

Ref No: APTUS/03-NOV/2022-23

November 08, 2022

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,

**Subject: Outcome of the Board Meeting held on Tuesday, November 08, 2022.**

This is to inform that pursuant to Regulation 33 and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), the Board of Directors of the Company at its meeting held on Tuesday, November 08, 2022 has inter-alia considered and approved the unaudited financial (standalone and consolidated) results of the Company for the second quarter and half year ended September 30, 2022.

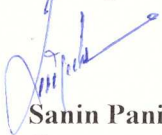
Please find enclosed herewith the following:

1. A copy of the unaudited financial results of the Company for the second quarter and half year ended September 30, 2022 along with the Limited Review Report submitted by Statutory Auditors of the Company, T R Chadha & Co, LLP, Chartered Accountants.
2. Disclosure as per Regulation 52(4) of the SEBI LODR Regulations is enclosed as **Annexure I**.
3. Security Cover Certificate as on September 30, 2022 as per Regulation 54 read with SEBI Circular No SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022 is enclosed as **Annexure II**.

Please note that the said Board Meeting commenced at 10.30 a.m. and concluded at 03.10 p.m.

Kindly take the same on record.

Thanking you,

**For Aptus Value Housing Finance India Limited**

**Sanin Panicker**  
Company Secretary & Compliance Officer  
Membership No: A32834



Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel : 044-4565000, Fax : 044-4555 4170.

CIN : L65922TN2009PLC073881

www.apтусindia.com



Independent Auditors' Review Report for the quarter and half year ended September 30, 2022 on the unaudited standalone financial results of Aptus Value Housing Finance India Limited pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended)

To the Board of Directors  
Aptus Value Housing Finance India Limited

1. We have reviewed the accompanying Statement of Unaudited standalone Financial Results of **Aptus Value Housing Finance India Limited** (hereinafter referred to as "the Company") for the quarter and half ended September 30, 2022 ("the Statement"), attached herewith, 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 ('Listing Regulations').
2. This Statement, which is the responsibility of the Company's management and approved by the 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, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report 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 is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable Indian Accounting Standard and other recognized accounting practices and policies, 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 or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.
5. **Other Matter**  
The Statement includes comparative financial figures of the Company for the quarter and half year ended September 30, 2021 were reviewed by previous auditors whose report dated October 29, 2021,

T R Chadha & Co., a partnership firm converted into T R Chadha & Co LLP  
(A limited liability partnership with LLP Identification No. AAF-3926) with effect from 28<sup>th</sup> December 2015

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# **T R Chadha & Co LLP**

**Chartered Accountants**



expressed an unmodified conclusion on those financial results. Accordingly, we do not express any conclusion on aforesaid results and have relied upon the said reports for the purpose of our report on this Statement. Our conclusion is not modified in respect of the above matter.

**For T R Chadha & Co LLP**

Chartered Accountants

Firm's Registration No.: 006711N/ N500028

**Sheshu Samudrala**

Partner

Membership No.: 235031

UDIN: 22235031BCMWJB8366



Place: Chennai

Date: 08.11.2022

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## Aptus Value Housing Finance India Limited

(CIN : L65922TN2009PLC073881)

## Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2022

(INR In lakhs)

