



Independent Auditors' Review Report on the quarterly unaudited consolidated quarterly 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)

Review Report to  
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 ended June 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 7 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

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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India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement 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. Emphasis of Matter**

We draw attention to Note 5 to the statement regarding the assessment of the management on the impact of COVID-19 pandemic, on the Company's operations and financial results.

Our conclusion is not modified with regard to this matter.

**7. 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.3873.85 Lakhs, total net profit after tax of Rs.1691.19 Lakhs, total comprehensive income Rs.1691.19 Lakhs, for the period ended June 30, 2022 as considered in the Statement which has been reviewed by the independent auditor of that subsidiary.
- b. 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 7 above is not modified with respect to our reliance on the work done and the reports of the other auditors.
- c. The Statement includes comparative financial figures of the Company for the quarter ended June 2021 which were approved by the Board of Directors, but have not been subjected to limited review.

Accordingly, we do not express any conclusion on these statement and 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: 22235031AOIQBF6558

Place: Chennai

Date: 05.08.2022



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**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)  
**Statement of unaudited consolidated financial results for the quarter ended June 30, 2022**

(INR in lakhs)

	Particulars	Quarter ended			Year ended
		30.06.2022	31.03.2022	30.06.2021	31.03.2022
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	<b>Revenue from operations</b>				
	Interest Income	23,300.13	21,725.59	17,859.01	79,166.75
	Fees and commission income	602.91	548.68	268.23	1,768.81
	Net gain on fair value changes	131.37	249.14	75.34	532.81
	<b>Total revenue from operations</b>	<b>24,034.41</b>	<b>22,523.41</b>	<b>18,202.58</b>	<b>81,468.37</b>
II	Other income	841.72	911.06	385.76	2,553.33
III	<b>Total Income (I+II)</b>	<b>24,876.13</b>	<b>23,434.47</b>	<b>18,588.34</b>	<b>84,021.70</b>
IV	<b>Expenses</b>				
	Finance costs	5,426.05	4,921.86	5,550.50	20,858.64
	Impairment on financial instruments	951.79	1,046.80	717.21	3,447.28
	Employee benefits expense	2,206.59	1,894.36	2,097.10	8,435.52
	Depreciation and amortisation expense	165.74	215.32	143.67	661.19
	Other expenses	895.61	923.80	565.33	2,617.48
	<b>Total expenses (IV)</b>	<b>9,645.78</b>	<b>9,002.14</b>	<b>9,073.81</b>	<b>36,020.11</b>
V	<b>Profit before tax (III-IV)</b>	<b>15,230.35</b>	<b>14,432.33</b>	<b>9,514.53</b>	<b>48,001.59</b>
VI	<b>Tax expense</b>				
	(1) Current tax	3,445.42	3,396.28	2,305.27	11,550.85
	(2) Adjustment of tax relating to earlier periods	-	-	-	-
	(3) Deferred tax	(99.22)	49.42	(144.57)	(563.27)
	<b>Total tax expense (VI)</b>	<b>3,346.20</b>	<b>3,445.70</b>	<b>2,160.70</b>	<b>10,987.58</b>
VII	<b>Profit for the period (V-VI)</b>	<b>11,884.15</b>	<b>10,986.63</b>	<b>7,353.83</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	(0.94)	9.05	(3.76)	(3.75)
	Income tax effect	0.24	(2.28)	0.95	0.94
	(b) Items that will be reclassified to profit or loss	-	-	-	-
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>(0.70)</b>	<b>6.77</b>	<b>(2.81)</b>	<b>(2.81)</b>
IX	<b>Total comprehensive income for the period (VII+VIII)</b>	<b>11,883.45</b>	<b>10,993.40</b>	<b>7,351.02</b>	<b>37,011.20</b>
X	<b>Earnings per equity share (EPS for the quarters are not annualised)</b>				
	Basic (Amount in INR)	2.39	2.25	1.53	7.58
	Diluted (Amount in INR)	2.38	2.24	1.52	7.53
	Face value per share (Amount in INR)	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 : Aug 05, 2022

