



Ref No: APTUS/05-MAY/2026-27

May 06, 2026

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 Audited financial results for the fourth quarter and financial year ended March 31, 2026.

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 Audited Financial Results for the fourth quarter and financial year ended March 31, 2026.

This Investor Presentation is also available on the website of the Company at <https://www.apтусindia.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: 2026.05.06 20:21:58 +05'30'

Sanin Panicker
Company Secretary & Compliance Officer



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Aptus Value Housing Finance India Limited

Investor Presentation | Q4/FY 26

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: Q4 FY26

YoY

QoQ

Business	Distribution	Asset Quality	Capital	Profitability
<p>₹ 13,107 Cr AUM</p> <p>21% 6%</p>	<p>1.88 L Customers</p> <p>16% 5%</p>	<p>1.52% GNPA</p> <p>33 bps -4 bps</p>	<p>₹ 5,060 Cr Net-Worth</p> <p>17% 5%</p>	<p>₹ 344 Cr PPoP</p> <p>24% 7%</p>
<p>₹ 1,242 Cr Disbursement</p> <p>17% 21%</p>	<p>3,807 Employees</p> <p>14% -1%</p>	<p>1.15% NNPA</p> <p>26 bps -3 bps</p>	<p>71.0% CRAR*</p> <p>-33 bps 48 bps</p>	<p>₹ 261 Cr PAT</p> <p>26% 11%</p>
<p>17.1% Yield</p> <p>-25 bps -6 bps</p>	<p>339 Branches</p> <p>39 4</p>	<p>25.0% PCR#</p> <p>- -</p>	<p>8.1% CoB</p> <p>-58 bps -16 bps</p>	<p>8.2% RoA</p> <p>36 bps 37 bps</p>
<p>9.0% Spread</p> <p>33 bps 10 bps</p>	<p>7 States & UTs</p> <p>- -</p>	<p>1.03% ECL[^]</p> <p>- -</p>	<p>AA (ICRA) Stable / AA (CARE) Stable Credit Rating</p>	<p>21.2% RoE</p> <p>153 bps 120 bps</p>

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

Snapshot: FY26

YoY

Business	Distribution	Asset Quality	Capital	Profitability
<p>₹ 13,107 Cr AUM</p> <p>21%</p>	<p>1.88 L Customers</p> <p>16%</p>	<p>1.52% GNPA</p> <p>33 bps</p>	<p>₹ 5,060 Cr Net-Worth</p> <p>17%</p>	<p>₹ 1,274 Cr PPoP</p> <p>27%</p>
<p>₹ 4,009 Cr Disbursement</p> <p>11%</p>	<p>3,807 Employees</p> <p>14%</p>	<p>1.15% NNPA</p> <p>26 bps</p>	<p>71.0% CRAR*</p> <p>-33 bps</p>	<p>₹ 943 Cr PAT</p> <p>26%</p>
<p>17.2% Yield</p> <p>-14 bps</p>	<p>339 Branches</p> <p>39</p>	<p>25.0% PCR#</p> <p>-</p>	<p>8.3% CoB</p> <p>-38 bps</p>	<p>7.9% RoA</p> <p>14 bps</p>
<p>8.9% Spread</p> <p>24 bps</p>	<p>7 States & UTs</p> <p>-</p>	<p>1.03% ECL[^]</p> <p>-</p>	<p>AA (ICRA) Stable / AA (CARE) Stable Credit Rating</p>	<p>20.1% RoE</p> <p>135 bps</p>

* 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, "Q4FY26 saw a further strengthening of our growth momentum, aided by technology enhancements and ongoing process improvements, alongside continued focus on credit quality. AUM grew 21% to ₹13,107 Cr in Q4 FY26, driven by highest ever quarterly disbursements of ₹1,242 Cr, reflecting growth of 21% QoQ and 17% YoY.

During the year, in line with our intent to on-board higher-quality customers, we discontinued sanctions below ₹7 lakh. While this decision led to temporary moderation in disbursements in Q1 and Q2, we rebounded strongly in Q4. We witnessed this growth momentum continuing into April'26 as well. This has helped set a strong foundation for sustained business momentum and reinforced alignment of field execution with our policies.

We expanded our presence in the newer states of Maharashtra and Odisha and strengthened our presence in existing states, leading to a branch network of 339. On the back of encouraging traction in new geographies and sustained momentum in existing markets, we plan to accelerate branch additions in FY27, in line with our contiguous expansion strategy to support future growth.

Technology and data-led decisioning continue to drive scalable expansion with customer centricity. Digitisation remains strong, with over 92% of agreements executed digitally and 94% of collections through digital channels. Increased use of account aggregator data and credit bureau insights is enhancing underwriting, portfolio quality, and supporting growth. This performance is underpinned by a well-diversified product portfolio and a broad customer base across income segments, which together provide balance and resilience across market cycles.

On the asset quality front, this quarter saw improvement in collections efficiency, leading to a reduction in GNPA and 30+ DPD. 30 + DPD saw a decline of 27 bps sequentially to 6.21%. We closed the year with a GNPA of 1.52% as against 1.19% in FY 25. Net NPA was at 1.15% as against 0.89% in FY 25. The increase is primarily due to slight increase in NPA of NBFC.

On the profitability side, the total income grew 25% YoY to ₹2,246 Cr, in FY26. Our spreads for FY26 improved to 8.9%, driven by decline in cost of funds to 8.3%. The Opex ratio increased marginally 8 bps YoY in FY26. The credit cost for FY26 remained at 50 bps, within our guided range.

The net profit for the quarter came in at ₹261 Cr, growth of 26% YoY. The RoA/RoE for the quarter came in at 8.2%/21.2% respectively. The net profit for FY26 came in at ₹943 Cr, growth of 26% YoY, translating to an RoA/RoE of 7.9%/20.1% respectively, among the best in industry.

Looking ahead, with key initiatives underway—we are confident of delivering 22–24% AUM growth in FY27. This growth will be supported by expansion in newer states of Maharashtra and Odisha and deeper penetration in existing markets, channel augmentation, higher average ticket sizes, calibrated lending rates on incremental loans, and improved productivity.





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About Us

Organizational Overview

Technology, Risk, Underwriting & Collections

Business Highlights

Financials, Treasury & Capital Management

Sustainability

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.



Enhancing momentum in Maharashtra and Odisha, while sustaining leadership in the South to 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**