	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	<b>Revenue from operations</b>						
	Interest Income	21,839.92	19,583.60	15,934.66	41,423.52	30,678.71	65,934.21
	Fees and commission income	515.33	487.53	341.39	1,002.86	560.97	1,429.81
	Net gain on fair value changes	416.25	131.37	71.52	547.62	146.86	532.81
	<b>Total revenue from operations</b>	<b>22,771.50</b>	<b>20,202.50</b>	<b>16,347.57</b>	<b>42,974.00</b>	<b>31,386.54</b>	<b>67,896.83</b>
II	Other income	927.01	749.66	593.42	1,676.67	956.22	2,391.27
III	<b>Total Income (I+II)</b>	<b>23,698.51</b>	<b>20,952.16</b>	<b>16,940.99</b>	<b>44,650.67</b>	<b>32,342.76</b>	<b>70,288.10</b>
IV	<b>Expenses</b>						
	Finance costs	5,774.55	4,585.14	4,749.58	10,359.69	9,463.85	17,919.56
	Impairment on financial instruments	590.70	678.54	660.39	1,269.24	1,276.67	2,933.61
	Employee benefits expense	3,024.91	1,943.97	2,182.97	4,968.88	4,058.57	7,405.57
	Depreciation and amortisation expense	230.71	165.74	154.34	396.45	298.01	661.19
	Other expenses	664.53	623.77	412.74	1,288.30	751.86	1,729.73
	<b>Total expenses (IV)</b>	<b>10,285.40</b>	<b>7,997.16</b>	<b>8,160.02</b>	<b>18,282.56</b>	<b>15,848.96</b>	<b>30,649.66</b>
V	<b>Profit before tax (III-IV)</b>	<b>13,413.11</b>	<b>12,955.00</b>	<b>8,780.97</b>	<b>26,368.11</b>	<b>16,493.80</b>	<b>39,638.44</b>
VI	<b>Tax expense</b>						
	(1) Current tax	2,780.35	2,845.74	2,270.65	5,626.09	4,104.07	9,371.41
	(2) Adjustment of tax relating to earlier periods						
	(3) Deferred tax	(45.85)	(83.70)	(403.47)	(129.55)	(537.55)	(555.83)
	<b>Total tax expense (VI)</b>	<b>2,734.50</b>	<b>2,762.04</b>	<b>1,867.18</b>	<b>5,496.54</b>	<b>3,566.52</b>	<b>8,815.58</b>
VII	<b>Profit for the period (V-VI)</b>	<b>10,678.61</b>	<b>10,192.96</b>	<b>6,913.79</b>	<b>20,871.57</b>	<b>12,927.28</b>	<b>30,822.86</b>
	<b>Other Comprehensive Income</b>						
	<b>(a) Items that will not be reclassified to profit or loss</b>						
	Remeasurement of defined benefit liability	(0.15)	(0.94)	(4.77)	(1.09)	(8.53)	(3.75)
	Income tax effect	0.03	0.24	1.19	0.27	2.14	0.94
	<b>(b) Items that will be reclassified to profit or loss</b>						
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>(0.12)</b>	<b>(0.70)</b>	<b>(3.58)</b>	<b>(0.82)</b>	<b>(6.39)</b>	<b>(2.81)</b>
IX	<b>Total comprehensive income for the period (VII+VIII)</b>	<b>10,678.49</b>	<b>10,192.26</b>	<b>6,910.21</b>	<b>20,870.75</b>	<b>12,920.89</b>	<b>30,820.05</b>
X	<b>Earnings per equity share (EPS for the quarters/ half years are not annualised)</b>						
	Basic (Amount in INR)	2.15	2.05	1.42	4.20	2.67	6.28
	Diluted (Amount in INR)	2.14	2.04	1.40	4.18	2.64	6.25
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00

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



M Anandan  
Chairman & Managing Director  
DIN: 00033633

Place : Chennai  
Date : November 08, 2022



Aptus Value Housing Finance India Limited  
(CIN : L65922TN2009PLC073881)  
Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2022

Statement of Assets & Liabilities	(INR in lakhs)	
	As at	
	30.09.2022 (Unaudited)	31.03.2022 (Audited)
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	71,898.29	39,612.30
Bank balance other than cash and cash equivalents	1,621.28	3,510.33
Loans	5,11,523.63	4,41,054.74
Investments	48,826.05	25,451.25
Other financial assets	1,395.73	1,944.23
	<b>6,35,264.98</b>	<b>5,11,572.85</b>
<b>Non-financial assets</b>		
Deferred tax assets (net)	2,176.58	2,046.76
Property, plant and equipment	369.86	339.75
Intangible assets	106.81	61.65
Right-of-use assets	743.36	795.12
Other non-financial assets	265.42	80.06
Assets held for sale	162.04	156.54
	<b>3,824.07</b>	<b>3,479.88</b>
<b>Total Assets</b>	<b>6,39,089.05</b>	<b>5,15,052.73</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial liabilities</b>		
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	950.16	494.24
Debt securities	38,394.37	38,211.45
Borrowings (other than debt securities)	2,96,623.78	1,95,680.54
Lease liabilities	720.61	780.13
Other financial liabilities	1,494.21	2,165.24
	<b>3,38,183.13</b>	<b>2,37,331.60</b>
<b>Non-Financial Liabilities</b>		
Current tax liabilities (Net)	498.60	344.13
Provisions	419.61	403.08
Other non-financial liabilities	875.94	384.36
	<b>1,794.15</b>	<b>1,131.57</b>
<b>Equity</b>		
Equity share capital	9,959.86	9,938.36
Other equity	2,89,151.92	2,66,651.20
	<b>2,99,111.78</b>	<b>2,76,589.56</b>
<b>TOTAL Liabilities and Equity</b>	<b>6,39,089.06</b>	<b>5,15,052.73</b>



