

**Ref: APTUS/11-JAN/2024-25****January 31, 2025**

<b>To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335</b>	<b>To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandran (E) Mumbai – 400 051 Scrip Symbol: APTUS</b>
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**Sub: Integrated Filing (Financial) for the quarter and nine-month period ended December 31, 2024**

Pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE Circular No. 20250102-4 and NSE Circular No. NSE/CML/2025/02 dated January 2, 2025, we are submitting herewith the Integrated Filing (Financial) for the quarter and nine-month period ended December 31, 2024.

The above information is also available on the website of the Company [www.apтусindia.com](http://www.apтусindia.com).

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 Review Report on Standalone Unaudited Financial Results for the Quarter and nine months ended December 31<sup>st</sup>,2024 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 nine months ended 31st December 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.

# SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

Offices: Chennai - Mumbai - Bangalore - Madurai

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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.

5. The Statement includes unaudited Standalone Financial Results of the Company for quarter and period ended December 31, 2023, and audited results for the year ended March 31, 2024, which were reviewed / audited by erstwhile auditors whose review / audit report dated February 1, 2024, and May 3, 2024 respectively, expressed an unmodified conclusion / opinion on the said Results. Our conclusion is not modified in respect of the above.

For Sundaram & Srinivasan  
Chartered Accountants  
FRN: 004207S



S.Usha  
Partner  
Membership Number: 211785  
Date: 31<sup>st</sup> January 2025  
Place: Chennai  
UDIN: 25211785BMIULH8580

**Aptus Value Housing Finance India Limited**

(CIN : L65922TN2009PLC073881)

**Statement of standalone unaudited financial results for the quarter and nine months ended December 31, 2024**

(INR In lakhs)

	Particulars	Quarter ended			Nine months ended		Year ended
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	<b>Revenue from operations</b>						
	Interest Income	31,751.76	30,183.19	26,658.07	90,780.69	77,556.18	1,05,283.63
	Fees and commission income	995.85	1,041.10	860.64	2,944.48	2,109.50	3,121.04
	Net gain on fair value changes	159.54	138.48	121.44	442.00	284.88	378.49
	<b>Total revenue from operations</b>	<b>32,907.15</b>	<b>31,362.77</b>	<b>27,640.15</b>	<b>94,167.17</b>	<b>79,950.56</b>	<b>1,08,783.16</b>
II	Other income	878.53	932.42	824.22	2,556.99	2,020.90	3,481.35
III	<b>Total Income (I+II)</b>	<b>33,785.68</b>	<b>32,295.19</b>	<b>28,464.37</b>	<b>96,724.16</b>	<b>81,971.46</b>	<b>1,12,264.51</b>
IV	<b>Expenses</b>						
	Finance costs	10,825.36	9,652.50	8,069.93	29,584.89	23,836.69	32,305.34
	Impairment on financial instruments	934.50	671.82	662.69	1,844.31	1,175.81	2,226.11
	Employee benefits expense	2,875.08	3,204.70	3,297.58	9,991.88	8,783.33	12,123.07
	Depreciation and amortisation expense	328.05	284.14	240.00	872.68	698.24	930.99
	Other expenses	826.29	917.13	653.00	2,669.12	1,740.60	3,006.52
	<b>Total expenses (IV)</b>	<b>15,789.28</b>	<b>14,730.29</b>	<b>12,923.20</b>	<b>44,962.88</b>	<b>36,234.67</b>	<b>50,592.03</b>
V	<b>Profit before tax (III-IV)</b>	<b>17,996.40</b>	<b>17,564.90</b>	<b>15,541.17</b>	<b>51,761.28</b>	<b>45,736.79</b>	<b>61,672.48</b>
VI	<b>Tax expense</b>						
	(1) Current tax	4,014.28	3,831.79	3,554.76	11,200.16	10,214.42	14,096.96
	(2) Deferred tax	(193.08)	53.98	(92.18)	(19.76)	(315.60)	(486.32)
	<b>Total tax expense (VI)</b>	<b>3,821.20</b>	<b>3,885.77</b>	<b>3,462.58</b>	<b>11,180.40</b>	<b>9,898.82</b>	<b>13,610.64</b>
VII	<b>Profit for the period (V-VI)</b>	<b>14,175.20</b>	<b>13,679.13</b>	<b>12,078.59</b>	<b>40,580.88</b>	<b>35,837.97</b>	<b>48,061.84</b>
	<b>Other Comprehensive Income</b>						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	1.29	2.14	(3.80)	5.58	(11.39)	8.58
	Income tax effect	(0.32)	(0.54)	0.96	(1.40)	2.87	(2.16)
	(b) Items that will be reclassified to profit or loss						
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>0.97</b>	<b>1.60</b>	<b>(2.84)</b>	<b>4.18</b>	<b>(8.52)</b>	<b>6.42</b>
IX	<b>Total comprehensive income for the period (VII+VIII)</b>	<b>14,176.17</b>	<b>13,680.73</b>	<b>12,075.75</b>	<b>40,585.06</b>	<b>35,829.45</b>	<b>48,068.26</b>
X	<b>Earnings per equity share (EPS for the quarters/ half years are not annualised)</b>						
	Basic (Amount in INR)	2.84	2.74	2.42	8.13	7.19	9.64
	Diluted (Amount in INR)	2.84	2.73	2.41	8.12	7.15	9.59
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 2)	9,996.28	9,994.61	9,978.48	9,996.28	9,978.48	9,978.48
	Reserves (excluding revaluation reserves)						3,30,206.51

