the conclusion of the ensuing 15th Annual General Meeting of the Company

Further, pursuant to the recommendation of the Audit Committee, the Board has considered and recommended to the members for their approval at the ensuing 15th Annual General Meeting, the appointment of M/s. Sundaram and Srinivasan, Chartered Accountants, (ICAI Firm Registration Number: 004207S) as Statutory Auditors of the Company for a period of three consecutive financial years, to hold the office from the conclusion of 15th (Fifteenth) Annual General Meeting until the conclusion of 18th (Eighteenth) Annual General Meeting of the Company.

4. Approval to issue, offer or invite subscriptions for all kinds and types of Non-Convertible Debentures.

The Board has approved raising of funds through issuance of Non-Convertible Debentures through private placement, in one or more tranches up to an amount not exceeding Rs. 2,250 crores (Rupees Two Thousand Two Hundred and Fifty Crores only).

Please note that the Board meeting commenced on 11.00 A.M. (IST) and concluded at 03.15 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 the standalone Quarterly and 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 Standalone Financial Results

Opinion

1. We have audited the accompanying standalone financial results of Aptus Value Housing Finance India Limited (the "Company") for the quarter and year ended March 31, 2024 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirement of regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:
 - i. are presented in accordance with the requirements of regulation 33 & 52 of the Listing Regulations; and
 - ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards ("Ind AS"), RBI guidelines and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the quarter and year ended March 31, 2024.

3. 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 Standards are further described in the Auditor's Responsibilities for the Audit of 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 results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

T R Chadha & Co LLP, A limited liability partnership with LLP Identification No. AAF-3926 www.trchadha.com

Chennai Branch Office: 5D, 5th Floor, Mount Chambers 758, Anna Salai, Mount Road, Chennai, Tamil Nadu- 600002, Ph: +91 44-42694571-72 Email: chennai@trchadha.com

Corporate/ Regd. Office: B-30, Connaught Place, Kuthiala Building, New Delhi - 110001, Phone: 43259900, Fax: 43259930, E-mail: delhi@trchadha.com

Other Offices: | Gurgaon | Noida | Mumbai | Pune | Ahmedabad | Vadodara | Bengaluru | Hyderabad | Tirupat





4. Management's 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 compiled from the annual audited financial statements. The Company's Management and Board of Directors are responsible for the preparation and presentation of the 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 Indian Accounting Standard 34 (Ind AS 34) "Interim Financial Reporting" specified under section 133 of the Act, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with regulation 33 and 52 of the Listing Regulations. 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 design, implementation and maintenance of adequate internal financial controls that are 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.

In preparing the statement, the management and Board of Directors are responsible for assessing the company'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 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 also responsible for overseeing the company's financial reporting process.

5. Auditor's 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 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 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 these 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 through a separate report on the complete set of financial statements 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 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 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 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.

T R Chadha & Co LLP, A limited liability partnership with LLP Identification No. AAF-3926 www.trchadha.com

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6. Other Matters

The statement includes the result for the quarter ended March 31, 2024 being balancing figures between the audited financial figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current financial year which were subject to the limited review by us. Our opinion is not modified in respect of this matter.

For T R Chadha & Co LLP
Chartered Accountants
Firm Registration No 006711N/N500028

Sheshu Samudrala
Partner

ICAI Membership No. 235031

UDIN: 24235031BKCTTF 7077



Place: Chennai

Date: May 03, 2024

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone financial results for the quarter and year ended March 31, 2024

(INR In lakhs)

