

Ref No: APTUS/13-OCT/2025-26

October 31, 2025

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: Investor Presentation on the Unaudited financial results for the second quarter ended September 30, 2025.

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a copy of the Investor Presentation of the Company on the Unaudited Financial Results for the second quarter ended September 30, 2025.

This Investor Presentation is also available on the website of the Company at <https://www.aptusindia.com/investors-presentation/>.

Please take this information on record.

Thanking you,

For Aptus Value Housing Finance India Limited

SANIN
PANICKER Digitally signed by
SANIN PANICKER
Date: 2025.10.31
14:30:33 +05'30'

Sanin Panicker
Company Secretary & Compliance Officer

Aptus Value Housing Finance India Ltd.

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

CIN: L65922TN2009PLC073881

www.aptusindia.com



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Aptus Value Housing Finance India Limited

Investor Presentation | Q2/H1 FY26



Safe Harbor

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This presentation contains certain forward-looking statements concerning the Company's future business prospects and business profitability, which are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, our ability to manage our international operations, government policies and action regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of these forward-looking statement become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.

Snapshot: H1 FY26

YoY

Business	Distribution	Asset Quality	Capital	Profitability
₹ 11,767 Cr AUM 22%	1.72 L Customers 18%	1.55% GNPA 30 bps	₹ 4,657 Cr Net-Worth 16%	₹ 608 Cr PPoP 30%
₹ 1,738 Cr Disbursement 8%	3,717 Employees 22%	1.17% NNPA 23 bps	69.2% CRAR* -105 bps	₹ 446 Cr PAT 26%
17.3% Yield -7 bps	321 Branches 30	25.0% PCR# -	8.5% CoB -18 bps	7.9% RoA 11 bps
8.8% Spread 11 bps	289 >1 Yr Branches 45	1.03% ECL [^] -	AA ^(CARE) Stable / AA ^(ICRA) Stable Credit Rating	20.0% RoE 168 bps

* Standalone basis | # On Gross Stage III Loans | ^ Computed on the combined basis of Stage I, Stage II, and Stage III assets. |

Snapshot: Q2 FY26

YoY

QoQ

Business	Distribution	Asset Quality	Capital	Profitability
₹ 11,767 Cr AUM 22% 4%	1.72 L Customers 18% 4%	1.55% GNPA 30 bps 6 bps	₹ 4,657 Cr Net-Worth 16% 5%	₹ 312 Cr PPoP 27% 5%
₹ 963 Cr Disbursement 3% 24%	3,717 Employees 22% 8%	1.17% NNPA 23 bps 5 bps	69.2% CRAR* -105 bps -82 bps	₹ 227 Cr PAT 24% 3%
17.3% Yield -8 bps -5 bps	321 Branches 30 20	25.0% PCR# - -	8.4% CoB -26 bps -20 bps	7.9% RoA 10 bps -6 bps
8.9% Spread 18 bps 15 bps	289 >1 Yr Branches 45 28	1.03% ECL^ - -	AA (CARE) Stable / AA (ICRA) Stable Credit Rating	20.0% RoE 168 bps -11 bps

* Standalone basis | # On Gross Stage III Loans | ^ Computed on the combined basis of Stage I, Stage II, and Stage III assets. |

Management's Perspective

Commenting on the results, Mr. P. Balaji, Managing Director, said,

"Q2 FY26 was a resilient quarter for Aptus, driven by consistent growth, strong profitability, and effective portfolio management. Disbursements grew 24% QoQ to ₹963 Cr in Q2 FY26, supported by steady demand. AUM increased 22% YoY to ₹11,767 Cr.

We expanded our network to 321 branches, adding 20 new locations during the quarter. Our focus remains on scaling in Maharashtra and Odisha, while deepening presence in select under-penetrated pockets within our existing states, and sustaining steady growth in established geographies.

On asset quality side, we saw a marginal rise in delinquency, leading to a 6 bps rise in GNPA's to 1.55%, while NNPA stood at 1.17%. However, 30+ delinquency improved to 6.34%, reflecting better collection efficiency & proactive early-stage portfolio management.

On the profitability side, the total income growth for the quarter came in at 27% YoY to ₹554 Cr. Our spreads improved to 8.9%, while the Opex remained flattish to 2.7%, leading to an operating profit growth of 27% YoY to ₹312 Cr.

Profits for the quarter came in at ₹227 Cr, growing at 24% YoY. The profit for the half year came in at ₹446 Cr, growing at 26% YoY. The RoA/RoE for the quarter came in at 7.9%/20.0% respectively, among the best in the industry. Our sustainable RoAs are backed by a well-diversified product mix and customer base with varied income profiles, ensuring stability across market cycles.

Our strong tech and analytics capabilities enabled safe, scalable operations across regions. We continued to lead in digital adoption, achieving >90% digital agreements and >95% digital collections. Enhanced usage of account aggregator framework, bureau inputs is strengthening our underwriting and enabling higher value & better-quality customer segments.

Our long-term credit rating was upgraded to [ICRA]AA (Stable), recognizing the company's robust asset quality, prudent risk management, and strong capitalization. Following this upgrade, both ICRA and CARE now rate our long-term credit profile at AA (Stable).

During the year, we broadened our shareholder base and further diversified our institutional shareholding, enhancing market liquidity and strengthening participation from long-term investors.

With a vision to reach ₹25,000 Cr AUM in the medium term, we aim to build on current momentum and move towards sustaining 25%+ growth."



P. Balaji
Managing
Director



About Us

Organizational Overview

Technology, Risk, Underwriting & Collections

Sustainability

Business Highlights

Financials, Treasury & Capital Management



Introduction



Providing home and small business loans to primarily self-employed customers in semi-urban areas for past 16 years



Focused on home loan for the first time buyers.



Regulated by RBI and NHB.
Run by professional management backed by strong Board, Founder Promoter and marquee investors.



Market leaders in South and is expected to continue momentum in non-South markets to further diversify the portfolio and strengthen the growth trajectory.



Sustainable return profile supported by a diversified product mix and varied customer income profiles