80%
Self-Employed

1.88L
Customers

74%
LIG

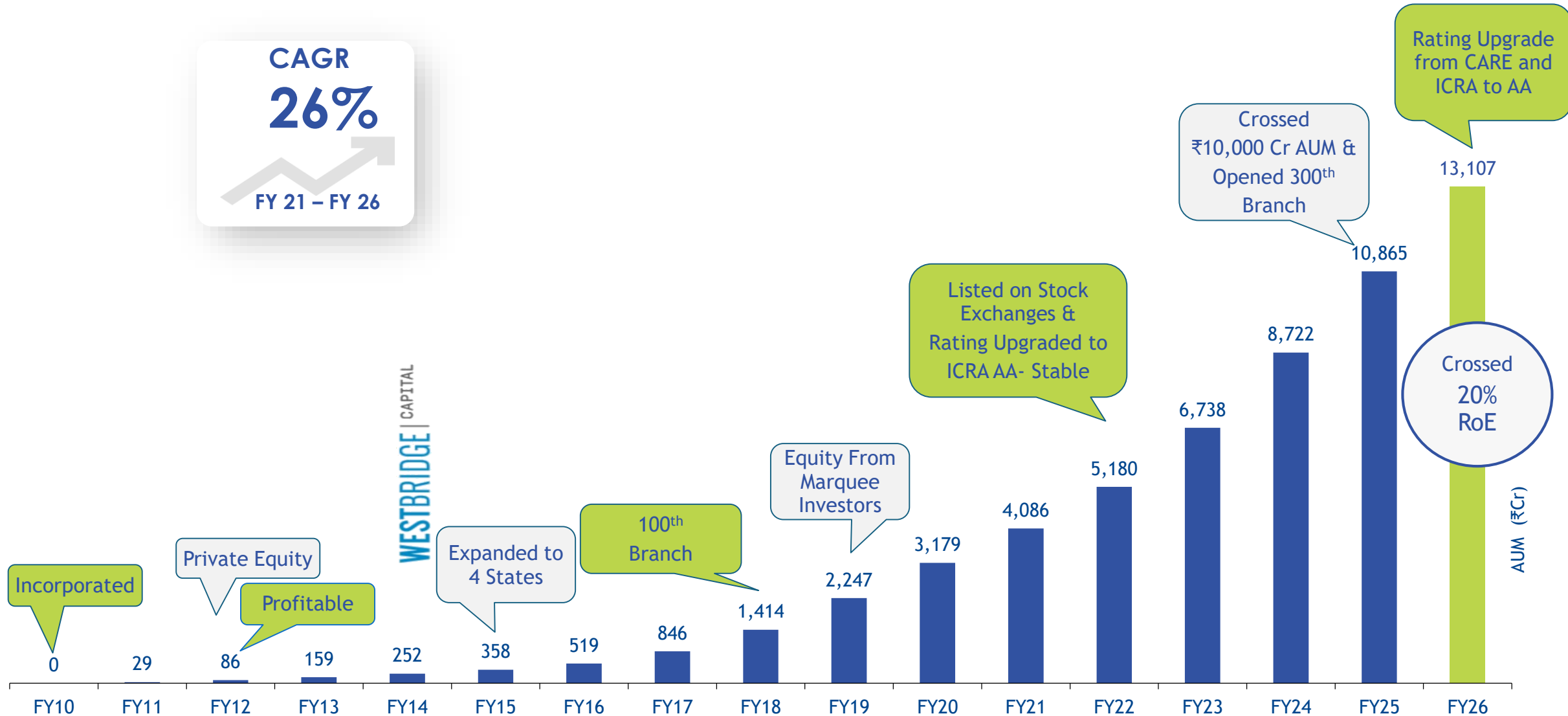
6&1
State & UTs

339
Branches

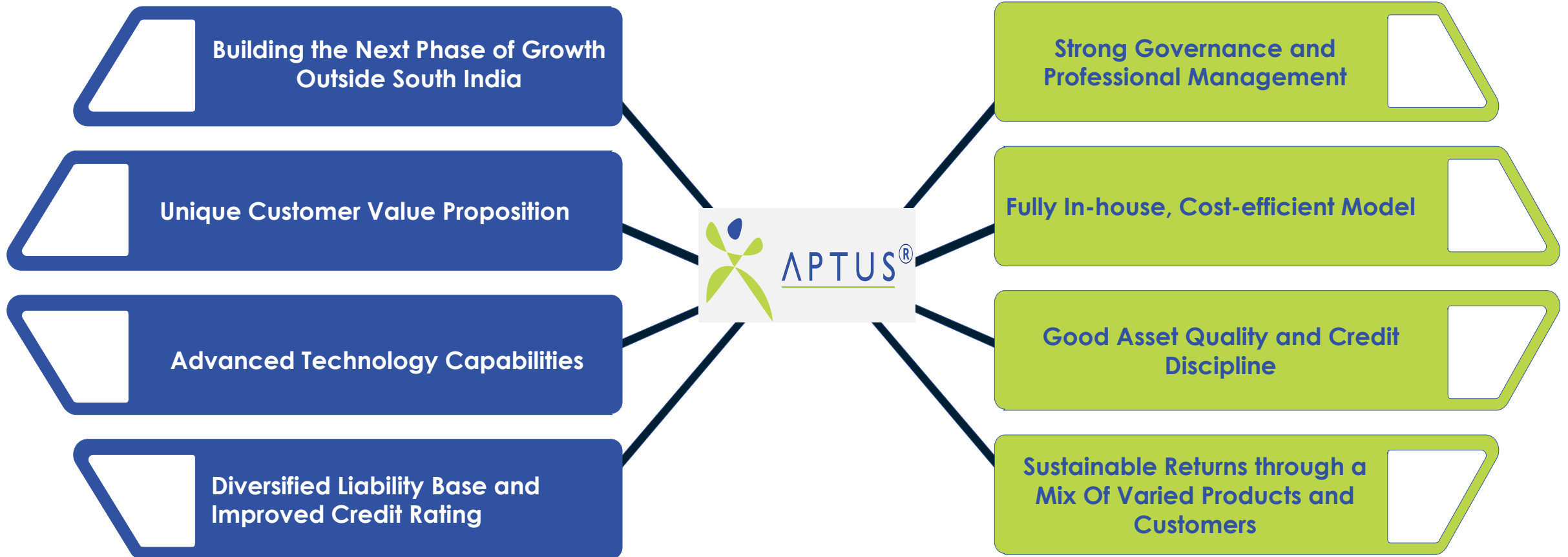
3,807
Employees

Our Journey

CAGR
26%
FY 21 – FY 26



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.
- **Increase ATS** across segments.

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
- Pursue **alternate channels** via **connectors and digital marketing**.

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 **reduced cost of funds, diversified sources of funding and rating upgrades**.

Historical Performance

₹Cr

Particulars	FY 21	FY 22	FY 23	FY 24	FY 25	FY26	CAGR
No. of Branches (#)	190	208	231	262	300	339	
No. of Customers (#)	58,069	83,565	1,07,146	1,33,499	1,61,597	1,87,889	
Disbursements	1,298	1,641	2,395	3,127	3,604	4,009	
AUM	4,068	5,180	6,738	8,722	10,865	13,107	26%
Total Income	655	840	1,135	1,409	1,799	2,246	
Interest Expenses	(207)	(209)	(276)	(388)	(541)	(648)	
Net Income Margin	449	632	859	1,021	1,258	1,598	29%
Operating Expenses	(98)	(117)	(165)	(207)	(255)	(324)	26%
ECL Prov ./Write -Off's	(6)	(34)	(40)	(22)	(28)	(62)	
Profit Before Tax	345	480	654	793	975	1,211	
Profit After Tax	267	370	503	612	751	943	29%
Ratios (%)							
NIM to Assets	12.4%	13.7%	13.9%	13.4%	13.0%	13.3%	
Opex to Assets	2.7%	2.5%	2.8%	2.7%	2.6%	2.7%	
Cost to Total Income	15.3%	13.9%	14.6%	14.6%	14.2%	14.4%	
Credit Cost to Assets	0.2%	0.8%	0.7%	0.3%	0.3%	0.5%	
Return on Assets (PBT)	9.5%	10.4%	10.5%	10.4%	10.0%	10.1%	
Return on Assets (PAT)	7.4%	8.0%	8.4%	8.0%	7.7%	7.9%	
GNPA	0.70%	1.19%	1.15%	1.07%	1.19%	1.52%	
NNPA	0.49%	0.88%	0.86%	0.80%	0.89%	1.15%	
ROE	14.5%	14.5%	16.3%	17.3%	18.8%	20.1%	

Note : GNPA for FY21 as per old RBI norms. Asset Ratio based on Avg. AUM. CAGR is computed for the period FY 21 to FY26.





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Technology, Risk, Underwriting & Collections





Business Highlights

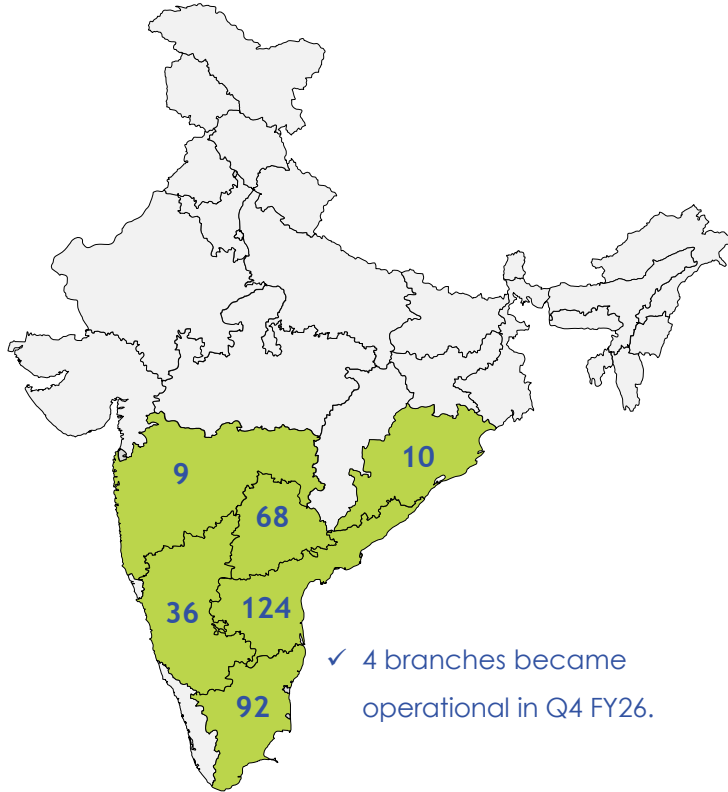
Financials, Treasury & Capital Management

Sustainability



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)	9.7	9.4	8.9
 Average Tenure (Years)	10.3	9.4	8.1
% Average LTV	~40%		
 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	42	3.9
1-3 Year	83	21.2
>3 Year	214	52.3

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 Andhra Pradesh.

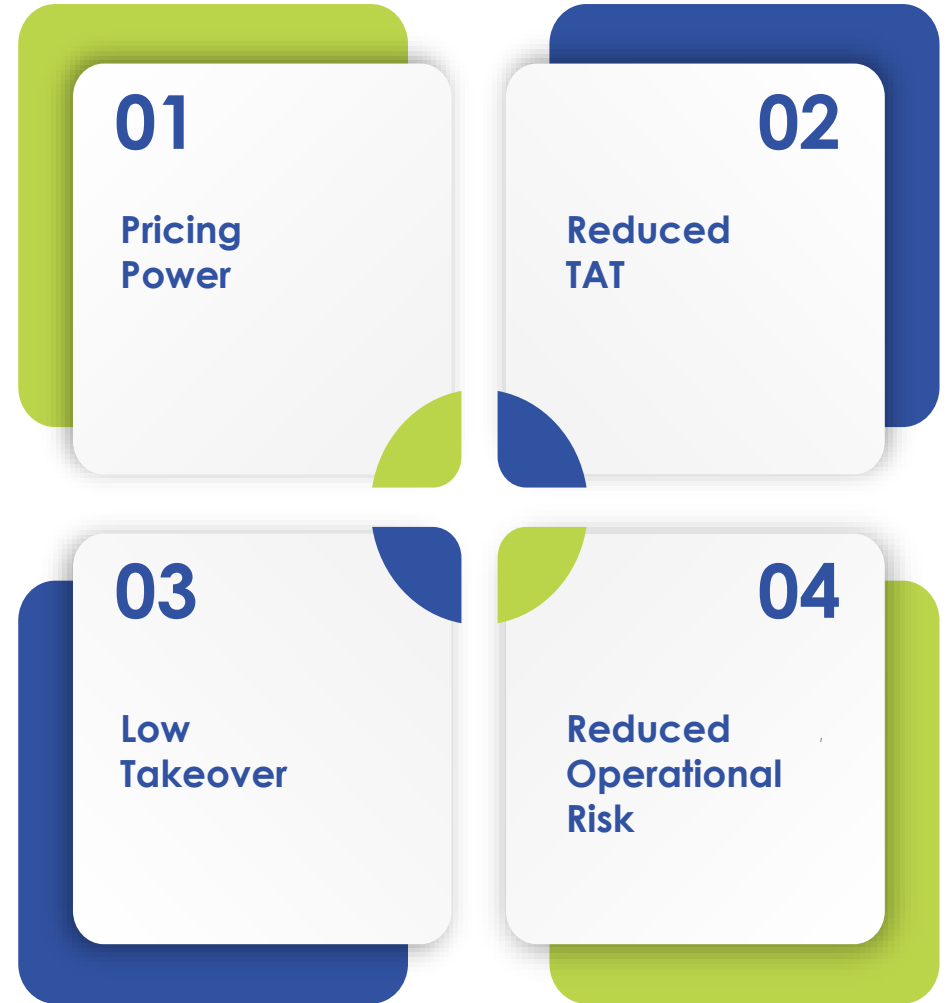
State	AUM (₹Cr)				FY26 VS FY25
	FY 23	FY 24	FY 25	FY26	
Andhra Pradesh	2,364	3,509	4,597	5,663	23%
Tamil Nadu	2,903	3,189	3,623	4,112	14%
Telangana	936	1,332	1,749	2,204	26%
Karnataka	535	671	842	985	17%
Odisha & Maharashtra	-	20	54	143	165%
Grand Total	6,738	8,721	10,865	13,107	21%

