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Aptus Value Housing Finance India Limited

Investor Presentation | Q2/H1 FY27

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Snapshot: H1 FY27

(Consolidated)

YoY

Business	Distribution	Asset Quality	Capital	Profitability
₹ 2,206 Cr Disbursement +27%	1.99 L Customers +16%	1.68% GNPA +13 bps	₹ 5,467 Cr Net-Worth +17%	₹ 715 Cr PPoP +17%
₹ 14,177 Cr AUM +20%	4,220 Employees +14%	1.27% NNPA +10 bps	69.2% CRAR -	₹ 528 Cr PAT +19%
17.0% Yield -30 bps	397 Branches +76	25.00% PCR -	8.1% CoB -40 bps	7.7% RoA -13 bps
8.9% Spread +10 bps	7 States & UTs -	1.03% ECL -	AA (ICRA) Stable / AA (CARE) Stable Credit Rating	20.1% RoE +10 bps

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Snapshot: H1 FY27

(Aptus Value Housing Finance: Standalone-HFC)

YoY

Business	Asset Quality	Capital & Funding	Profitability
₹ 10,086 Cr AUM +20%	1.48% GNPA -5 bps	₹ 4,547 Cr Net-Worth +13%	₹ 509 Cr PPoP* +10%
₹ 1,526 Cr Disbursement +35%	1.12% NNPA -4 bps	7.9% CoB -105 bps	₹ 393 Cr PAT* +10%
15.9% Yield -10 bps	25 bps Credit Cost -8 bps	8.0% Spread +95 bps	8.1% RoA -62 bps

* PPoP and PAT of H1FY26 includes ₹25 Cr of dividend income received from the NBFC subsidiary

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Snapshot: H1 FY27

(Aptus Finance: NBFC)

YoY

Business	Asset Quality	Capital & Funding	Profitability
₹ 4,091 Cr AUM +22%	2.17% GNPA +58 bps	₹ 1,078 Cr Net-Worth +38%	₹ 205 Cr PPoP +21%
₹ 680 Cr Disbursement +12%	1.63% NNPA +43 bps	8.1% CoB -49 bps	₹ 135 Cr PAT +18%
19.6% Yield -15 bps	169 bps Credit Cost +74 bps	11.5% Spread +34 bps	6.8% RoA -42 bps

