



Ref No: APTUS/17-JUL/2026-27

July 31, 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 Unaudited financial results for the first quarter ended June 30, 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 Unaudited Financial Results for the first quarter ended June 30, 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
Company Secretary & Compliance Officer



APTUS[®]



Aptus Value Housing Finance India Limited

Investor Presentation | Q1 FY27



APTUS[®]

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: Q1 FY27

YoY QoQ

Business	Distribution	Asset Quality	Capital	Profitability
₹ 13,648 Cr AUM 21% 4%	1.93 L Customers 17 % 3%	1.70% GNPA 21 bps 18 bps	₹ 5,198 Cr Net-Worth 18% 3%	₹ 351 Cr PPoP 18% 2%
₹ 1,053 Cr Disbursement 36% -15%	4,094 Employees 19 % 8%	1.29% NNPA 17 bps 14 bps	70.0% CRAR* 0 bps -104 bps	₹ 261 Cr PAT 19% 0%
17.1% Yield -27 bps -6 bps	372 Branches 71 33	25.0% PCR# - -	8.0% CoB -58 bps -6 bps	7.8% RoA -13 bps -41 bps
9.0% Spread 31 bps 0 bps	7 States & UTs - -	1.03% ECL^ - -	AA (ICRA) Stable / AA (CARE) Stable Credit Rating	20.4% RoE 26 bps -83 bps

