

**Ref No: APTUS/20-JUL/2025-26****July 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 first quarter ended June 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 first quarter ended June 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
Company Secretary & Compliance Officer**



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Aptus Value Housing Finance India Limited

Investor Presentation | Q1 FY26

Safe Harbor

This presentation and the accompanying slides (the “Presentation”) which have been prepared by **Aptus Value Housing Finance India Limited** (the “Company”) have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, the Presentation is expressly excluded.

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 FY26

YoY

QoQ

Business	Distribution	Asset Quality	Liability & Capital	Profitability
₹ 11,267 Cr AUM <div>24%</div> <div>4%</div>	1.65L Customers <div>20%</div> <div>2%</div>	1.49% GNPA <div>19 bps</div> <div>30 bps</div>	₹ 4,415 Cr Net-Worth <div>16%</div> <div>2%</div>	₹ 296 Cr PPOP <div>31%</div> <div>6%</div>
₹ 775 Cr Disbursement <div>15%</div> <div>-27%</div>	3,429 Employees <div>18%</div> <div>2%</div>	1.12% NNPA <div>14 bps</div> <div>23 bps</div>	70.0% CRAR* <div>-181 bps</div> <div>0 bps</div>	₹ 219 Cr PAT <div>28%</div> <div>6%</div>
17.4% Yield <div>-1 bps</div> <div>-4 bps</div>	301 Branches <div>34</div> <div>1</div>	25.00% PCR# <div>-</div> <div>-</div>	8.6% CoB <div>-2 bps</div> <div>-6 bps</div>	7.9% RoA <div>20 bps</div> <div>8 bps</div>
8.7% Spread <div>1 bps</div> <div>2 bps</div>	261 >1 Yr Branches <div>33</div> <div>2</div>	1.03% ECL^ <div>-2 bps</div> <div>0 bps</div>	AA (CARE) Stable / AA- (ICRA) Stable Credit Rating	20.1% RoE <div>196 bps</div> <div>43 bps</div>

* 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,

"Q1 FY26 was a stable quarter for Aptus, driven by continued focus on consistent growth and profitability. Despite some seasonal headwinds, disbursements rose to ₹775 crores, up 15% YoY, while AUM grew 24% to ₹11,267 Cr. Our customer base grew 20% YoY to 1.65L customers, while our branch presence reached 301.

On the profitability side, our spreads continue to hold up strongly at 8.7%. The Opex continues to remain lower at 2.7%, leading to an operating PAT growth of 31% YoY to ₹296 Cr.

On the asset quality side, we saw slight increase in delinquency, driven by seasonality, leading to 19 bps sequential rise in our GNPA's to 1.49%. The credit cost was sequentially up by 8 bps but remain under our 45–50 bps credit cost guidance.

Net profit for the quarter came in at ₹219 Cr, translating to an RoA/RoE of 7.9%/20.1% respectively—among the best in the industry. Our sustainable RoAs are backed by a well-diversified product mix and a customer base with varied income profiles, ensuring stability across market cycles.

We continued to lead in digital adoption, achieving >90% digital agreements and 94% digital collections. Our strong tech and analytics capabilities enabled safe, scalable operations across regions.

Our long-term credit rating was upgraded to CARE AA; Stable from CARE AA-; Positive, reflecting strong asset quality, healthy profitability, and robust capitalization.

"We have a strong presence in the southern geographies, and we've begun expanding into states like Maharashtra and Odisha — the initial experience has been encouraging, setting the stage for accelerated growth in these markets. With this momentum, we are confident that **Aptus is well-positioned to reach an AUM of ₹25,000 crores by FY28-29.**"



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.



Strong presence in South India with ongoing scale-up in non-South geographies through a network of 301 branches across 6 states and 1 union territory