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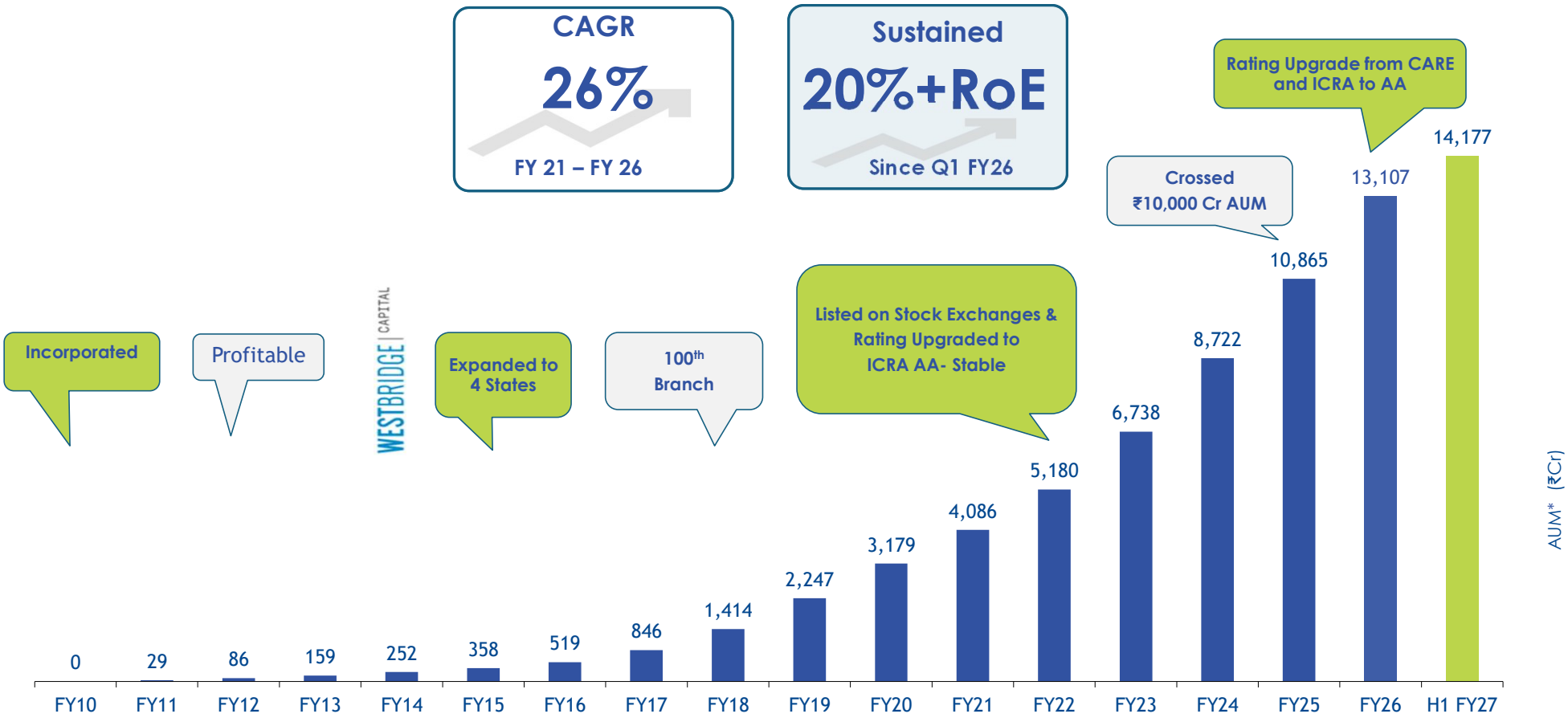
Introduction

- Operating through a distinct HFC and NBFC structure, catering to diverse customer segments
- Providing home and small business loans to primarily self-employed customers in semi-urban areas for past 16 years
- 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

81% Self-Employed	**1.99L** Customers	**75%** LIG
6&1 State & UTs	**397** Branches	**4,220** Employees