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





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

1.93L
Customers

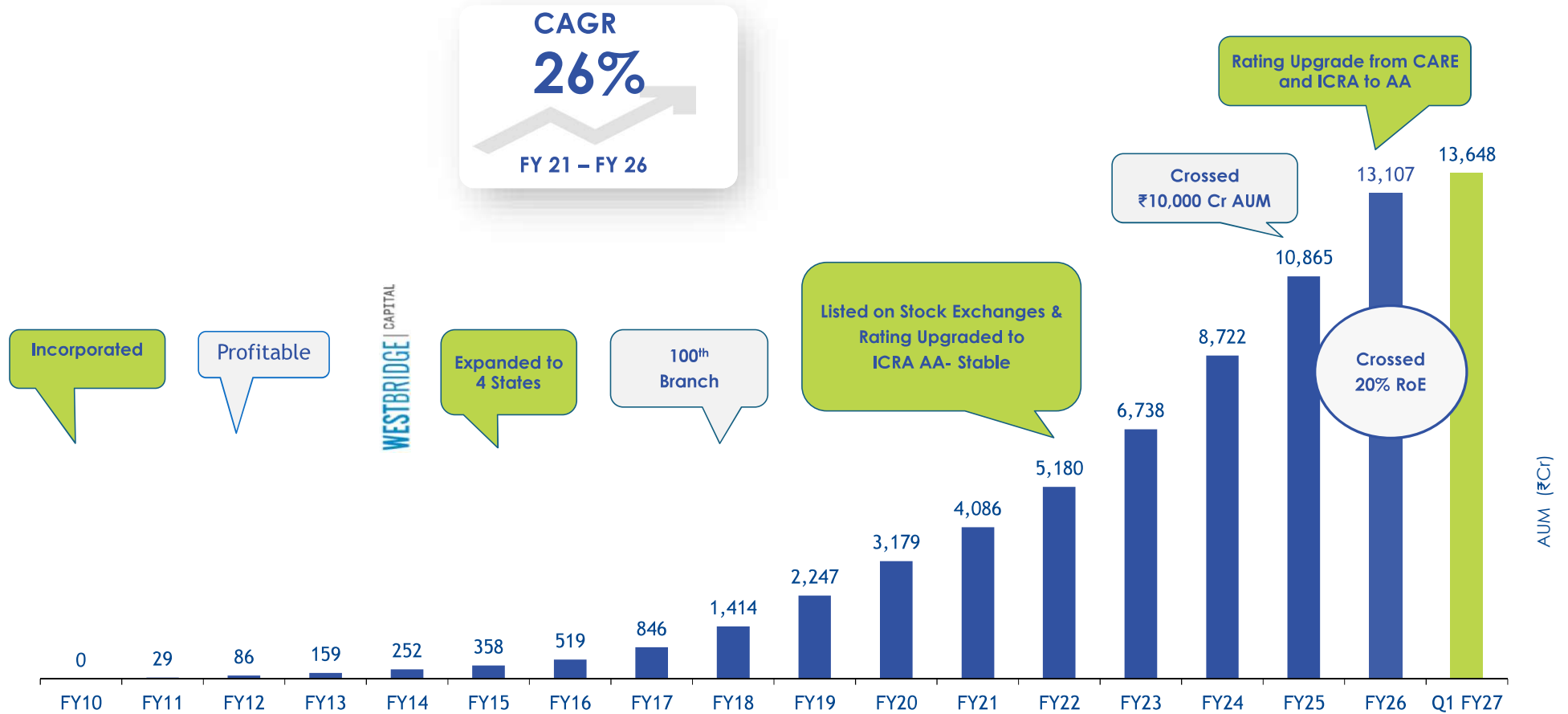
73%
LIG

6&1
State & UTs

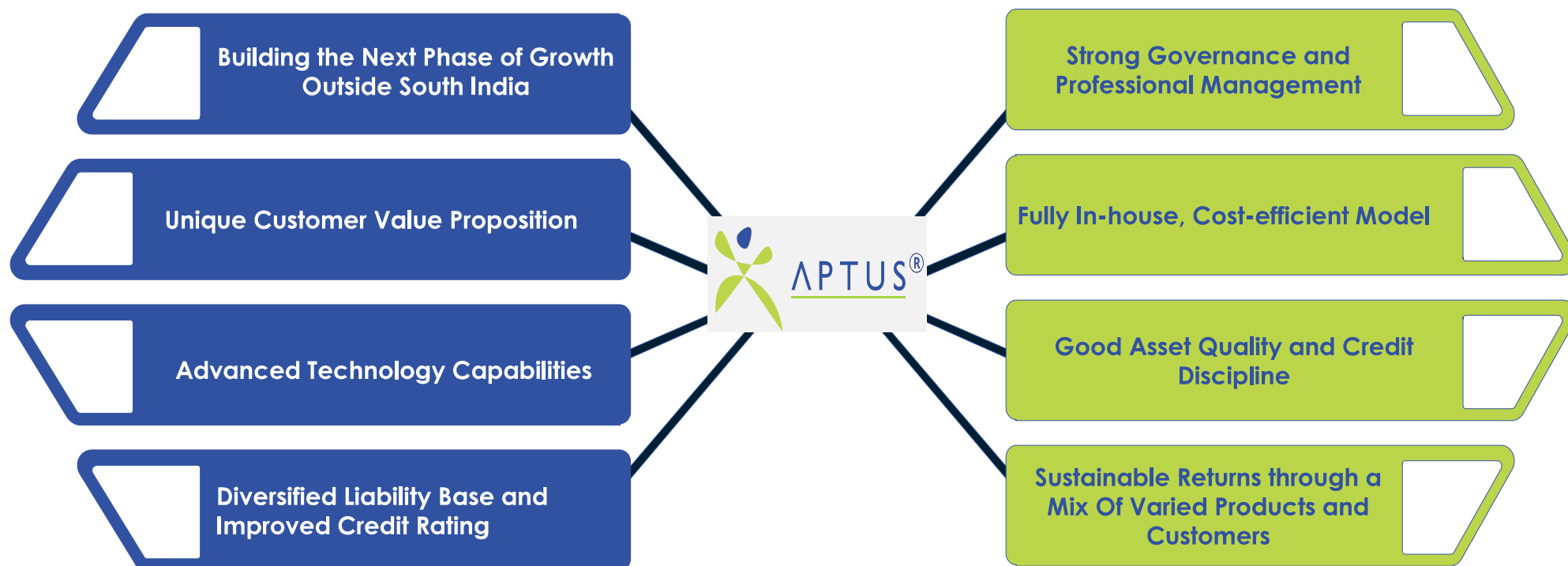
372
Branches

4,094
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

Strengthen Sourcing & Product Portfolio

- **Increase ATS** across segments.
- Pursue **alternate channels** via **connectors, digital marketing**, Customer and Bandhu Apps
- Explore opportunities to introduce **new lending products**

Continued focus on productivity & Credit Cost

- **Credit focused** organization
- Focus on **productivity** in existing branches through **better employee retention**
- Focus on **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	Q1 FY27	CAGR
No. of Branches (#)	190	208	231	262	300	339	372	
No. of Customers (#)	58,069	83,565	1,07,146	1,33,499	1,61,597	1,87,889	1,92,950	
Disbursements	1,298	1,641	2,395	3,127	3,604	4,009	1,053	
AUM	4,068	5,180	6,738	8,722	10,865	13,107	13,648	26%
Total Income	655	840	1,135	1,409	1,799	2,246	611	
Interest Expenses	(207)	(209)	(276)	(388)	(541)	(648)	(170)	
Net Income Margin	449	632	859	1,021	1,258	1,598	441	29%
Operating Expenses	(98)	(117)	(165)	(207)	(255)	(324)	(90)	
ECL Prov ./Write -Off's	(6)	(34)	(40)	(22)	(28)	(62)	(21)	
Profit Before Tax	345	480	654	793	975	1,211	329	
Profit After Tax	267	370	503	612	751	943	261	29%
Ratios (%)								
NIM to Assets	12.4%	13.7%	13.9%	13.4%	13.0%	13.3%	13.2%	
Opex to Assets	2.7%	2.5%	2.8%	2.7%	2.6%	2.7%	2.7%	
Cost to Total Income	15.3%	13.9%	14.6%	14.6%	14.2%	14.4%	14.8%	
Credit Cost to Assets	0.2%	0.8%	0.7%	0.3%	0.3%	0.5%	0.6%	
Return on Assets (PBT)	9.5%	10.4%	10.5%	10.4%	10.0%	10.1%	9.8%	
Return on Assets (PAT)	7.4%	8.0%	8.4%	8.0%	7.7%	7.9%	7.8%	
GNPA	0.70%	1.19%	1.15%	1.07%	1.19%	1.52%	1.70%	
NNPA	0.49%	0.88%	0.86%	0.80%	0.89%	1.15%	1.29%	
ROE	14.5%	14.5%	16.3%	17.3%	18.8%	20.1%	20.4%	

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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Business Highlights

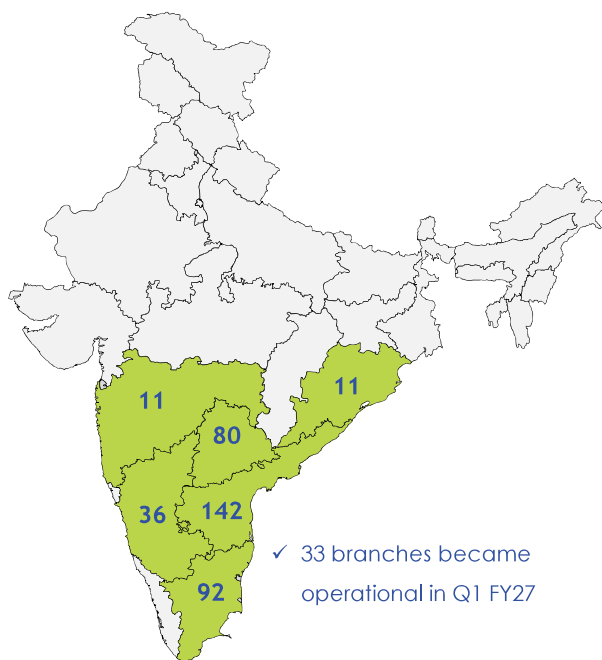
Financials, Treasury & Capital Management

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	10.1	9.1
 Average Tenure (Years)	9.4	9.4	9.0
% 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	74	3.5
1-3 Year	73	21.4
>3 Year	225	52.6

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 (Split)		
	FY 25	FY26	Q1FY27
Andhra Pradesh	42%	43%	43%
Tamil Nadu	33%	31%	31%
Telangana	16%	17%	17%
Karnataka	8%	8%	8%
Odisha & Maharashtra	0%	1%	1%
Total AUM (Rs Cr)	10,865	13,107	13,648

Fully In-house Model



...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



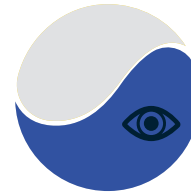
Human Resources

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



Credit Underwriting

Credit bureau, Account aggregator, ULI framework, Deed verification, Property location,