Fully In-house Model

Fully In-House Team..

	2,181	Business Origination
	342	Credit
	300	Legal & technical
	751	Collection
	233	HO / Operations

...Leading to Desired Business Outcomes





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Technology Landscape

Customer Relationship & Service

Automated CRM and customer service requests

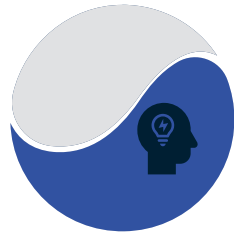


Digital Marketing

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

Business Intelligence & Analytics

“Power BI” Analytics Platform.
ML-based bounce prediction

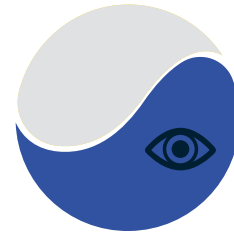
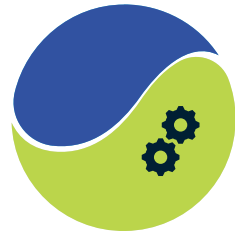


Customer Onboarding

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



Mobile-First Fully Digital LOS

Omni – Channel Lead Sourcing

5.8%

Customer App

Existing Customer Referrals through customer service APP

Bandhu App

Referral App to generate leads Unifying construction ECO System

12.8%

Digital Marketing

Lead generation through Social Media & Digital Marketing

4.1%

Organic-Sourcing – Digital LOS

In-house Sourcing through our sales executives

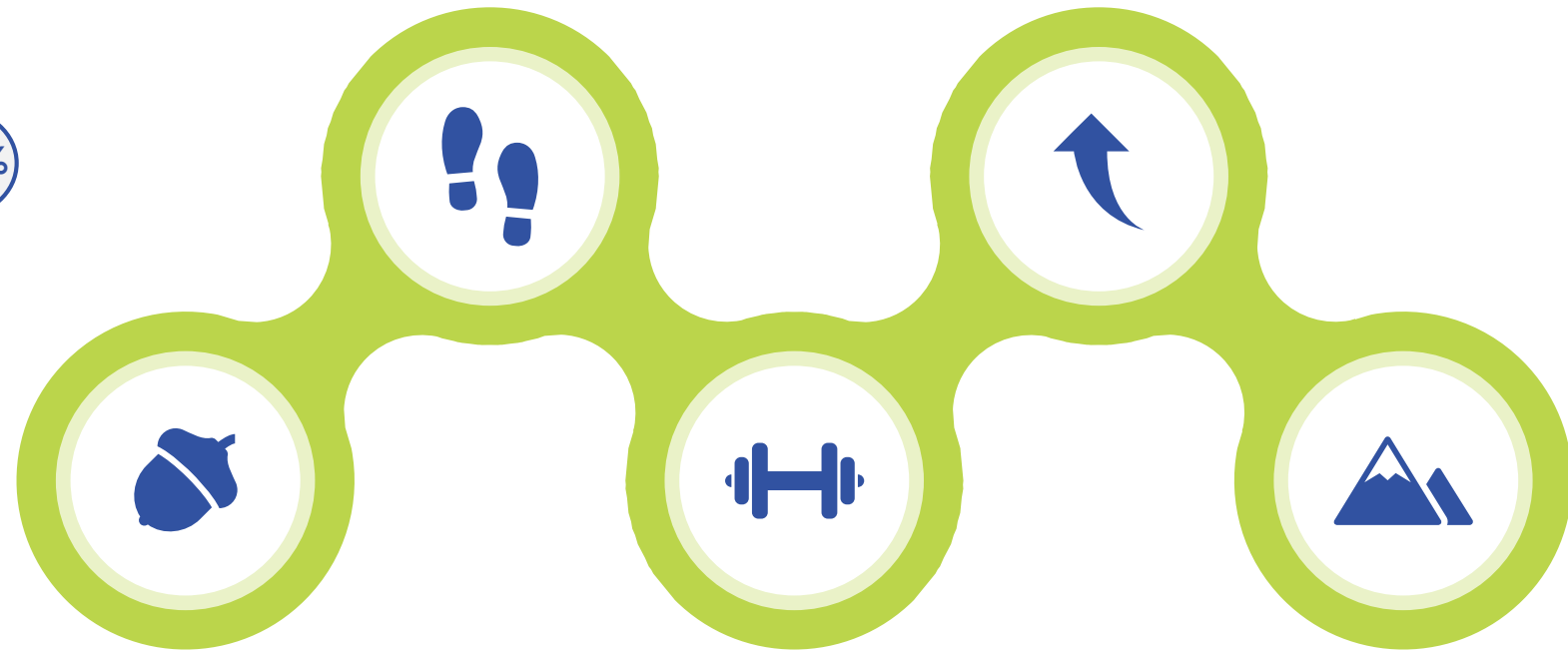
78.0%

Credit

Account Aggregator
CIC (Credit Information Companies)

Legal

Digital Agreements



Digital On-boarding

E-KYC
OCR
Bank A/c verification

Technical

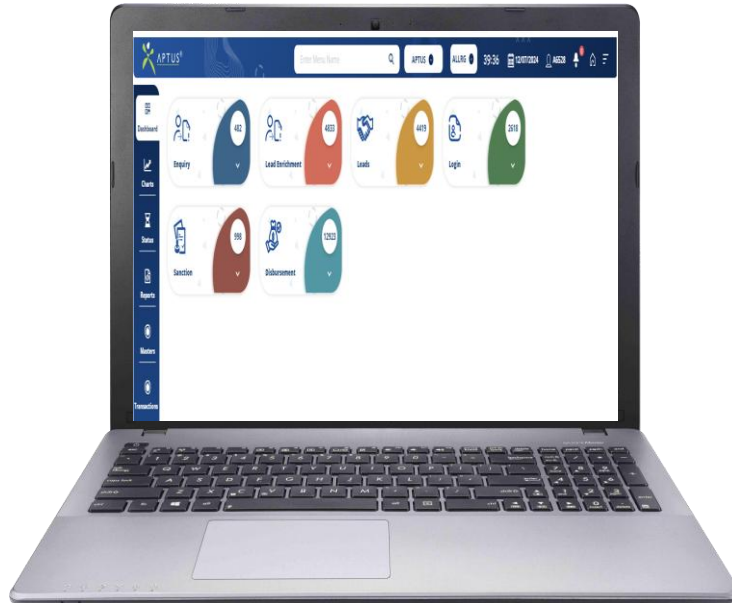
Identification, Geo-tagging and Dimensions of Property
On-Field Technical valuation report

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



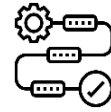
Risk Management

- 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
- 339 Branches
- Connector Channel

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

12-15 months

Monitoring early default signs

90 DPD

Legal action / SARFAESI





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Business Highlights

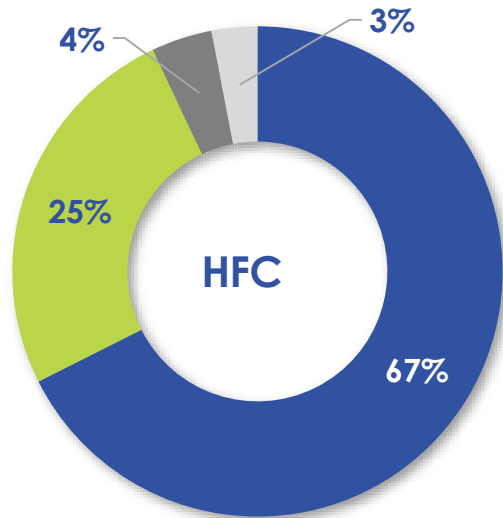
Financials, Treasury & Capital Management