**Focused on
Self-employed borrowers
in Tier-II/III/IV locations**

79%
Self-Employed

1.72L
Customers

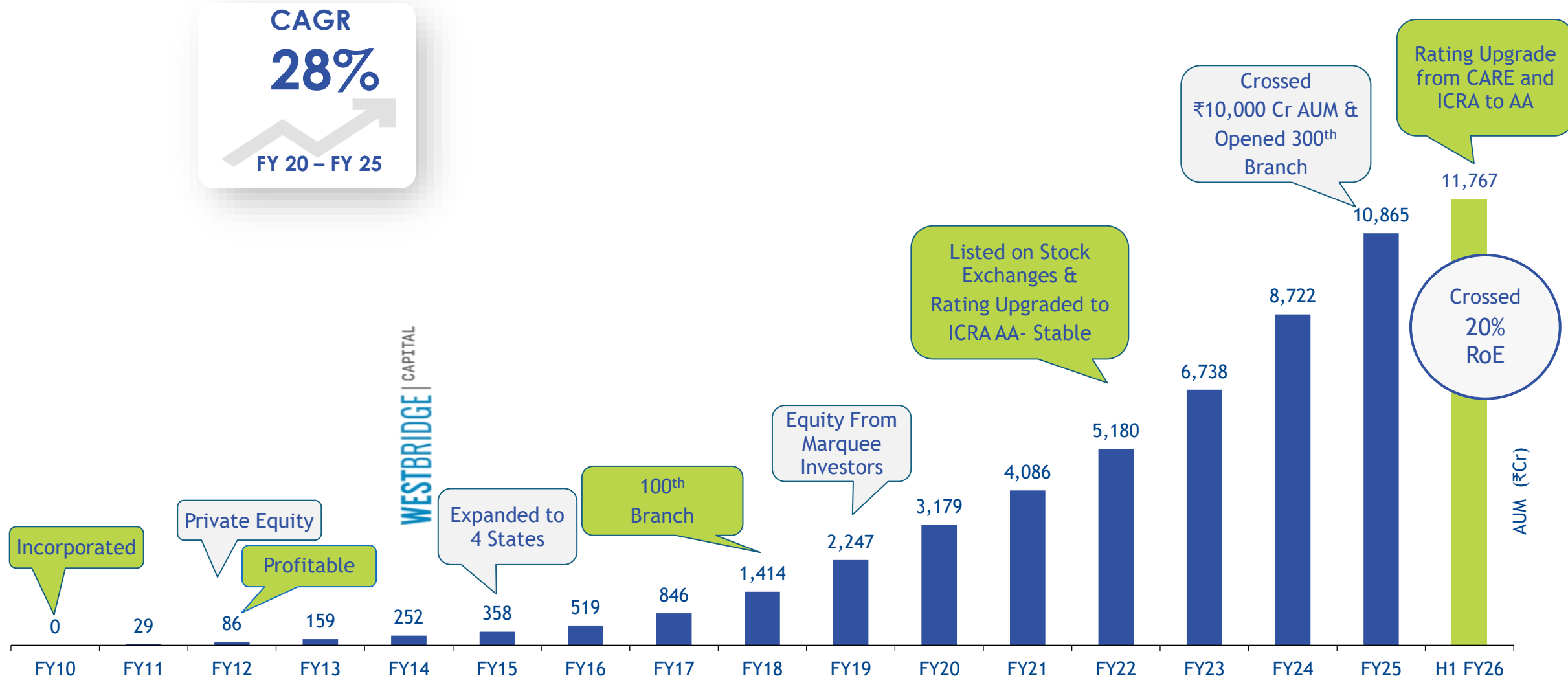
75%
LIG

6&1
State & UTs

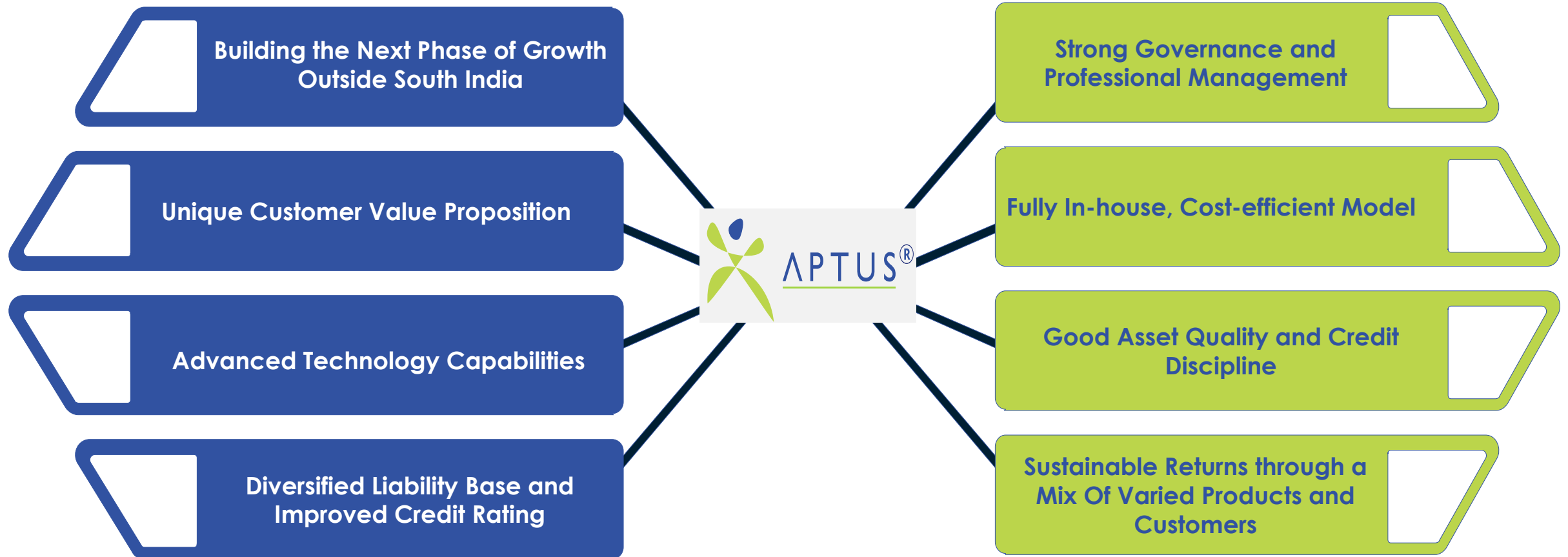
321
Branches

3,717
Employees

Our Journey



Key Strengths



Key Growth Strategies

Continued Focus on HL & Strengthen focus on SBL

- Large headroom in **retail segment**
- **Diversified product, Income Stream** from HL and SBL
- Ticket size in **₹8 – 20L** range in HL and SME
- Different categories of **customer profiles** designed to grow business while effectively managing risk.

Deepen presence in existing states and expand into newer markets

- Pursue the **strategy of contiguous growth** and deep penetration
- Contiguous **expansion in new markets** – Maharashtra and Odisha
- **Increase Market Share** in existing markets

Continue to leverage technology for efficiency

- **Rule-based engines** ensure uniformity, reduce manual bias, and accelerate decision-making
- Using real-time analytics to track delinquencies, risk trends, and asset quality
- **Paperless**, Tech-Enabled loan origination process

Continued focus on productivity & Credit Cost

- **Credit focused** organization
- Focus on **Productivity, Credit Cost and Opex**
- Continue to pursue **rating upgrades, reduced cost of funds, and diversified sources of funding**

Historical Performance

₹Cr

Particulars	FY 20	FY 21	FY 22	FY 23	FY 24	FY 25	H1 FY26	CAGR
No. of Branches (#)	175	190	208	231	262	300	321	
No. of Customers (#)	43,987	58,069	83,565	1,07,146	1,33,499	1,61,597	1,71,761	
Disbursements	1,271	1,298	1,641	2,395	3,127	3,604	1,738	
AUM	3,179	4,068	5,180	6,738	8,722	10,865	11,767	28%
Total Income	523	655	840	1,135	1,409	1,799	1,084	
Interest Expenses	(185)	(207)	(209)	(276)	(388)	(541)	(325)	
Net Income Margin	339	449	632	859	1,021	1,258	758	30%
Operating Expenses	(88)	(98)	(117)	(165)	(207)	(255)	(150)	24%
ECL Prov ./Write -Off's	(3)	(6)	(34)	(40)	(22)	(28)	(29)	
Profit Before Tax	247	345	480	654	793	975	580	
Profit After Tax	211	267	370	503	612	751	446	29%
Ratios (%)								
NIM to Assets	12.5%	12.4%	13.7%	13.9%	13.4%	13.0%	13.4%	
Opex to Assets	3.3%	2.7%	2.5%	2.8%	2.7%	2.6%	2.7%	
Credit Cost to Assets	0.1%	0.2%	0.8%	0.7%	0.3%	0.3%	0.5%	
Return on Assets (PBT)	9.1%	9.5%	10.4%	10.5%	10.4%	10.0%	10.2%	
Return on Assets (PAT)	7.8%	7.4%	8.0%	8.4%	8.0%	7.7%	7.9%	
GNPA	0.70%	0.70%	1.19%	1.15%	1.07%	1.19%	1.55%	
NNPA	0.53%	0.49%	0.88%	0.86%	0.80%	0.89%	1.17%	
ROE	17.5%	14.5%	14.5%	16.3%	17.3%	18.8%	20.0%	

Note : GNPA for FY20 & FY21 as per old RBI norms. Asset Ratio based on Avg. AUM. CAGR is computed for the period FY 20 to FY25.



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About Us

Organizational Overview

Technology, Risk, Underwriting & Collections





Sustainability

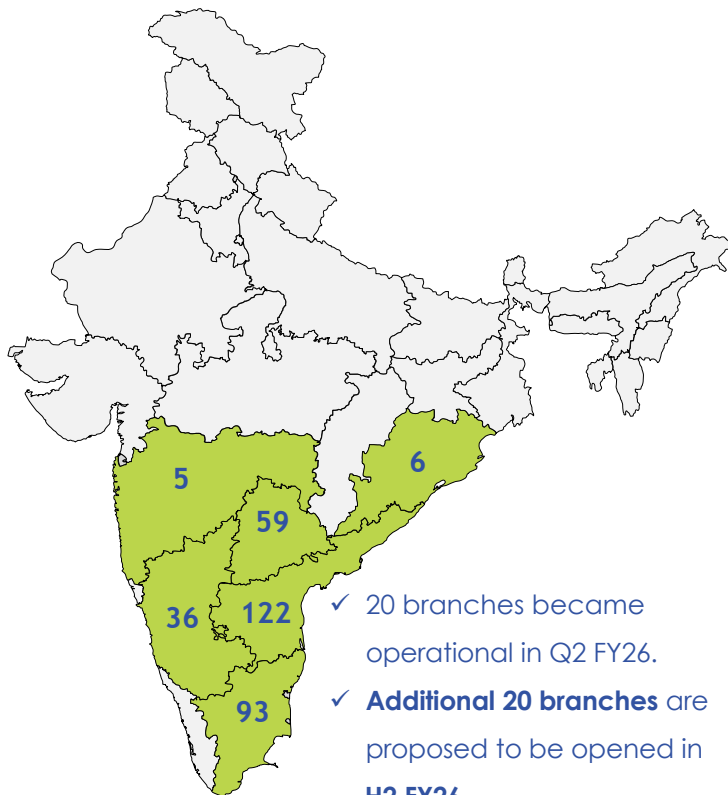
Business Highlights

Financials, Treasury & Capital Management



Granular Book With Niche Customer Focus

	Home loan	Quasi Home Loan	Small Business Loan
 Target Segment	Self-employed Low/Middle Income Families Tier-2/3/4 cities	Self-occupied residential property Home construction/purchase Tier-2/3/4 cities	Self-employed Primarily used for business purpose Tier-2/3/4 cities
 Average Ticket Size (₹ Lakh)	9.4	8.9	9.0
 Average Tenure (Years)	10.5	9.3	7.9
% Average Yield	15.5%	17.5%	20.0%
 Key customer Trait	First time home buyers in peripheries of Tier 2 /3/4 cities	Proceeds primarily used for home construction/purchase	Loans for New business/Business expansion



Map not to scale

Vintage	Branches (#)	Avg. AUM /Br. (₹Cr)
<1 Year	32	2.9
1-3 Year	85	18.4
>3 Year	204	49.5

Distribution

Contiguous Branch Expansion Strategy

- ✓ We follow a contiguous expansion strategy to grow our presence.
- ✓ Before entering a geography, the following key factors are considered,
 - ✓ Regional demographics, urbanization levels, and competitive intensity.
 - ✓ Loan delinquency trends are analyzed to assess borrower repayment behaviors.
 - ✓ Branch additions will largely be focused on the new markets like Maharashtra and Odisha, in addition to the underserved pockets of the states like Telangana and Karnataka.