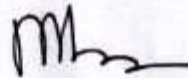


1. The above Statement of Consolidated unaudited Financial Results and the notes of Aptus Value Housing Finance India Limited (the "Company") has been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from 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 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ("SEBI LODR").
2. The above Statement of Consolidated unaudited Financial Results along with the notes have been reviewed by the Audit Committee at their meeting held on Aug 04, 2022 and approved by the Board of Directors at their meeting held on Aug 05, 2022. The financial results for the quarter ended June 30, 2022 have been subjected to a limited review by the statutory auditors (T R Chadha & Co. LLP, Chartered Accountants) of the company.
3. The comparative figures for the quarter June 30, 2021 included in these standalone Unaudited Financial Results have been neither reviewed nor audited by the statutory auditors of the company. Management of the company has taken necessary care and due diligence to ensure that financial results for such period is fairly stated.
4. Aptus Value Housing Finance India Limited ("the Company") is a Housing Finance Company registered with National Housing Bank (NHB). The Company is regulated by the Reserve Bank of India (RBI) and supervised by NHB.
5. The Group has evaluated the impact of COVID-19 on the business and operations of the Company as at June 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
6. The Group has adopted all the norms issued under 'Prudential norms on Income recognition, Asset classification, and provisioning pertaining to advances – clarifications' issued by the Reserve Bank of India (RBI) vide circular no.DOR.STR.REC.68/21.04.048/2021-22 dated November 12, 2021. Such alignment has resulted in the transition of sub 90 DPD assets as additional non-performing assets as of June 30, 2022, and provided as per norms.
7. 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.





8. The listed Non-Convertible Debentures of the Company aggregating Rs. 28,849.41 Lakhs as at June 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.
9. The date on which the Code on Social Security, 2020 (the "Code") relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.
10. Disclosure pursuant to RBI notification 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 June 30, 2022.
  - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended June 30, 2022.
11. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
12. 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: Aug 05, 2022







**Independent Auditors' Review Report on the quarterly 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)**

**Review Report 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 ended June 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 of Unaudited Financial Results, 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.

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(A limited liability partnership with LLP Identification No. AAF-3926) with effect from 28<sup>th</sup> December 2015

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**5. Emphasis of Matter**

We draw attention to Note 5 to the statement regarding the assessment of the management on the impact of COVID-19 pandemic, on the Company's operations and financial results.

Our conclusion is not modified with regard to this matter.

**6. Other Matter**

The Statement includes comparative financial figures of the Company for the quarter ended June 2021 which were approved by the Board of Directors, but have not been subjected to review by us.

For T R Chadha & Co LLP

Chartered Accountants

Firm's Registration No.: 006711N/ N500028

**Sheshu Samudrala**

Partner

Membership No.: 235031

UDIN: 22235031AOIPNC2127



Place: Chennai

Date: 05.08.2022

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

**Statement of unaudited standalone financial results for the quarter ended June 30, 2022**

(INR In lakhs)