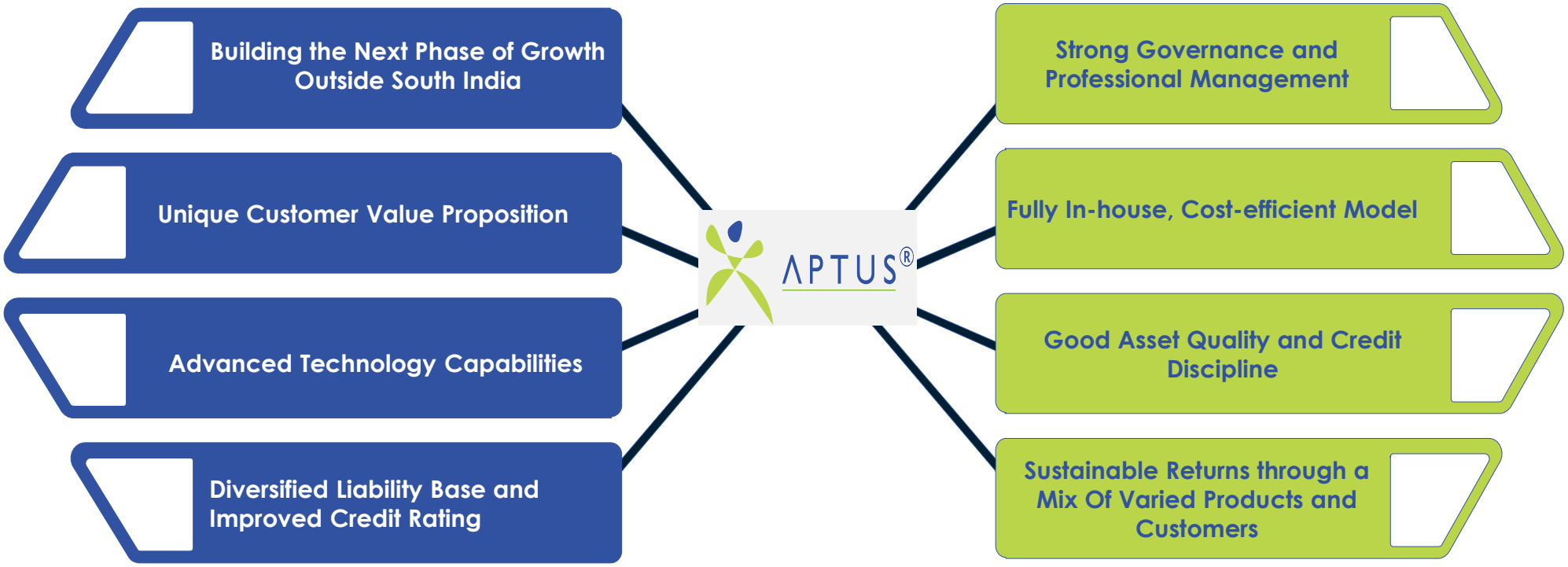
Our Journey



* Consolidated basis

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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

(Consolidated)

₹Cr

Particulars	FY 21	FY 22	FY 23	FY 24	FY 25	FY26	H1 FY26	H1 FY27	CAGR
No. of Branches (#)	190	208	231	262	300	339	321	397	
No. of Customers (#)	58,069	83,565	1,07,146	1,33,499	1,61,597	1,87,889	1,71,761	1,99,047	
Disbursements	1,298	1,641	2,395	3,127	3,604	4,009	1,738	2,206	
AUM	**4,068**	**5,180**	**6,738**	**8,722**	**10,865**	**13,107**	**11,767**	**14,177**	**26%**
Total Income	655	840	1,135	1,409	1,799	2,246	1,084	1,245	
Interest Expenses	(207)	(209)	(276)	(388)	(541)	(648)	(325)	(342)	
Net Income Margin	**449**	**632**	**859**	**1,021**	**1,258**	**1,598**	**758**	**904**	**29%**
Operating Expenses	(98)	(117)	(165)	(207)	(255)	(324)	(150)	(189)	
ECL Prov ./Write -Off's	(6)	(34)	(40)	(22)	(28)	(62)	(29)	(45)	
Profit Before Tax	**345**	**480**	**654**	**793**	**975**	**1,211**	**580**	**669**	
Profit After Tax	**267**	**370**	**503**	**612**	**751**	**943**	**446**	**528**	**29%**
Ratios (%)									
NIM to Assets	**12.4%**	**13.7%**	**13.9%**	**13.4%**	**13.0%**	**13.3%**	**13.4%**	**13.2%**	
Opex to Assets	2.7%	2.5%	2.8%	2.7%	2.6%	2.7%	2.7%	2.8%	
Cost to Total Income	15.3%	13.9%	14.6%	14.6%	14.2%	14.4%	13.8%	15.2%	
Credit Cost to Assets	0.2%	0.8%	0.7%	0.3%	0.3%	0.5%	0.5%	0.7%	
Return on Assets (PBT)	**9.5%**	**10.4%**	**10.5%**	**10.4%**	**10.0%**	**10.1%**	**10.2%**	**9.8%**	
Return on Assets (PAT)	**7.4%**	**8.0%**	**8.4%**	**8.0%**	**7.7%**	**7.9%**	**7.9%**	**7.7%**	
GNPA	0.70%	1.19%	1.15%	1.07%	1.19%	1.52%	1.55%	1.68%	
NNPA	0.49%	0.88%	0.86%	0.80%	0.89%	1.15%	1.17%	1.27%	
ROE	**14.5%**	**14.5%**	**16.3%**	**17.3%**	**18.8%**	**20.1%**	**20.0%**	**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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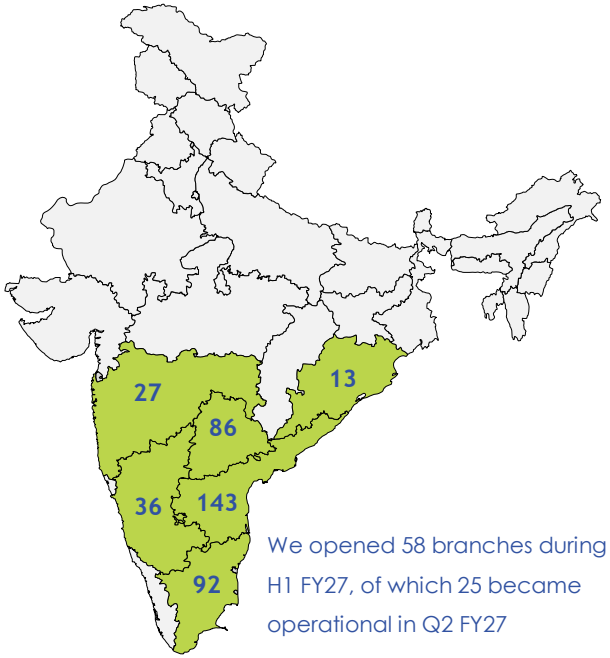
Granular Book With Niche Customer Focus