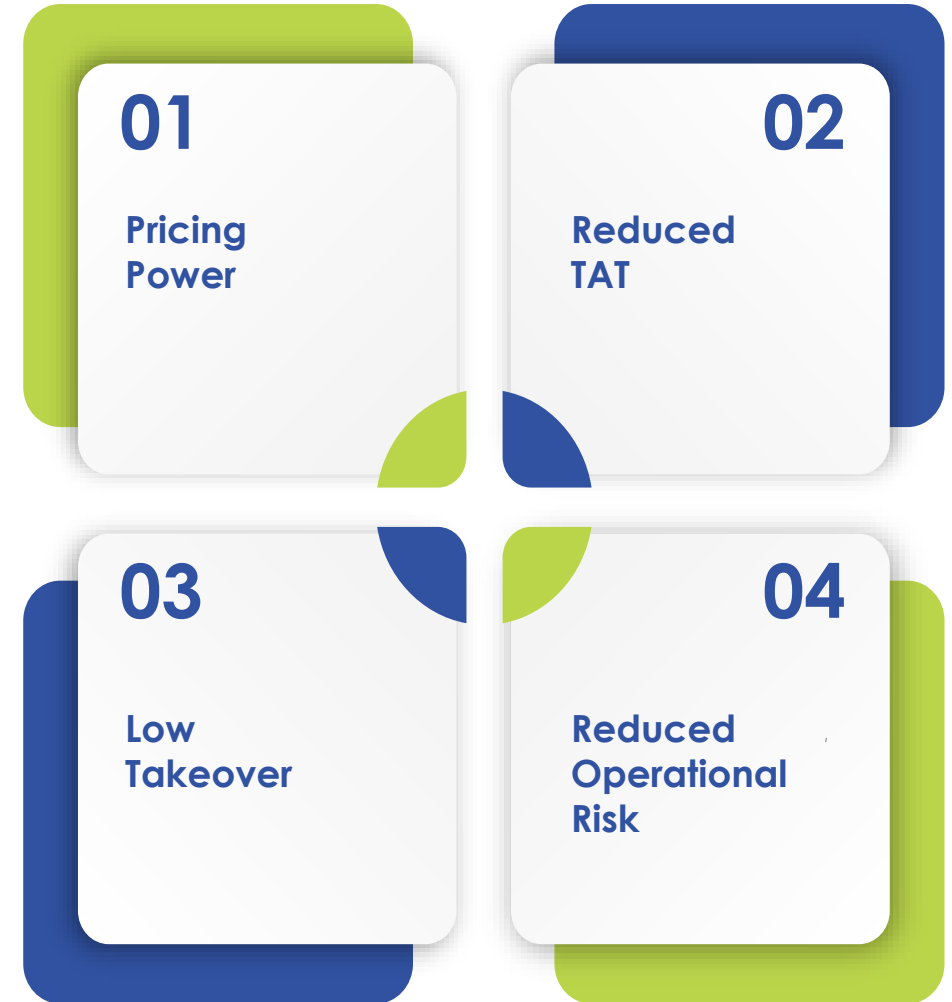
State	AUM (₹Cr)						H1FY26 VS H1FY25
	FY 21	FY 22	FY 23	FY 24	FY 25	H1 FY26	
Andhra Pradesh	1,112	1,588	2,364	3,509	4,597	5,023	24%
Tamil Nadu	2,125	2,486	2,903	3,189	3,623	3,773	15%
Telangana	426	642	930	1,337	1,749	1,974	27%
Karnataka	404	464	535	671	842	911	22%
Odisha & Maharashtra	-	-	-	15	54	86	244%
Grand Total	4,067	5,180	6,738	8,721	10,865	11,767	22%

Fully In-house Model

Fully In-House Team..

	2,216	Business Origination
	321	Credit
	300	Legal & technical
	662	Collection
	218	HO / Operations

...Leading to Desired Business Outcomes





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Technology Landscape

Customer Relationship & Service

Automated CRM and customer service requests

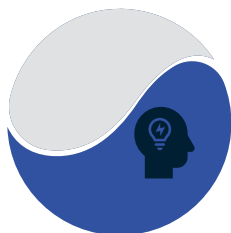


Digital Marketing

Lead generation through Campaigns. Brand, Product and service awareness.
Lead Enrichment

Business Intelligence & Analytics

"Power BI" Analytics Platform.
ML-based bounce prediction

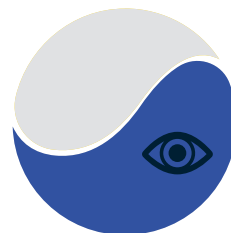


Customer Onboarding

A mobile-first fully integrated digital LOS for customer on-boarding.
Lead Management / Sanctions / Disbursements

Human Resources

Human resources management system application - Employee travel/conveyance settlements fully automated



Lending Software

End-to-end software solution

Collections App

Payments Automation via Bharat Bill Pay, Google Pay, Paytm etc.

Our Tech Partners

Perfios
Lead - Leap



CAMSfinserve

Leegality

SignDesk®



tuskmelon



Razorpay

BBPS
BHARAT BILL PAYMENT SYSTEM

Mobile-First Fully Digital LOS

Omni – Channel Lead Sourcing

Customer App

Existing Customer Referrals
through customer service
APP

5.6%

Bandhu App

Referral App to generate
leads Unifying construction
ECO System

12.5%

Digital Marketing

Lead generation through
Social Media & Digital
Marketing

3.4%

Organic-Sourcing – Digital LOS

In-house Sourcing through
our sales executives

78.5%

Credit

Account Aggregator
CIC (Credit Information
Companies)

Legal

Digital Agreements

Digital On-boarding

E-KYC
OCR
Bank A/c verification

Technical

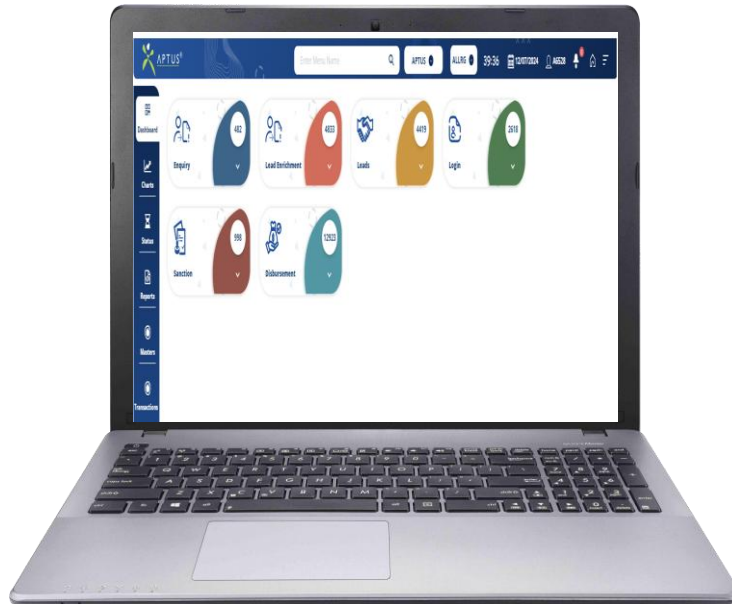
Identification, Geo-tagging
and Dimensions of Property
On-Field Technical
valuation report

Disbursements

E-Nach
E-Sign
UPI Mandates

Technology Update

Fully Digital LOS



Key Features

Complete
lead lifecycle
visibility

Auto lead
allocation
system

Digital
application &
docs. upload

Integrated
APIs for KYC,
UPI, E-NACH

Real-time
analytics
dashboards

Lower
cheque
bounce rates

Improved
collections &
compliance

Faster TAT &
process
discipline

Risk & Data Science Backed Centralized Underwriting



Risk Management

- 50 + key data points are collected for Customer Profile Analysis
- Stage-wise disbursement through technical visits
- Multiple touch points to ensure thorough verification in underwriting process



Tech - Intervention

- Tech enabled evaluation of customers with 100+ data points
- Integration of credit score card with lending application for easier credit evaluation
- Analyzing profiles behavior for continuous improvement of parameters through machine learning for better & faster credit decisioning



Centralized Processing

- Consistency in underwriting with expertise in state- wise analysis along with linguistic skills
- Effective training, knowledge sharing and monitoring process
- Quick adoption to process change

Loans approved
within 72 hrs

> 90 %



Robust Underwriting and Collections

100% In-House Sourcing

Lead Generation through

- Cust app, Bandhu app
- Social media
- 321 Branches

0% - Sourcing from DSA / Builders

Leveraging Technology

Digital Onboarding and KYC

- A mobile-first fully integrated digital LOS for customer on-boarding.
- Integration of Real-time APIs, OCR, and Account aggregator enable an improved response time and efficient processing.
- Ensuring minimal data entry at all stages and concurrent processing of credit, technical and legal.

Stringent Credit Underwriting

Cash flow assessment

Pre & Post Disbursement

Centralized Underwriting

Lower LTVs at ~40%

Robust Collection Management System

15-24 months

Monitoring early default signs

90 DPD

Legal action / SARFAESI



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Sustainability



Financial Inclusion

- ✓ Underserved borrowers
- ✓ Expanding access in Tier 2, 3, 4 towns



Sustainable Practices

- ✓ Digital processes
- ✓ Resource conservation initiatives



Customer-Centric Social Impact

- ✓ Borrower empowerment
- ✓ Transparent lending processes



Employee Welfare

- ✓ Safe work environment
- ✓ Career progression opportunities



Strong Corporate Governance

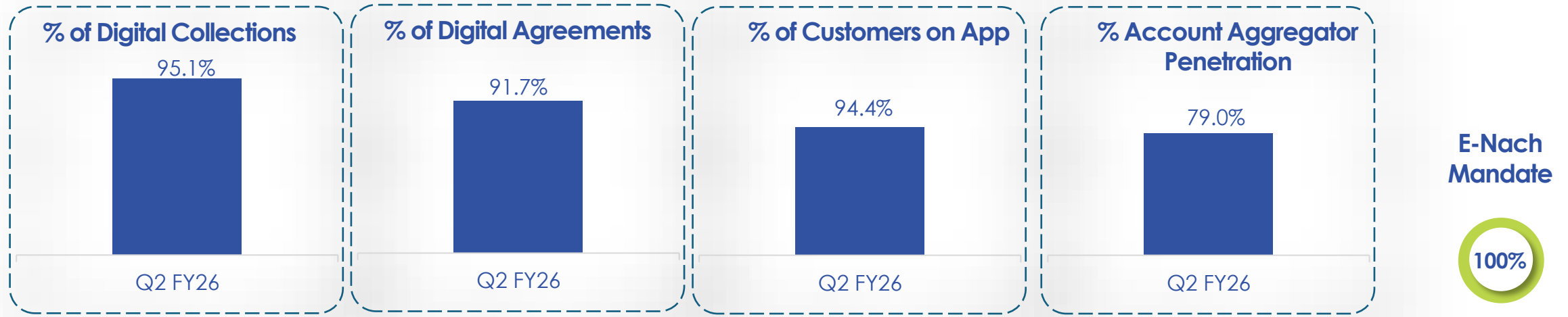
- ✓ Board oversight & structures
- ✓ Transparent practices



Regulatory & Risk Compliance

- ✓ RBI/NHB Compliance
- ✓ Risk Management

Digital Initiatives for a Greener Tomorrow



e-KYC & e-Signature

- ✓ Faster onboarding
- ✓ Paperless verification

e-Stamping & e-NACH

- ✓ Digital agreements
- ✓ Auto-debit feature

Customer App

- ✓ Loan journey managed digitally and end-to-end

Bandhu App

- ✓ Field operations digitized and streamlined

HRMS Platform

- ✓ Employee lifecycle managed digitally

Building Social Capital

Financial Inclusion

- Promoting financial access in underserved areas
- Empowering informal sector workers and small businesses
- Focused on Tier 2, 3, and 4 locations