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**

78%
Self-Employed

1.65L
Customers

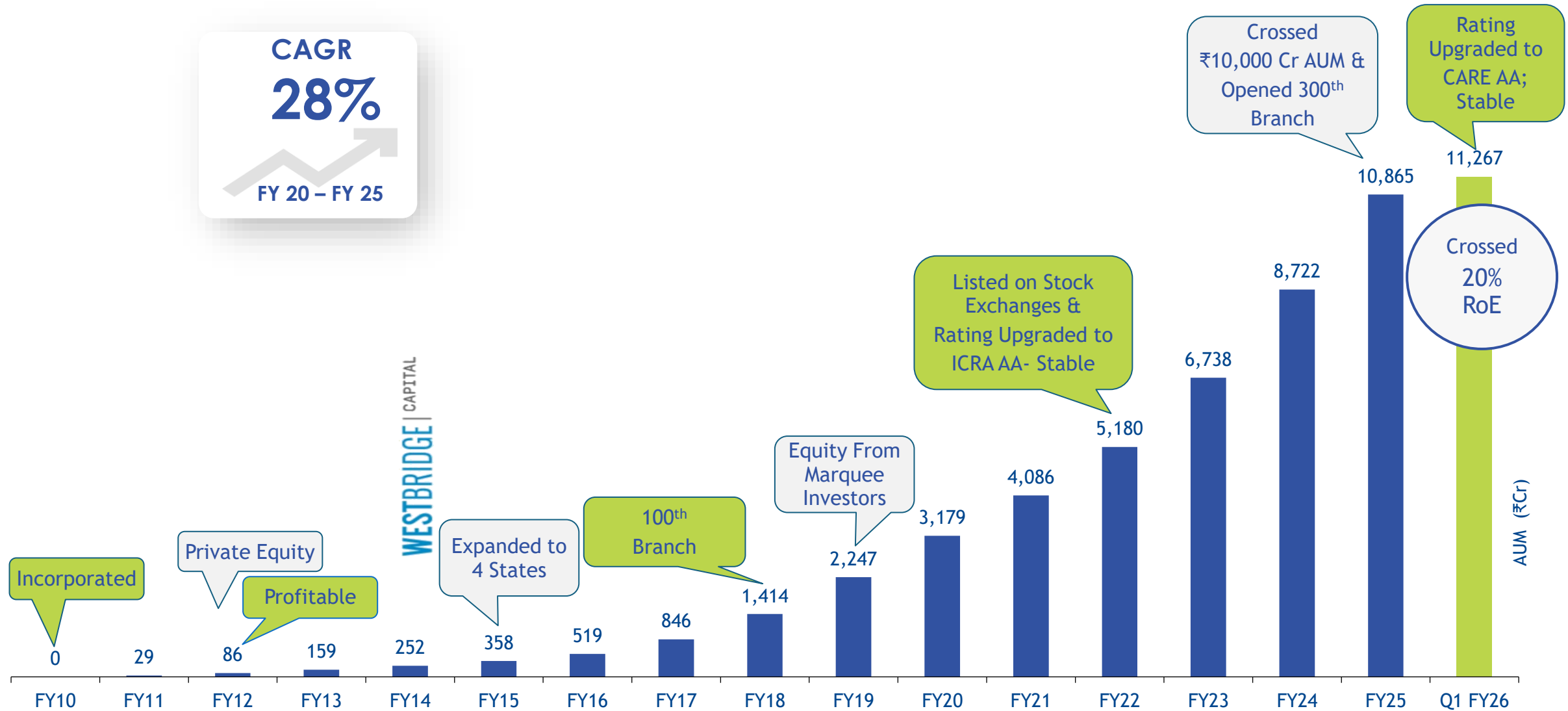
78%
LIG

6&1
State & UTs

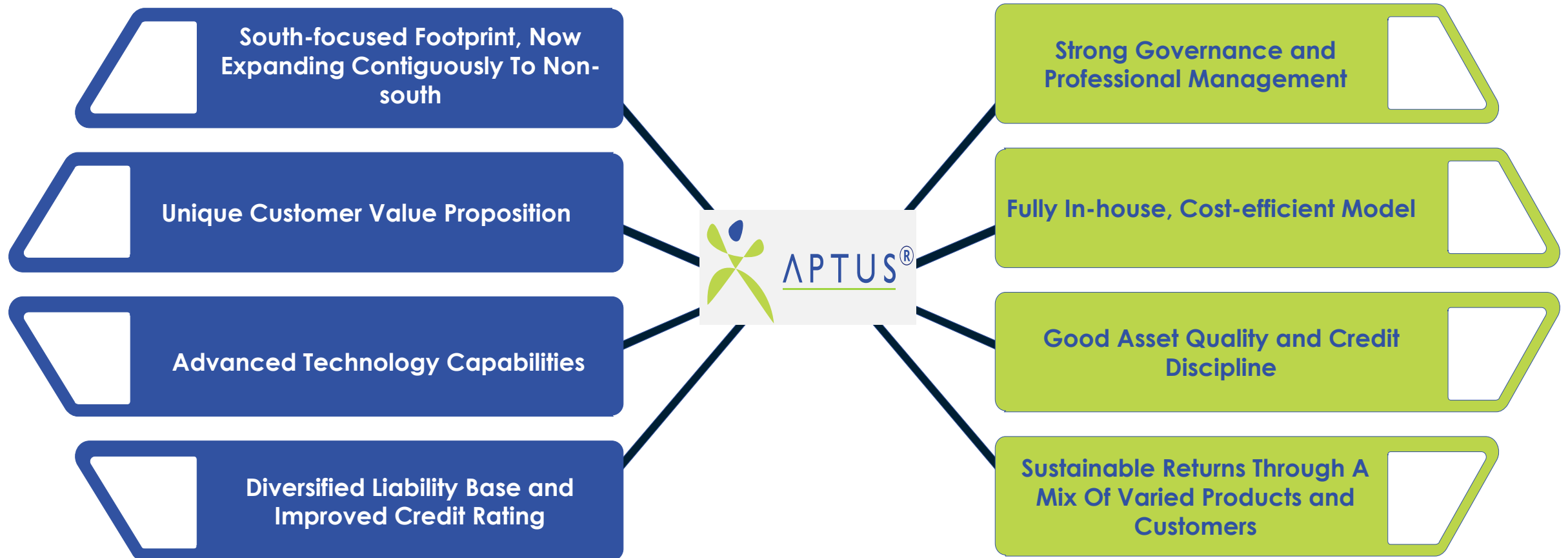
301
Branches

3,429
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
- **Increase Market Share** in existing markets
- Contiguous **expansion in new markets** – Maharashtra and Odisha

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	Q1 FY26	CAGR
No. of Branches (#)	175	190	208	231	262	300	301	
No. of Customers (#)	43,987	58,069	83,565	1,07,146	1,33,499	1,61,597	1,65,139	
Disbursements	1,271	1,298	1,641	2,395	3,127	3,604	775	
Loan Book	3,179	4,068	5,180	6,738	8,722	10,865	11,267	28%
Total Income	523	655	840	1,135	1,409	1,799	530	
Interest Expenses	(185)	(207)	(209)	(276)	(388)	(541)	(160)	
NIM	339	449	632	859	1,021	1,258	370	30%
Operating Expenses	(88)	(98)	(117)	(165)	(207)	(255)	(74)	24%
ECL Prov ./Write -Off's	(3)	(6)	(34)	(40)	(22)	(28)	(11)	
Profit Before Tax	247	345	480	654	793	975	286	
Profit After Tax	211	267	370	503	612	751	219	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%	0.4%	
Return on Assets (PBT)	9.1%	9.5%	10.4%	10.5%	10.4%	10.0%	10.3%	
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%	1.49%	
NNPA	0.53%	0.49%	0.88%	0.86%	0.80%	0.89%	1.12%	
ROE	17.5%	14.5%	14.5%	16.3%	17.3%	18.8%	20.1%	

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

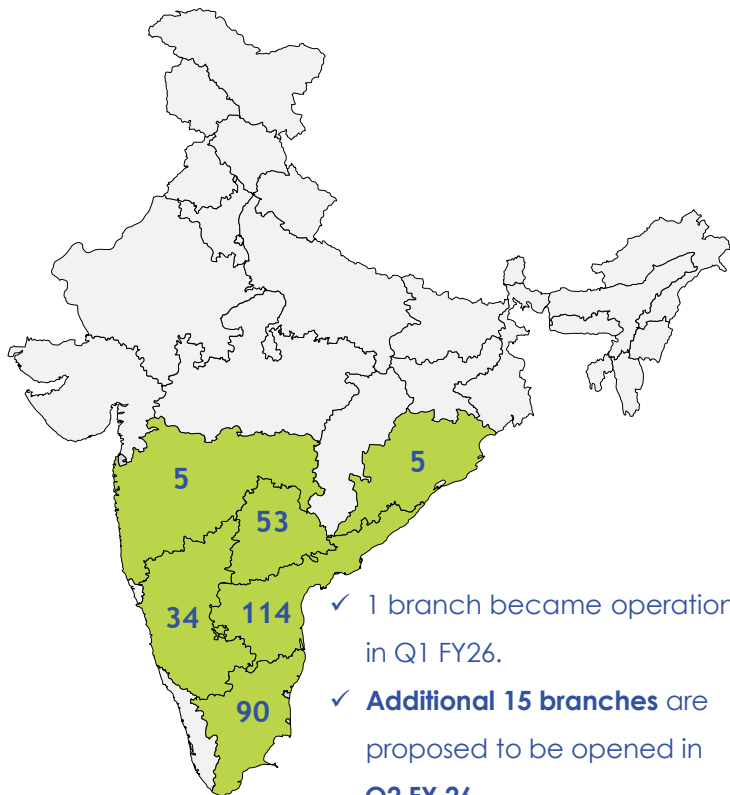
Business Highlights

Financials, Treasury & Capital Management



Granular Book With Niche Customer Focus

	Home loan	Quasi Home Loan	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	8.5	9.1
 Average Tenure (Years)	10.3	9.1	7.7
% Average Yield	15.6%	17.5%	20.1%
 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	40	6.3
1-3 Year	59	20.8
>3 Year	202	48.5

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.
 - ✓ New branches are opened in districts with strong growth potential.