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

M Anandan  
Chairman & Managing Director  
DIN: 00033633

Place : Chennai  
Date : November 08, 2022



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

Statement of standalone unaudited financial results for the quarter and half year ended September 30, 2022

Standalone Cash flow statement	(INR in lakhs)	
	Period ended	
	30.09.2022 (Unaudited)	30.09.2021 (Unaudited)
<b>Cash flows from operating activities:</b>		
Net profit before tax as per statement of profit and loss	26,368.11	16,493.80
Adjustments for:		
Finance costs	10,359.69	9,463.85
Interest on fixed deposits with Banks	(795.69)	(636.40)
Net gain on changes in fair value	(547.62)	(146.86)
Depreciation and amortisation expense	396.45	298.01
Impairment on Financial Instruments	1,269.24	1,276.67
Financial guarantee commission	(28.11)	(22.51)
Share based payments to employees	175.38	437.70
<b>Operating profit before working capital changes</b>	<b>37,197.45</b>	<b>27,164.26</b>
Movements in working capital:		
Increase in Loans	(71,743.63)	(44,619.91)
Increase in other financial assets	493.00	(513.77)
Increase in other non-financial assets	(193.93)	(38.57)
Increase in Trade payables	455.92	(24.52)
Increase / (Decrease) in Other financial liabilities	(692.90)	2,581.72
Increase in Provisions	15.44	58.25
Increase in other non-financial liabilities	491.58	593.42
<b>Cash flow from / (used in) operations</b>	<b>(33,977.07)</b>	<b>(14,799.12)</b>
Finance cost paid	(10,882.83)	(9,235.89)
Direct Taxes paid	(5,471.64)	(3,416.87)
<b>Net cash flow used in operating activities (A)</b>	<b>(50,331.54)</b>	<b>(27,451.88)</b>
<b>Cash flows from investing activities:</b>		
Capital expenditure on PP&E and intangible assets	(186.55)	(83.17)
Deposits placed with / (withdrawn from) banks, net	1,979.24	(14,981.73)
Interest received on bank deposits	705.50	533.73
Purchases of Investments	(83,017.09)	(32,447.16)
Redemption of Investments	59,822.82	35,700.30
Income received from investments	417.08	146.86
<b>Net cash flow from / (used in) investing activities (B)</b>	<b>(20,279.00)</b>	<b>(11,131.17)</b>
<b>Cash flows from financing activities</b>		
Issue of equity shares (including securities premium)	1,476.08	49,999.99
Proceeds from partly paid up shares (including securities premium)	-	7,875.45
Share issue expenses (net of taxes)	-	(1,874.49)
Proceeds from issue of debt securities	-	-
Repayment of debt securities	(0.00)	-
Proceeds from borrowings (other than debt securities)	1,27,500.00	38,000.00
Repayment of borrowings (other than debt securities)	(25,850.70)	(42,929.29)
Payment of lease liabilities	(264.00)	(199.78)
Interest paid on lease liabilities	35.14	(27.54)
<b>Net cash flow from financing activities (C)</b>	<b>1,02,896.52</b>	<b>50,844.34</b>
<b>Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>32,285.99</b>	<b>12,261.29</b>
Cash and cash equivalents at the beginning of the period	39,612.30	40,757.50
<b>Cash and cash equivalents at the end of the period</b>	<b>71,898.29</b>	<b>53,018.78</b>

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



*M Anandan*

M Anandan  
Chairman & Managing Director  
DIN: 00033633

Place : Chennai  
Date : November 08, 2022



1. The above Statement of Standalone unaudited 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 Standalone unaudited Financial Results along with the notes have been reviewed by the Audit Committee at their meeting held on Nov 07, 2022 and approved by the Board of Directors at their meeting held on Nov 08, 2022. The financial results for the quarter ended and half year ended September 30, 2022 have been subjected to a limited review by the statutory auditors (T R Chadha & Co. LLP, Chartered Accountants) of the company. The Financial results for the quarter and half year ended September 30, 2021 were reviewed by previous statutory auditors M/s. S.R Batiboi & Associates LLP.
3. 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.
4. During the half year ended September 30, 2022, the Company has allotted 10,74,656 equity shares to employees who have exercised their options under the ESOP scheme 2021.
5. Disclosure pursuant to RBI Notification –RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and RBI/2021-22/31/DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021:

(Rs. in Lakhs)

Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan - position as at the end of the previous half-year (A)	Of(A), aggregate debt that slipped into NPA during the half-year (B)	Of(A), amount written off during the half-year (C)	Of(A), amount paid by the borrowers during the half-year (D)	Exposure to accounts classified as standard consequent to implementation of resolution plan - position as at the end of this half-year
	(A)	(B)	(C)	(D)	
Personal Loans	2,860.06	462.01	-	131.35	2,266.70
Corporate persons	-	-	-	-	-
of which MSMEs	-	-	-	-	-
Others	1,818.65	391.75	-	133.28	1,293.63
<b>Total</b>	<b>4,678.71</b>	<b>853.76</b>	<b>-</b>	<b>264.63</b>	<b>3,560.33</b>



6. Pursuant to the RBI circular dated 12 November 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning (IRACP) pertaining to Advances - Clarifications", the Company changed its NPA definition to comply with the norms/ changes for regulatory reporting, as applicable. This has resulted in classification of loans amounting to Rs. 1082.60 lacs as additional non-performing assets (Gross Stage 3) as at 30 September 2022. However, the said change does not have a material impact on the financial results for the half year ended 30 September 2022. On 15 February 2022, the RBI allowed deferment pertaining to the up gradation of Non Performing accounts till 30 September 2022. However, the Company has not opted for such deferment and continues to align Stage 3 definition to revised NPA definition.
7. 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.
8. The Company has evaluated the impact of COVID-19 on the business and operations of the Company as at September 30, 2022 and is of the view that it does not have any material impact on the financial results of the Company on the basis of the facts and events up to the date of approval of these financial statements/results. However, in view of the dynamic nature of the pandemic, the Company will continue to monitor future events / developments that may result in an adverse effect on the business and operations of the Company.
9. The listed Non-Convertible Debentures of the Company aggregating Rs. 27,836.27 Lakhs as at September 30, 2022 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.
10. 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.
11. Disclosure pursuant to RBI notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:
  - (a) The Company has not transferred or acquired, any loans not in default during the quarter ended & half year ended September 30, 2022.
  - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended & half year ended September 30, 2022.
12. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended September 30, 2022 is attached as Annexure I.
13. Disclosures in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended September 30, 2022 is attached as Annexure II.
14. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.



Aptus Value Housing Finance India Limited

Notes to Standalone Financial Results for the quarter and half year ended September 30, 2022

15. 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



Chairman & Managing Director

DIN: 00033633

Place: Chennai

Date: Nov 08, 2022





Independent Auditors' Review Report for the quarter and half year ended September 30, 2022 on the unaudited consolidated financial results of Aptus Value Housing Finance India Limited pursuant the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended)

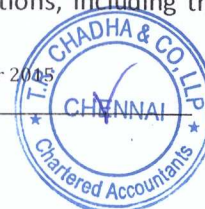
**The Board of Directors**

**Aptus Value Housing Finance India Limited**

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 and half year ended September 30, 2022 ("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 ('Listing Regulations').
2. This Statement, which is the responsibility of the Holding Company's management and approved by the Holding 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, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report 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 is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.  
We also performed procedures in accordance with the Circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.
4. The Statement includes the results of the Holding Company's subsidiary Aptus Finance India Private Limited.
5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review of other auditors 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 there under 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

T R Chadha & Co., a partnership firm converted into T R Chadha & Co LLP  
(A limited liability partnership with LLP Identification No. AAF-3926) with effect from 28<sup>th</sup> December 2015

Chennai Branch: Door No. 5D, V Floor, Mount Chambers, 758, Anna Salai, Chennai – 600 002  
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Corporate/ Regd. Office: B-30, Connaught Place, Kuthiala Building, New Delhi – 110001  
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manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