79%

Self-employed

75%

LIG

Corporate Social Responsibility

- Improving access to quality education opportunities
- Promoting skill development for better employability
- Enhancing healthcare awareness and accessibility
- Supporting sustainable livelihood initiatives and income growth
- Empowering communities through holistic development programs
- Bridging gaps in education, health, and skills

Employee Welfare

- Hiring local talent in rural and semi-urban areas
- Identifying and training community-based employees
- Encouraging women as applicants or co-applicants
- Promoting gender diversity across all functions
- Significant representation of women employees' company-wide
- Implemented ESOP plan to retain employees



Creating Lasting Impact



Education Upliftment

- Classroom construction
- Facilities for tribal students
- Toilets built in schools
- Green school eco-renovation
- Support for orphaned children
- School buses provided

Enabling Better Health



Community Development

- Medical facilities enhanced
- Equipment access expanded
- Support for special needs
- Health systems strengthened
- Holistic care enabled

Strong Governance Culture

Committees

Board Level

- Audit
- Nomination and Remuneration
- Corporate Social Responsibility
- IT Strategy Committee
- Risk Management Committee
- Resourcing and Business
- Stakeholders Relationship

Management

- ALCO
- Grievance Redressal
- Internal complaints (POSH)
- IT steering
- IT security
- Wilful defaulter identification
- Wilful defaulter review
- Special committee for fraud risk management

Corporate Governance

- Diverse board with tech, finance, risk expertise
- Our board enhances corporate visibility, image, and governance, building trust with external stakeholders.
- Our board ensures robust risk management and provides objective oversight across the organization.
- We have board-approved policies to promote transparency, responsibility, and accountability.

[\(Link to the policies\)](#)

Resilient & Compliant Leadership

- Dedicated CRO for risk identification and mitigation
- CCO monitors compliance regularly and thoroughly
- Independent internal audit function
- Regular branch and business audits
- Experienced leadership across business, IT, legal, HR
- Clean track record with zero loan defaults
- No audit qualifications in financial reports
- No restatement of financial statements reported

**5 out of 7
Independent
Directors**



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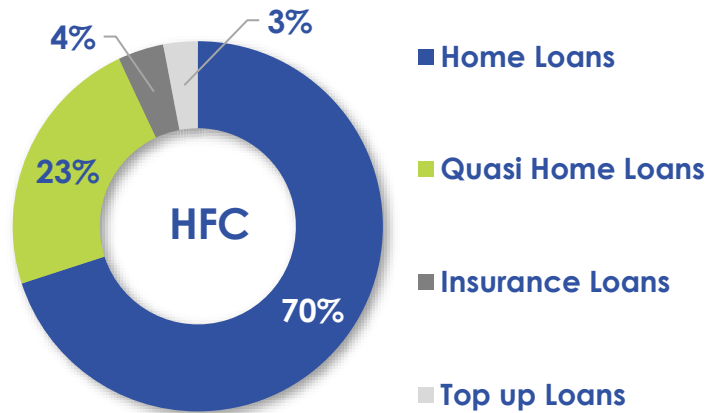
Sustainability

Business Highlights

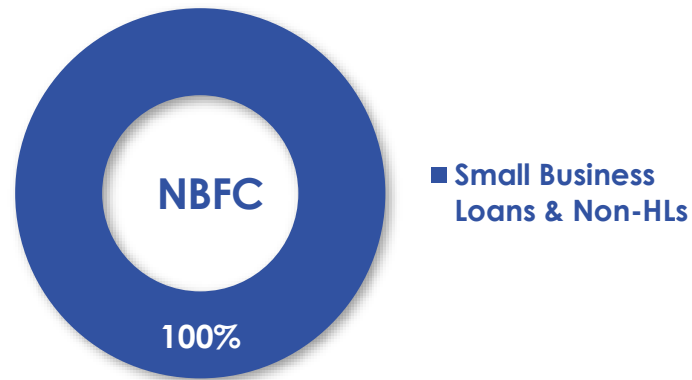
Financials, Treasury & Capital Management

Diverse Products for Niche Segment

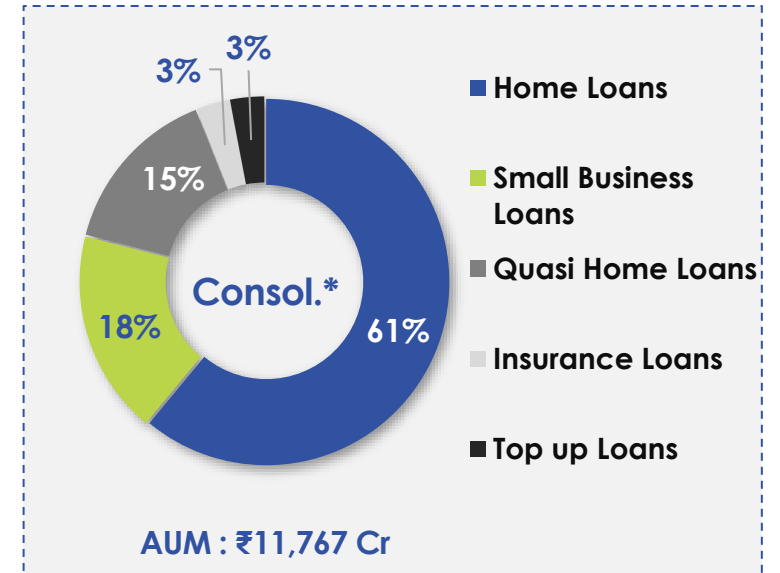
Secured Portfolio – Home Loans (HL) / Small Business Loans (SBL)



AUM : ₹8,410 Cr



AUM : ₹3,357 Cr



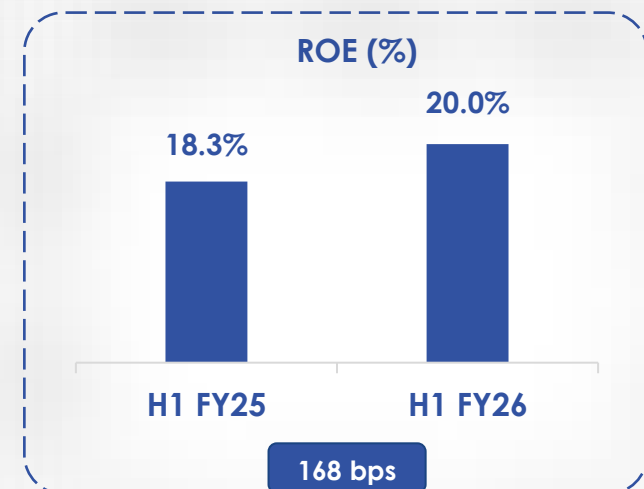
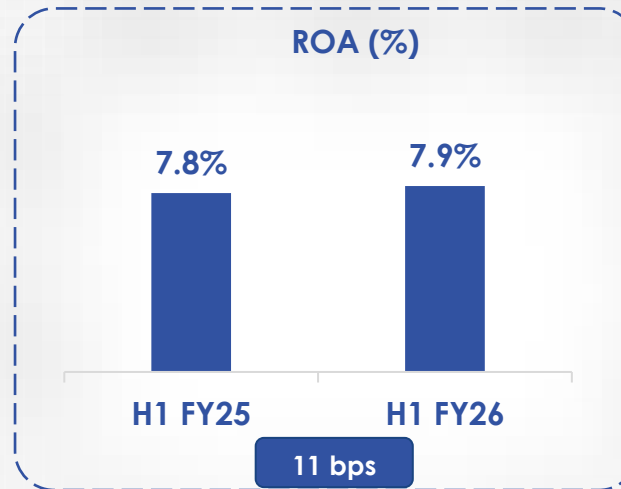
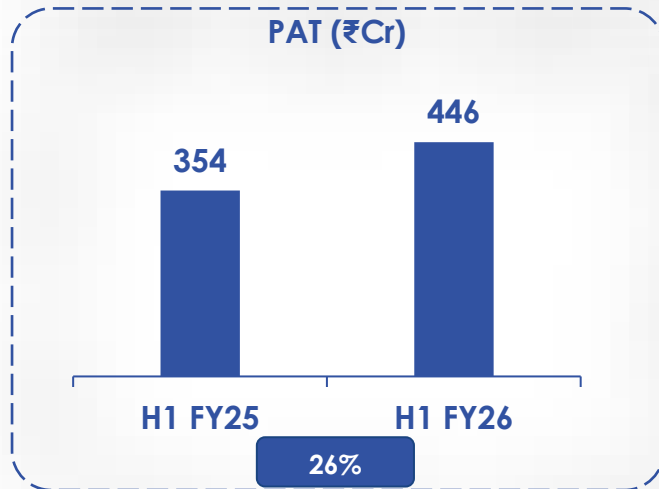
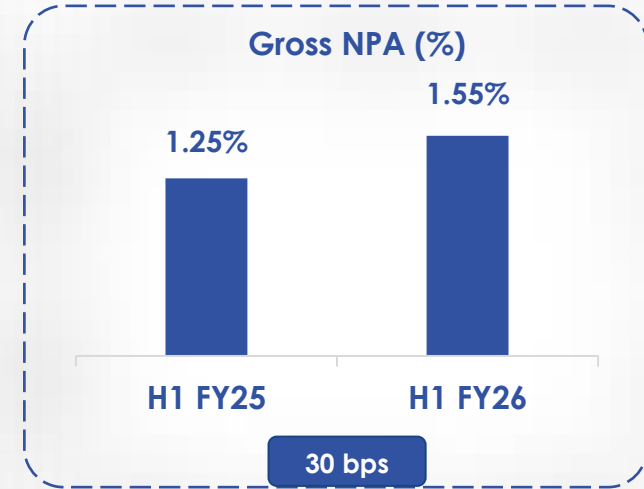
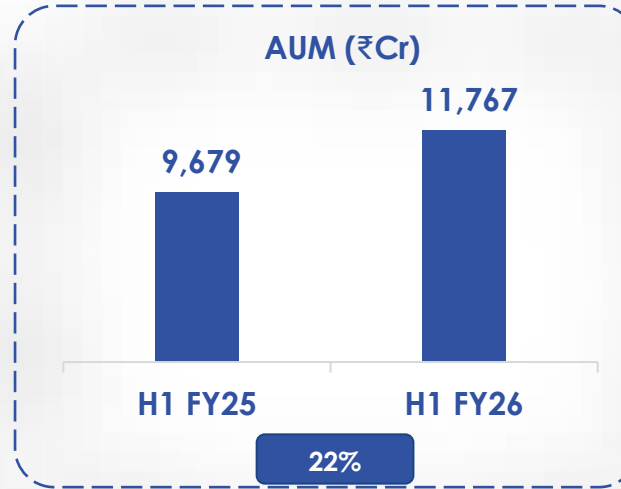
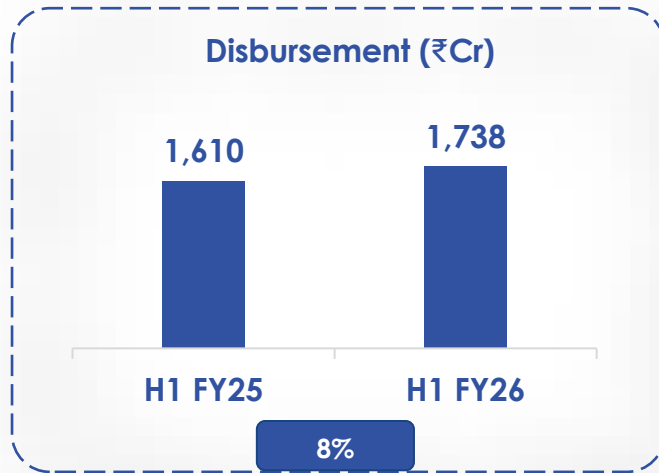
AUM : ₹11,767 Cr