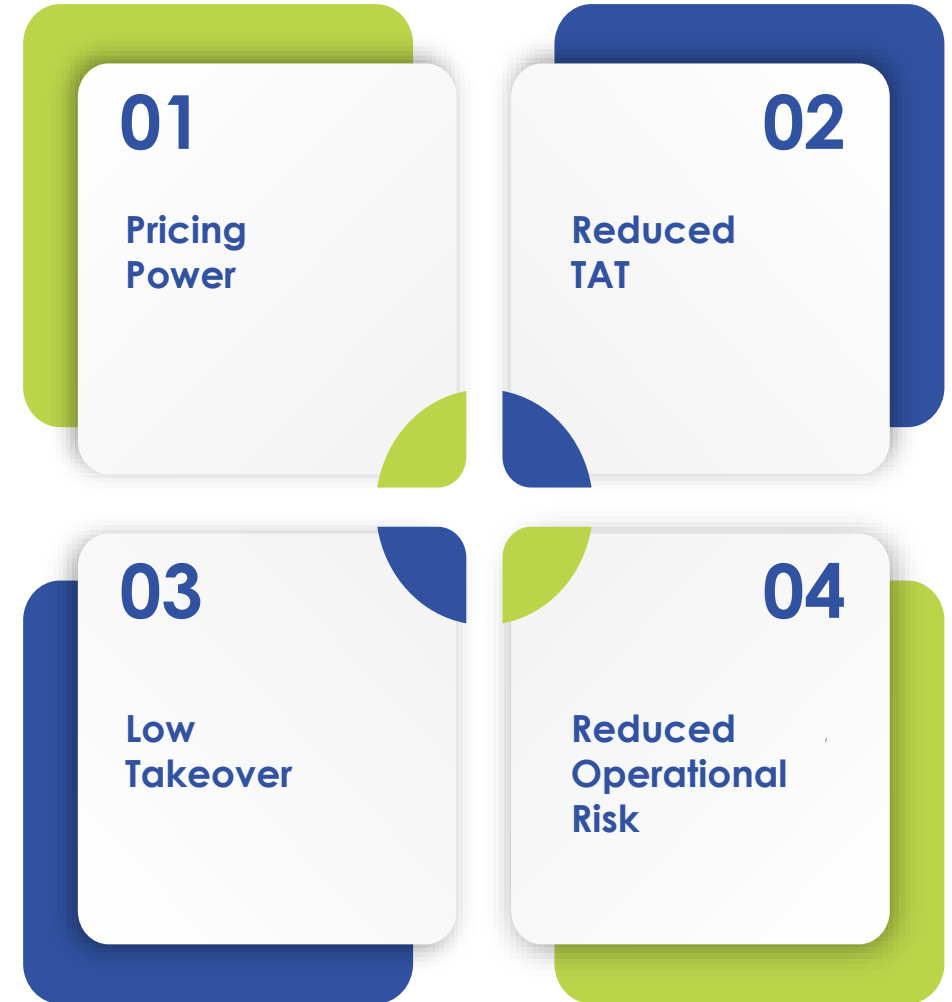
State	AUM (₹Cr)							
	FY 21	FY 22	FY 23	FY 24	FY 25	Q1 FY25	Q1 FY26	YoY
Andhra Pradesh	1,112	1,588	2,364	3,509	4,597	3,713	4,798	29%
Tamil Nadu	2,125	2,486	2,903	3,189	3,623	3,221	3,702	15%
Telangana	426	642	930	1,337	1,749	1,427	1,840	29%
Karnataka	404	464	535	671	842	693	860	24%
Odisha & Maharashtra	-	-	5	15	54	18	67	262%
Grand Total	4,067	5,180	6,738	8,721	10,865	9,072	11,267	24%

Fully In-house Model

Fully In-House Team..

	2,007	Business Origination
	307	Credit
	296	Legal & technical
	601	Collection
	218	HO / Operations

...Leading to Desired Business Outcomes





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Technology Landscape

Customer Relationship & Service

Automated CRM and customer service requests

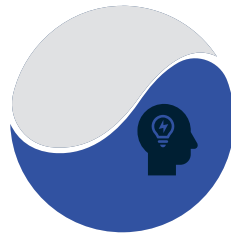


Digital Marketing

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

Business Intelligence & Analytics

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

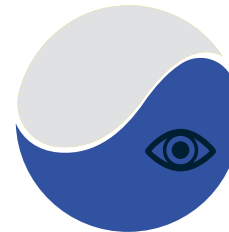
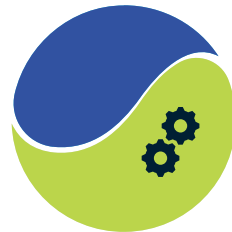


Customer Onboarding

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

5.5%

Bandhu App

Referral App to generate
leads Unifying construction
ECO System

12.3%

Digital Marketing

Lead generation through
Social Media & Digital
Marketing

3.1%

Organic-Sourcing – Digital LOS

In-house Sourcing through
our sales executives

79.2%

Credit

Account Aggregator
CIC (Credit Information
Companies)

Legal

Digital Agreements

Digital On-boarding

E-KYC
OCR
Bank A/c verification

Technical

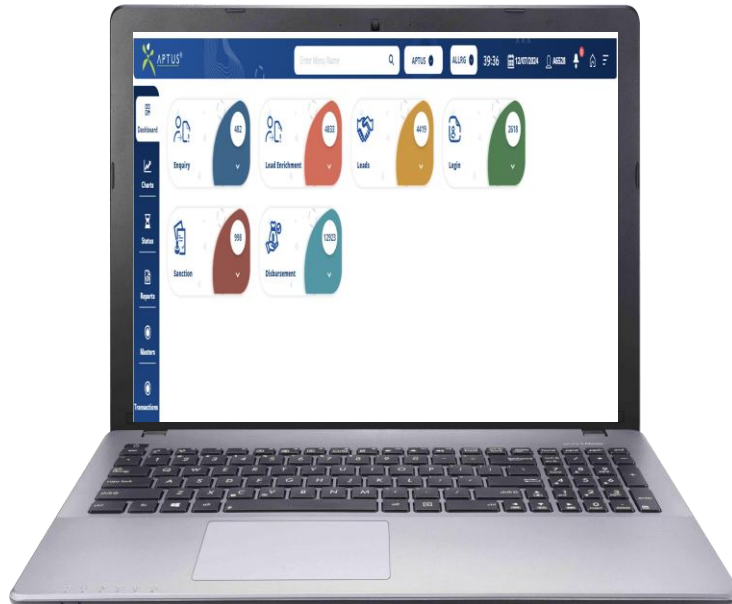
Identification, Geo-tagging
and Dimensions of Property
On-Field Technical
valuation report

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



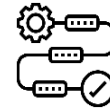
Risk Management

- 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
- 301 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

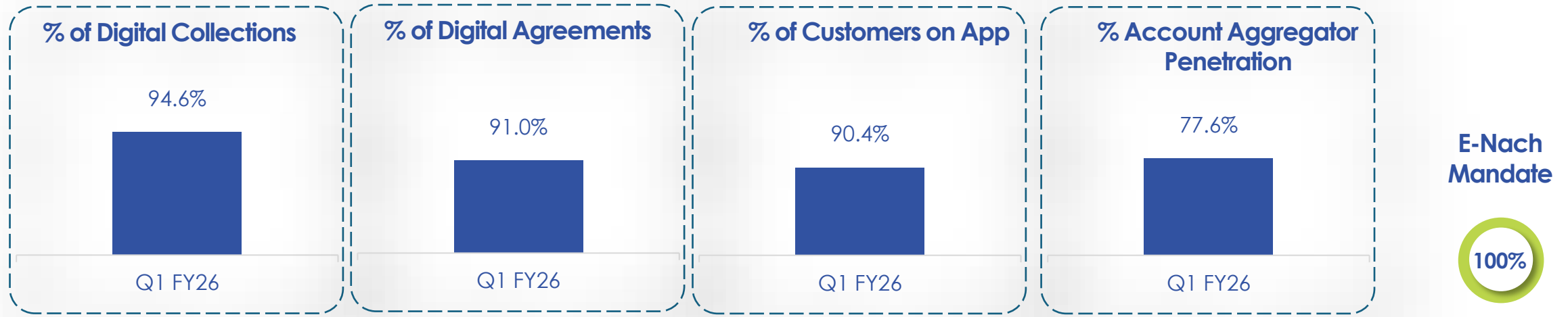
- ✓ Board oversight & structures
- ✓ Transparent practices