**6. Other Matter**

- a. The accompanying Statement includes the unaudited interim financial results and other financial information, in respect of one subsidiary, whose unaudited interim financial results reflects total income of Rs.7967.05 Lakhs, total net profit after tax of Rs.3371.73 Lakhs, total comprehensive income Rs 3371.73 Lakhs, for the period ended September 30, 2022 as considered in the Statement which has been reviewed by the independent auditor of that subsidiary. The independent auditor's reports on interim financial results of these entities have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts based solely on the report of such auditors and procedures performed by us as stated in paragraph 3 above. Our conclusion on the Statement in respect of matters stated in paragraph 6 is not modified with respect to our reliance on the work done and the reports of the other auditors.
- b. The Statement includes comparative financial figures of the Company for the quarter and half year ended September 30, 2021 were reviewed by previous auditors whose report dated October 29, 2021, expressed an unmodified conclusion on those financial results. Accordingly, we do not express any conclusion on aforesaid results and have relied upon the said reports for the purpose of our report on this Statement. Our conclusion is not modified in respect of the above matter.

For **T R Chadha & Co LLP**  
Chartered Accountants  
Firm's Registration No.: 006711N/ N500028

**Sheshu Samudrala**  
Partner  
Membership No.: 235031  
UDIN: 22235031BCMVXR6344



Place: Chennai  
Date: 08.11.2022

T R Chadha & Co., a partnership firm converted into T R Chadha & Co LLP  
(A limited liability partnership with LLP Identification No. AAF-3926) with effect from 28<sup>th</sup> December 2015

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

Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2022

(INR In lakhs)

	Particulars	Quarter ended			Half year ended		Year ended 31.03.2022 (Audited)
		30.09.2022 (Unaudited)	30.06.2022 (Unaudited)	30.09.2021 (Unaudited)	30.09.2022 (Unaudited)	30.09.2021 (Unaudited)	
I	<b>Revenue from operations</b>						
	Interest Income	25,746.93	23,300.13	19,169.49	49,047.06	37,028.50	79,166.75
	Fees and commission income	632.04	602.91	433.14	1,234.95	701.37	1,768.81
	Net gain on fair value changes	445.00	131.37	71.52	576.37	146.86	532.81
	<b>Total revenue from operations</b>	<b>26,823.97</b>	<b>24,034.41</b>	<b>19,674.15</b>	<b>50,858.38</b>	<b>37,876.73</b>	<b>81,468.37</b>
II	Other income	881.37	841.72	649.59	1,723.09	1,035.35	2,553.33
III	<b>Total Income (I+II)</b>	<b>27,705.34</b>	<b>24,876.13</b>	<b>20,323.74</b>	<b>52,581.47</b>	<b>38,912.08</b>	<b>84,021.70</b>
IV	<b>Expenses</b>						
	Finance costs	6,683.11	5,426.05	5,524.85	12,109.16	11,075.35	20,858.64
	Impairment of Financial Instruments	907.46	951.79	746.00	1,859.25	1,463.21	3,447.28
	Employee benefits expense	3,296.41	2,206.59	2,384.69	5,503.00	4,481.79	8,435.52
	Depreciation and amortisation expense	230.71	165.74	154.34	396.45	298.01	661.19
	Other expenses	928.49	895.61	574.85	1,824.10	1,140.18	2,617.48
	<b>Total expenses (IV)</b>	<b>12,046.18</b>	<b>9,645.78</b>	<b>9,384.73</b>	<b>21,691.96</b>	<b>18,458.54</b>	<b>36,020.11</b>
V	<b>Profit before tax (III-IV)</b>	<b>15,659.16</b>	<b>15,230.35</b>	<b>10,939.01</b>	<b>30,889.51</b>	<b>20,453.54</b>	<b>48,001.59</b>
VI	<b>Tax expense</b>						
	(1) Current tax	3,411.97	3,445.42	2,837.83	6,857.39	5,143.10	11,550.85
	(2) Adjustment of tax relating to earlier periods	-	-	-	-	-	-
	(3) Deferred tax	(83.48)	(99.22)	(424.72)	(182.70)	(569.29)	(563.27)
	<b>Total tax expense (VI)</b>	<b>3,328.49</b>	<b>3,346.20</b>	<b>2,413.11</b>	<b>6,674.69</b>	<b>4,573.81</b>	<b>10,987.58</b>
VII	<b>Profit for the period (V-VI)</b>	<b>12,330.67</b>	<b>11,884.15</b>	<b>8,525.90</b>	<b>24,214.82</b>	<b>15,879.73</b>	<b>37,014.01</b>
	<b>Other Comprehensive Income</b>						
	(a) Items that will not be reclassified to profit or loss						
	Remeasurement of defined benefit liability	(0.15)	(0.94)	(4.77)	(1.09)	(8.53)	(3.75)
	Income tax effect	0.03	0.24	1.19	0.27	2.14	0.94
	(b) Items that will be reclassified to profit or loss	-	-	-	-	-	-
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>(0.12)</b>	<b>(0.70)</b>	<b>(3.58)</b>	<b>(0.82)</b>	<b>(6.39)</b>	<b>(2.81)</b>
IX	<b>Total Comprehensive Income for the period (VII+VIII)</b>	<b>12,330.55</b>	<b>11,883.45</b>	<b>8,522.32</b>	<b>24,214.00</b>	<b>15,873.34</b>	<b>37,011.20</b>
X	<b>Earnings per equity share (EPS for the quarters/ half years is not annualised)</b>						
	Basic (Amount in INR)	2.48	2.39	1.75	4.87	3.28	7.58
	Diluted (Amount in INR)	2.47	2.38	1.73	4.85	3.25	7.53
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00	2.00	2.00