	Particulars	Quarter ended			Year ended
		30.06.2022	31.03.2022	30.06.2021	31.03.2022
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	<b>Revenue from operations</b>				
	Interest Income	19,583.60	18,264.86	14,744.05	65,934.21
	Fees and commission income	487.53	450.52	219.58	1,429.81
	Net gain on fair value changes	131.37	249.14	75.34	532.81
	<b>Total revenue from operations</b>	<b>20,202.50</b>	<b>18,964.52</b>	<b>15,038.97</b>	<b>67,896.83</b>
II	Other income	803.36	868.46	362.80	2,391.27
III	<b>Total Income (I+II)</b>	<b>21,005.86</b>	<b>19,832.98</b>	<b>15,401.77</b>	<b>70,288.10</b>
IV	<b>Expenses</b>				
	Finance costs	4,585.14	4,232.09	4,714.27	17,919.56
	Impairment on financial instruments	732.24	901.29	616.28	2,933.61
	Employee benefits expense	2,165.97	1,565.37	1,875.60	7,405.57
	Depreciation and amortisation expense	165.74	215.32	143.67	661.19
	Other expenses	401.77	625.79	339.12	1,729.73
	<b>Total expenses (IV)</b>	<b>8,050.86</b>	<b>7,539.86</b>	<b>7,688.94</b>	<b>30,649.66</b>
V	<b>Profit before tax (III-IV)</b>	<b>12,955.00</b>	<b>12,293.12</b>	<b>7,712.83</b>	<b>39,638.44</b>
VI	<b>Tax expense</b>				
	(1) Current tax	2,845.74	2,824.41	1,833.42	9,371.41
	(2) Adjustment of tax relating to earlier periods	-	-	-	-
	(3) Deferred tax	(83.70)	32.67	(134.08)	(555.83)
	<b>Total tax expense (VI)</b>	<b>2,762.04</b>	<b>2,857.08</b>	<b>1,699.34</b>	<b>8,815.58</b>
VII	<b>Profit for the period (V-VI)</b>	<b>10,192.96</b>	<b>9,436.04</b>	<b>6,013.49</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	(0.94)	9.04	(3.76)	(3.75)
	Income tax effect	0.24	(2.28)	0.95	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>(0.70)</b>	<b>6.76</b>	<b>(2.81)</b>	<b>(2.81)</b>
IX	<b>Total comprehensive income for the period (VII+VIII)</b>	<b>10,192.26</b>	<b>9,442.80</b>	<b>6,010.68</b>	<b>30,820.05</b>
X	<b>Earnings per equity share (EPS for the quarters are not annualised)</b>				
	Basic (Amount in INR)	2.05	1.92	1.25	6.28
	Diluted (Amount in INR)	2.04	1.91	1.24	6.25
	Face value per share (Amount in INR)	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 : Aug 05, 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 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 Aug 04, 2022 and approved by the Board of Directors at their meeting held on Aug 05, 2022. The financial results for the quarter ended June 30, 2022 have been subjected to a limited review by the statutory auditors (T R Chadha & Co. LLP, Chartered Accountants) of the company.
3. The comparative figures for the quarter June 30, 2021 included in these standalone Unaudited Financial Results have been neither reviewed nor audited by the statutory auditors of the company. Management of the company has taken necessary care and due diligence to ensure that financial results for such period is fairly stated.
4. Aptus Value Housing Finance India Limited ("the Company") is a Housing Finance Company registered with National Housing Bank (NHB). The Company is regulated by the Reserve Bank of India (RBI) and supervised by NHB.
5. The Company has evaluated the impact of COVID-19 on the business and operations of the Company as at June 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
6. The Company has adopted all the norms issued under 'Prudential norms on Income recognition, Asset classification, and provisioning pertaining to advances – clarifications' issued by the Reserve Bank of India (RBI) vide circular no.DOR.STR.REC.68/21.04.048/2021-22 dated November 12, 2021. Such alignment has resulted in the transition of sub 90 DPD assets as additional non-performing assets as of June 30, 2022, and provided as per norms.
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 listed Non-Convertible Debentures of the Company aggregating Rs. 27,592.09 Lakhs as at June 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.
9. The date on which the Code on Social Security, 2020 (the "Code") relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.
10. Disclosure pursuant to RBI notification 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 June 30, 2022.
  - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended June 30, 2022.
11. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended June 30, 2022 is attached as Annexure I.
12. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
13. 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.aptusindia.com](http://www.aptusindia.com)



For Aptus Value Housing Finance India Limited  
M Anandan  
Chairman & Managing Director  
DIN: 00033633

Place: Chennai

Date: Aug 05, 2022





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

**Disclosure in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2022**

S. No.	Particulars	Quarter ended Jun'22
1	Debt-equity	0.88
2	Net worth (INR in lakhs)	286,781.82
3	Net profit for the period (after tax) (INR in lakhs)	10,192.96
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	2.05
	(b) Diluted	2.04
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	0.47
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	48.52%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.65%
	Net Non-Performing Assets (NNPA)	1.26%
	Provision Coverage Ratio	52.21%
	Liquidity Coverage Ratio	578%