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

78%

Self-employed

78%

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 9
Independent
Directors**



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Sustainability

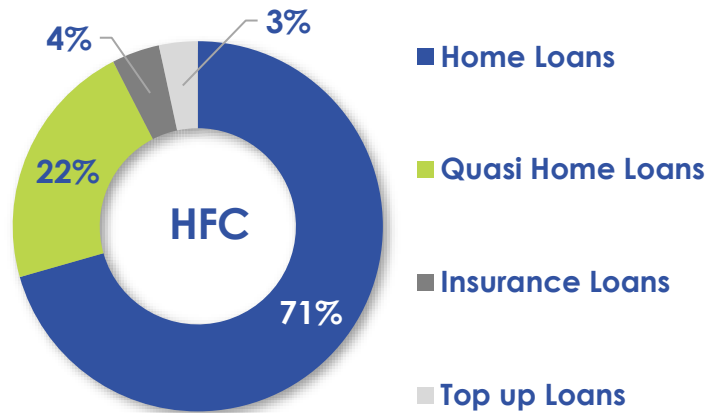
Business Highlights

Financials, Treasury & Capital Management

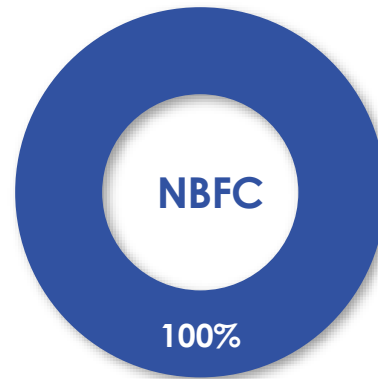


Diverse Products for Niche Segment

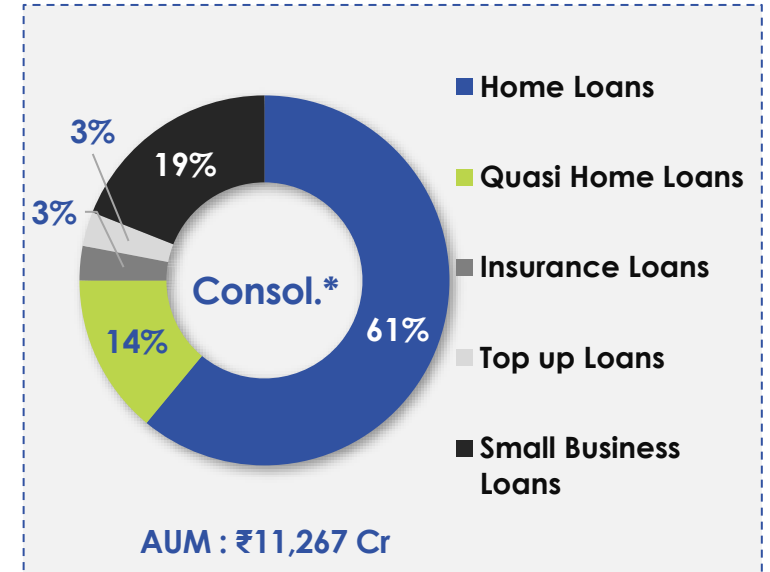
Secured Portfolio – Home Loans (HL) / Small Business Loans (SBL)



AUM : ₹8,111 Cr



AUM : ₹3,156 Cr



AUM : ₹11,267 Cr



LIG Customers



Largely Self Employed Customers



Rural Focus

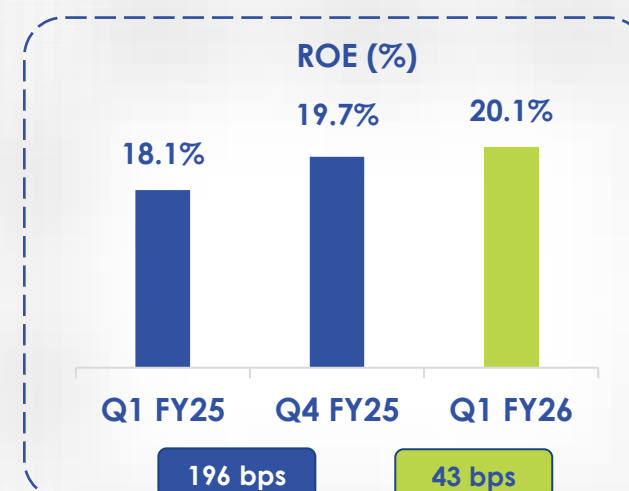
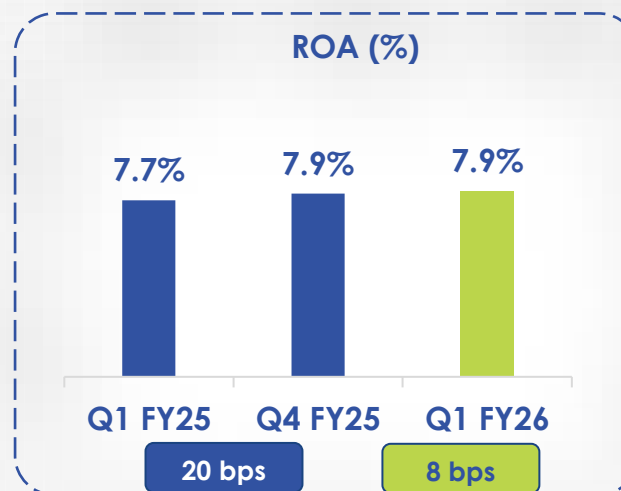
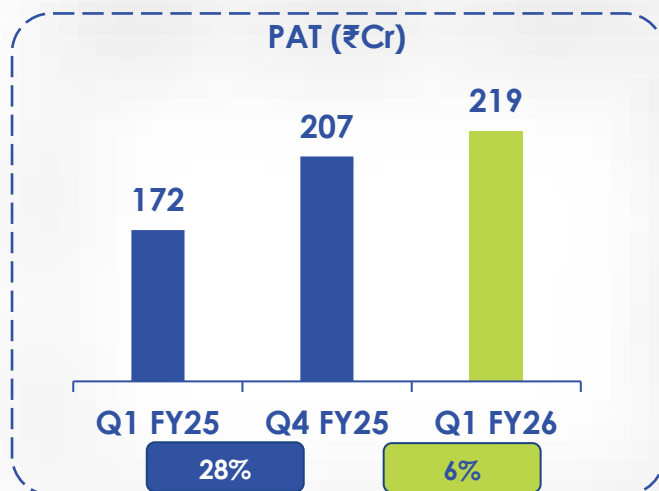
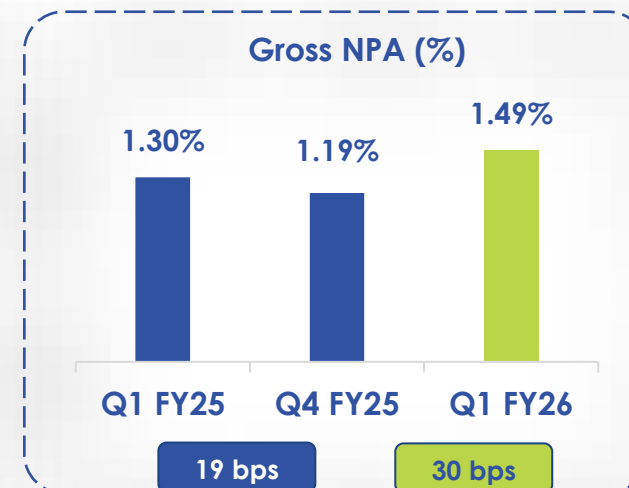
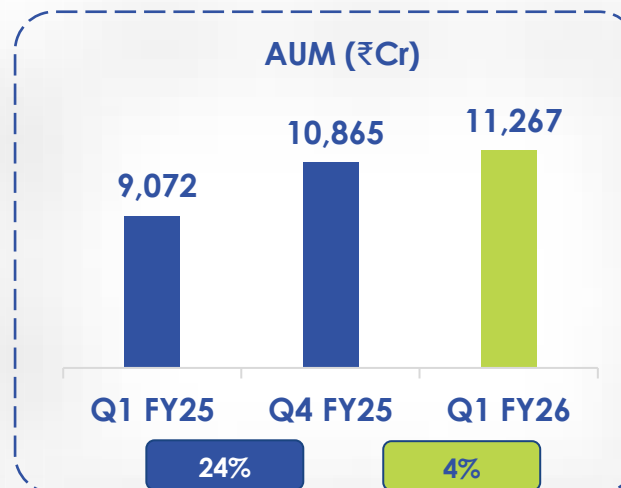
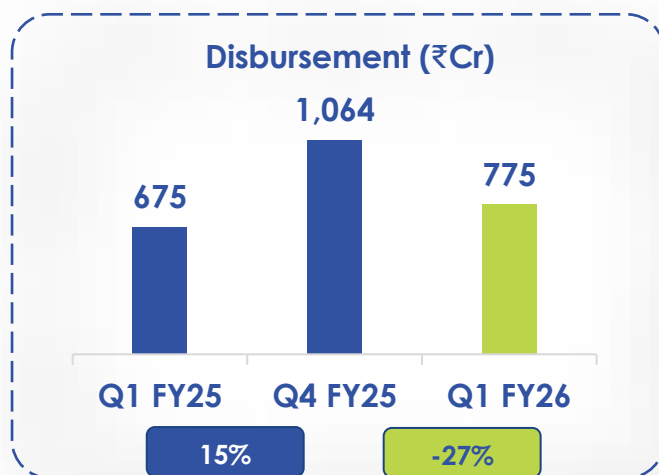