	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	9.1
Average Tenure (Years)	9.5	9.3	9.0
Average LTV	~45%		
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

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Distribution

Contiguous Branch Expansion



We opened 58 branches during H1 FY27, of which 25 became operational in Q2 FY27

Map not to scale

Vintage	Branches (#)	Avg. AUM /Br. (₹Cr) *
<1 Year	79	3.2
1-3 Year	80	19.1
>3 Year	238	52.1

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.

AUM (Split)*			
State	**FY 25**	**FY26**	**H1FY27**
Andhra Pradesh	42%	43%	43%
Tamil Nadu	33%	31%	30%
Telangana	16%	17%	18%
Karnataka	8%	8%	7%
Odisha & Maharashtra	0%	1%	2%
Total AUM (Rs Cr)	**10,865**	**13,107**	**14,177**

* Consolidated basis

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Fully In-house Model

Fully In-House Team..

2,382	Business Origination
393	Credit
382	Legal & technical
811	Collection
252	HO / Operations

...Leading to Desired Business Outcomes

01 Pricing Power

02 Reduced TAT

03 Low Takeover

04 Reduced Operational Risk

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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

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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

NOVAC TECHNOLOGY SOLUTIONS · Perfios Lead Leap · nü · CAMSfinserv · Leegality · SignDesk · tuskmelon · Razorpay · BBPS BHARAT BILL PAYMENT SYSTEM

Mobile-First Fully Digital LOS



Credit
Account Aggregator
CIC (Credit Information Companies)

Legal
Digital Agreements

Digital On-boarding
E-KYC/C-KYC
OCR
Bank A/c verification

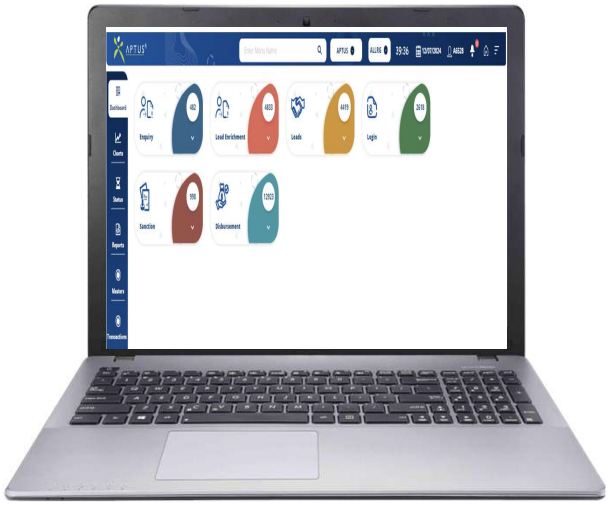
Technical
Identification, Geo-tagging and Dimensions of Property
On-Field Technical valuation report