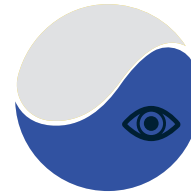
Lending Software

End-to-end software solution



Collections App

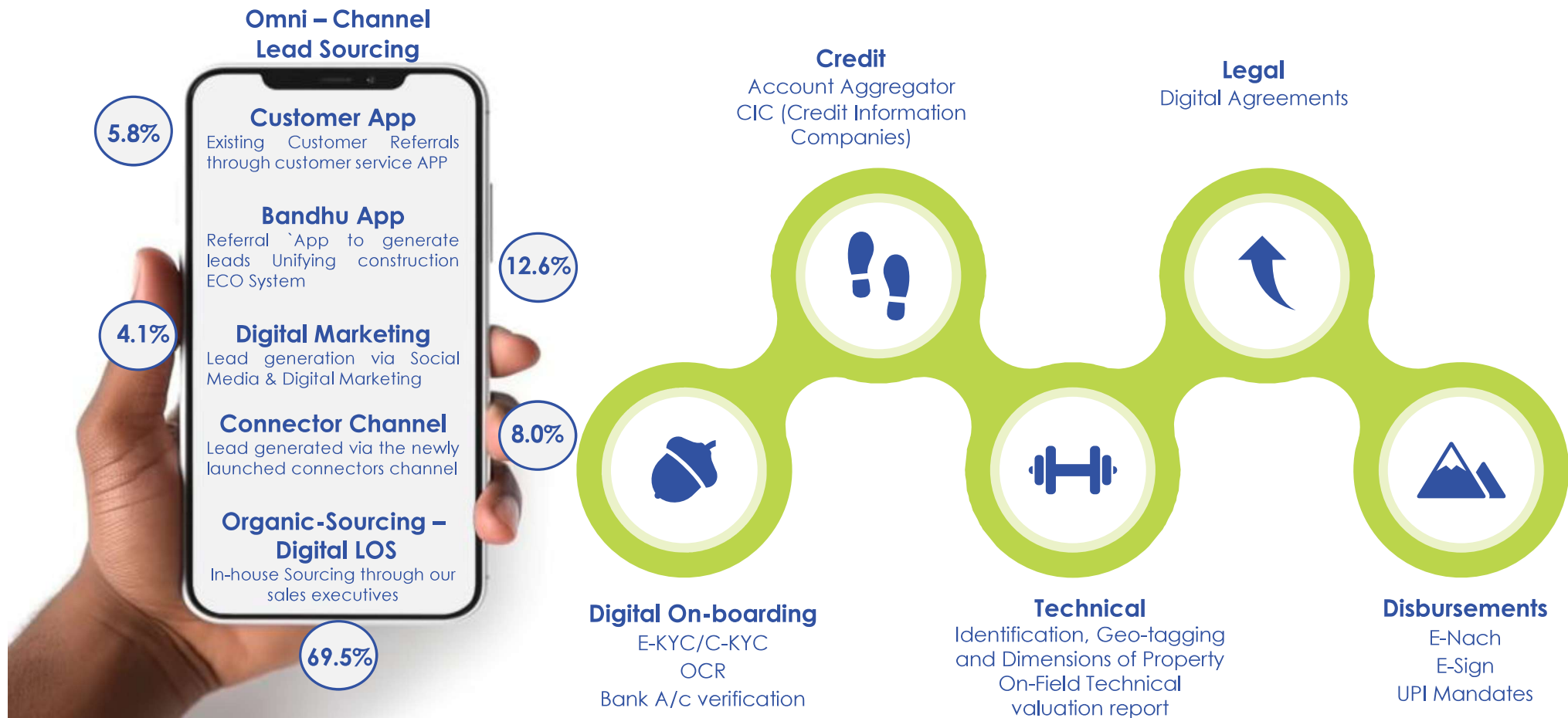
Voice Bots, Pre-due & Post-due calling, Digital collection through CRM, Payments Automation via Bharat Bill Pay, Google Pay, Paytm etc.



Our Tech Partners

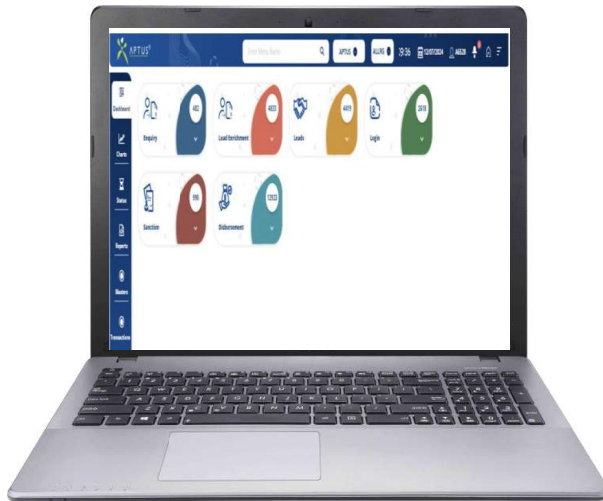


Mobile-First Fully Digital LOS



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

- Comprehensive customer profiling based on 60+ predefined customer profile templates.
- Stage-wise disbursement through technical visits
- Multiple touch points to ensure thorough verification in underwriting process



Tech - Intervention

- Technology-enabled underwriting supported by an integrated credit evaluation platform.
- 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
- 372 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

12-18 months

Monitoring early default signs

90 DPD

Legal action / SARFAESI





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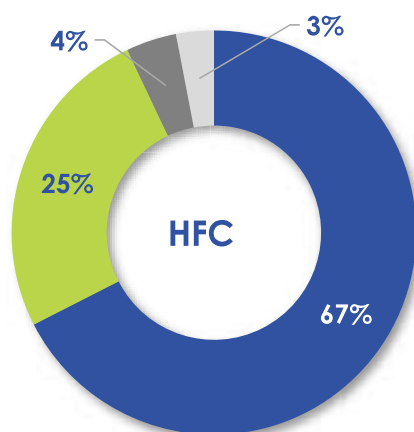
Financials, Treasury & Capital Management