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



M Anandan  
Chairman & Managing Director  
DIN: 00033633

Place : Chennai  
Date : November 08, 2022



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

Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2022

Statement of Assets & Liabilities		(INR in lakhs)	
Particulars		As at	
		30.09.2022 (Unaudited)	31.03.2022 (Audited)
<b>ASSETS</b>			
<b>Financial Assets</b>			
Cash and cash equivalents		72,737.94	40,519.95
Bank balance other than cash and cash equivalents		2,199.59	4,074.24
Loans		5,81,290.08	5,07,874.52
Investments		33,917.99	10,165.19
Other financial assets		1,446.44	2,054.62
		<b>6,91,592.04</b>	<b>5,64,688.52</b>
<b>Non-Financial Assets</b>			
Deferred tax assets (net)		2,446.50	2,263.53
Property, plant and equipment		369.86	339.75
Intangible assets		106.81	61.65
Right-of-use assets		743.36	795.12
Other non-financial assets		280.73	99.13
Assets held for sale		162.04	156.54
		<b>4,109.31</b>	<b>3,715.72</b>
<b>Total Assets</b>		<b>6,95,701.35</b>	<b>5,68,404.24</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
<b>Financial Liabilities</b>			
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		1,048.09	789.67
Debt securities		40,158.57	41,024.83
Borrowings (other than debt securities)		3,33,122.03	2,31,037.87
Lease liabilities		720.61	780.13
Other financial liabilities		1,379.17	2,047.30
		<b>3,76,428.48</b>	<b>2,75,679.80</b>
<b>Non-Financial Liabilities</b>			
Current tax liabilities (Net)		490.13	311.07
Provisions		420.83	409.93
Other non-financial liabilities		880.19	387.19
		<b>1,791.15</b>	<b>1,108.19</b>
<b>EQUITY</b>			
Equity share capital		9,959.86	9,938.36
Other equity		3,07,521.86	2,81,677.89
		<b>3,17,481.72</b>	<b>2,91,616.25</b>
<b>Total Liabilities and Equity</b>		<b>6,95,701.35</b>	<b>5,68,404.24</b>

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



M Anandan  
Chairman & Managing Director  
DIN: 00033633

Place : Chennai  
Date : November 08, 2022



Aptus Value Housing Finance India Limited  
(CIN : L65922TN2009PLC073881)

Statement of consolidated unaudited financial results for the quarter and half year ended September 30, 2022