Disbursements
E-Nach
E-Sign
UPI Mandates

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Technology Update

Fully Digital LOS



Key Features

- Complete lead lifecycle visibility
- Auto lead allocation system
- Digital application & docs. upload
- Integrated APIs for CKYC, UPI, E-NACH
- Real-time analytics dashboards
- Lower cheque bounce rates
- Improved collections & compliance
- Faster TAT & process discipline

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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 %



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Robust Underwriting

100% In-House Sourcing

Lead Generation through

- Cust app, Bandhu app
- Social media
- 397 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

Enhanced Cash Flow Assessment

Detailed assessment of income stability and repayment capacity, including pre- and post-disbursement

Comprehensive Credit Evaluation

In-depth analysis of credit bureau records, banking transactions and existing repayment obligations

Independent Property Due Diligence

Detailed legal, technical and title verification to ensure property eligibility and adequate collateral coverage

Centralised Credit Decisioning

Strengthened policy compliance, fraud detection and independent assessment of credit proposals

Strengthening NBFC Underwriting

Enhanced credit assessment and risk controls to reinforce portfolio quality within the NBFC business



Strengthened Collection Infrastructure

COLLECTION STRATEGY

<18 MONTHS

SALES TEAM

Sales-led responsibility for loans within the first 18 months

SOFT BUCKET / FIRST BOUNCE

CRM - COLLECTION

~25-member centralized tele-calling team with digital payment follow-ups

HARD BUCKET / OVERDUE

FIELD COLLECTION TEAM

Dedicated officers drive on-ground engagement and overdue resolution

NPA ACCOUNTS

LEGAL RECOVERY

Specialist team pursuing NPA resolution, including SARFAESI action

STRENGTHENED COLLECTION HIERARCHY

FIELD COLLECTIONS

Collection AVP › State Collection Manager › Cluster Team Leader / Manager › Field Collection Officers

LEGAL RECOVERY

HO Vice Presidents › State Legal Recovery Manager › Cluster Legal Recovery Manager

Multi-layered collection framework

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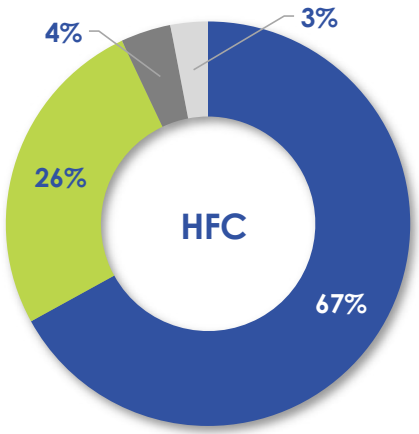
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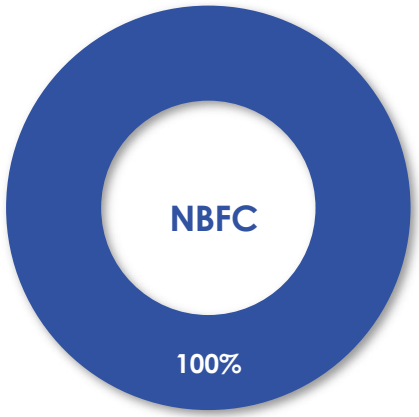
Diverse Products for Niche Segment