	Particulars	Quarter ended			Year ended	
		31.03.2024 (Audited) (Refer note 3)	31.12.2023 (Unaudited)	31.03.2023 (Audited) (Refer note 3)	31.03.2024 (Audited)	31.03.2023 (Audited)
I	Revenue from operations					
	Interest Income	27,727.45	26,658.07	24,741.11	1,05,283.63	89,915.91
	Fees and commission income	1,011.54	860.64	584.03	3,121.04	2,142.98
	Net gain on fair value changes	93.61	121.44	67.28	378.49	816.02
	Total revenue from operations	28,832.60	27,640.15	25,392.42	1,08,783.16	92,874.91
II	Other income	1,182.84	968.13	850.89	3,481.35	3,512.11
III	Total Income (I+II)	30,015.44	28,608.28	26,243.31	1,12,264.51	96,387.02
IV	Expenses					
	Finance costs	8,468.65	8,069.93	6,997.28	32,305.34	24,228.30
	Impairment on financial instruments	772.69	806.60	1,182.11	2,226.11	3,250.73
	Employee benefits expense	3,779.26	3,140.98	3,066.27	12,123.07	10,822.23
	Depreciation and amortisation expense	232.75	240.00	150.59	930.99	721.30
	Other expenses	826.40	809.60	748.81	3,006.52	2,661.01
	Total expenses (IV)	14,079.75	13,067.11	12,145.06	50,592.03	41,683.57
V	Profit before tax (III-IV)	15,935.69	15,541.17	14,098.25	61,672.48	54,703.45
VI	Tax expense					
	(1) Current tax	3,882.54	3,554.76	3,205.20	14,096.96	11,881.98
	(2) Deferred tax	(170.72)	(92.18)	(56.89)	(486.32)	362.81
	Total tax expense (VI)	3,711.82	3,462.58	3,148.31	13,610.64	12,244.79
VII	Profit for the period (V-VI)	12,223.87	12,078.59	10,949.94	48,061.84	42,458.66
	Other Comprehensive Income					
	(a) Items that will not be reclassified to profit or loss					
	Remeasurement of defined benefit liability	19.97	(3.80)	(14.25)	8.58	(15.88)
	Income tax effect	(5.03)	0.96	3.59	(2.16)	4.00
	(b) Items that will be reclassified to profit or loss					
VIII	Other Comprehensive Income, net of income tax	14.94	(2.84)	(10.66)	6.42	(11.88)
IX	Total comprehensive income for the period (VII+VIII)	12,238.81	12,075.75	10,939.28	48,068.26	42,446.78
X	Earnings per equity share (EPS for the quarters are not annualised)					
	Basic (Amount in INR)	2.45	2.42	2.20	9.64	8.53
	Diluted (Amount in INR)	2.44	2.41	2.19	9.59	8.51
	Face value per share (Amount in INR)	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 : May 03, 2024



Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone financial results for the quarter and year ended March 31, 2024

Standalone Statement of Assets & Liabilities	(INR in lakhs)	
	As at	
	31.03.2024 (Audited)	31.03.2023 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	25,857.77	42,291.71
Bank balance other than cash and cash equivalents	777.15	729.03
Loans	6,89,447.37	5,92,827.48
Investments	20,743.13	20,533.47
Other financial assets	1,203.19	2,444.80
Total Financial assets	7,38,028.61	6,58,826.49
Non-financial assets		
Current tax assets (net)	461.29	434.73
Deferred tax assets (net)	2,172.11	1,687.95
Property, plant and equipment	504.84	371.29
Intangible assets	130.54	84.07
Right-of-use assets	1,556.16	1,072.10
Other non-financial assets	150.67	168.89
Assets held for sale	545.07	231.75
Total Non-financial assets	5,520.68	4,050.78
Total Assets	7,43,549.29	6,62,877.27
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	188.45	827.40
Debt securities	28,945.74	38,272.67
Borrowings (other than debt securities)	3,68,858.75	3,08,835.58
Lease liabilities	1,461.70	975.95
Other financial liabilities	2,111.40	1,986.64
Total Financial liabilities	4,01,566.04	3,50,898.24
Non-financial liabilities		
Current tax liabilities (Net)	-	-
Provisions	723.63	457.89
Other non-financial liabilities	464.27	457.51
Total Non-financial liabilities	1,187.90	915.40
Equity		
Equity share capital	9,978.48	9,960.61
Other equity	3,30,816.87	3,01,103.02
Total Equity	3,40,795.35	3,11,063.63
TOTAL Liabilities and Equity	7,43,549.29	6,62,877.27



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 03, 2024

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of standalone financial results for the quarter and year ended March 31, 2024

Standalone Statement of Assets & Liabilities	(INR in lakhs)	
	As at	
	31.03.2024 (Audited)	31.03.2023 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	25,857.77	42,291.71
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Non-financial assets		
Current tax assets (net)	461.29	434.73
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Property, plant and equipment	504.84	371.29
Intangible assets	130.54	84.07
Right-of-use assets	1,556.16	1,072.10
Other non-financial assets	150.67	168.89
Assets held for sale	545.07	231.75
Total Non-financial assets	5,520.68	4,050.78
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LIABILITIES AND EQUITY		
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Financial liabilities		
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Total Equity	3,40,795.35	3,11,063.63
TOTAL Liabilities and Equity	7,43,549.29	6,62,877.27