* Based on end use of Loans disbursed

Performance Highlights : H1 FY26

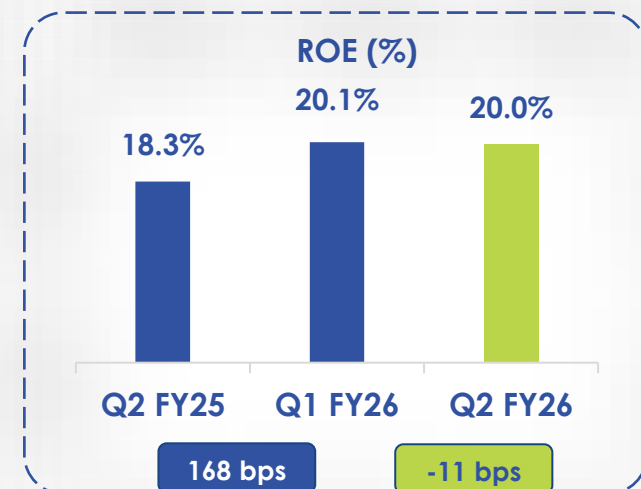
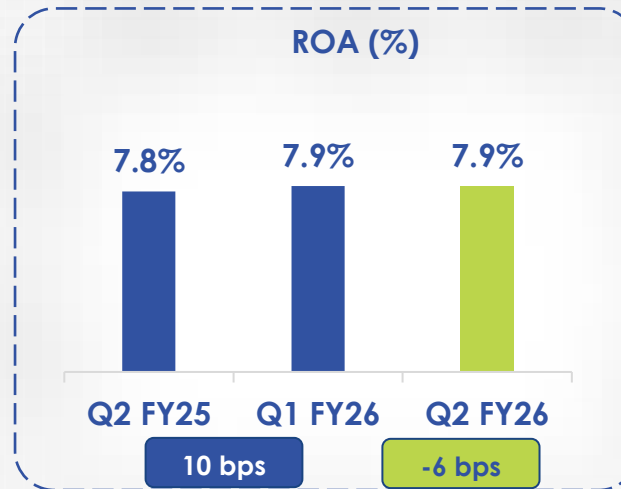
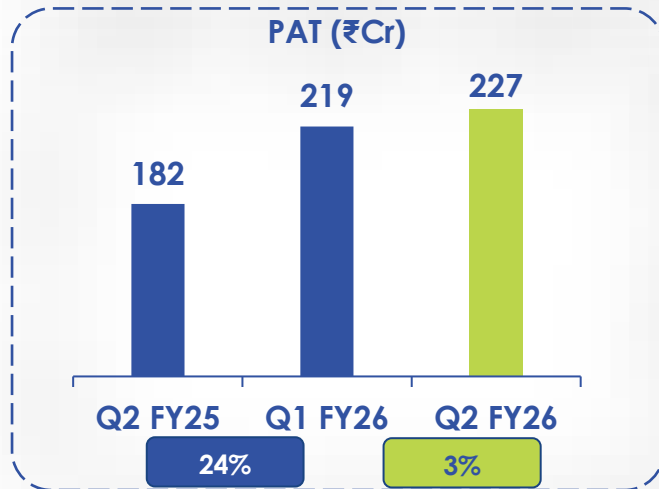
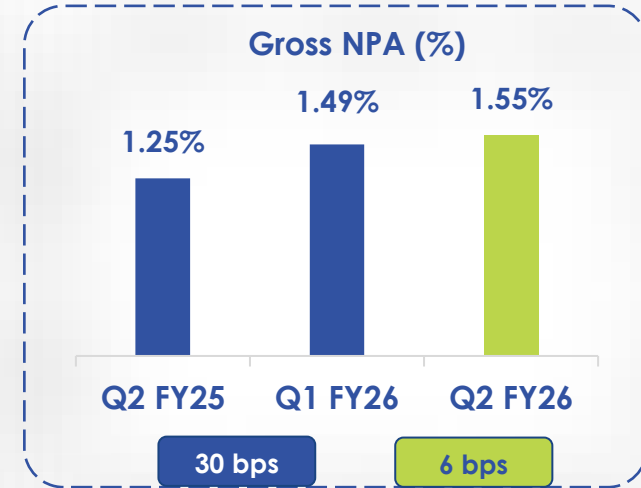
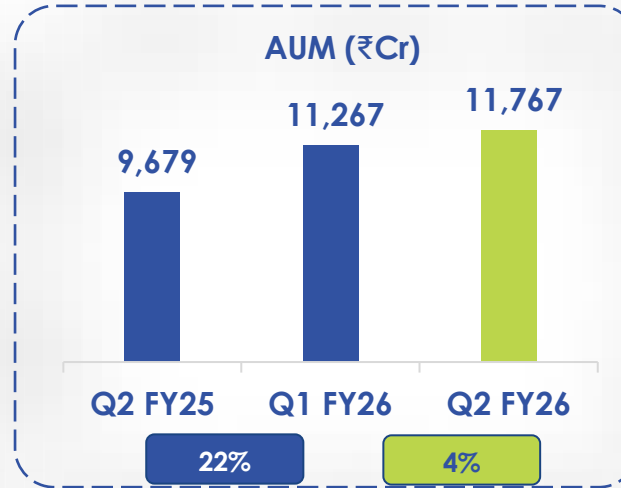
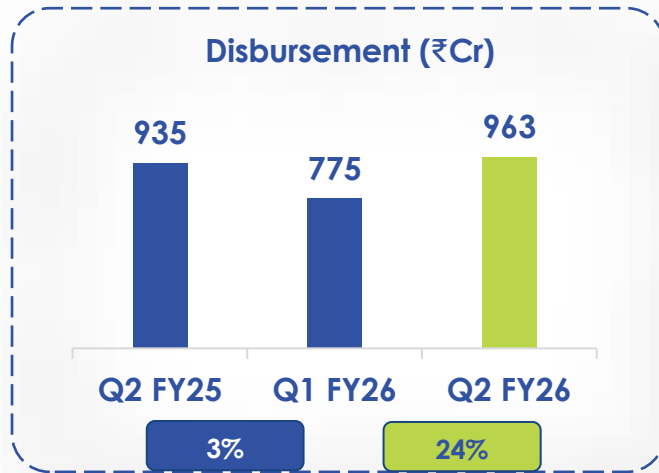
YoY



Performance Highlights : Q2 FY26

YoY

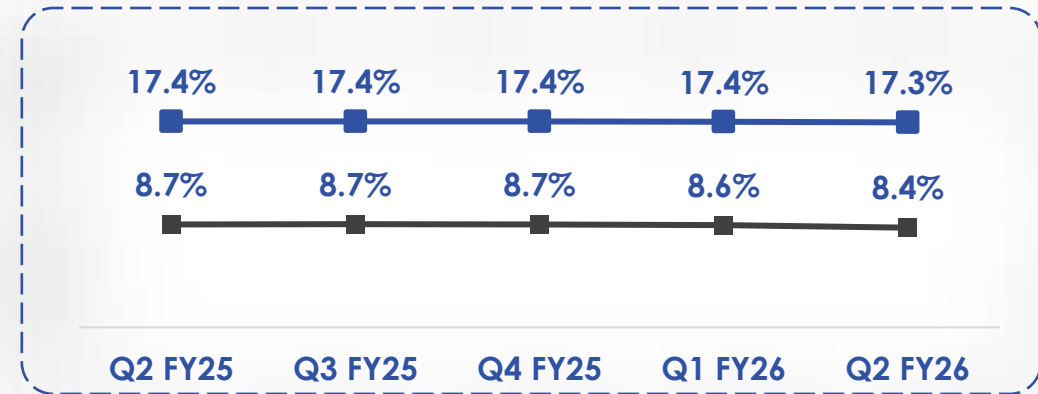
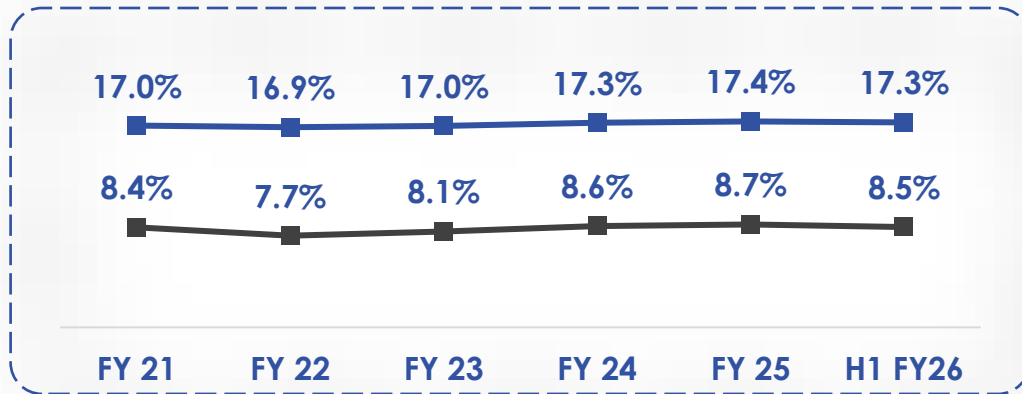
QoQ