In-house sourcing

Performance Highlights : Q1 FY26

YoY

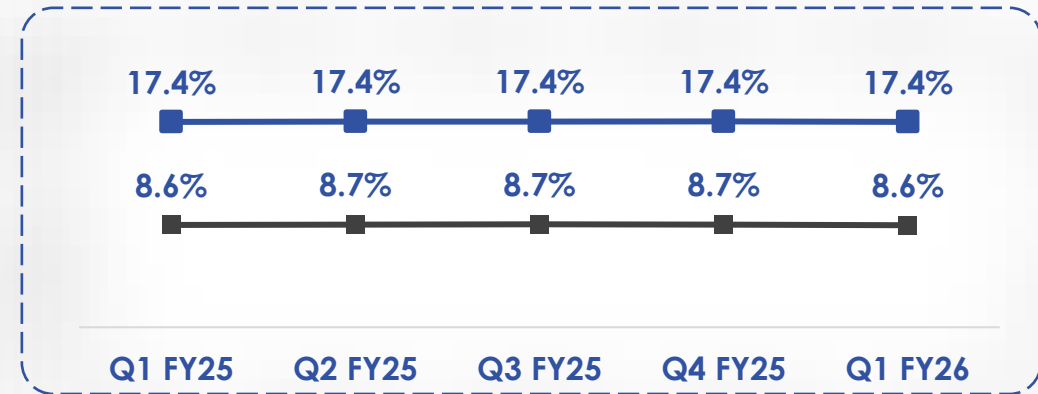
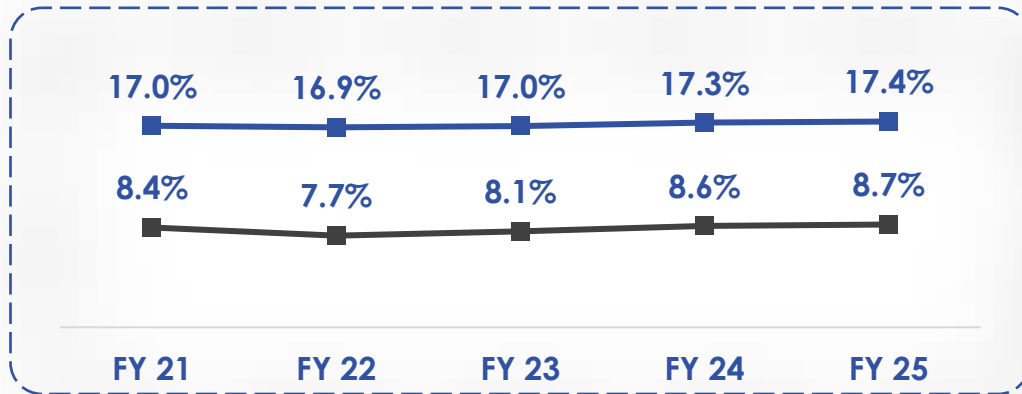
QoQ



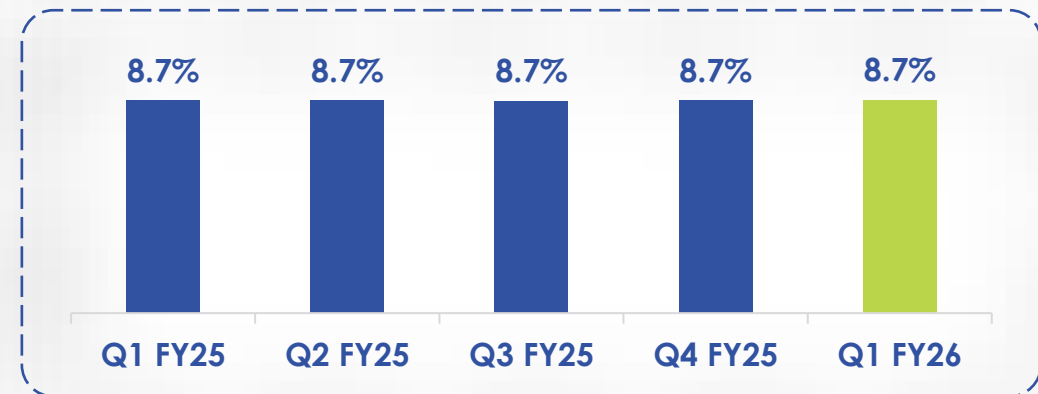
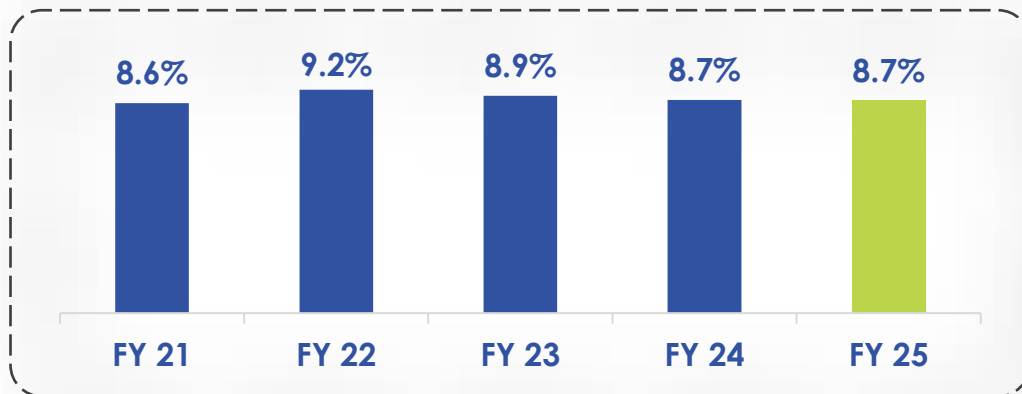
Yield, CoB & Spread