Sustainability



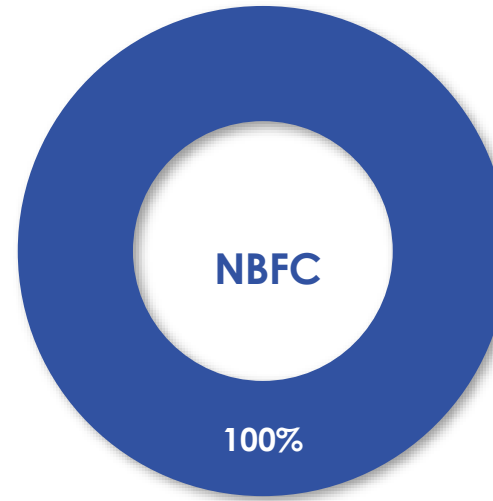
Diverse Products for Niche Segment

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



AUM : ₹9,306 Cr

- Home Loans
- Quasi Home Loans
- Insurance Loans
- Top up Loans



AUM : ₹3,801 Cr

- Small Business Loans & Non-HLs



LIG Customers



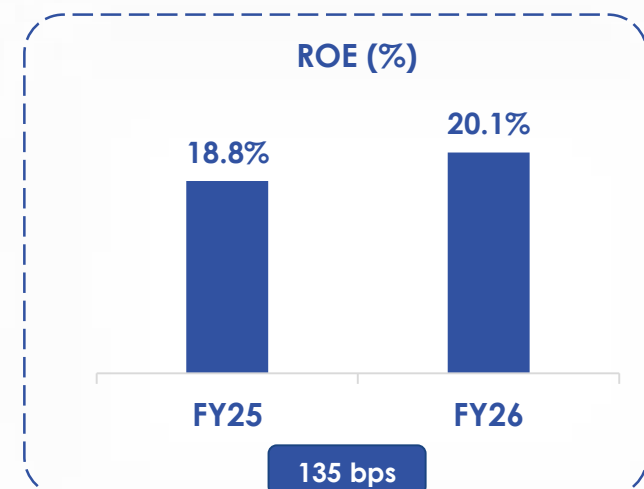
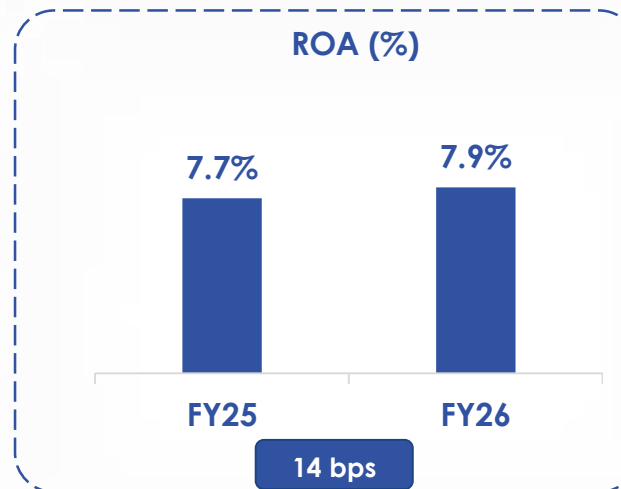
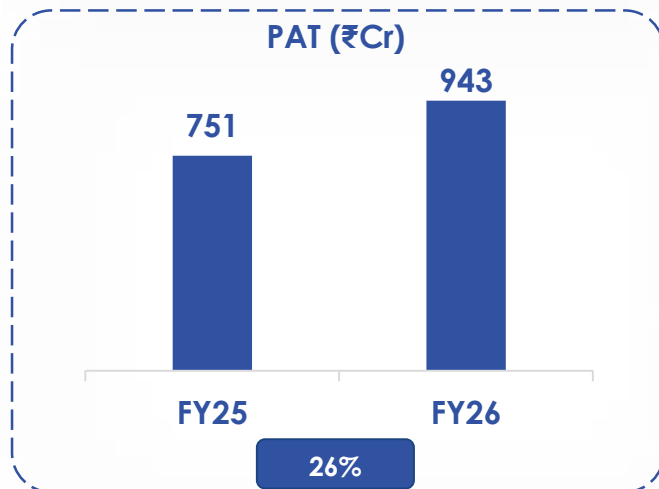
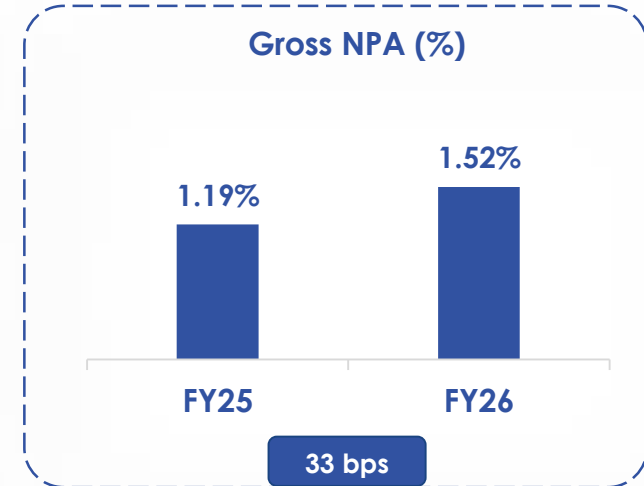
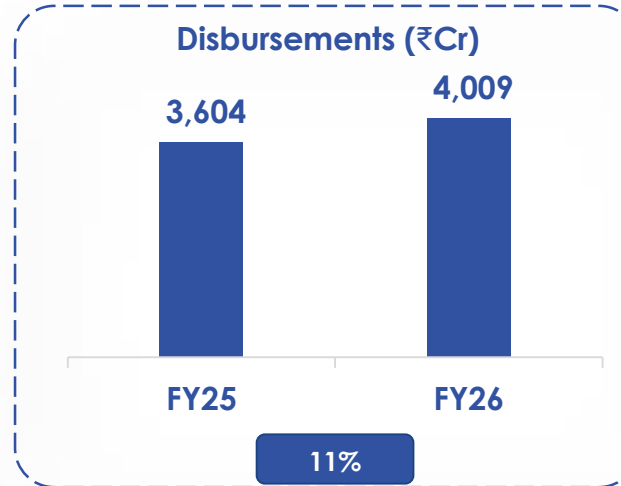
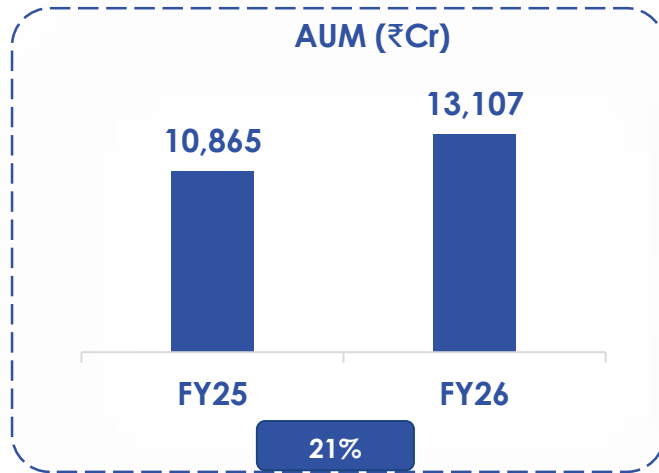
Largely Self Employed Customers