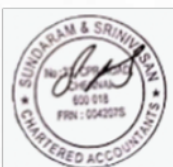
For and on behalf of the Board of Directors of  
Aptus Value Housing Finance India Limited

  
**M Anandan**  
 Executive Chairman  
 DIN: 00033633



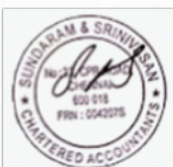
Place : Chennai

Date : January 31, 2025



Aptus Value Housing Finance India Limited  
Notes to unaudited standalone financial Results for the quarter and nine months ended  
December 31, 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 Jan 30, 2025 and approved by the Board of Directors at their meeting held on Jan 31, 2025. The financial results for the quarter ended and nine months ended December 31, 2024 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. During the quarter ended Dec 31, 2024, 83,458 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. 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.
6. During the quarter ended December 31, 2024, the company has issued 25000 secured, redeemable, rated, listed, Non- Convertible Debentures (NCD's) having face value of INR 1,00,000 each aggregating to INR 25000 lakhs on a private placement basis. These NCD's were listed on BSE on 31<sup>st</sup> December 2024.
7. The listed Non-Convertible Debentures of the Company aggregating Rs. 73,622.47 Lakhs as at 31<sup>st</sup> Dec, 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 & nine months ended December 31, 2024.
  - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended & nine months ended December 31, 2024.
10. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the nine months ended December 31, 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 nine months ended December 31, 2024 is attached as Annexure III.
12. The figures for the quarter ended December 31,2024 and December 31,2023 are the balancing figures between reviewed figures in respect of the nine months ended December 31,2024 and December 31,2023 and the reviewed figures for the half year ended September 30, 2024 and September 30, 2023 respectively
13. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
14. These Standalone Unaudited Financial Results are also available on the stock exchange websites [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and on our website [www.apтусindia.com](http://www.apтусindia.com)

For Aptus Value Housing Finance India Limited



M Anandan

Executive Chairman

DIN: 00033633



Place: Chennai

Date: Jan 31, 2025



Independent Auditor's Review Report on the Unaudited Consolidated Financial Results for the Quarterly and Nine months ended 31<sup>st</sup> December 2024 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 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, December 31, 2024 and year to date from April 01, 2024 to December 31, 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 and 52 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 Finance India Private Limited

5. Based on our review conducted and procedures performed as stated on paragraph 3 above and based on the consideration of the review report of other auditor referred to in paragraph 6 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 accompanying Statement includes financial results/information of one subsidiary, which was not reviewed by us, which reflect total revenues of ₹ 12,513.16 lakhs and ₹ 33,303.89 Lakhs for the quarter and period ended December 31, 2024 respectively, total net profit/(loss) after tax of ₹ 4,875.31 Lakhs and ₹ 13,841.19 Lakhs for the quarter and period ended December 31, 2024 respectively, total comprehensive income of ₹ Rs.4,875.31 Lakhs and ₹ 13,841.19 Lakhs for the quarter and period ended December 31, 2024 respectively, as considered in the unaudited consolidated financial results. This financial results/financial information of the subsidiary have been reviewed by other auditor, whose report has been furnished to us by the Management and our conclusion 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 report of such other auditor.



# SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

Offices: Chennai - Mumbai - Bangalore - Madurai

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8. The Statement includes unaudited consolidated financial results of the Company for quarter and period ended December 31, 2023, and audited results for the year ended March 31, 2024, which were reviewed / audited by erstwhile auditors whose review / audit report dated February 1, 2024, and May 3, 2024 respectively, expressed an unmodified conclusion/opinion on the said results.