Yield ■—■

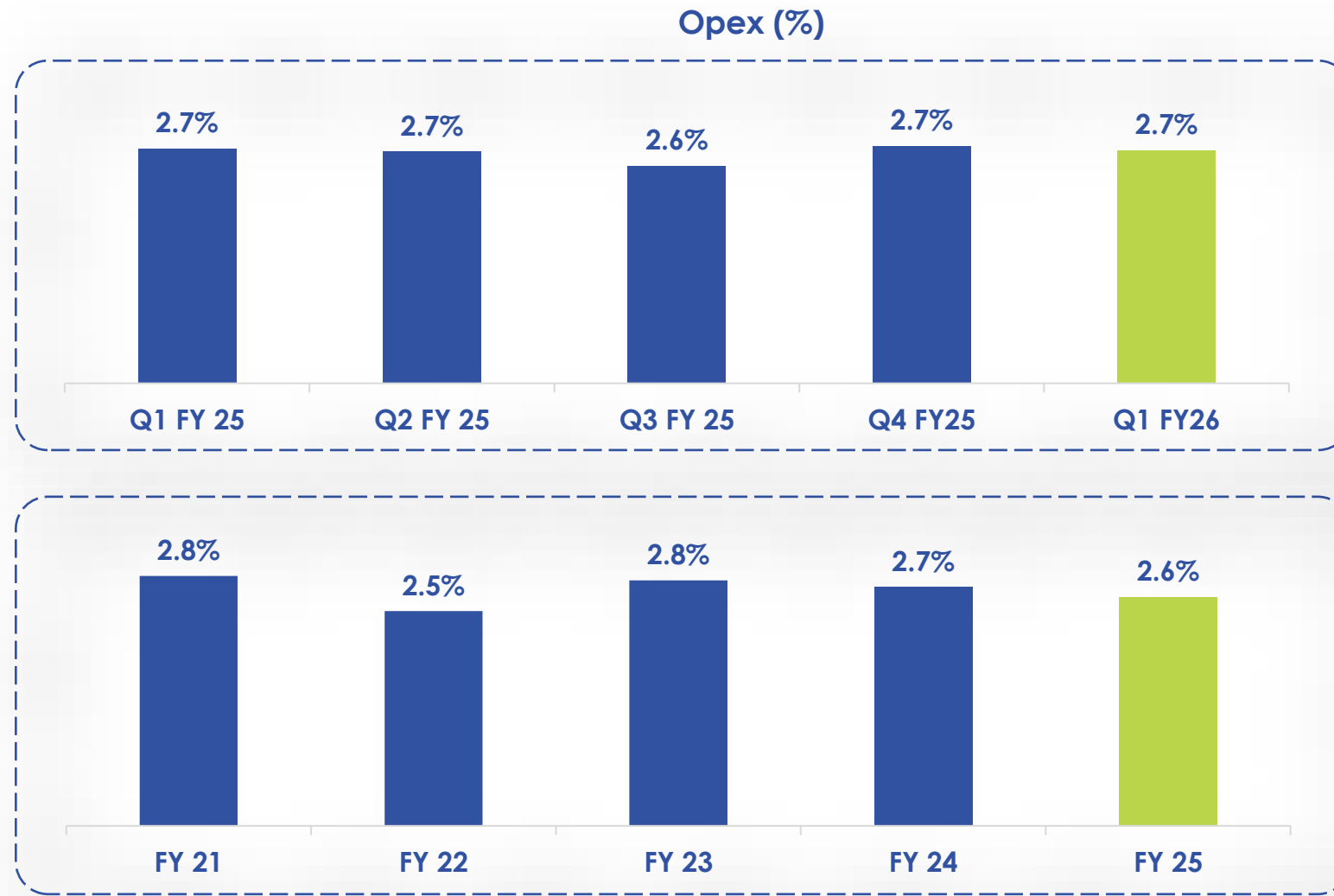
Cost of Borrowings ■—■



Spread (%)

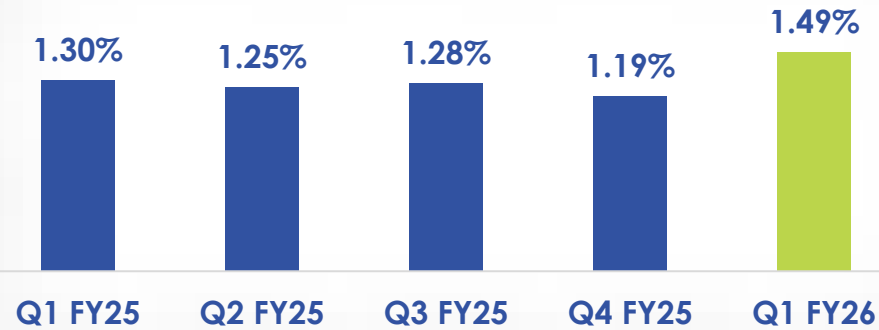


Lower Operating Cost Model

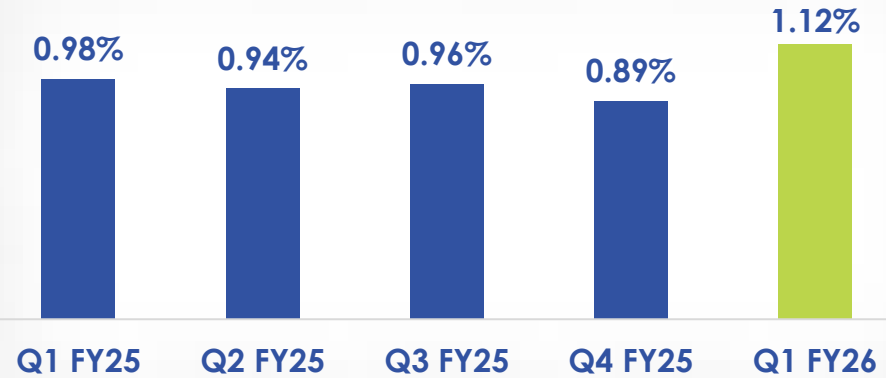


Asset Quality

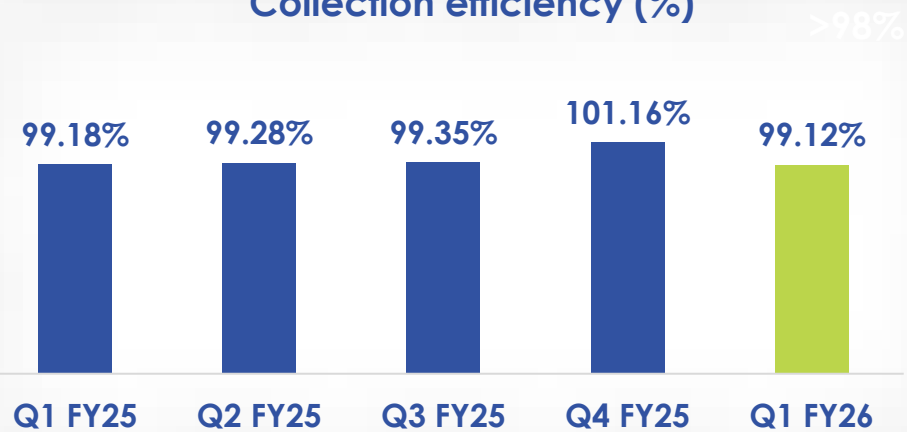
Gross NPA (%)



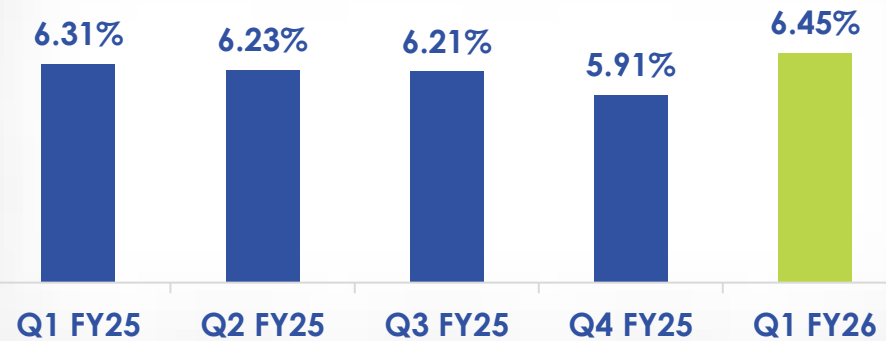
Net NPA (%)



Collection efficiency (%)



30 + DPD (%)





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Our Markets

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Sustainability

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Consolidated Statement of Profit and Loss^(*)

₹Cr

FY 25	Particulars	Q1 FY26	Q4 FY25	Q1 FY25	YoY
1,670	Interest Income	470	450	381	23%
16	Gain on derecognition of financial instruments	32	16	-	-
113	Fee and Other Income	29	33	24	23%
(541)	Interest Expenses	(160)	(150)	(120)	34%
1,258	NIM	370	349	285	30%
(255)	Operating Expenses	(74)	(71)	(59)	
(28)	Credit Cost	(11)	(8)	(4)	
975	Profit Before Tax	286	271	222	29%
(224)	Prov. For Tax	(66)	(64)	(50)	
751	Profit After Tax	219	207	172	28%