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 03, 2024



1. The above Standalone 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").
2. The above financial results along with the notes have been reviewed by the Audit Committee at their meeting held on May 02, 2024 and approved by the Board of Directors at their meeting held on May 03, 2024. The financial results for the quarter ended and year ended March 31, 2024 have been audited by T R Chadha & Co LLP, Chartered accountants, statutory auditors of the company. The report thereon is Unmodified.
3. The figure for the quarter ended 31 March 2024 and 31 March 2023 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.
4. During the Year ended March 31, 2024, the Company has allotted 8,93,750 equity shares to employees who have exercised their options under the approved employee stock option schemes.
5. 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.
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. 10000.00 Lakhs as at March 31, 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.
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 & year ended March 31, 2024.
 - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended & year ended 31, 2024.



10. 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	1,752.54	71.03	-	155.17	1,526.34
Corporate persons					
of which MSMEs	-	-	-	-	-
Others	815.77	36.11	-	91.76	687.90
Total	2,568.31	107.14	-	246.94	2,214.24

11. The Board of Directors of the Company at its meeting held on May 03, 2024 has considered and declared an Interim Dividend of Rs. 2.5/- per equity share (125%) of face value of Rs. 2/- each for the financial year 2023-24. The interim dividend will be paid to those members whose names appear in the Register of Members as on 15th May, 2024, being the record date for the purpose of payment of interim dividend.
12. 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, 2024 is attached as Annexure II.
13. 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, 2024 is attached as Annexure III.
14. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
15. These Standalone audited Financial Results are also available on the stock exchange websites www.bseindia.com and www.nseindia.com and on our website www.aptusindia.com



For Aptus Value Housing Finance India Limited

M Anandan

Executive Chairman

DIN: 00033633



Place: Chennai

Date: May 03, 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 year ended March 31, 2024

S. No.	Particulars	Year ended Mar'24
1	Debt-equity	1.17
2	Net worth (INR in lakhs)	3,40,795.35
3	Net profit for the period (after tax) (INR in lakhs)	48,061.84
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	9.64
	(b) Diluted	9.59
5	Current ratio	NA
6	Long term debt to Working capital	NA
7	Bad debts to accounts receivable ratio	NA
8	Current liability ratio	NA
9	Total debts to total assets	0.54
10	Debtors Turnover ratio	NA
11	Inventory Turnover ratio	NA
12	Debt service coverage ratio	NA
13	Interest service coverage ratio	NA
14	Outstanding redeemable preference shares (quantity & value)	NA
15	Capital redemption reserve / Debenture redemption reserve	NA
16	Operating Margin	NA
17	Net profit margin	42.81%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.09%
	Net Non-Performing Assets (NNPA)	0.80%
	Provision Coverage Ratio	26.93%
	Liquidity Coverage Ratio	143%
	* Provision Coverage Ratio = Provision on NPA / NPA	





Independent Auditor's Report on the Consolidated Quarterly and 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

1. 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 2024 (Statement), attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').
2. 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 results of the Aptus Finance India Private Limited, a 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, 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 quarter and year ended 31 March 2024.

3. 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.





4. 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 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.

5. 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.

6. Other Matter

We did not audit the financial statement and other financial information, in respect of subsidiary, whose financial statements include total income of Rs.324.92 Crores for the financial year ended March 31, 2024, and total Profit after Tax Rs.129.53 Crores and total comprehensive income of Rs.129.53 Crores for the financial year ended March 31, 2024. These financial statements 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.

The figures for the quarter ended March 31, 2024 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 subject to limited review by us.