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



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

AUM : ₹10,086 Cr



- Small Business Loans & Non-HLs

AUM : ₹4,091 Cr



LIG Customers



Largely Self Employed Customers



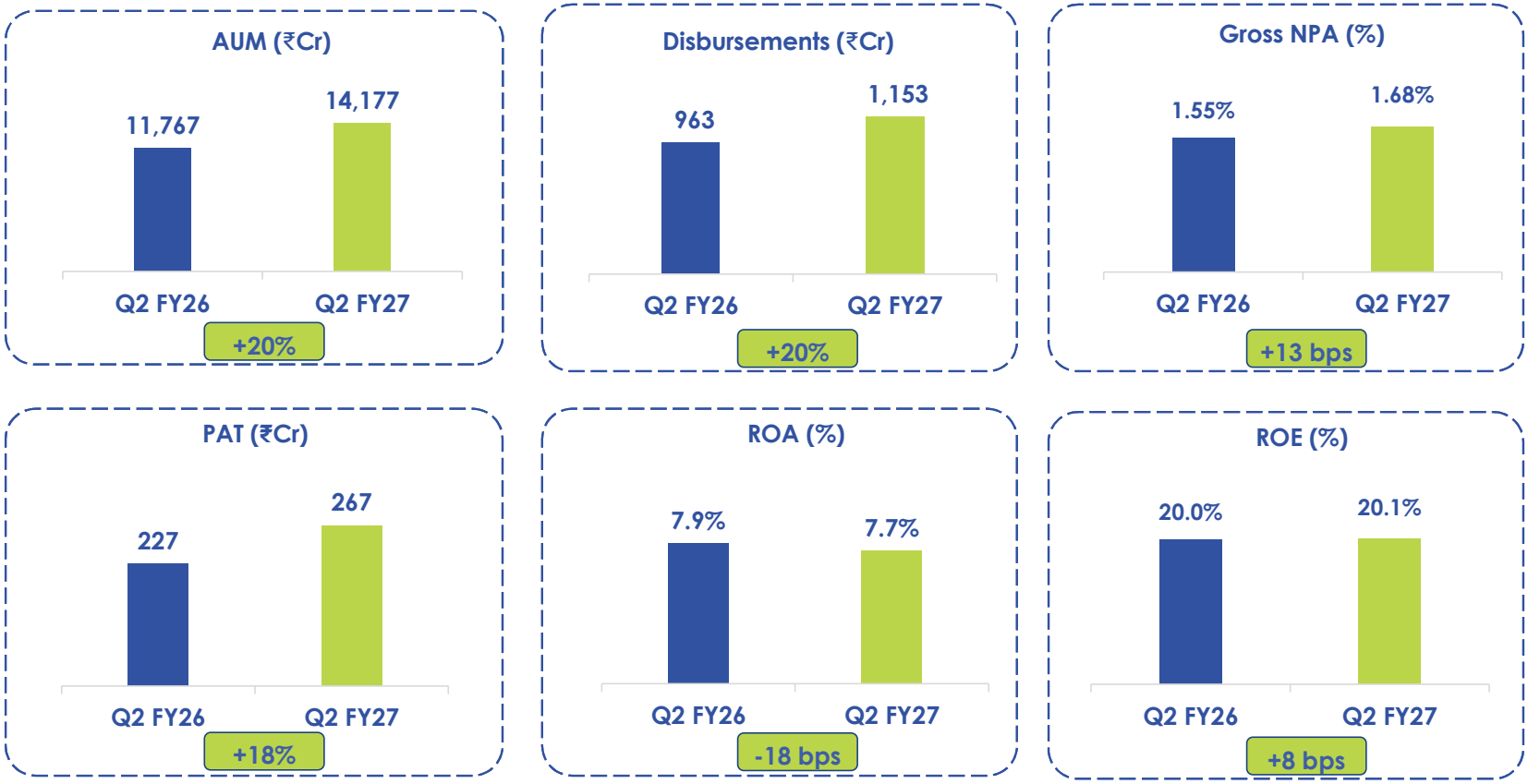
Rural Focus

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Performance Highlights : Q2 FY27