Sustainability



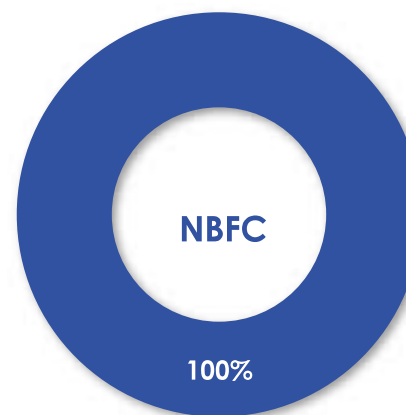
Diverse Products for Niche Segment

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



AUM : ₹9,736 Cr

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



AUM : ₹3,912 Cr

- Small Business Loans & Non-HLs



LIG
Customers



Largely Self Employed
Customers

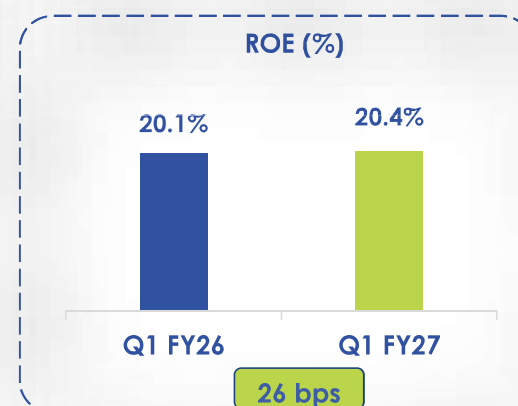
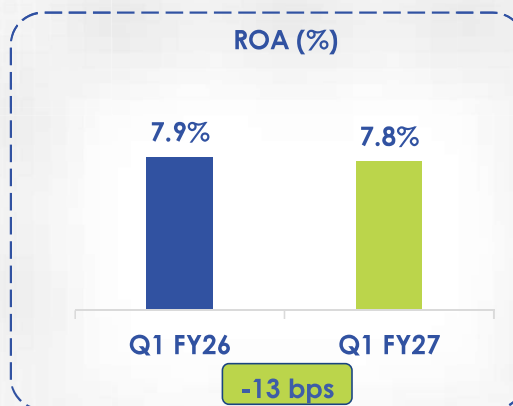
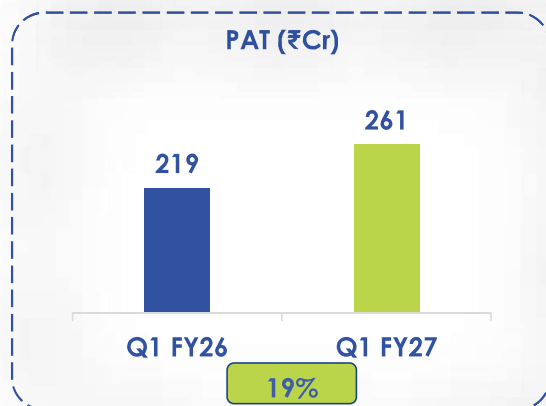
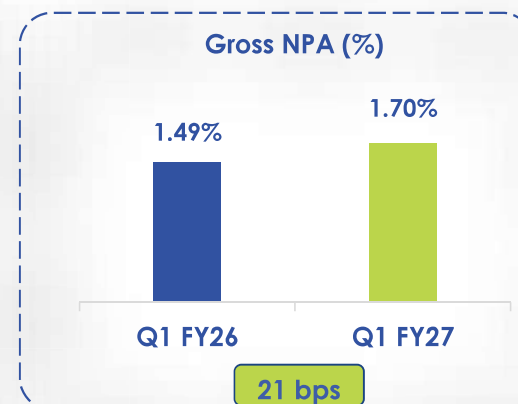
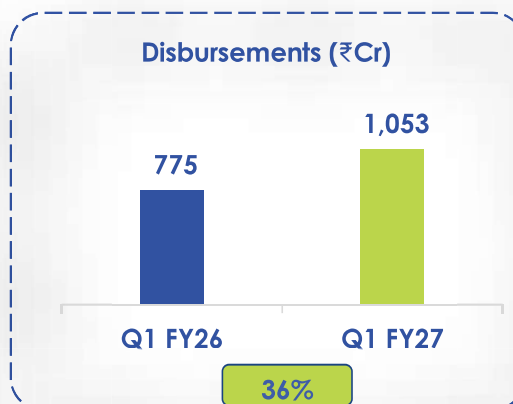
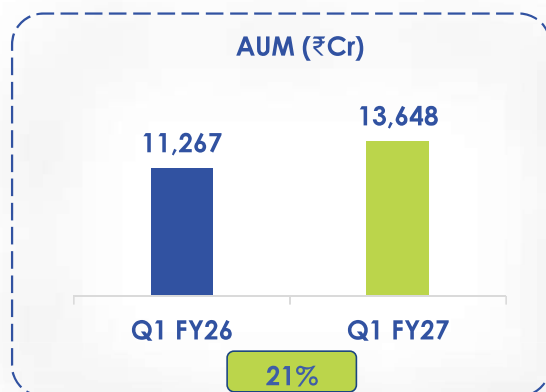


Rural
Focus

Performance Highlights : Q1 FY27

YoY

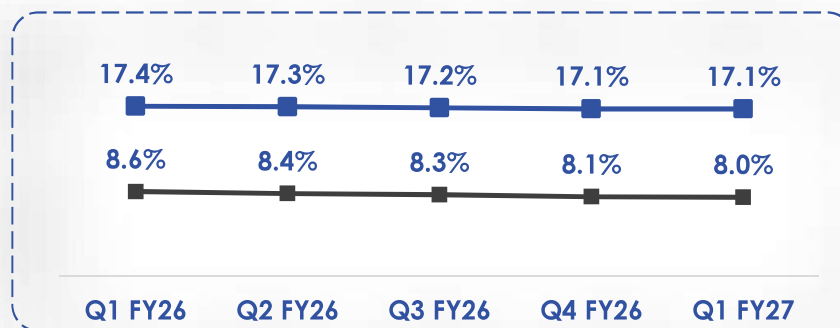
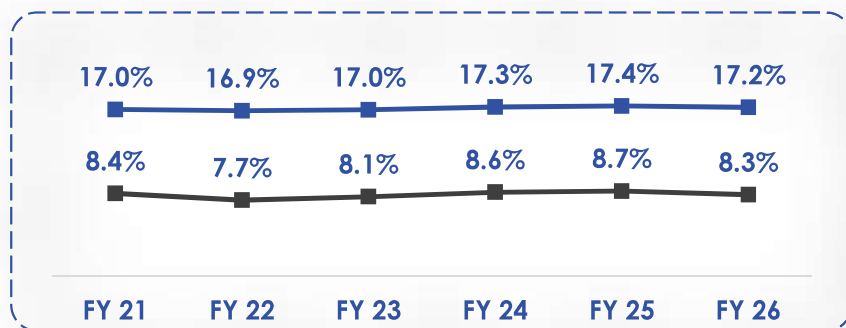
QoQ



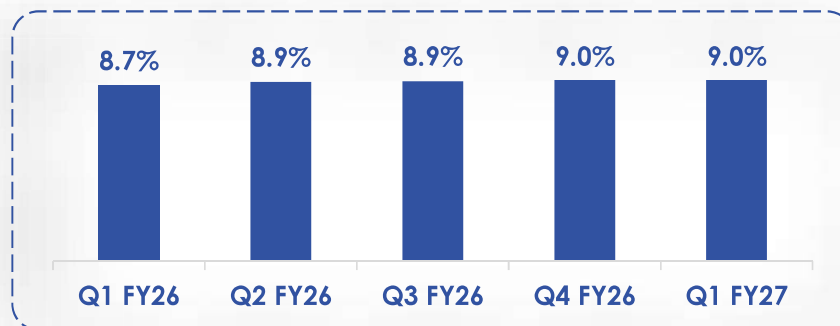
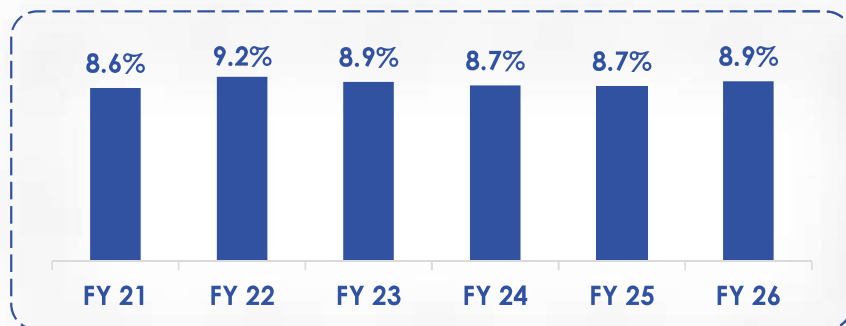
Yield, CoB & Spread