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

For T R Chadha & Co LLP
Chartered Accountants
Firm Registration No. 006711N/N500028

Sheshu Samudrala
(Partner)

Membership No. 235031

UDIN: 24235031BKCT168



Place: Chennai

Date: May 03, 2024

Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of consolidated financial results for the quarter and year ended March 31, 2024

(INR In lakhs)

	Particulars	Quarter ended			Year ended	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
		(Refer note 3)		(Refer note 3)		
I	Revenue from operations					
	Interest Income	35,995.39	33,846.29	29,060.77	1,31,985.88	1,05,840.05
	Fees and commission income	1,341.84	1,162.84	722.52	4,114.49	2,646.49
	Net gain on fair value changes	117.23	132.89	67.27	417.44	849.20
	Total revenue from operations	37,454.46	35,142.02	29,850.56	1,36,517.81	1,09,335.74
II	Other income	1,661.07	1,323.02	1,206.79	5,166.64	4,028.02
III	Total Income (I+II)	39,115.53	36,465.04	31,057.35	1,41,684.45	1,13,363.76
IV	Expenses					
	Finance costs	10,852.40	9,845.27	7,765.67	38,785.65	27,591.20
	Impairment on financial instruments	940.47	1,000.40	995.01	2,917.36	3,876.24
	Employee benefits expense	4,330.09	3,666.95	3,539.04	14,891.52	12,131.36
	Depreciation and amortisation expense	232.75	240.00	150.59	930.99	721.30
	Other expenses	1,257.09	1,198.19	969.44	4,843.36	3,671.69
	Total expenses (IV)	17,612.80	15,950.81	13,419.75	62,368.88	47,991.79
V	Profit before tax (III-IV)	21,502.73	20,514.23	17,637.60	79,315.57	65,371.97
VI	Tax expense					
	(1) Current tax	5,300.54	4,805.94	4,122.97	18,698.04	14,772.94
	(2) Deferred tax	(201.04)	(50.42)	(15.04)	(572.03)	297.57
	Total tax expense (VI)	5,099.50	4,755.52	4,107.93	18,126.01	15,070.51
VII	Profit for the period (V-VI)	16,403.23	15,758.71	13,529.67	61,189.56	50,301.46
	Other Comprehensive Income					
	(a) Items that will not be reclassified to profit or loss					
	Remeasurement of defined benefit liability	20.07	(3.80)	(14.25)	8.68	(15.88)
	Income tax effect	(5.31)	0.96	3.59	(2.44)	4.00
	(b) Items that will be reclassified to profit or loss	-	-	-	-	-
VIII	Other Comprehensive Income, net of income tax	14.76	(2.84)	(10.66)	6.24	(11.88)
IX	Total comprehensive income for the period (VII+VIII)	16,417.99	15,755.87	13,519.01	61,195.80	50,289.58
X	Earnings per equity share (EPS for the quarters are not annualised)					
	Basic (Amount in INR)	3.29	3.16	2.72	12.27	10.11
	Diluted (Amount in INR)	3.27	3.15	2.71	12.21	10.08
	Face value per share (Amount in INR)	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 : May 03, 2024



Aptus Value Housing Finance India Limited
(CIN : L65922TN2009PLC073881)
Statement of consolidated financial results for the quarter and year ended March 31, 2024

Statement of Assets & Liabilities	(INR in lakhs)	
	As at	
	31.03.2024 (Audited)	31.03.2023 (Audited)
Particulars		
ASSETS		
Financial assets		
Cash and cash equivalents	33,612.97	44,678.92
Bank balance other than cash and cash equivalents	1,406.41	1,322.21
Loans	8,52,815.33	6,59,230.97
Investments	5,147.42	5,147.42
Other financial assets	1,610.92	2,835.68
	8,94,593.05	7,13,215.20
Non-financial assets		
Deferred tax assets (net)	2,539.54	1,969.95
Property, plant and equipment	504.84	371.29
Intangible assets	130.54	84.07
Right-of-use assets	1,556.16	1,072.10
Other non-financial assets	168.26	175.57
Assets held for sale	545.07	231.75
Current tax assets (net)	402.32	508.55
	5,846.73	4,413.28
Total Assets	9,00,439.78	7,17,628.48
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	8.75	8.37
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	337.78	865.37
Debt securities	28,945.74	39,005.31
Borrowings (other than debt securities)	4,89,553.78	3,39,600.85
Lease liabilities	1,461.70	975.95
Other financial liabilities	2,075.09	2,188.42
	5,22,382.84	3,82,644.27
Non-Financial Liabilities		
Current tax liabilities (Net)	-	-
Provisions	725.66	462.29
Other non-financial liabilities	538.90	588.80
	1,264.56	1,051.09
Equity		
Equity share capital	9,978.48	9,960.61
Other equity	3,66,813.90	3,23,972.51
	3,76,792.38	3,33,933.12
TOTAL Liabilities and Equity	9,00,439.78	7,17,628.48