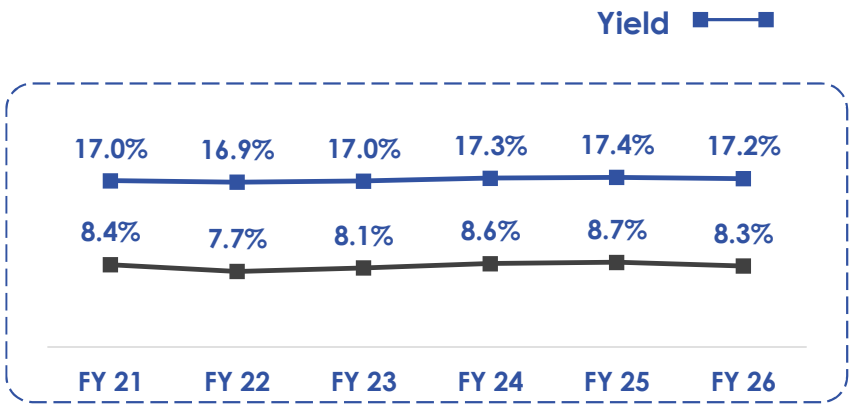
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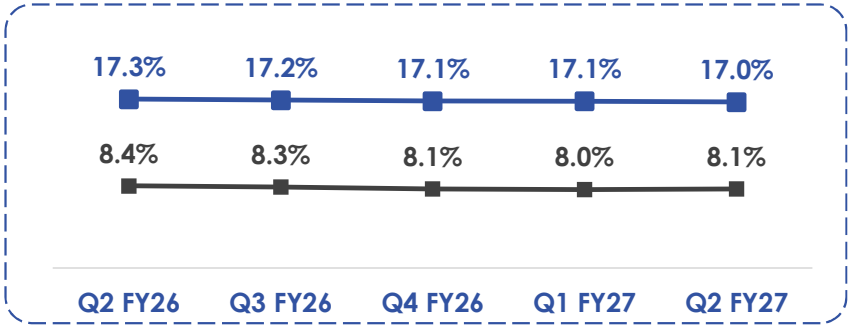
YoY QoQ



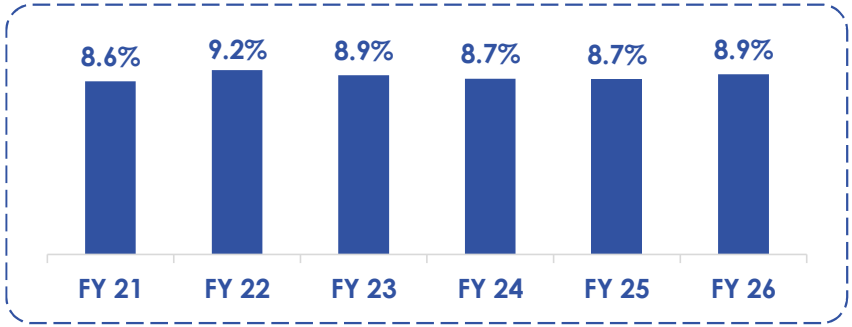
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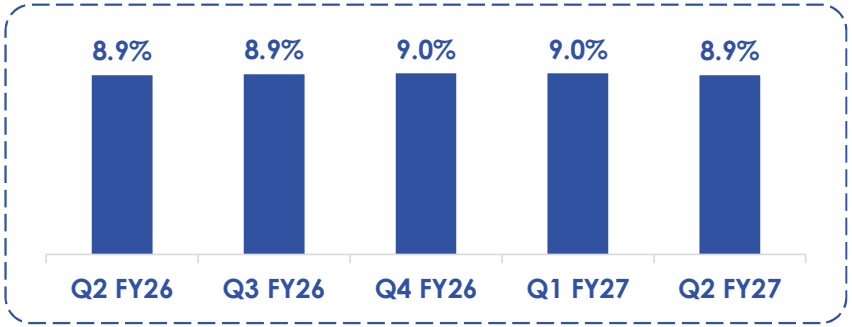
Yield, CoB & Spread
(Consolidated)





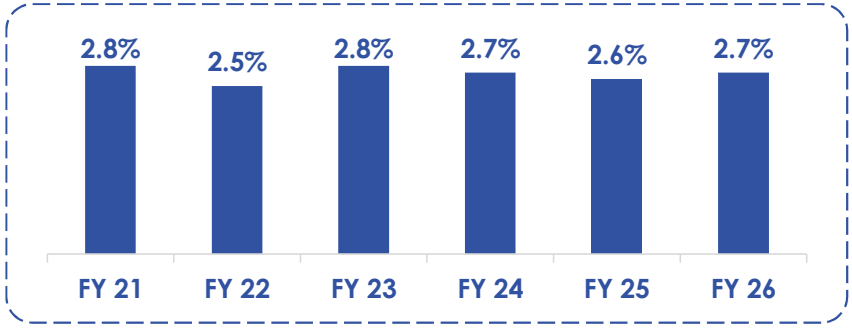
Spread (%)