Yield ■—■

Cost of Borrowings ■—■

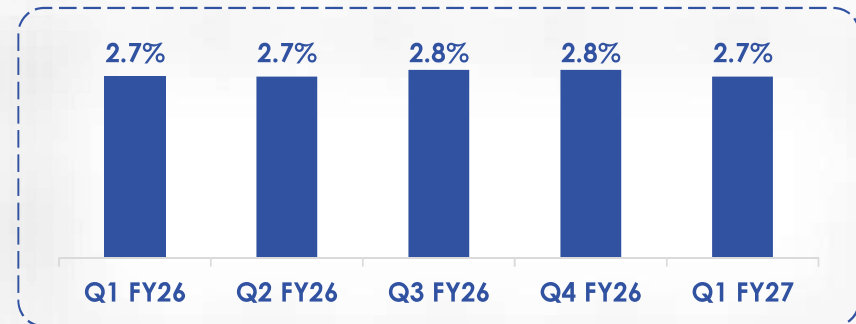
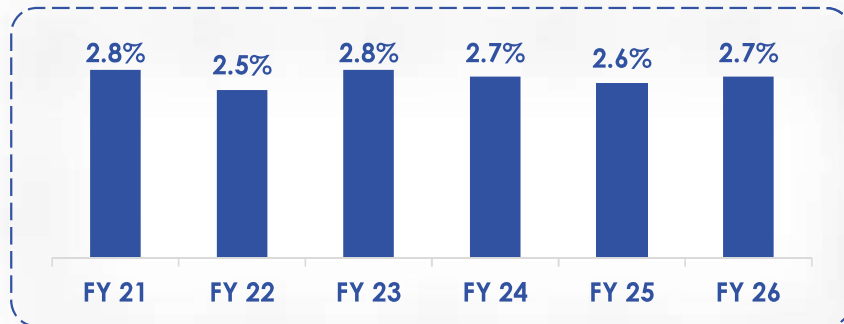


Spread (%)

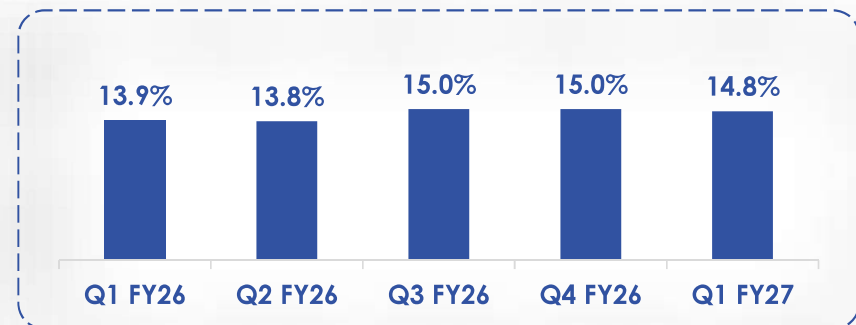
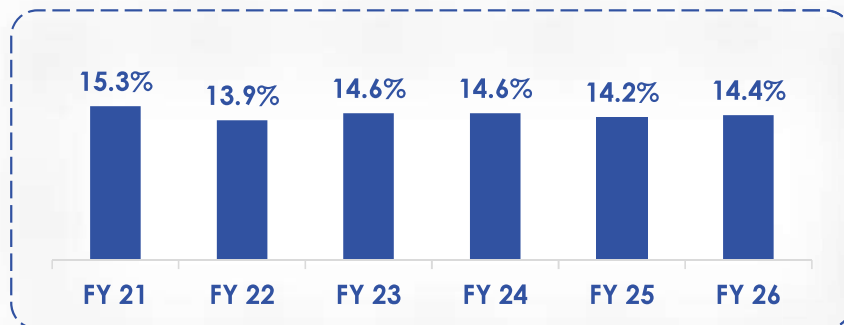


Efficient Operating Cost Model

Opex to Average AUM (%)

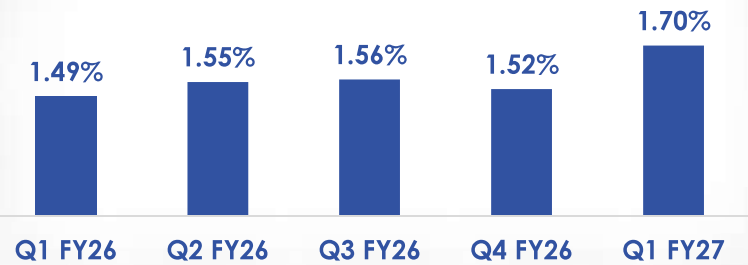


Cost to Total Income (%)

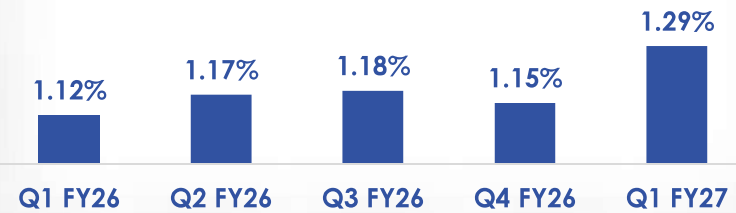


Asset Quality

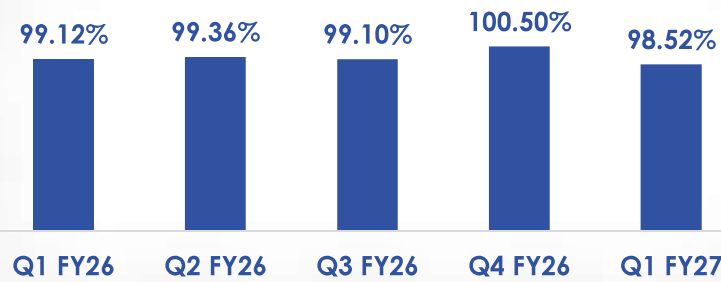
Gross NPA (%)



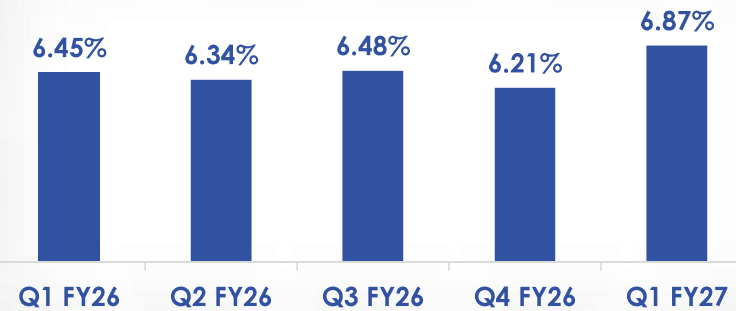
Net NPA (%)



Collection efficiency (%)



30 + DPD (%)



Provision for Expected Credit Loss (ECL)