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 03, 2024



Statement of consolidated financial results for the quarter and year ended March 31, 2024

Cash flow statement	(INR in lakhs)	
	Year ended	
	31.03.2024 (Audited)	31.03.2023 (Audited)
Particulars		
Cash flows from operating activities:		
Net profit before tax as per statement of profit and loss	79,315.57	65,371.97
Adjustments for:		
Finance costs	38,785.65	27,591.20
Interest on fixed deposits with Banks	(1,960.67)	(2,664.12)
Net gain on changes in fair value	(417.44)	(849.20)
Interest on Government securities	(369.00)	(114.80)
Depreciation and amortisation expense	930.99	721.30
Impairment on Financial Instruments	2,917.36	3,412.35
Share based payments to employees	352.25	458.56
Operating profit before working capital changes	1,19,554.71	93,927.26
Movements in working capital:		
Increase in Loans	(1,96,501.72)	(1,54,844.01)
Increase in other financial assets	1,224.76	(781.06)
Increase in other non-financial assets	7.31	(76.45)
Increase in Trade payables	(527.21)	112.93
Increase / (Decrease) in Other financial liabilities	(113.33)	141.12
Increase in Provisions	272.05	36.48
Increase in other non-financial liabilities	(49.90)	201.61
Cash flow from / (used in) operations	(76,133.33)	(61,282.12)
Finance cost paid	(40,820.90)	(27,836.98)
Direct Taxes paid	(18,613.63)	(15,591.80)
Net cash flow used in operating activities (A)	(1,35,567.86)	(1,04,710.90)
Cash flows from investing activities:		
Capital expenditure on PP&E and intangible assets	(488.63)	(330.94)
Deposits placed with / (withdrawn from) banks, net	(465.74)	3,622.64
Interest received on bank deposits	2,342.21	1,793.50
Interest received on Government securities	265.47	11.27
Purchases of Investments	(1,44,277.00)	(1,58,752.70)
Redemption of Investments	1,44,277.00	1,63,874.00
Income received from investments	417.44	849.20
Net cash flow from / (used in) investing activities (B)	2,070.75	11,066.97
Cash flows from financing activities		
Proceeds from issue of equity shares (including securities premium)	1,251.25	1,528.60
Dividend paid	(19,940.04)	(9,959.86)
Proceeds from issue of debt securities	10,000.00	-
Repayment of debt securities	(19,699.17)	(2,083.33)
Proceeds from borrowings (other than debt securities)	2,78,137.72	1,95,400.00
Repayment of borrowings (other than debt securities)	(1,26,509.94)	(86,527.42)
Payment of lease liabilities	(687.16)	(477.35)
Interest paid on lease liabilities	(121.50)	(77.74)
Net cash flow from financing activities (C)	1,22,431.16	97,802.90
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(11,065.95)	4,158.97
Cash and cash equivalents at the beginning of the period	44,678.92	40,519.95
Cash and cash equivalents at the end of the period	33,612.97	44,678.92

Components of cash and cash equivalents	As at	As at
	March 31, 2024	March 31, 2023
Cash on hand	121.56	202.24
Balances with banks - In current accounts	20,247.21	3,873.95
Balances with banks - In deposit accounts - Original maturity less than 3 months	13,244.20	40,602.73
Total cash and cash equivalents	33,612.97	44,678.92



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

M Anandan

M Anandan
Executive Chairman
DIN: 00033633

Place : Chennai
Date : May 03, 2024



Aptus Value Housing Finance India Limited

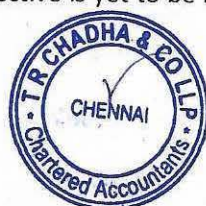
Notes to Consolidated Financial Results for the quarter ended and year ended March 31, 2024

1. 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").
2. The above financial results along with the notes have been reviewed by the Audit Committee at their meeting held on May 02, 2024 and approved by the Board of Directors at their meeting held on May 03, 2024. The financial results for the quarter ended and year ended March 31, 2024 have been audited by T R Chadha & Co LLP, Chartered accountants, statutory auditors of the company. The report thereon is Unmodified.
3. The figure for the quarter ended 31 March 2024 and 31 March 2023 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.
4. During the Year ended March 31, 2024, the Company has allotted 8,93,750 equity shares to employees who have exercised their options under the approved employee stock option schemes.
5. 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.