(*) – Based on Ind AS

Consolidated Statement of Assets and Liabilities^(*)

₹Cr

Particulars	30-June-25	30-June-24
Assets		
Share capital	100	100
Reserves & surplus	4,315	3,718
Net worth	4,415	3,818
Borrowings	7,101	5,505
Other Liabilities & Provisions	73	61
Total Assets	11,588	9,383
Liabilities & Equity		
Loan Assets	10,901	8,931
Fixed Assets	9	7
Liquid Assets -Bank FD's /MF's etc	517	387
Financial Assets	64	12
Non Financial Assets	97	45
Total Liabilities & Equity	11,588	9,383

(*) – Based on Ind AS

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

Particulars	Q1 FY26	Q1 FY25
Revenue from Operations	17.7%	17.8%
Gain on derecognition of financial instruments	1.1%	-
Other Income	0.4%	0.4%
Total Revenue	19.2%	18.2%
Interest Expenses	(5.8%)	(5.4%)
NIM	13.4%	12.8%
Operating Expenses	(2.7%)	(2.7%)
Credit Cost	(0.4%)	(0.2%)
Profit Before Tax - RoA	10.3%	10.0%
Profit After Tax - RoA *	7.9%	7.7%
Profit After Tax - RoE #	20.1%	18.1%

* Ratio on Avg. AUM

Ratio on Avg. Networth

Provision for Expected Credit Loss (ECL)

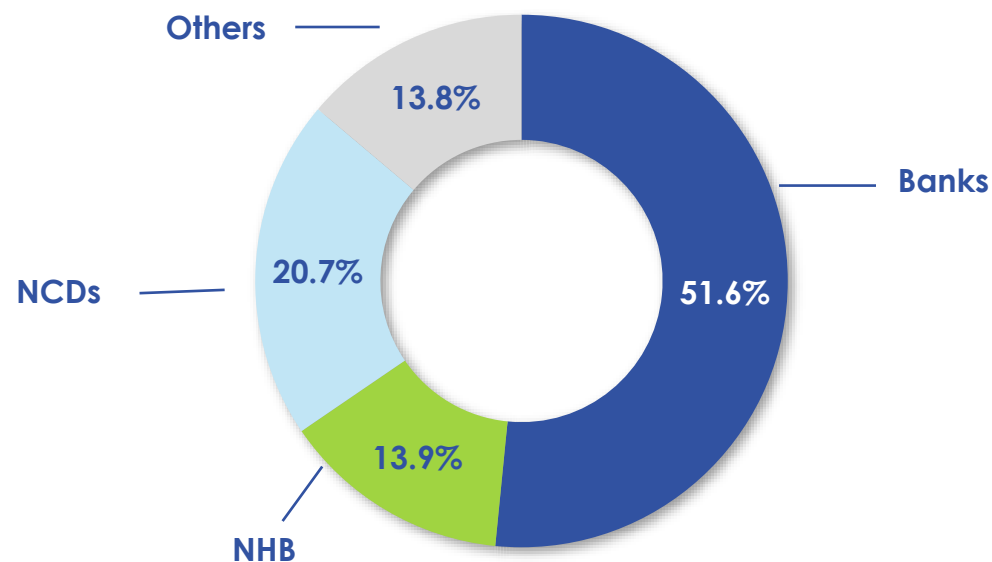
₹Cr

Particulars	30-June-25	Consolidated 31-Mar-25	30-June-24
Gross Stage 3	164.8	128.3	118.4
% portfolio in Stage 3	1.5%	1.2%	1.3%
ECL Provision Stage 3	41.2	32.1	29.6
Net Stage 3	123.6	96.2	88.8
Provision coverage ratio (PCR)	25.0%	25.0%	25.0%
Gross Stage 2	550.6	507.5	454.2
% portfolio in stage 2	5.0%	4.7%	5.0%
ECL Provision Stage 2	42.9	43.2	35.5
Net Stage 2	507.7	464.3	418.7
Provision coverage ratio (PCR)	7.8%	8.5%	7.8%
Gross Stage 1	10,370.0	10,105.4	8,499.0
% portfolio in stage 1	93.5%	94.1%	93.7%
ECL Provision Stage 1	30.1	35.4	29.7
Net Stage 1	10,339.9	10,070.1	8,469.3
Provision coverage ratio (PCR)	0.3%	0.4%	0.4%
Total Loan Book	11,085.4	10,741.2	9,071.6
ECL Provision	114.2	110.6	94.8
Provision coverage ratio (PCR)	1.0%	1.0%	1.0%

Robust Funding Management and Credit Profile

Diversified and Balanced Funding Mix

Sources of funds mix(%)



* Others represents Securitisation

Avg. Tenure of Borrowings (Months)	Q1 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