₹Cr

Particulars	As on 30-June-26	Consolidated As on 31-Mar-26	As on 30-June-25
Gross Stage 3	215.3	189.1	164.8
% portfolio in Stage 3	1.7%	1.5%	1.5%
ECL Provision Stage 3	53.8	47.3	41.2
Net Stage 3	161.5	141.9	123.6
Provision coverage ratio (PCR)	25.00%	25.00%	25.00%
Gross Stage 2	656.5	581.3	550.6
% portfolio in stage 2	5.2%	4.7%	5.0%
ECL Provision Stage 2	48.5	45.0	42.9
Net Stage 2	608.1	536.3	507.7
Provision coverage ratio (PCR)	7.38%	7.75%	7.80%
Gross Stage 1	11,819.0	11,633.7	10,370.0
% portfolio in stage 1	93.1%	93.8%	93.5%
ECL Provision Stage 1	27.9	34.9	30.1
Net Stage 1	11791.1	11,598.8	10,339.9
Provision coverage ratio (PCR)	0.24%	0.30%	0.29%
Total Loan Book	12,690.8	12,404.2	11,085.4
ECL Provision	130.2	127.2	114.2
Provision coverage ratio (PCR)	1.0%	1.0%	1.0%



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Consolidated Statement of Profit and Loss

₹Cr					
FY26	Particulars	Q1 FY27	Q1 FY26	Q4 FY26	Q1 FY27 Vs Q1 FY26
1,995	Interest Income	548	475	529	
122	Net Gain on derecognition of financial instruments	30	26	29	
129	Fee and Other Income	32	29	36	
(648)	Interest Expenses	(170)	(160)	(160)	
1,598	Net Income Margin	441	370	434	19%
(324)	Operating Expenses	(90)	(74)	(89)	
(62)	Credit Cost	(21)	(11)	(17)	
1,211	Profit Before Tax	329	286	328	
(268)	Prov. For Tax	(68)	(66)	(67)	
943	Profit After Tax	261	219	261	19%

Consolidated Balance sheet

Particulars	₹Cr	
	As on 30-June-26	As on 30-June-25
Liabilities & Equity		
Share capital	100	100
Reserves & surplus	5,098	4,315
Net worth	5,198	4,415
Borrowings	8,236	7,101
Other Liabilities & Provisions	127	77
Total Liabilities & Equity	13,561	11,592
Assets		
Loan Assets	12,586	10,824
Fixed Assets	10	9
Liquid Assets -Bank FD's /MF's etc	676	594
Financial Assets	242	69
Non Financial Assets	47	47
Total Assets	13,561	11,592

RoA Tree (based on Avg AUM)

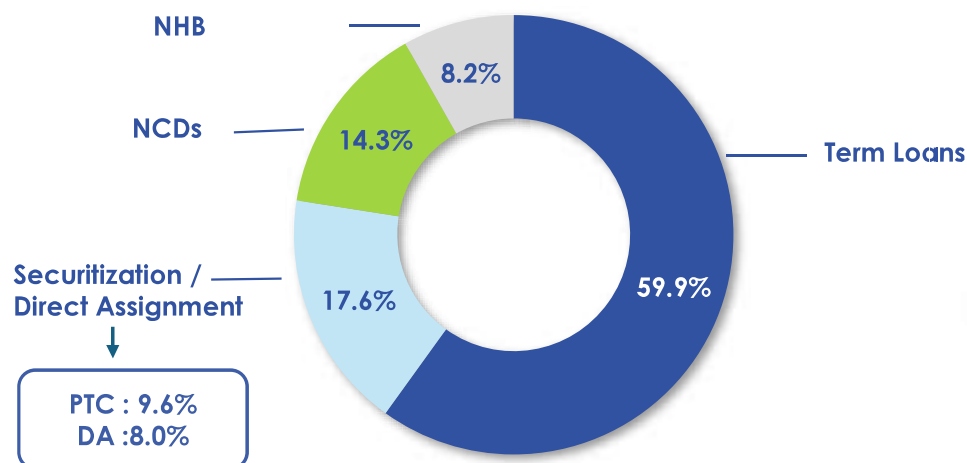
Particulars	Q1 FY27	Q1 FY26
Revenue from Operations	17.1%	17.3%
Net Gain on derecognition of financial instruments	0.9%	1.1%
Other Income	0.3%	0.4%
Total Revenue	18.3%	18.8%
Interest Expenses	(5.1%)	(5.4%)
Net Income Margin	13.2%	13.4%
Operating Expenses	(2.7%)	(2.7%)
Credit Cost	(0.6%)	(0.4%)
Profit Before Tax - RoA	9.8%	10.3%
Profit After Tax - RoA *	7.8%	7.9%
Profit After Tax - RoE #	20.4%	20.1%

* Ratio on Avg. AUM

Ratio on Avg. Networth

Robust Funding Management and Credit Profile

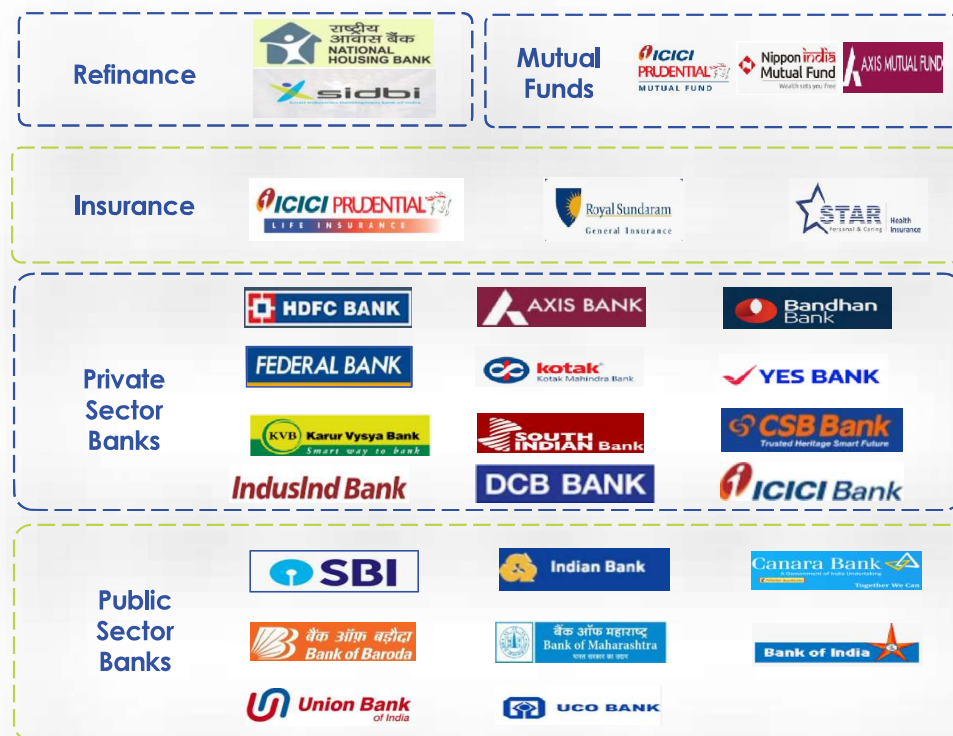
Diversified and Balanced Funding Mix Sources of funds mix(%)