Consolidated Cash flow statement	(INR in lakhs)	
	Period ended	
	30.09.2022 (Unaudited)	30.09.2021 (Unaudited)
<b>Cash flows from operating activities:</b>		
Net profit before tax as per statement of profit and loss	30,889.51	20,453.54
Adjustments for:		
Finance costs	12,109.16	11,075.35
Interest on fixed deposits with Banks	(817.63)	(653.00)
Net gain on changes in fair value	(576.37)	(146.86)
Depreciation and amortisation expense	396.45	298.01
Impairment on Financial Instruments	1,859.25	1,463.21
Share based payments to employees	175.38	437.70
<b>Operating profit before working capital changes</b>	<b>44,035.75</b>	<b>32,927.95</b>
Movements in working capital:		
Increase in Loans	(75,280.31)	(40,386.10)
Increase in other financial assets	552.68	(525.45)
Increase in other non-financial assets	(198.37)	(40.47)
Increase in Trade payables	258.43	(22.60)
Increase in other financial liabilities	(668.13)	2,545.02
Increase in Provisions	18.02	58.25
Increase in other non-financial liabilities	493.00	593.07
<b>Cash flow from / (used in) operations</b>	<b>(30,788.93)</b>	<b>(4,850.33)</b>
Finance cost paid	(12,614.64)	(10,840.90)
Direct Taxes paid	(6,678.33)	(4,392.24)
<b>Net cash flow used in operating activities (A)</b>	<b>(50,081.90)</b>	<b>(20,083.47)</b>
<b>Cash flows from investing activities</b>		
Capital expenditure on PP&E and intangible assets	(186.55)	(83.17)
Deposits placed with / (withdrawn from) banks, net	2,089.73	(15,100.99)
Interest received on bank deposits	602.55	653.00
Purchases of Investments	(83,533.98)	(32,447.16)
Redemption of Investments	59,822.82	35,700.30
Income received from investments	534.73	146.86
<b>Net cash flow from / (used in) investing activities (B)</b>	<b>(20,670.71)</b>	<b>(11,131.16)</b>
<b>Cash flows from financing activities</b>		
Issue of equity shares (including securities premium)	1,476.08	49,999.99
Proceeds from partly paid equity shares (including securities premium)	-	7,875.45
Share issue expenses	-	(1,874.49)
Proceeds from issue of debt securities	-	-
Repayment of debt securities	(1,041.67)	(1,041.65)
Proceeds from borrowings (other than debt securities)	1,37,800.00	40,500.00
Repayment of borrowings (other than debt securities)	(35,034.95)	(51,058.30)
Payment of lease liabilities	(264.00)	(199.78)
Interest paid on lease liabilities	35.14	(27.54)
<b>Net cash flow from financing activities (C)</b>	<b>1,02,970.60</b>	<b>44,173.68</b>
<b>Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>32,217.99</b>	<b>12,959.05</b>
Cash and cash equivalents at the beginning of the period	40,519.95	42,273.99
<b>Cash and cash equivalents at the end of the period</b>	<b>72,737.94</b>	<b>55,233.04</b>

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



M Anandan  
Chairman & Managing Director  
DIN: 00033633

Place : Chennai  
Date : November 08, 2022



1. The above Statement of Consolidated unaudited 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 Standalone unaudited Financial Results along with the notes have been reviewed by the Audit Committee at their meeting held on Nov 07, 2022 and approved by the Board of Directors at their meeting held on Nov 08, 2022. The financial results for the quarter ended and half year ended September 30, 2022 have been subjected to a limited review by the statutory auditors (T R Chadha & Co. LLP, Chartered Accountants) of the company. The Financial results for the quarter and half year ended September 30, 2021 were reviewed by previous Statutory auditors M/s. S.R Batiboi & Associates LLP.
3. 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.
4. 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

5. During the half year ended September 30, 2022, the Company has allotted 10,74,656 equity shares to employees who have exercised their options under the ESOP scheme 2021.
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. The Group has evaluated the impact of COVID-19 on the business and operations of the Company as at September 30, 2022 and is of the view that it does not have any material impact on the financial results of the Company on the basis of the facts and events upto the date of approval of these financial statements/results. However, in view of the dynamic nature of the pandemic, the Company will continue to monitor future events / developments that may result in an adverse effect on the business and operations of the Company



4

8. 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	2,860.06	462.01	-	131.35	2,266.70
Corporate persons	-	-	-	-	-
of which MSMEs	-	-	-	-	-
Others	2,654.47	557.40	-	176.42	1,920.65
<b>Total</b>	<b>5,514.53</b>	<b>1,019.41</b>	<b>-</b>	<b>307.77</b>	<b>4,187.35</b>

9. Pursuant to the RBI circular dated 12 November 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning (IRACP) pertaining to Advances - Clarifications", the Company changed its NPA definition to comply with the norms/ changes for regulatory reporting, as applicable. This has resulted in classification of loans amounting to Rs. 1322.50 lacs as additional non-performing assets (Gross Stage 3) as at 30 September 2022. However, the said change does not have a material impact on the financial results for the half year ended 30 September 2022. On 15 February 2022, the RBI allowed deferment pertaining to the up gradation of Non Performing accounts till 30 September 2022. However, the Company has not opted for such deferment and continues to align Stage 3 definition to revised NPA definition.
10. The listed Non-Convertible Debentures of the Company aggregating Rs. 28,674.48 Lakhs as at September 30, 2022 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.
11. 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.