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: 31<sup>st</sup> January 2025  
Place: Chennai  
UDIN: 25211785BMIULI6411

**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)

Statement of consolidated unaudited financial results for the quarter and nine months ended December 31, 2024

(INR In lakhs)

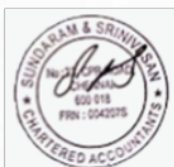
	Particulars	Quarter ended			Nine months ended		Year ended 31.03.2024 (Audited)
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	
I	<b>Revenue from operations</b>						
	Interest Income	43,347.75	40,517.59	33,846.29	1,21,962.28	95,990.49	1,31,985.88
	Fees and commission income	1,489.41	1,463.27	1,162.84	4,167.42	2,772.65	4,114.49
	Net gain on fair value changes	167.35	158.15	132.89	507.48	300.21	417.44
	<b>Total revenue from operations</b>	<b>45,004.51</b>	<b>42,139.01</b>	<b>35,142.02</b>	<b>1,26,637.18</b>	<b>99,063.35</b>	<b>1,36,517.81</b>
II	Other income	1,463.67	1,415.54	1,122.64	3,848.52	3,134.13	5,166.64
III	<b>Total Income (I+II)</b>	<b>46,468.18</b>	<b>43,554.55</b>	<b>36,264.66</b>	<b>1,30,485.70</b>	<b>1,02,197.48</b>	<b>1,41,684.45</b>
IV	<b>Expenses</b>						
	Finance costs	14,291.33	12,794.46	9,845.27	39,073.02	27,933.25	38,785.65
	Impairment of Financial Instruments	1,291.27	951.22	800.02	2,607.09	1,605.45	2,917.36
	Employee benefits expense	4,346.09	4,352.76	3,823.55	13,035.80	11,000.95	14,891.52
	Depreciation and amortisation expense	328.05	284.14	240.00	872.68	698.24	930.99
	Other expenses	1,658.18	1,499.34	1,041.59	4,509.31	3,146.75	4,843.36
	<b>Total expenses (IV)</b>	<b>21,914.92</b>	<b>19,881.92</b>	<b>15,750.43</b>	<b>60,097.90</b>	<b>44,384.64</b>	<b>62,368.88</b>
V	<b>Profit before tax (III-IV)</b>	<b>24,553.26</b>	<b>23,672.63</b>	<b>20,514.23</b>	<b>70,387.80</b>	<b>57,812.84</b>	<b>79,315.57</b>
VI	<b>Tax expense</b>						
	(1) Current tax	5,730.35	5,403.15	4,805.94	15,948.12	13,397.50	18,698.04
	(2) Deferred tax	(227.58)	72.57	(50.42)	17.60	(370.99)	(572.03)
	<b>Total tax expense (VI)</b>	<b>5,502.77</b>	<b>5,475.72</b>	<b>4,755.52</b>	<b>15,965.72</b>	<b>13,026.51</b>	<b>18,126.01</b>
VII	<b>Profit for the period (V-VI)</b>	<b>19,050.49</b>	<b>18,196.91</b>	<b>15,758.71</b>	<b>54,422.08</b>	<b>44,786.33</b>	<b>61,189.56</b>
	<b>Other Comprehensive Income</b>						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	1.29	2.14	(3.80)	5.58	(11.39)	8.68
	Income tax effect	(0.32)	(0.54)	0.96	(1.40)	2.87	(2.44)
	(b) Items that will be reclassified to profit or loss	-	-	-	-	-	-
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>0.97</b>	<b>1.60</b>	<b>(2.84)</b>	<b>4.18</b>	<b>(8.52)</b>	<b>6.24</b>
IX	<b>Total Comprehensive Income for the period (VII+VIII)</b>	<b>19,051.46</b>	<b>18,198.51</b>	<b>15,755.87</b>	<b>54,426.26</b>	<b>44,777.81</b>	<b>61,195.80</b>
X	<b>Earnings per equity share (EPS for the quarters/ half years is not annualised)</b>						
	Basic (Amount in INR)	3.82	3.65	3.16	10.90	8.98	12.27
	Diluted (Amount in INR)	3.81	3.63	3.15	10.89	8.94	12.21
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00
	Paid-up equity share capital (Face value of ₹ 10)	9,996.28	9,994.61	9,978.48	9,996.28	9,978.48	9,978.48
	Reserves (excluding revaluation reserves)						3,66,051.97

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 : January 31, 2025



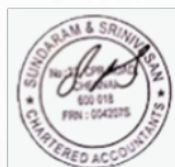
Aptus Value Housing Finance India Limited  
Notes to unaudited consolidated financial Results for the quarter and nine months ended  
December 31, 2024