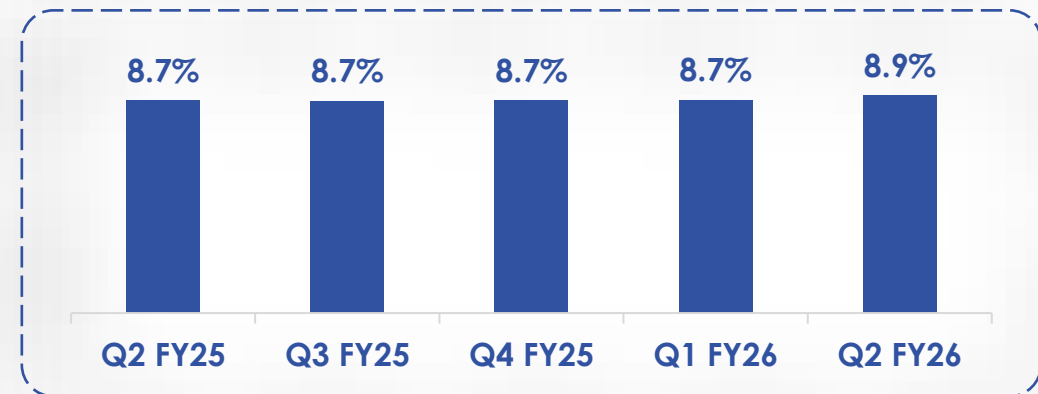
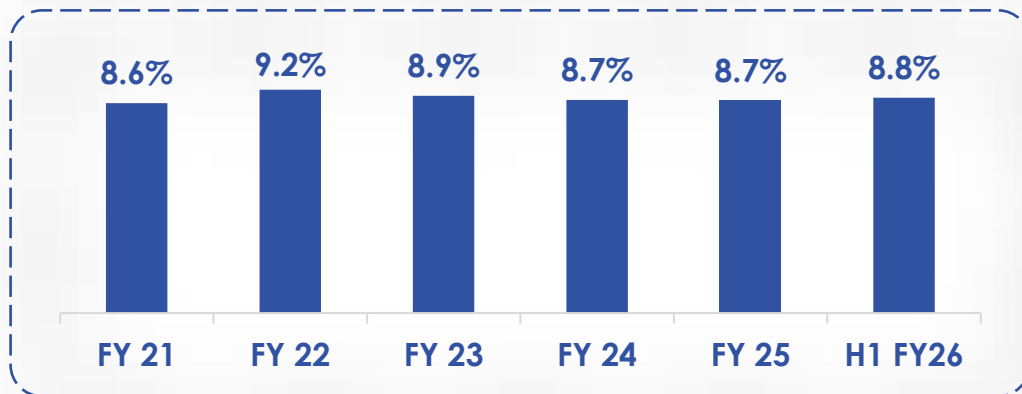
Yield, CoB & Spread

Yield ■—■

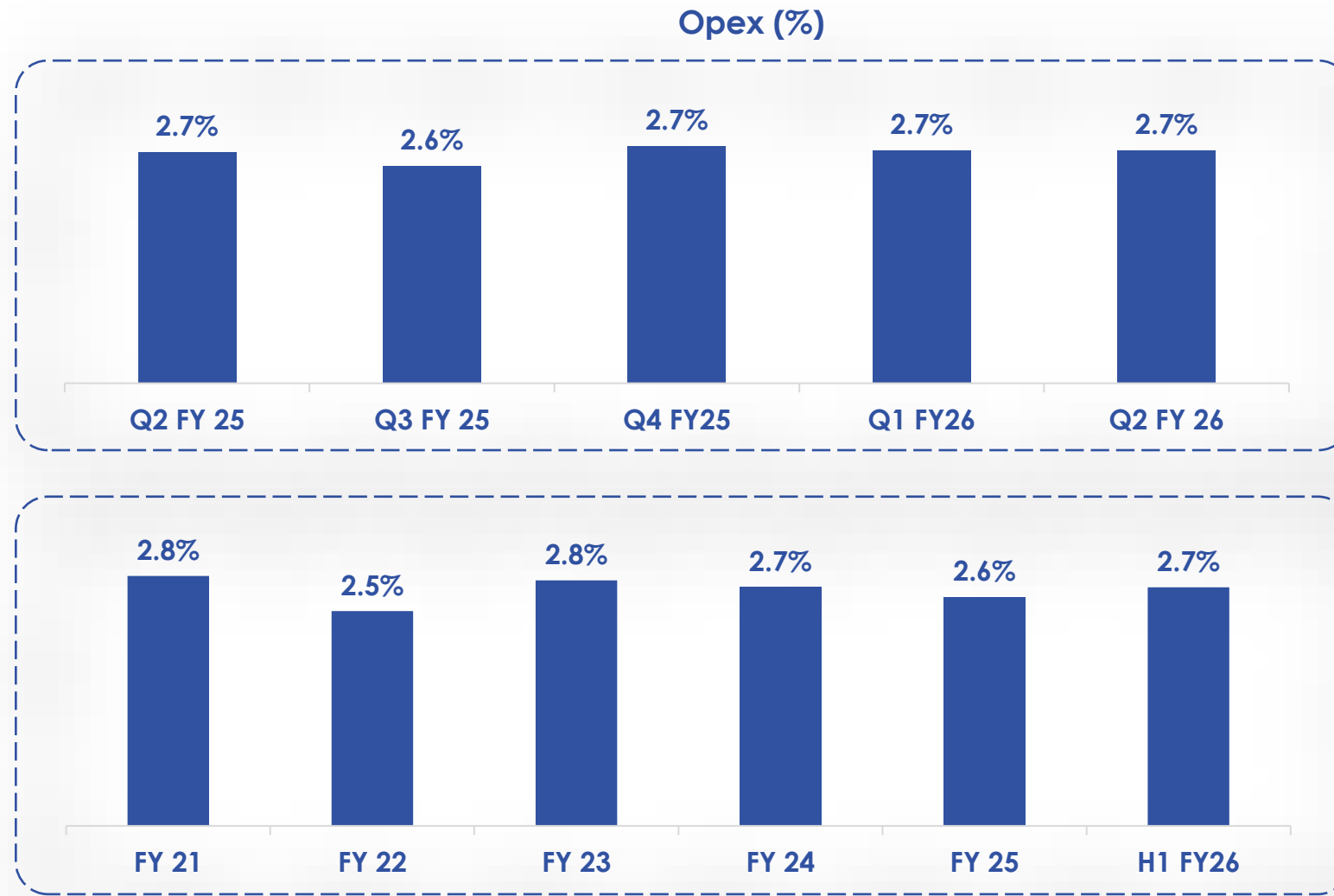
Cost of Borrowings ■—■



Spread (%)

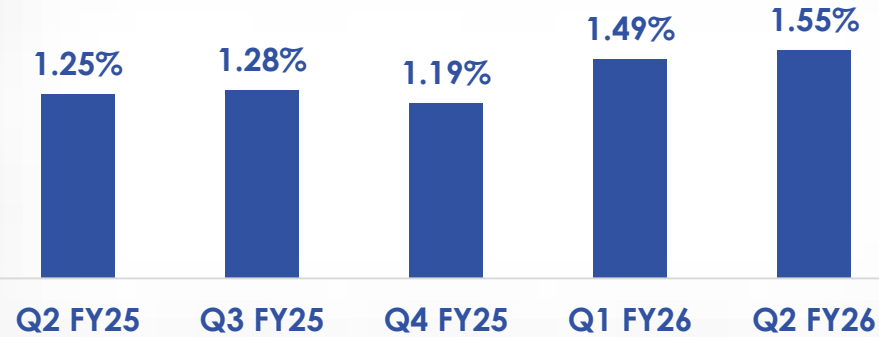


Efficient Operating Cost Model

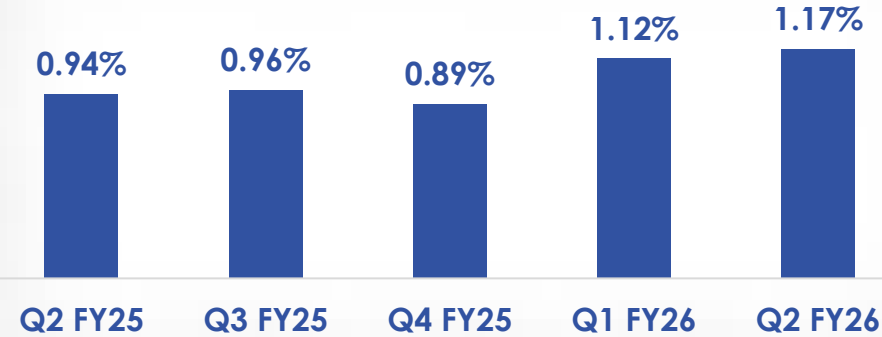


Asset Quality

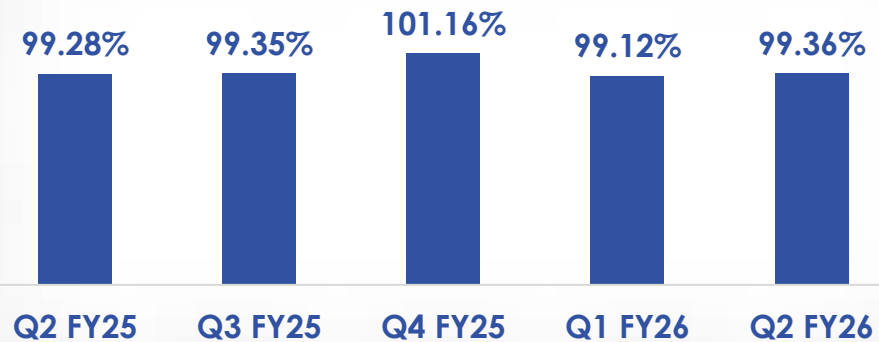
Gross NPA (%)