Rural Focus

Performance Highlights : FY26

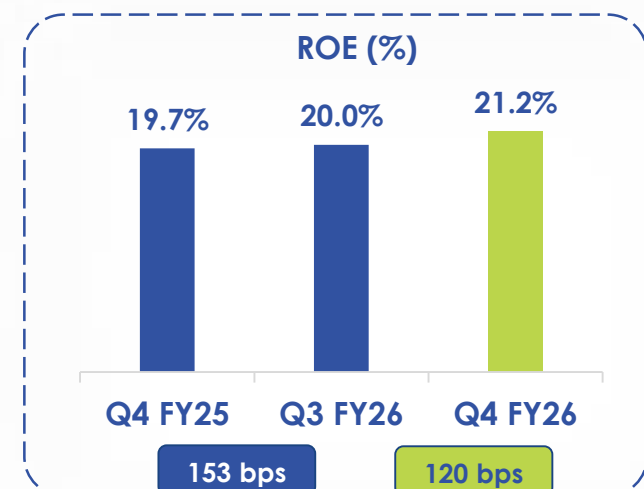
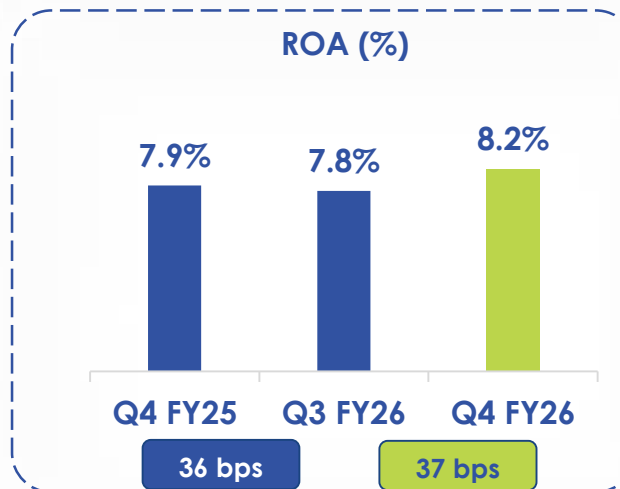
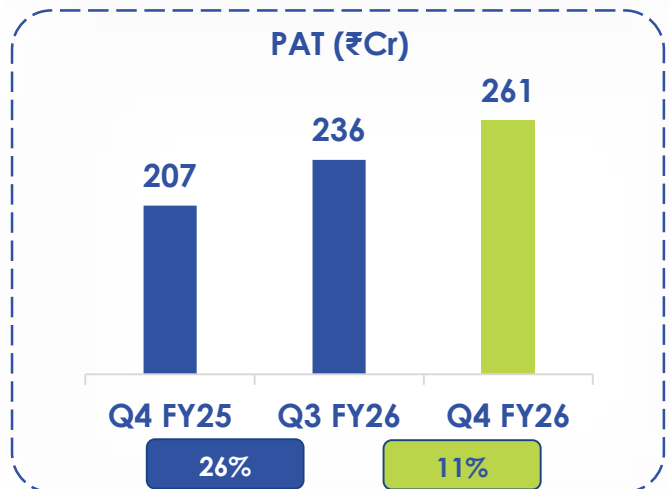
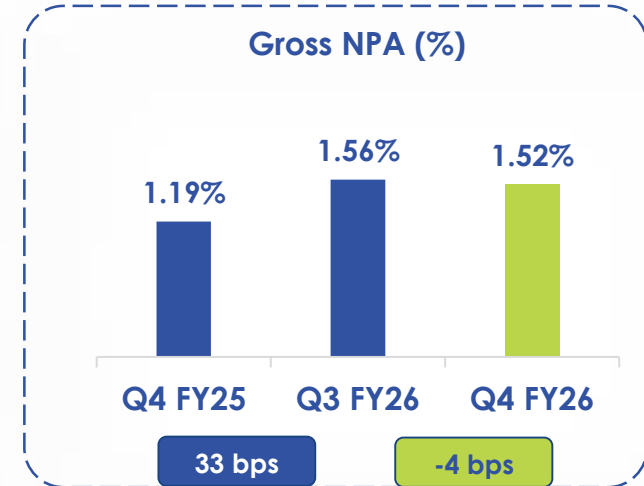
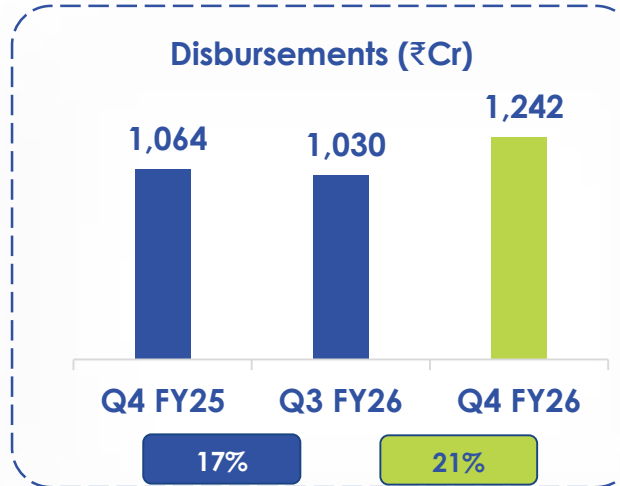
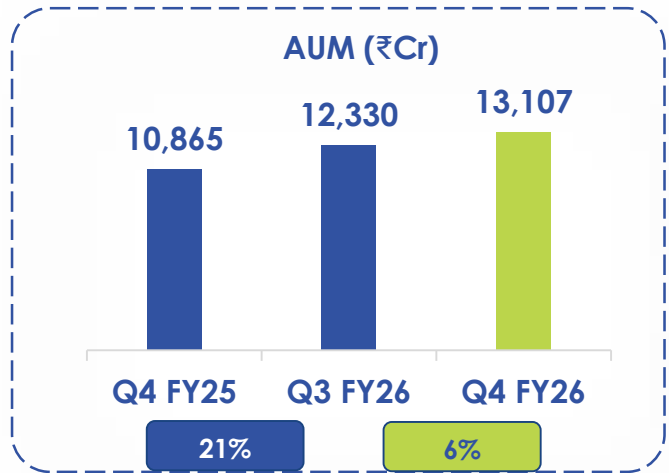
YoY



Performance Highlights : Q4 FY26

YoY

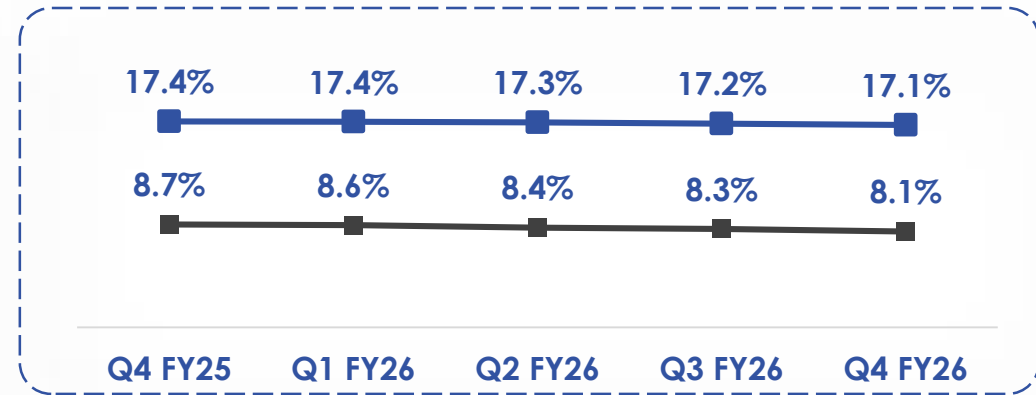
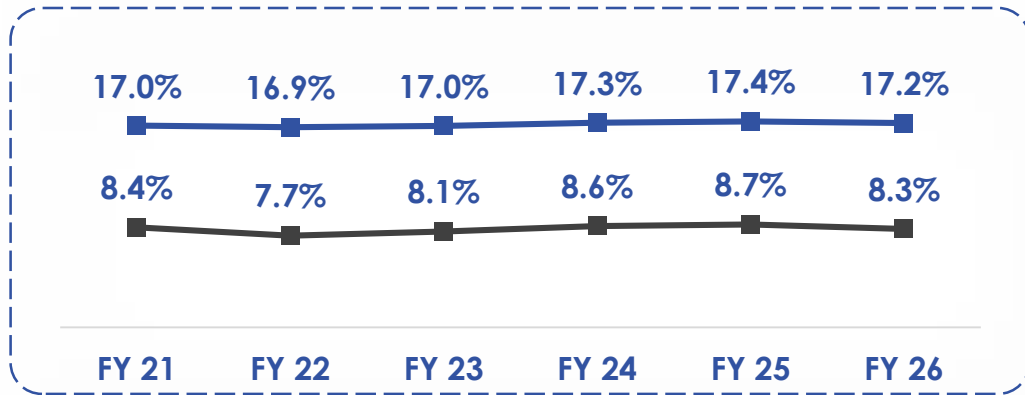
QoQ



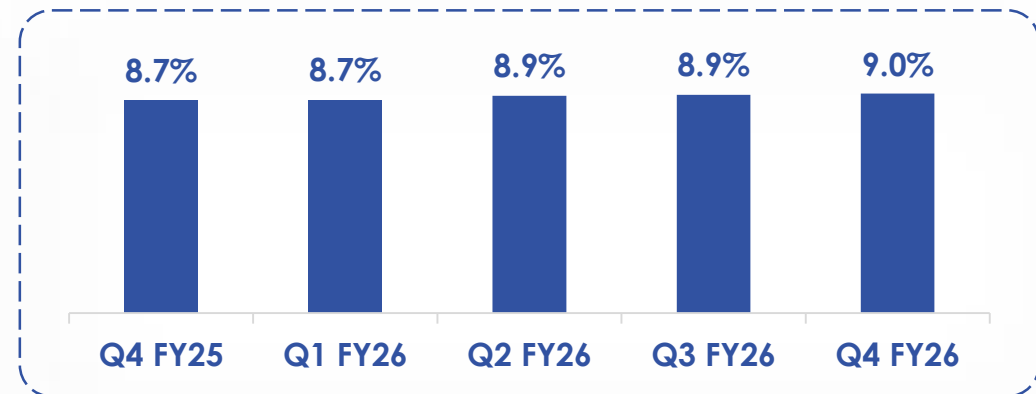
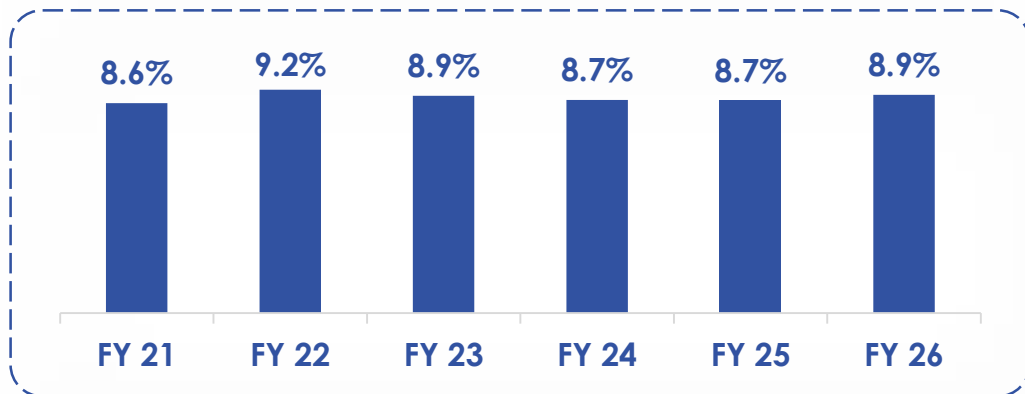
Yield, CoB & Spread