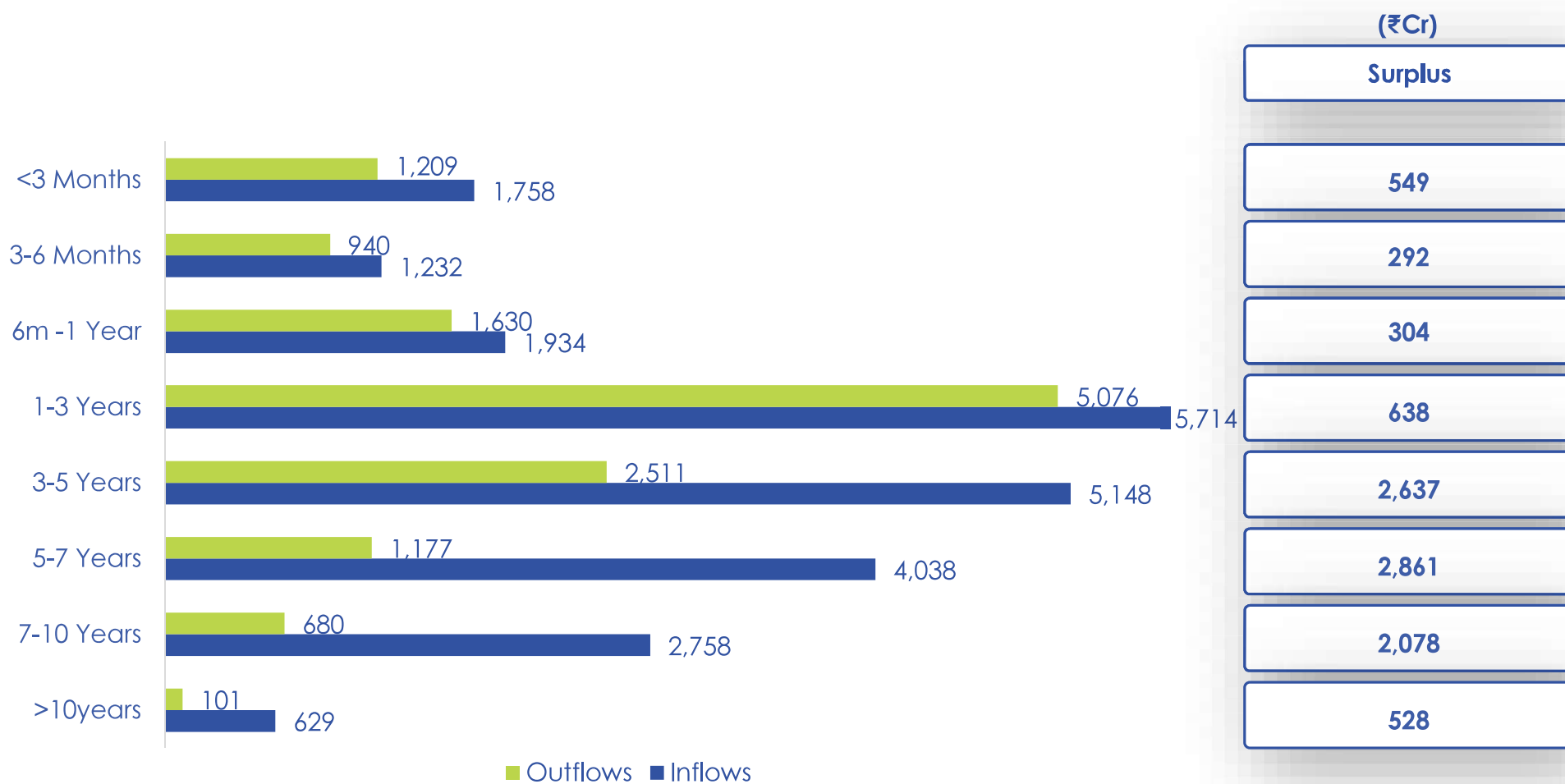
Avg. Tenure of Borrowings (Months)	Q1 FY27	FY26	FY 25	FY24
	80.1	80.1	80.2	80.1

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

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



Asset and Liability Maturity Pattern



Position as on 30th June 2026

Comfortable Liquidity Position/ Capital Adequacy

A. Liquidity

(₹Cr)

Particulars	As on 30-June-26	
Cash & Cash equivalents	676.4	
Unavailed Sanctions from Banks	1257.0	
Total	1933.4	
Particulars	Q2 FY27	Q3 FY27
Opening Liquidity	1,933.4	2,077.9
Add: Loan repayment & Surplus from Operations	1,033.8	1,044.6
Less: Debt repayments & Other Outflows	889.3	1,003.1
Closing Liquidity	2,077.9	2,119.5

₹2,119.5 Cr

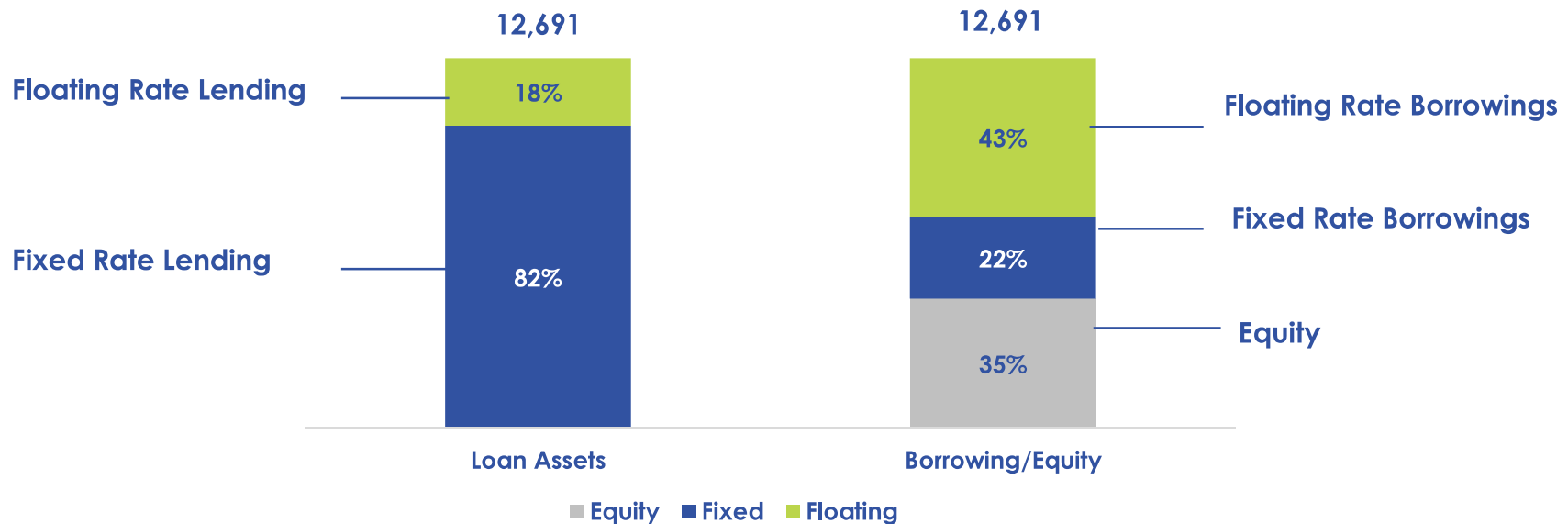
Surplus available
for business up to
December 2026