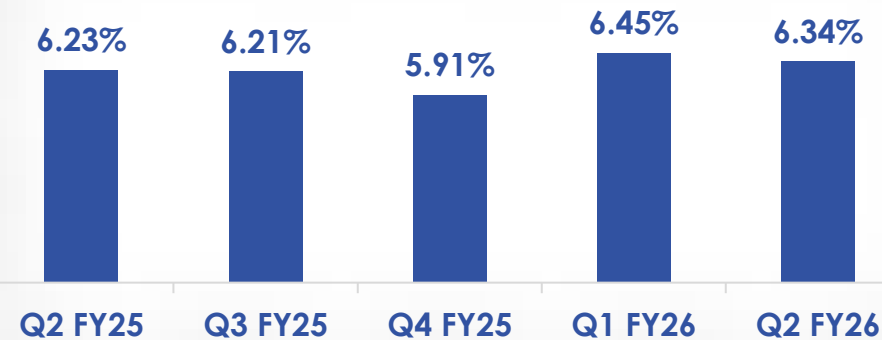
Net NPA (%)



Collection efficiency (%)



30 + DPD (%)



Provision for Expected Credit Loss (ECL)

₹Cr

Particulars	As on 30-Sep-25	Consolidated As on 30-June-25	As on 30-Sep-24
Gross Stage 3	176.9	164.8	120.8
% portfolio in Stage 3	1.5%	1.5%	1.3%
ECL Provision Stage 3	44.2	41.2	30.2
Net Stage 3	132.7	123.6	90.6
Provision coverage ratio (PCR)	25.0%	25.0%	25.0%
Gross Stage 2	546.6	550.6	482.2
% portfolio in stage 2	4.8%	5.0%	5.0%
ECL Provision Stage 2	41.2	42.9	37.6
Net Stage 2	505.4	507.7	444.6
Provision coverage ratio (PCR)	7.5%	7.8%	7.8%
Gross Stage 1	10,689.1	10,370.0	9,075.5
% portfolio in stage 1	93.7%	93.5%	93.8%
ECL Provision Stage 1	32.1	30.1	31.8
Net Stage 1	10,657.0	10,339.9	9,043.8
Provision coverage ratio (PCR)	0.3%	0.3%	0.4%
Total Loan Book	11,412.6	11,085.4	9,678.5
ECL Provision	117.5	114.2	99.6
Provision coverage ratio (PCR)	1.0%	1.0%	1.0%



APTUS[®]



About Us

Our Markets

Technology, Risk, Underwriting & Collections

Sustainability

Business Highlights

Financials, Treasury & Capital Management

Consolidated Statement of Profit and Loss^(*)

₹Cr

FY 25	Particulars	Q2 FY26	Q1 FY26	H1 FY26	H1 FY25	H1 FY26 Vs H1 FY25
1,670	Interest Income	473	470	942	786	
16	Net Gain on derecognition of financial instruments	50	32	82	-	
113	Fee and Other Income	31	29	60	51	
(541)	Interest Expenses	(165)	(160)	(325)	(248)	
1,258	Net Income Margin	389	370	758	590	29%
(255)	Operating Expenses	(76)	(74)	(150)	(121)	
(28)	Credit Cost	(18)	(11)	(29)	(10)	
975	Profit Before Tax	294	286	580	458	26%
(224)	Prov. For Tax	(68)	(66)	(134)	(105)	
751	Profit After Tax	227	219	446	354	26%

(*) – Based on Ind AS

Consolidated Balance sheet^(*)

Particulars	₹Cr	
	As on 30-Sep-25	As on 30-Sep-24
Liabilities & Equity		
Share capital	100	100
Reserves & surplus	4,557	3,914
Net worth	4,657	4,014
Borrowings	7,284	6,176
Other Liabilities & Provisions	83	74
Total Liabilities & Equity	12,023	10,264
Assets		
Loan Assets	11,243	9,481
Fixed Assets	9	7
Liquid Assets -Bank FD's /MF's etc	563	689
Financial Assets	102	21
Non Financial Assets	105	66
Total Assets	12,023	10,264

(*) – Based on Ind AS

RoA Tree (based on Avg AUM)^(*)

Particulars	H1 FY26	H1 FY25
Revenue from Operations	17.5%	17.9%
Net Gain on derecognition of financial instruments	1.4%	0.0%
Other Income	0.4%	0.5%
Total Revenue	19.2%	18.4%
Interest Expenses	(5.8%)	(5.4%)
Net Income Margin	13.4%	12.9%
Operating Expenses	(2.7%)	(2.7%)
Credit Cost	(0.5%)	(0.2%)
Profit Before Tax - RoA	10.2%	10.1%
Profit After Tax - RoA *	7.9%	7.8%
Profit After Tax - RoE #	20.0%	18.3%

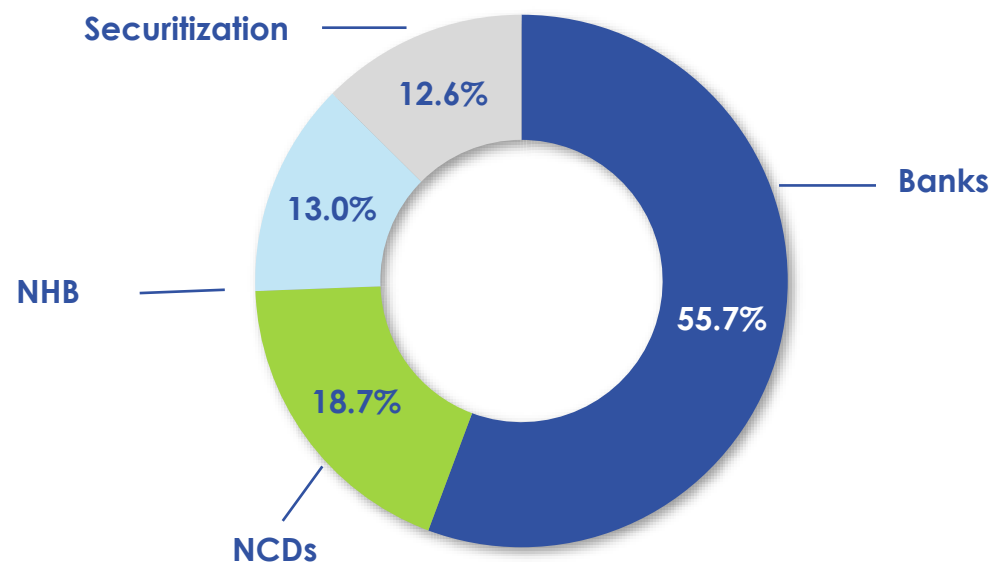
* Ratio on Avg. AUM

Ratio on Avg. Network

Robust Funding Management and Credit Profile

Diversified and Balanced Funding Mix

Sources of funds mix(%)



Avg. Tenure of Borrowings (Months)