Yield ■—■

Cost of Borrowings ■—■

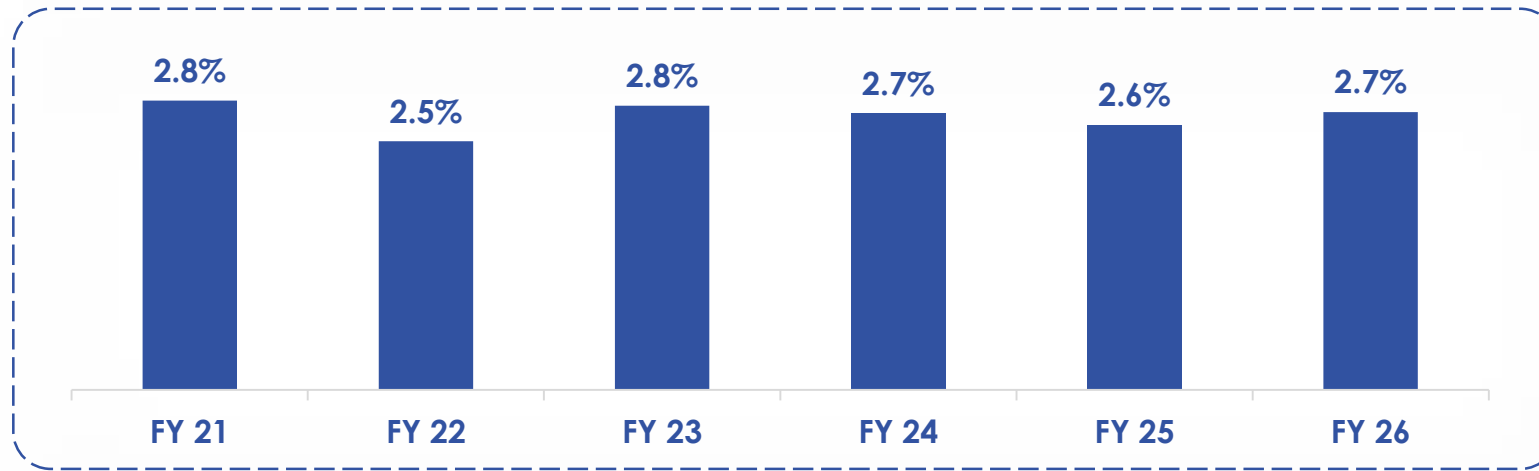
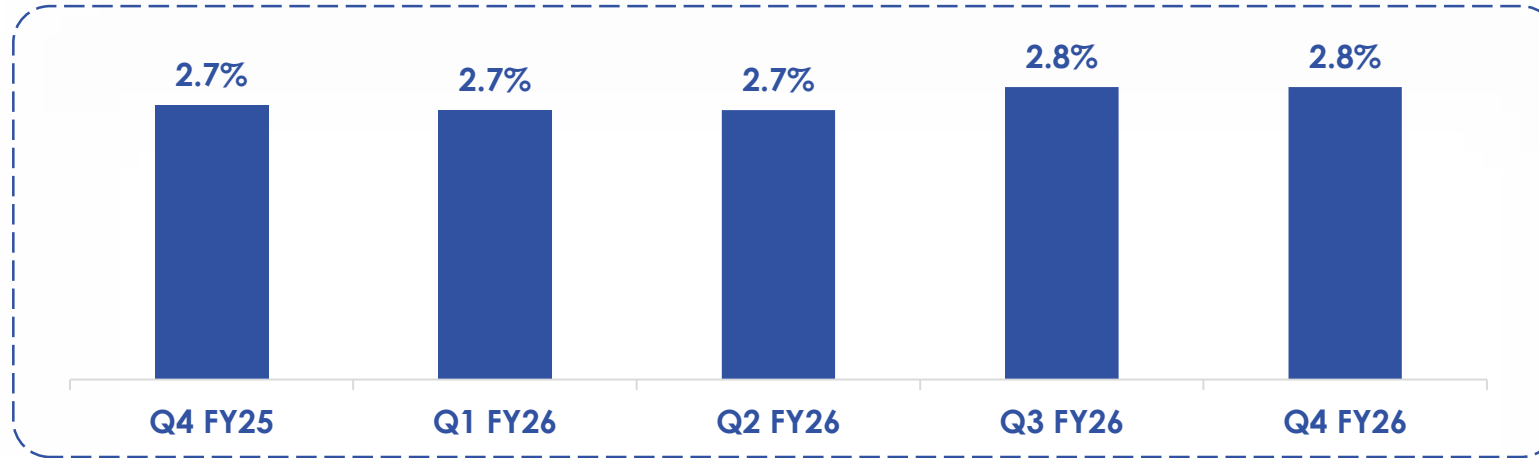


Spread (%)



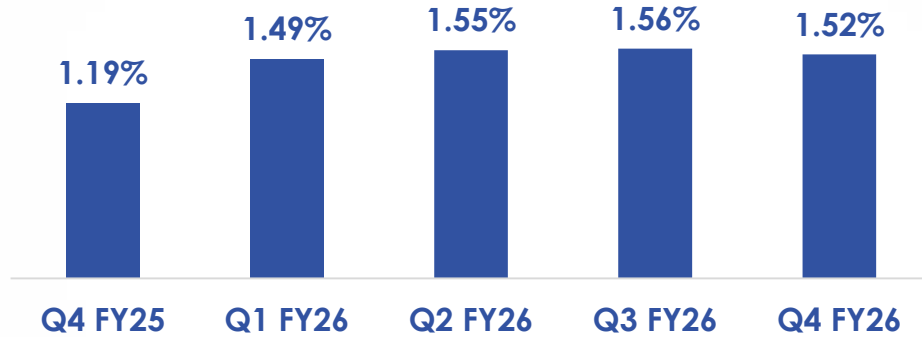
Efficient Operating Cost Model

Opex to Average AUM (%)

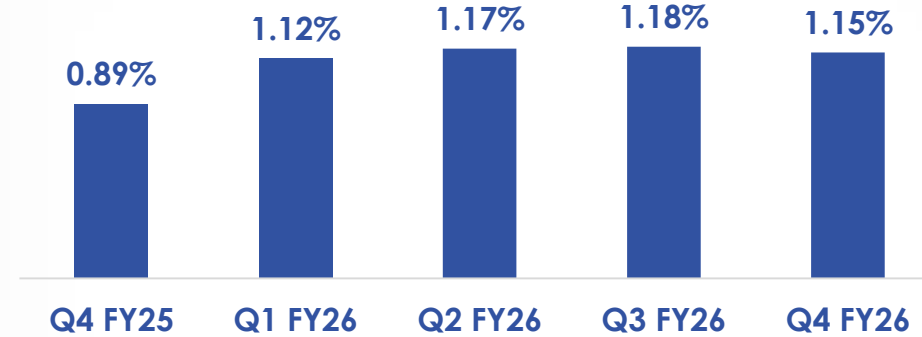


Asset Quality

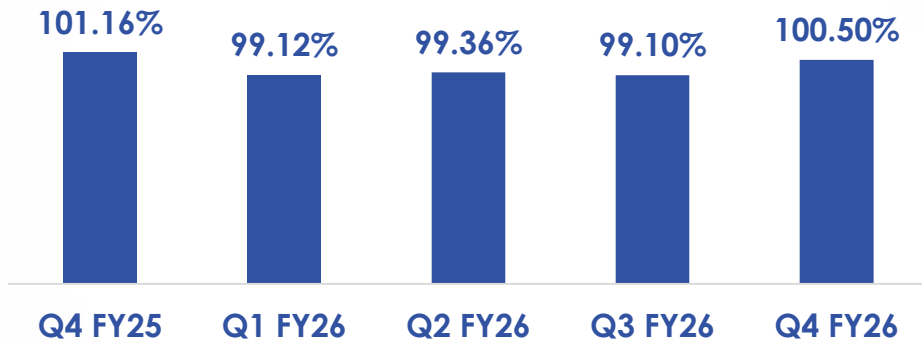
Gross NPA (%)



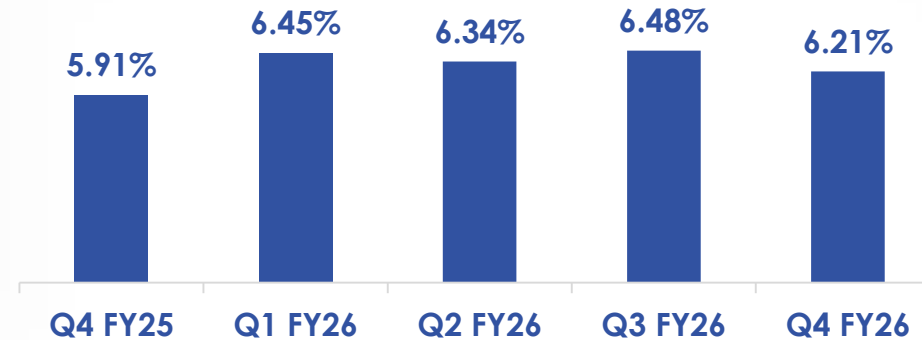
Net NPA (%)



Collection efficiency (%)



30 + DPD (%)



Provision for Expected Credit Loss (ECL)