Aptus Value Housing Finance India Limited

Notes to Consolidated Financial Results for the quarter & half year ended September 30, 2022

12. Disclosure pursuant to RBI notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:
- (a) The Company has not transferred or acquired, any loans not in default during the quarter ended & half year ended September 30, 2022.
  - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended & half year ended September 30, 2022.
13. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
14. These Consolidated 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



Chairman & Managing Director

DIN: 00033633

Place: Chennai

Date: Nov 08, 2022



## Aptus Value Housing Finance India Limited

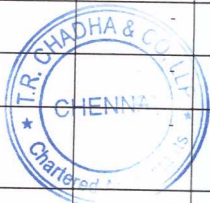
(CIN : L65922TN2009PLC073881)

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, for the quarter and half year ended September 30,2022

S. No.	Particulars	Half year ended Sep'22
1	Debt-equity	1.12
2	Net worth (INR in lakhs)	2,99,111.78
3	Net profit for the period (after tax) (INR in lakhs)	20,871.57
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	4.20
	(b) Diluted	4.18
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	0.53
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	Not Applicable
17	Net profit margin	46.74%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.34%
	Net Non-Performing Assets (NNPA)	0.94%
	Provision Coverage Ratio	29.59%
	Liquidity Coverage Ratio	675%



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				Eliminati on (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
		Debt for which this certifica te being issued	Other Secure d Debt	Debt for which this certifica te 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 (excludin g items covered in column F	Assets not offered as Securit y	debt amount considere d 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 <sup>viii</sup>	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
<b>ASSETS</b>															
Property, Plant and Equipment		-	-	Yes	47.21	-	322.65	-	369.86	-	-	-	-	-	-
Capital Work-in- Progress		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	743.96	-	743.96	-	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	106.81	-	106.81	-	-	-	-	-	-
Intangible Assets under Developme nt		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment s		-	-	-	-	-	48,826.05	-	48,826.05	-	-	-	-	-	-
Loans		30,058.45	3,57,948.50	-	-	-	1,23,516.68	-	5,11,523.63	-	30,058.45	-	-	-	30,058.45
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivable s		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	71,898.29	-	71,898.29	-	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	796.39	-	-	-	824.89	-	1,621.28	-	-	-	-	-	-
Others		-	-	-	-	-	3,999.77	-	3,999.77	-	-	-	-	-	-
<b>Total</b>		<b>30,058.45</b>	<b>3,58,744.89</b>	<b>-</b>	<b>47.21</b>	<b>-</b>	<b>2,50,239.10</b>	<b>-</b>	<b>6,39,089.65</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



<b>LIABILITIES</b>														
Debt securities to which this certificate pertains		27,836.27	-	-	-	-	-	-	27,836.27	-	-	-	-	-
Other debt sharing pari-passu charge with above debt		not to be filled	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt			-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	-	-	-	-	-	-	-	-	-	-	-
Borrowings			86,207.79	-	-	-	-	-	86,207.79	-	-	-	-	-
Bank			2,10,415.99	-	-	-	-	-	2,10,415.99	-	-	-	-	-
Debt			10,558.10	-	-	-	-	-	10,558.10	-	-	-	-	-
Securities			-	-	-	-	-	-	-	-	-	-	-	-
Others			-	-	-	-	-	-	-	-	-	-	-	-
Trade payables			-	-	-	-	950.16	-	950.16	-	-	-	-	-
Lease Liabilities			-	-	-	-	720.61	-	720.61	-	-	-	-	-
Provisions			-	-	-	-	419.61	-	419.61	-	-	-	-	-
Others			-	-	-	-	2,868.75	-	2,868.75	-	-	-	-	-
<b>Total</b>		<b>27,836.27</b>	<b>3,07,181.88</b>	-	-	-	<b>4,959.13</b>	-	<b>3,39,977.28</b>	-	-	-	-	-
Cover on Book Value														
Cover on Market Value														
Exclusive Security Cover Ratio		1.08												