6. 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

7. The Group is engaged primarily in the business of financing 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.10000.00 Lakhs as at March 31, 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 –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	1,752.54	71.03	-	155.17	1,526.34
Corporate persons					
of which MSMEs	-	-	-	-	-
Others	1,215.12	65.21	-	126.80	1,023.11
Total	2,967.66	136.24	-	281.97	2,549.45

11. The Board of Directors of the Company at its meeting held on May 03, 2024 has considered and declared an Interim Dividend of Rs. 2.5/- per equity share (125%) of face value of Rs. 2/- each for the financial year 2023-24. The interim dividend will be paid to those members whose names appear in the Register of Members as on 15th May, 2024, being the record date for the purpose of payment of interim dividend.
12. Disclosure pursuant to RBI notification dated September 24, 2021 on “Transfer of Loan Exposures” are given below:
- The Company has not transferred or acquired, any loans not in default during the year ended March 31, 2024.
 - The Company has not transferred or acquired, any stressed loans during the year ended March 31, 2024.
13. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
14. These Consolidated audited 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: May 03, 2024

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

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	Rs. in lakh
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					Column O
		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)	Total Value(=K+L+M+ N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
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	-	-	-	-	-	
Total		11,414.17	4,43,527.55	-	32.12	-	2,88,575.45	-	7,43,549.29	-	-	-	-	-	
LIABILITIES															
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	-	-	-	-	-	
Total		9,979.40	3,87,825.09	-	-	-	4,947.45	-	4,02,751.94	-	-	-	-	-	
Cover on Book Value															
Cover on Market Value															
	Exclusive Security Cover Ratio	1.14													





APTUS™

May 03, 2024

Annexure IV

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, Bandra (E) Mumbai - 400 051 Scrip Symbol: APTUS
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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. T R Chadha & Co LLP, 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, 2024.

Please take this information on record.

Thanking you,

For Aptus Value Housing Finance India Limited

B. Vijayan

John Vijayan Rayappa
Chief Financial Officer



Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel: 044-45650000

CIN : L65922TN2009PLC073881

www.aptusindia.com

Disclosure of Related party transaction as per Regulation 23(9) of the SEBI (LODR) Regulations, 2015 as at March 31, 2024

Rs. in lakhs

Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period (Rs. in Lakhs)	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	Aptus Value Housing Finance India Limited	M Anandan	Executive Chairman	Remuneration	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	1362.44										
2	Aptus Value Housing Finance India Limited	K M Mohandass	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	4.50										
3	Aptus Value Housing Finance India Limited	S Krishnamurthy	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	3.90										
4	Aptus Value Housing Finance India Limited	Krishnamurthy Vijayan	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	2.30										
5	Aptus Value Housing Finance India Limited	Mona Kachhwaha	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	3.40										
6	Aptus Value Housing Finance India Limited	V G Kannan	Independent Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	2.20										
7	Aptus Value Housing Finance India Limited	Shailesh Mehta	Non- Executive Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	1.60										
8	Aptus Value Housing Finance India Limited	Suman Bollina	Non- Executive Director	Sitting fees & Commission	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	0.40										
9	Aptus Value Housing Finance India Limited	P.Balaji	Managing Director	Salary Share based benefits	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	240.50 35.97										
10	Aptus Value Housing Finance India Limited	John Vijayan Rayappa	Chief Financial Officer	Salary	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	46.50										
11	Aptus Value Housing Finance India Limited	Sanin Panicker	Company Secretary	Salary Share based benefits	As approved by the NRC, Audit Committee and Board in accordance with the provisions of Companies Act, 2013	16.82 1.44										



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							Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured
12	Aptus Value Housing Finance India Limited	Aptus Finance India Private Limited	Wholly owned Subsidiary	Support Cost shared	As approved by the Audit Committee & Board from time to time within the limits prescribed under the Companies Act ,2013	3217.38									
				Loans & advances given		27000.00									
				Loans &advances repaid		27000.00									
				Guarantees given in respect of borrowings by subsidiary		63130.59									
				Interest income received		2928.98									
				Investment		15047.99									
Total						416761.53									