B. Capital Adequacy

Capital Adequacy as on 30th June 2026 – 70.0%

Fixed Vs Floating (Assets Vs. Liabilities)

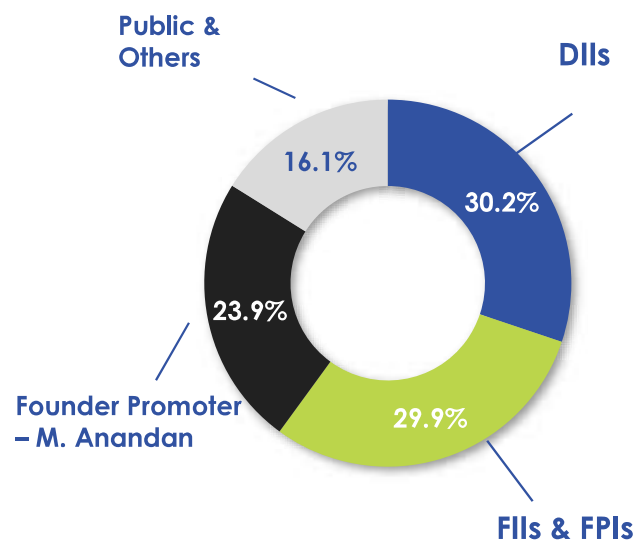
Loan Assets & Borrowings (₹Cr)
30th June 2026



Introduce Hybrid Rate Loan Products alongside existing Fixed and Floating Rate Loans to better manage interest rate risk

Diverse Investor Base

Shareholding as on 24th July'26



Founder Promoter	Holding (%)
M. Anandan	23.9

DII	Holding (%)
SBI MF	9.4
Kotak MF	4.8
Aditya Birla MF	2.8
Bandhan MF	1.8
Nippon MF	1.3
ICICI Pru MF	1.3
Tata AIG	1.2
Axis MF	1.1
HDFC MF	1.0

FII & FPI	Holding (%)
Malabar	5.4
Govt. Pension Fund Norway	3.2
Vanguard US	3.1
Capital Research	2.7
Aberdeen	2.6
Arohi	2.6
Ward Ferry	2.2
Blackrock US	1.8
Border to Coast	1.2
KIA Kuwait	1.1



About Us

Organizational Overview

Technology, Risk, Underwriting & Collections

Financials, Treasury & Capital Management

Business Highlights

Sustainability



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

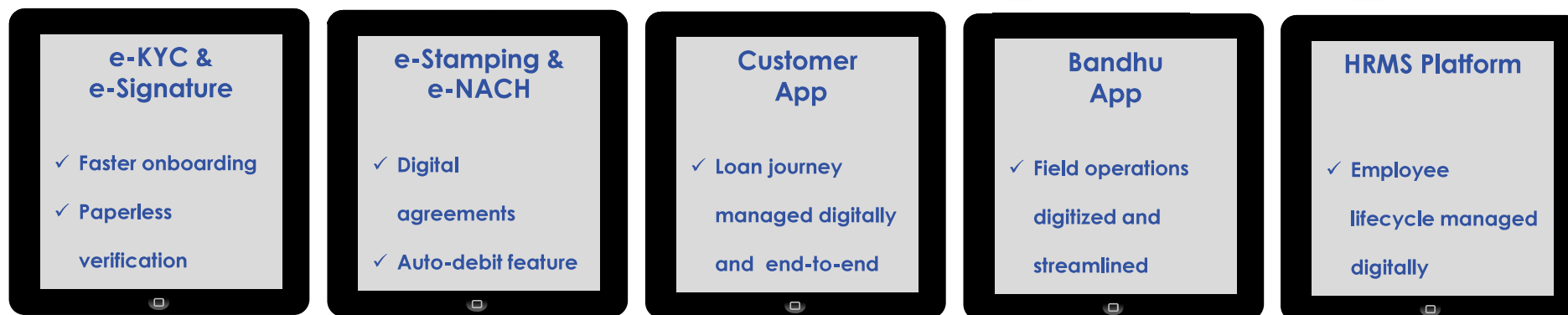
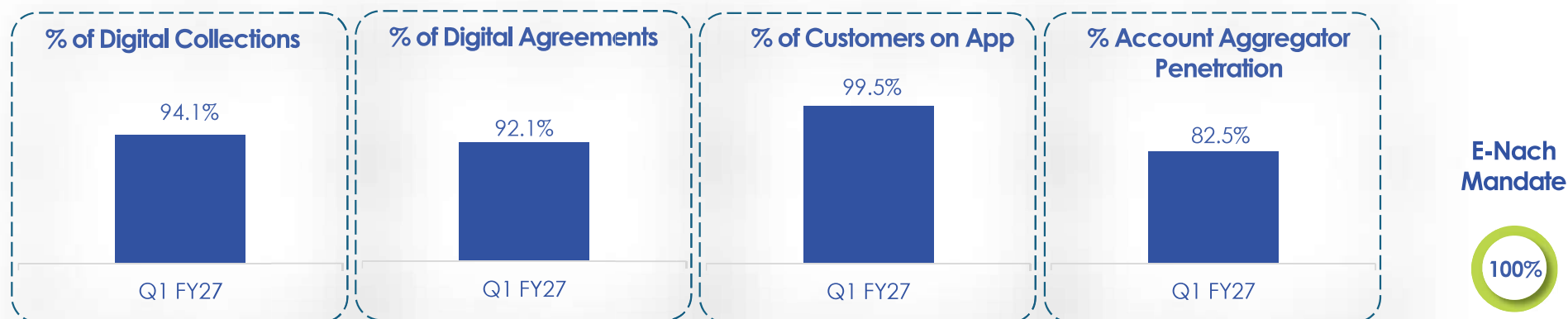
- ✓ Board oversight & structures
- ✓ Transparent practices



Regulatory & Risk Compliance

- ✓ RBI/NHB Compliance
- ✓ Risk Management

Digital Initiatives for a Greener Tomorrow



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

- Tribal education empowerment
- Learning environment enhancement
- Classroom infrastructure expansion
- Student mobility solutions
- Residential campus development
- Interactive learning facilities
- Teacher welfare support
- Educational ecosystem strengthening

Enabling Better Health



Community Development

- Critical care infrastructure
- Advanced medical equipment
- Neonatal care enhancement
- Clinical laboratory modernization
- Organ transplant support
- Mobile healthcare outreach
- Patient care excellence
- Sustainable hospital infrastructure

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
Vice President – Risk & Operations
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
Vice President – 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