₹Cr

Particulars	Consolidated		
	As on 31-Mar-26	As on 31-Dec-25	As on 31-Mar-25
Gross Stage 3	189.1	184.4	128.3
% portfolio in Stage 3	1.5%	1.6%	1.2%
ECL Provision Stage 3	47.3	46.1	32.1
Net Stage 3	141.9	138.3	96.2
Provision coverage ratio (PCR)	25.0%	25.0%	25.0%
Gross Stage 2	581.3	579.7	507.5
% portfolio in stage 2	4.7%	4.9%	4.7%
ECL Provision Stage 2	45.0	41.8	43.2
Net Stage 2	536.3	537.9	464.3
Provision coverage ratio (PCR)	7.7%	7.2%	8.5%
Gross Stage 1	11,633.7	11,028.4	10,105.4
% portfolio in stage 1	93.8%	93.5%	94.1%
ECL Provision Stage 1	34.9	33.1	35.4
Net Stage 1	11,598.8	10,995.3	10,070.1
Provision coverage ratio (PCR)	0.3%	0.3%	0.4%
Total Loan Book	12,404.2	11,792.5	10,741.2
ECL Provision	127.2	121.0	110.6
Provision coverage ratio (PCR)	1.0%	1.0%	1.0%



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Business Highlights

Financials, Treasury & Capital Management

Sustainability



Consolidated Statement of Profit and Loss

₹Cr

Particulars	Q4 FY26	Q3 FY26	FY26	FY25	FY26 Vs FY25
Interest Income	529	508	1,995	1,670	
Net Gain on derecognition of financial instruments	29	28	122	16	
Fee and Other Income	36	33	129	113	
Interest Expenses	(160)	(162)	(648)	(541)	
Net Income Margin	434	406	1,598	1,258	27%
Operating Expenses	(89)	(85)	(324)	(255)	
Credit Cost	(17)	(17)	(62)	(28)	
Profit Before Tax	328	304	1,211	975	24%
Prov. For Tax	(67)	(68)	(268)	(224)	
Profit After Tax	261	236	943	751	26%

Consolidated Balance sheet

Particulars	₹Cr	
	As on 31-Mar-26	As on 31-Mar-25
Liabilities & Equity		
Share capital	100	100
Reserves & surplus	4,960	4,217
Net worth	5,060	4,317
Borrowings	7,874	6,847
Other Liabilities & Provisions	110	80
Total Liabilities & Equity	13,043	11,243
Assets		
Loan Assets	12,207	10,630
Fixed Assets	9	9
Liquid Assets -Bank FD's /MF's etc	557	477
Financial Assets	202	38
Non Financial Assets	69	90
Total Assets	13,043	11,243

RoA Tree (based on Avg AUM)

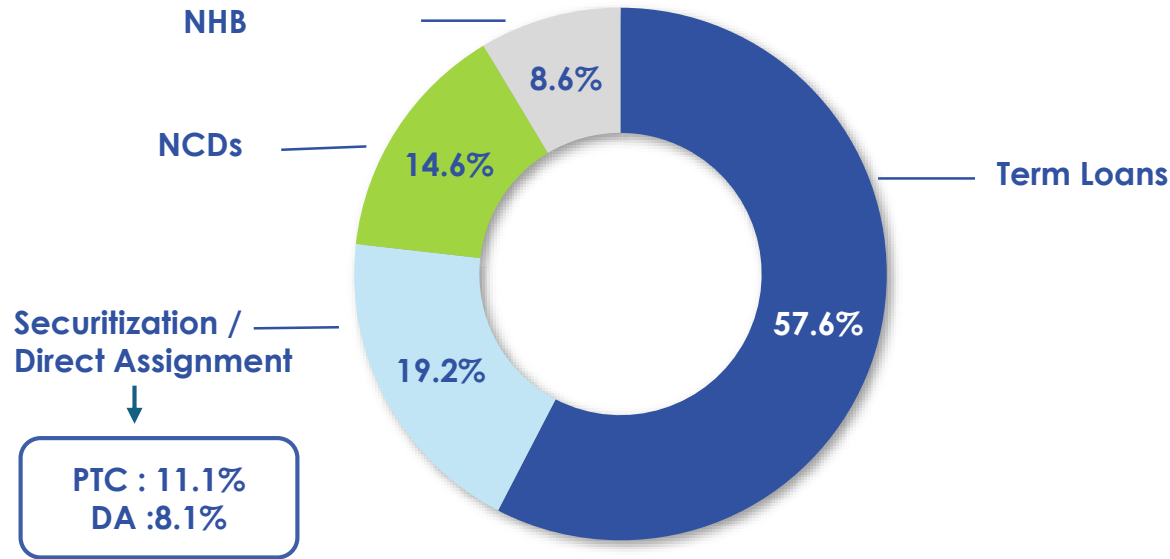
Particulars	FY26	FY25
Revenue from Operations	17.3%	17.8%
Net Gain on derecognition of financial instruments	1.0%	0.2%
Other Income	0.4%	0.5%
Total Revenue	18.7%	18.5%
Interest Expenses	(5.4%)	(5.6%)
Net Income Margin	13.3%	13.0%
Operating Expenses	(2.7%)	(2.6%)
Credit Cost	(0.5%)	(0.3%)
Profit Before Tax - RoA	10.1%	10.0%
Profit After Tax - RoA *	7.9%	7.7%
Profit After Tax - RoE #	20.1%	18.8%

* Ratio on Avg. AUM

Ratio on Avg. Networth

Robust Funding Management and Credit Profile

Diversified and Balanced Funding Mix Sources of funds mix(%)



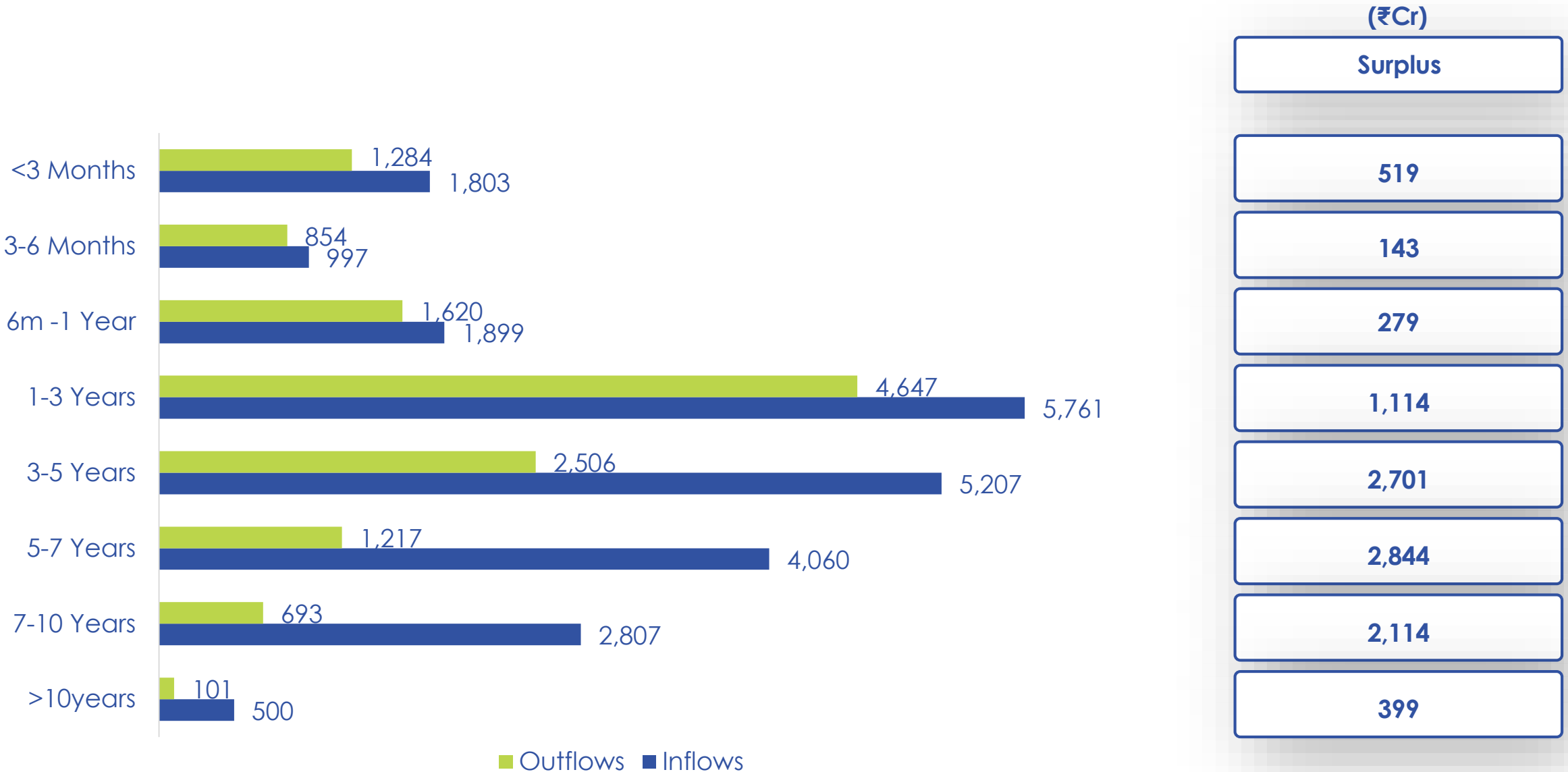
Avg. Tenure of Borrowings (Months)	FY26	FY 25	FY24	FY23
	80.1	80.2	80.1	86.9

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

25+ Lender Relationships No Exposure to Short term loan incl CPs

Refinance			Mutual Funds			
Insurance						
Private Sector Banks						
Public Sector Banks						

Asset and Liability Maturity Pattern



Position as on 31st March 2026

Comfortable Liquidity Position/ Capital Adequacy

A. Liquidity

(₹Cr)