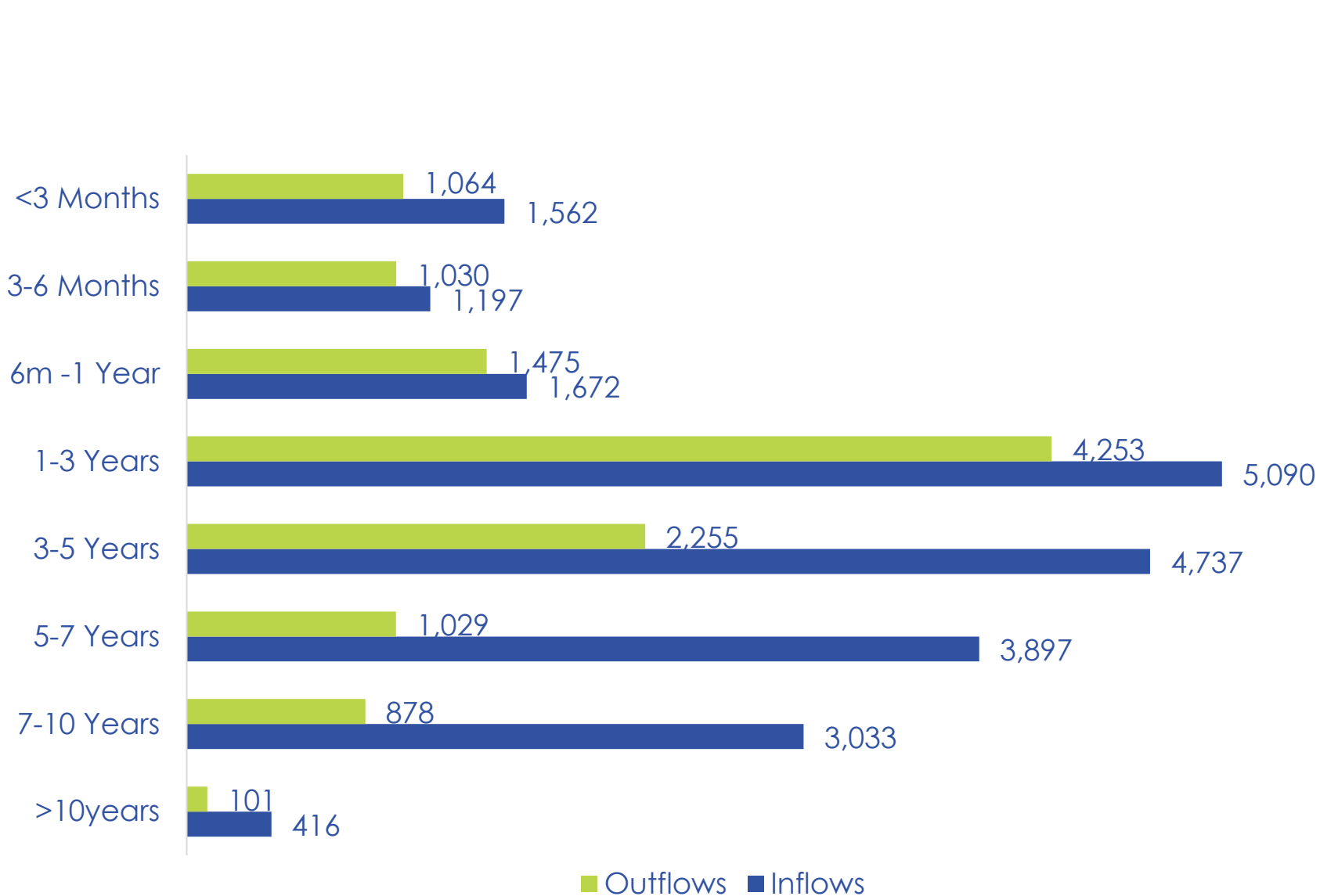
Private Sector Banks



Public Sector Banks



Asset and Liability Maturity Pattern

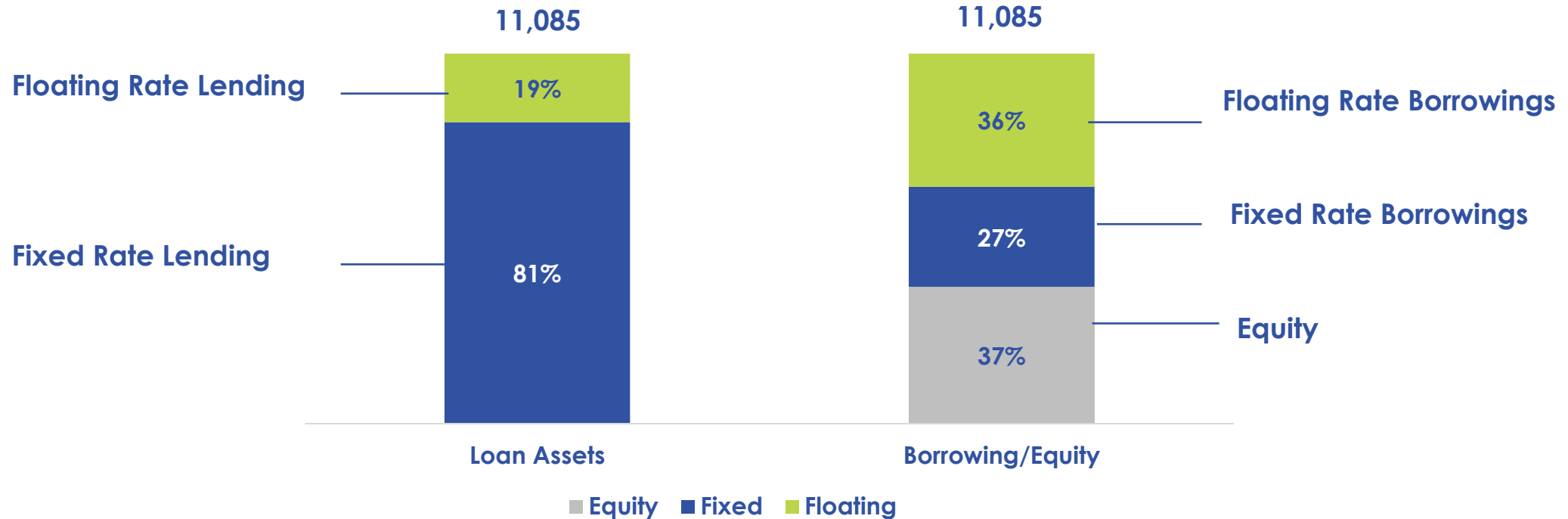


Position as on 30th June 2025

(₹Cr)
Surplus
498
167
197
836
2,482
2,868
2,154
315

Fixed Vs Floating (Assets Vs. Liabilities)

Loan Assets & Borrowings (₹Cr)
June-25



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

Comfortable Liquidity Position/ Capital Adequacy

A. Liquidity

(₹Cr)

Particulars	30-June-25
Cash & Cash equivalents	516.8
Unavailed Sanctions from Banks	1,015.0
Total	1,531.8

Particulars	Q2 FY26	Q3 FY26
Opening Liquidity	1,531.8	1,736.8
Add: Loan repayment & Surplus from Operations	930.3	985.9
Less: Debt repayments & Other Outflows	725.3	834.8
Closing Liquidity	1,736.8	1,887.9

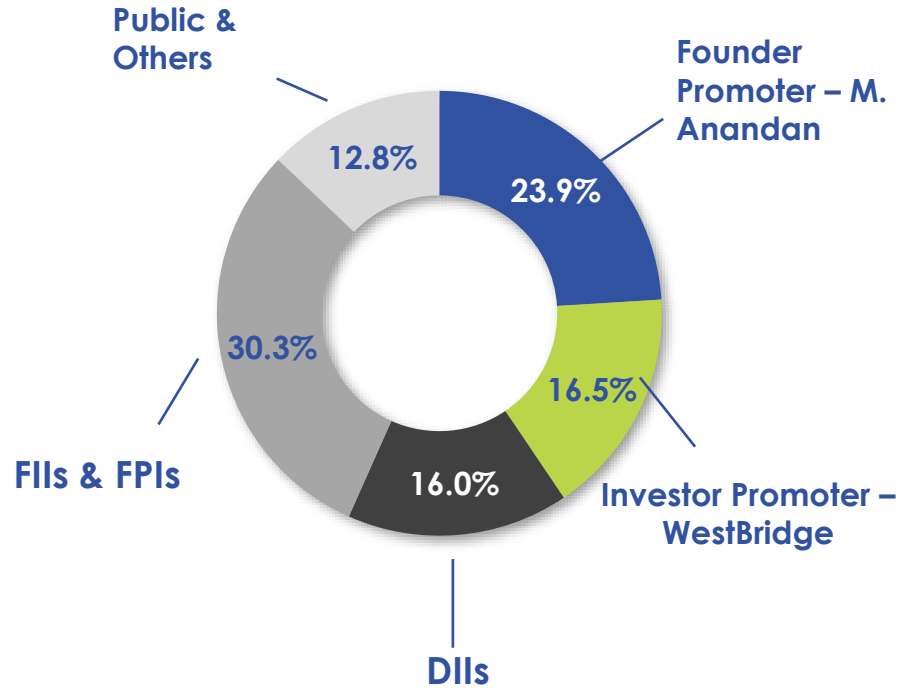
₹1,887.9 Cr
Surplus available
for business up to
Dec 2025

B. Capital Adequacy

Capital Adequacy as on 30th June, 2025 – 70%

Diverse Investor Base

Shareholding as on 25th July'25



Founder Promoter Holding (%)

M. Anandan	23.91
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Investor Promoter Holding (%)

WestBridge	16.46
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Mutual Funds Holding (%)

SBI MF	9.68
Axis MF	1.12
Aditya Birla MF	1.37
HDFC MF	0.97
Tata MF	0.64
Bandhan MF	0.31

FII & FPI Holding (%)

Malabar	5.91
Capital Research	5.49
Ward Ferry	4.06
Aberdeen	3.45
Govt. Pension Fund Norway	1.90
Vanguard US	1.81
Blackrock US	1.14
Amundi Group	0.88
Border to Coast	0.65
KIA Kuwait	0.59
Quadrature Capital	0.36

Annexures



Strong Corporate Governance, Distinguished Board

Chairman



M. Anandan
Executive
Chairman

Non-Executive Nominee Directors



**Sumir
Chadha**
Nominee
Director -
WestBridge



**KP
Balaraj**
Nominee
Director -
WestBridge

Non-Executive Independent Directors



Mona Kachhwaha
Director – RMBS
Development
Company, Growxcd
Finance



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
Cholamandalam
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
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



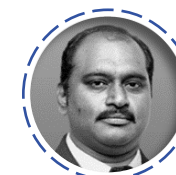
Sanjay Mittal
Chief Financial Officer
20+ yrs of experience

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
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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