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 Jan 30, 2025 and approved by the Board of Directors at their meeting held on Jan 31, 2025. The financial results for the quarter ended and nine months ended December 31, 2024 have been subjected to a limited review by the statutory auditors (Sundaram & Srinivasan, Chartered Accountants) of the company.
3. During the quarter ended Dec 31, 2024, 83,458 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. 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.
7. During the quarter ended December 31, 2024, the company has issued 32500 secured, redeemable, rated, listed, Non-Convertible Debentures (NCD's) having face value of INR 1,00,000 each aggregating to INR 32500 lakhs on a private placement basis.
8. The listed Non-Convertible Debentures of the Company aggregating Rs. 81,124.31 Lakhs (including interest accrued) as at December 31, 2024 are secured by way of an exclusive first ranking continuing charge over identified loan receivables of the Company. 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



Aptus Value Housing Finance India Limited  
Notes to unaudited consolidated financial Results for the quarter and nine months ended  
December 31, 2024

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 & nine months ended December 31, 2024.
  - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended & nine months ended December 31, 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](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and on our website [www.apthusindia.com](http://www.apthusindia.com).

For Aptus Value Housing Finance India Limited



M Anandan

Executive Chairman

DIN: 00033633



Place: Chennai

Date: Jan 31, 2025



**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 & nine months ended Dec 31, 2024**

S. No.	Particulars	Nine months ended Dec'24
1	Debt-equity	1.34
2	Net worth (INR in lakhs)	3,60,993.07
3	Net profit for the period (after tax) (INR in lakhs)	40,580.88
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	8.13
	(b) Diluted	8.12
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	51.78%
17	Net profit margin	41.96%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.20%
	Net Non-Performing Assets (NNPA)	0.89%
	Provision Coverage Ratio on stage 3 assets*	25.84%
	Liquidity Coverage Ratio	121%
	* Provision Coverage ratio on Stage 3 assets = Impairment allowance on Stage 3 / Gross Stage 3 loans	



## Aptus Value Housing Finance India Limited

Security cover certificate as per Regulation 54(3) of the SEBI (LODR) Regulations, 2015 as at Dec 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
Particulars	Description of an asset for which this certificate relate	Exclusive Charge		Parl- Passu Charge				Eliminated 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	32.12	-	702.95	-	735.07	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	2,095.23	-	2,095.23	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	104.91	-	104.91	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	28,310.96	-	28,310.96	-	-	-	-	-
Loans	Book Debt and receivables	82,921.51	5,35,325.67	Yes	-	-	1,63,535.61	-	7,81,782.79	-	82,921.51	-	-	82,921.51
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	24,684.84	-	24,684.84	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	1,421.97	No	-	-	4,993.86	-	6,415.83	-	-	-	-	-
Others		-	-	No	-	-	8,592.16	-	8,592.16	-	-	-	-	-
<b>Total</b>		<b>82,921.51</b>	<b>5,36,747.64</b>	-	<b>32.12</b>	-	<b>2,33,020.53</b>	-	<b>8,52,721.79</b>	-	-	-	-	-
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Listed Debt Securities	73,622.47	-	No	-	-	-	-	73,622.47	-	-	-	-	-
Other debt sharing pari-assu charge with above debt.				No										
Other Debt				No										
Subordinated debt				No										
Borrowings			1,35,330.82	No					1,35,330.82					
Bank			2,59,069.23	No					2,59,069.23					
Debt Securities			17,380.45	No					17,380.45					
Others				No										
Trade payables				No			289.01		289.01					
Lease Liabilities				No			2,042.57		2,042.57					
Provisions				No			676.08		676.08					
Others				No			3,318.10		3,318.10					
<b>Total</b>		<b>73,622.47</b>	<b>4,11,780.50</b>	-	-	-	<b>6,325.76</b>	-	<b>4,91,728.73</b>	-	-	-	-	-
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio	1.13												



**B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC.**

<b>Statement on deviation / variation in utilisation of funds raised</b>						
Name of the listed entity		Aptus Value Housing Finance Limited				
Mode of fund raising		Public Issues / Rights Issues / Preferential Issues / QIP / Others  Private Placement - Non-Convertible Debentures				
Date of raising funds		30 <sup>th</sup> December 2024				
Amount raised		250,00,00,000				
Report filed for quarter ended		31 <sup>st</sup> December 2024				
Monitoring Agency		applicable / not applicable				
Monitoring Agency Name, if applicable		NA				
Is there a deviation/ variation in use of funds raised?		No				
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders		No				
If Yes, Date of shareholder 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	Remarks , if any

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



					applicable object (in Rs. crore and in %)	
Not Applicable						
Deviation could mean: (a) Deviation in the objects or purposes for which the funds have been raised or (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or (c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.						
<b>Sanin Panicker</b> <b>Company Secretary &amp; Compliance Officer</b>						

**C. DISCLOSURE OF OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES:**

There is no default on loans and debt securities for the quarter ended December 31, 2024.

**D. DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2nd and 4th quarter)**

Not Applicable for this quarter

**E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG-WITH ANNUAL AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter)**

Not Applicable for this quarter