Particulars	As on 31-Mar-25	
Cash & Cash equivalents	556.7	
Unavailed Sanctions from Banks	1,505.0	
Total	2,061.7	
Particulars	Q1 FY27	Q2 FY27
Opening Liquidity	2,061.7	2,057.2
Add: Loan repayment & Surplus from Operations	1,014.3	1,091.3
Less: Debt repayments & Other Outflows	1,019.1	912.1
Closing Liquidity	2,056.9	2,236.0

₹2,236.0 Cr

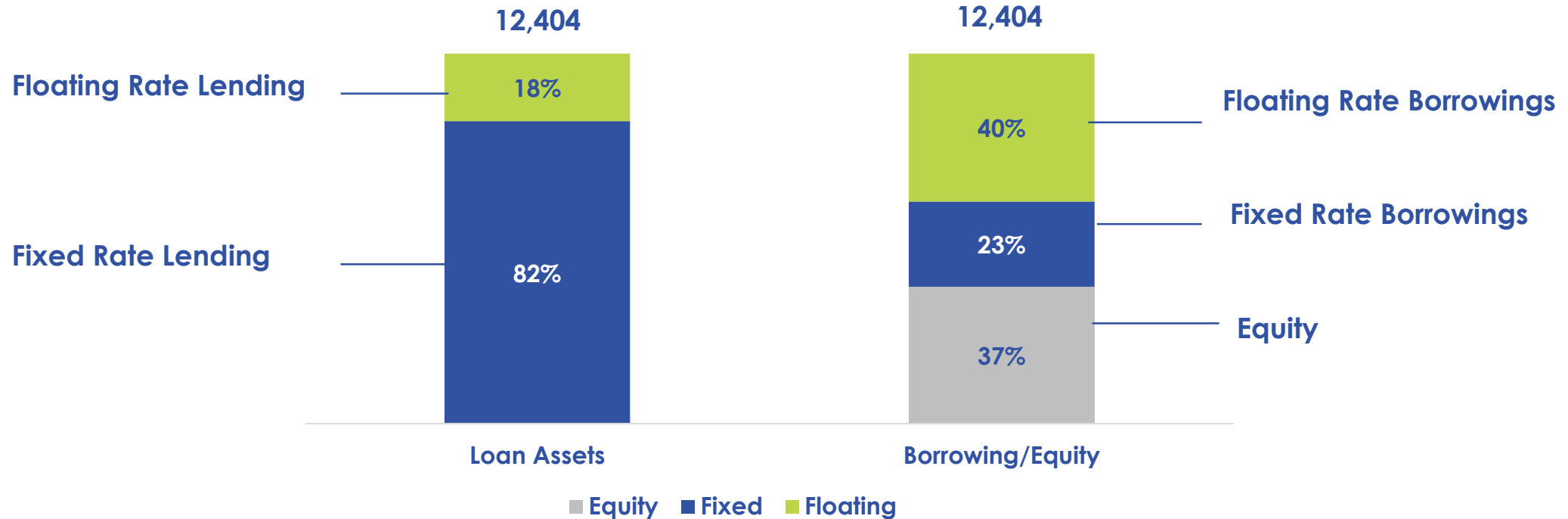
Surplus available
for business up to
September 2026

B. Capital Adequacy

Capital Adequacy as on 31st March 2026 – 71.0%

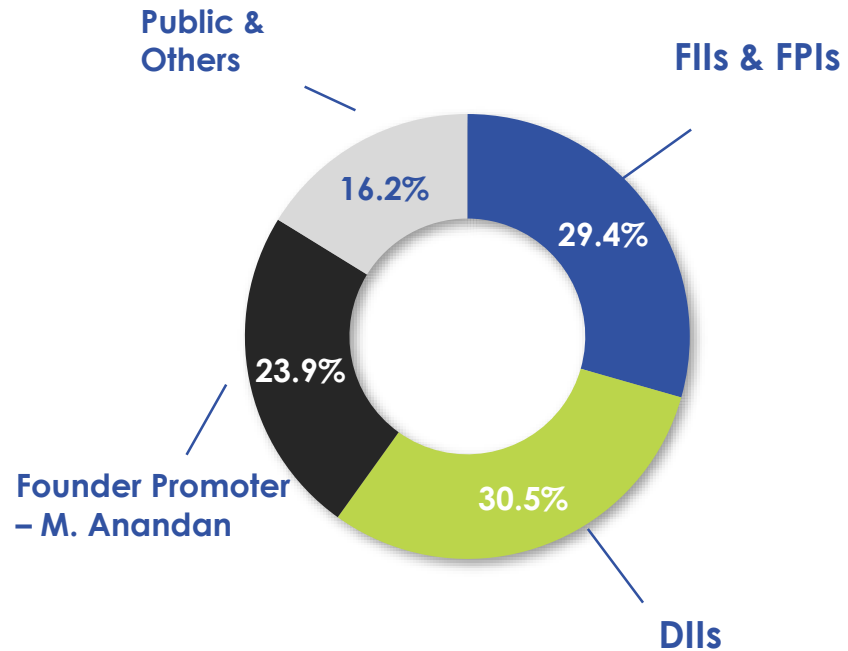
Fixed Vs Floating (Assets Vs. Liabilities)

Loan Assets & Borrowings (₹Cr)
31st March-26



Diverse Investor Base

Shareholding as on 30th April '26



Founder Promoter	Holding (%)
M. Anandan	23.9

DIIs	Holding (%)
SBI MF	9.4
Kotak MF	4.9
Aditya Birla MF	2.7
ICICI Pru MF	1.8
Bandhan MF	1.8
Nippon MF	1.1
Axis MF	1.1
Tata AIG	1.1
HDFC MF	1.0

FIIs & FPIs	Holding (%)
Malabar	5.6
Govt. Pension Fund Norway	3.2
Vanguard US	3.2
Ward Ferry	2.8
Capital Research	2.7
Arohi	2.6
Aberdeen	2.2
Blackrock US	1.7
Border to Coast	1.3



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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

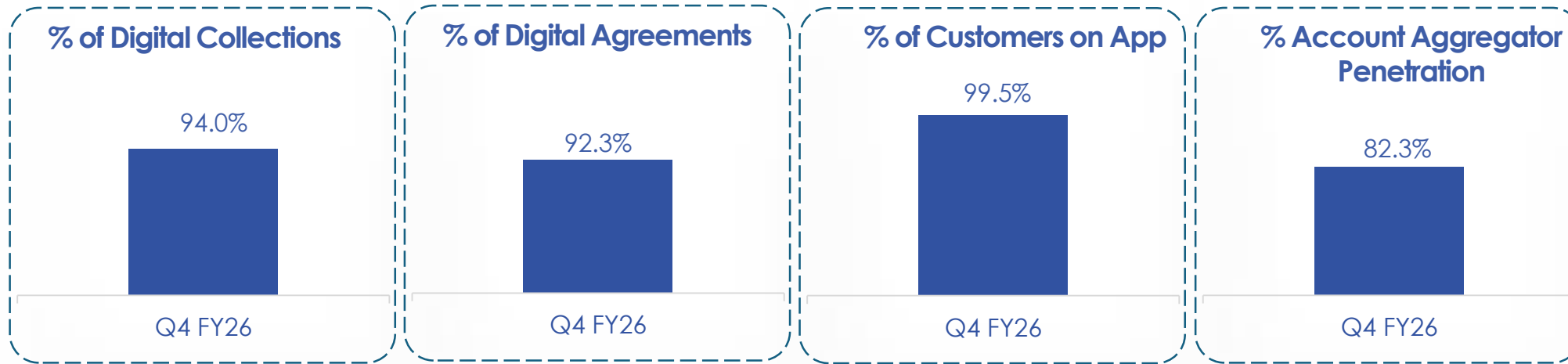
- ✓ Board oversight & structures
- ✓ Transparent practices



Regulatory & Risk Compliance

- ✓ RBI/NHB Compliance
- ✓ Risk Management

Digital Initiatives for a Greener Tomorrow



E-Nach
Mandate



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



Self-employed



LIG

Corporate Social Responsibility

- Strengthening access to inclusive and quality education
- Building employability and self-reliance
- Expanding access to affordable and advanced healthcare
- Enabling sustainable livelihoods and income security
- Empowering underserved communities
- Bridging structural gaps in education, healthcare, mobility, and livelihoods

Employee Welfare

- Hiring local talent in rural and semi-urban areas
- Identifying and training employees from local micro markets
- 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

- Inclusive education access
- Students Scholarship Support
- School infrastructure upgrade
- Digital learning access
- Holistic student development

Enabling Better Health



Community Development

- Affordable healthcare access
- Early disease detection
- Improved diagnostic facilities
- Renewable healthcare energy
- Accessible treatment services

Strong Governance Culture

Committees

Board Level

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

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

Annexures



Strong Corporate Governance, Distinguished Board

Chairman



M. Anandan
Executive
Chairman

Non-Executive
Independent
Directors



Mona Kachwaha
Director –Ujjivan SFB,
UC Investment
Management



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



**Natarajan
Ramasubramanian**
Former GM, RBI

Non-Executive
Independent
Directors



Subba Rao
Former CEO
Cholamandalam
MS Risk Services



Mukul Mathur
Founder & Partner –
ZeroT Plus
Technologies,
Former VP - IBM

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



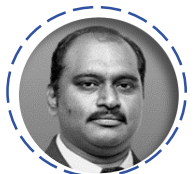
C.T. Manoharan
ED & Chief Business Officer
30+ yrs of experience

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 tal technology solutions, IT designs and infrastructure



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



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



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

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



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:



Investor Relations – Aptus Value Housing Finance
investorrelations@aptusindia.com