H1 FY26	FY 25	FY24	FY23
80.1	80.2	80.1	86.9

Credit Rating
(CARE) – AA Stable
(ICRA) – AA Stable

25+ Lender Relationships

No Exposure to Short term loan incl CPs

Refinance



Mutual Funds



DFI



Insurance



Private Sector Banks



IndusInd Bank

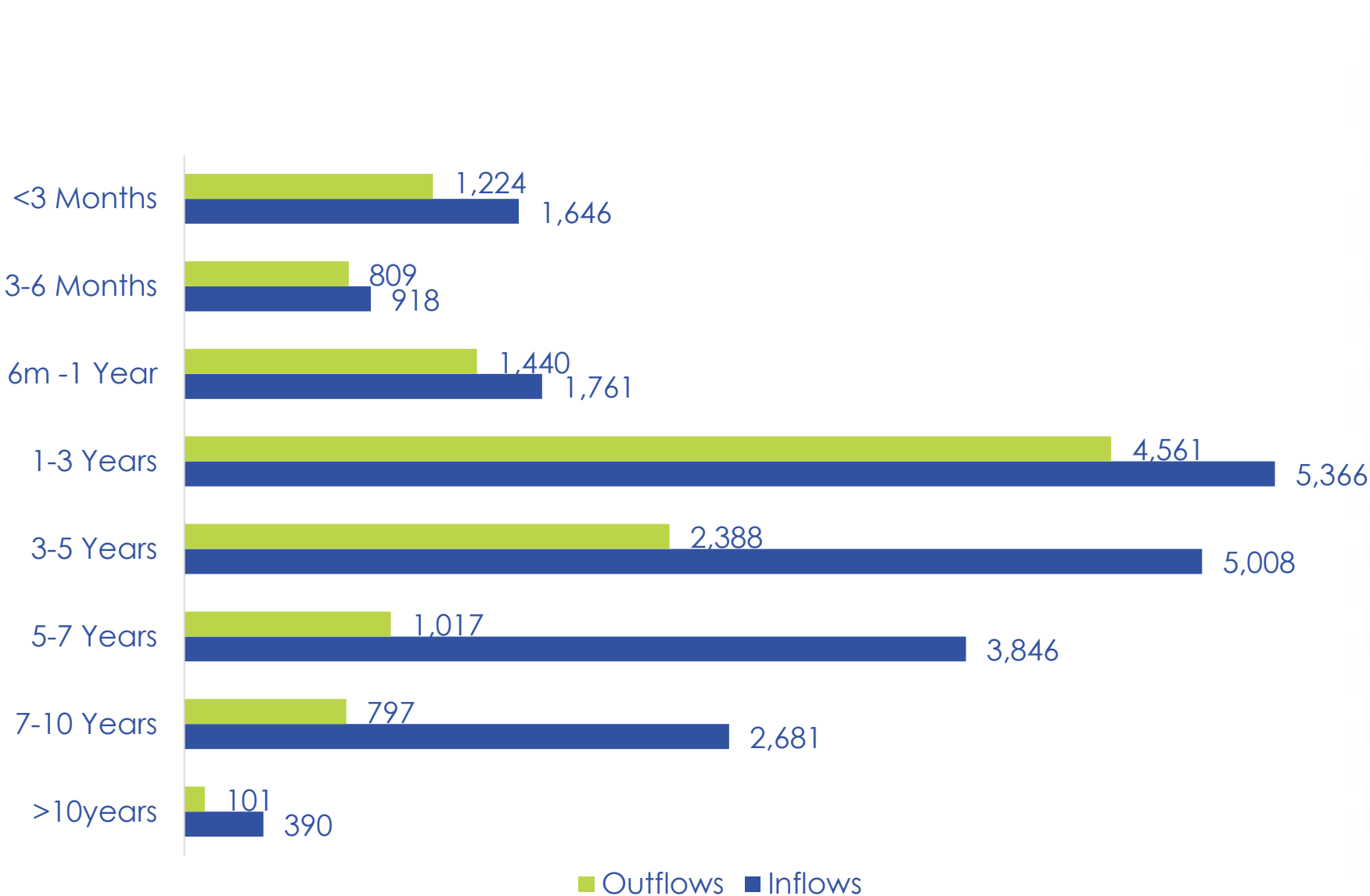
DCB BANK

ICICI Bank

Public Sector Banks



Asset and Liability Maturity Pattern

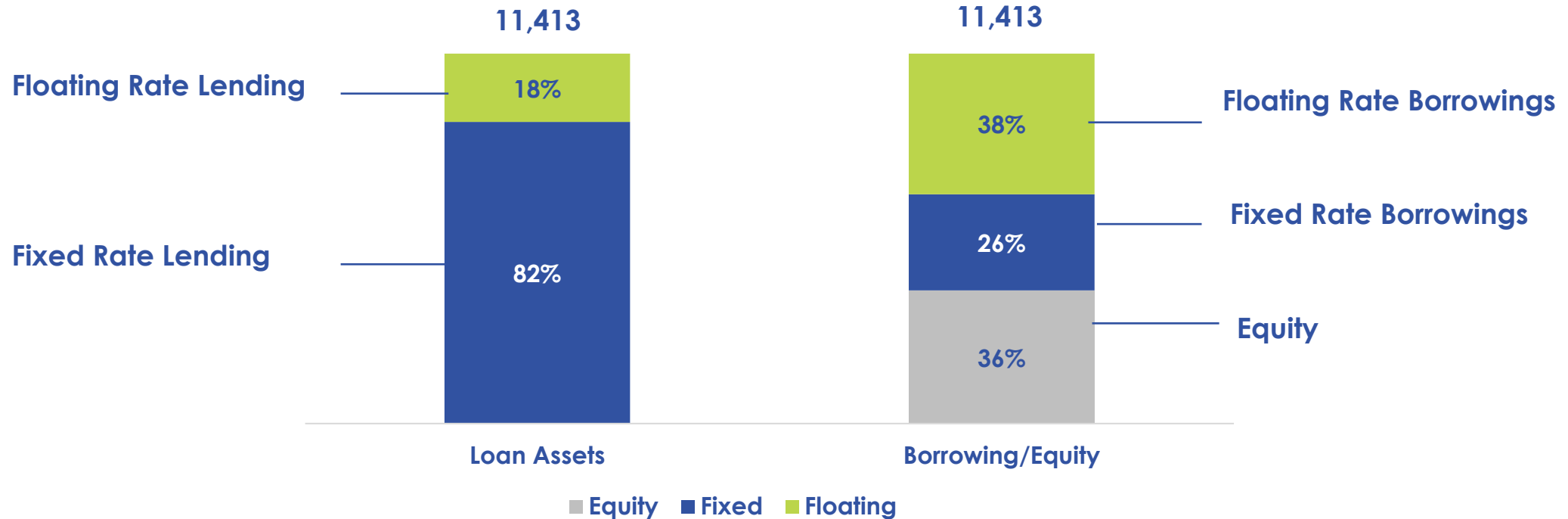


Position as on 30th September 2025

(₹Cr)
Surplus
422
109
321
805
2,620
2,829
1,884
289

Fixed Vs Floating (Assets Vs. Liabilities)

Loan Assets & Borrowings (₹Cr)
September-25



Gap between Loan Assets & Borrowings filled by a portion of Equity

Comfortable Liquidity Position/ Capital Adequacy

A. Liquidity

(₹Cr)

Particulars	As on 30-Sep-25	
Cash & Cash equivalents	563.4	
Unavailed Sanctions from Banks	1,175.0	
Total	1,738.4	
Particulars	Q3 FY26	Q4 FY26
Opening Liquidity	1,738.4	1,693.5
Add: Loan repayment & Surplus from Operations	964.6	1,009.5
Less: Debt repayments & Other Outflows	1,009.4	819.3
Closing Liquidity	1,693.5	1,883.7

₹1,883.7 Cr

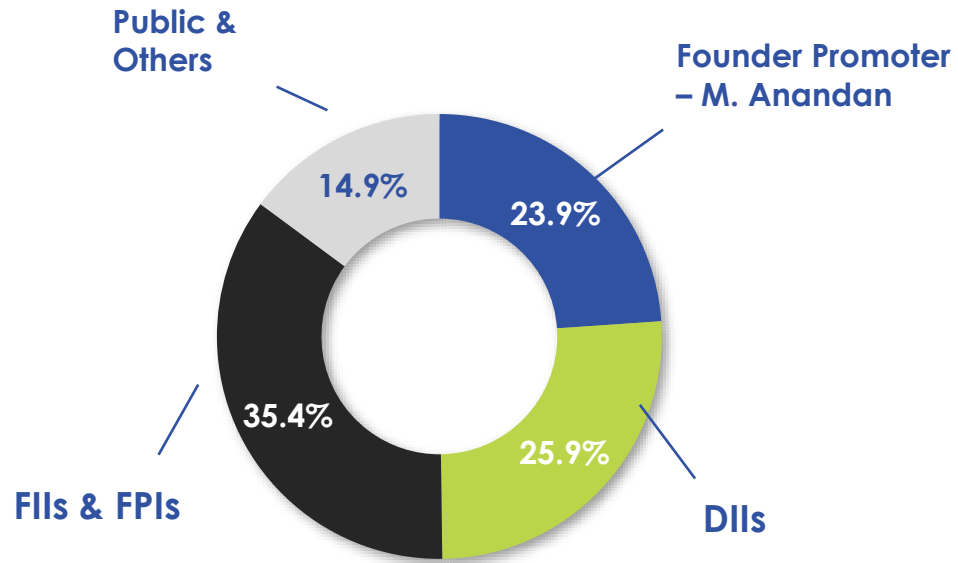
Surplus available
for business up to
Mar 2026

B. Capital Adequacy

Capital Adequacy as on 30th September 2026 – 69.2%

Diverse Investor Base

Shareholding as on 30th September'25



Founder Promoter	Holding (%)	FII's & FPI's	Holding (%)
M. Anandan	23.91	Malabar	5.88
		Capital Research	5.48
		Ward Ferry	4.06
		Aberdeen	3.45
		Vanguard US	3.06
		Govt. Pension Fund Norway	2.18
		Blackrock US	1.38
		Border to Coast	0.93
		Arohi	0.89
		Amundi Group	0.80
		Lighthouse	0.70
DII's	Holding (%)		
SBI MF	9.77		
Kotak MF	3.66		
Aditya Birla MF	2.27		
Axis MF	1.12		
Iroha	0.88		
Bandhan MF	0.84		
Tata MF	0.79		
Quant MF	0.73		

Annexures



Strong Corporate Governance, Distinguished Board

Chairman



M. Anandan
Executive
Chairman

Non-Executive
Independent
Directors



Mona Kachhwaha
Director – RMBS
Development
Company



VG Kannan
Former- MD,
SBI



Anand Raghavan
Former partner –
Ernst & Young
Former VP –
Sundaram Finance

Non-Executive
Independent
Directors



**Natarajan
Ramasubramanian**
Former GM, RBI



Subba Rao
Former CEO
Chola mandalam
MS Risk Services

Managing
Director



P. Balaji
Managing Director

Experienced Professional Management



P. Balaji
Managing Director
30+ yrs of experience

Several years of experience in financial Services including HFC



C.T. Manoharan
ED & Chief Business Officer
30+ yrs of experience

Rich experience in housing finance industry across sales, channel and distribution management



V. Krishnaswami
Chief Technology Officer
25+ yrs of experience

Experience in strategizing and implementing digital technology solutions, IT designs and infrastructure



N. Srikanth
Sr. Vice President – HR
30+ yrs of experience

Experience in HR planning, recruitment, training, induction, employee relations and engagement



Krishna Kishore S
Sr. Associate VP – Credit
15+ yrs of experience

Experience in areas of Credit & underwriting, Portfolio and Risk management of Mortgage products



Naveen Kumar R
Vice President – Operations & Compliance
14+ yrs of experience

Experience in Housing Finance Industry specific to Operations, Customer Service, Portfolio analytics and LOS/LMS



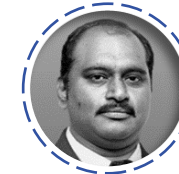
Sanjay Mittal
Chief Financial Officer
20+ yrs of experience

Experience in Finance, Accounts, Treasury, Investor Relation, Corporate Strategy & Planning



John Vijayan
Chief Risk Officer
30+ yrs of experience

Experience in Financial Services in the areas of Risk Management, Internal Audit , Operations & Finance



Sundara Kumar V
Sr. Vice President – Legal, Technical & Receivables
25+ yrs of experience

Legal experience in Mortgage finance, SARFAESI and arbitration procedures in management of collections



Srinivasan K
Sr. Associate VP- Credit
20+ yrs of experience

Rich experience in areas of Credit & Risk Management, Fraud Control and operations in retail finance



Vijayaraghavan Kannan
Head Internal Audit
15+ yrs of experience

Experience in Audit & Assurance, Tax, Regulatory compliances and Risk management



THANK YOU



For further information, please contact:



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investorrelations@aptusindia.com