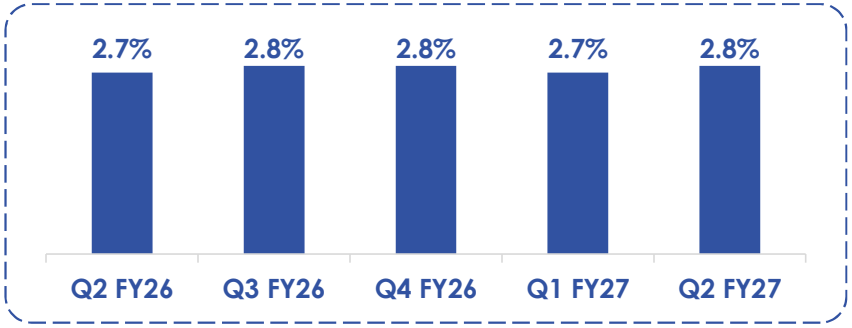




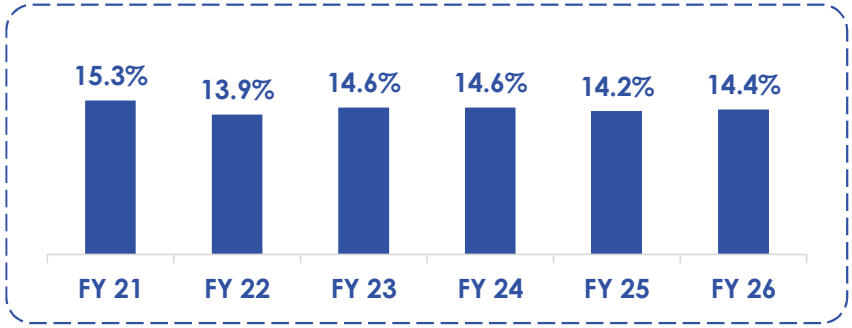
Efficient Operating Cost Model
(Consolidated)

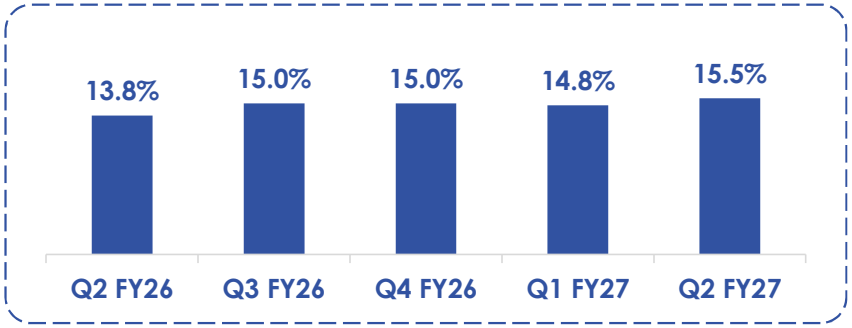
Opex to Average AUM (%)



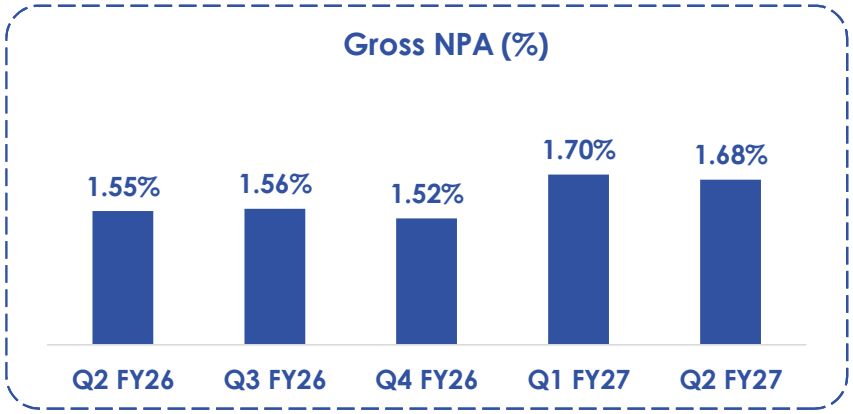


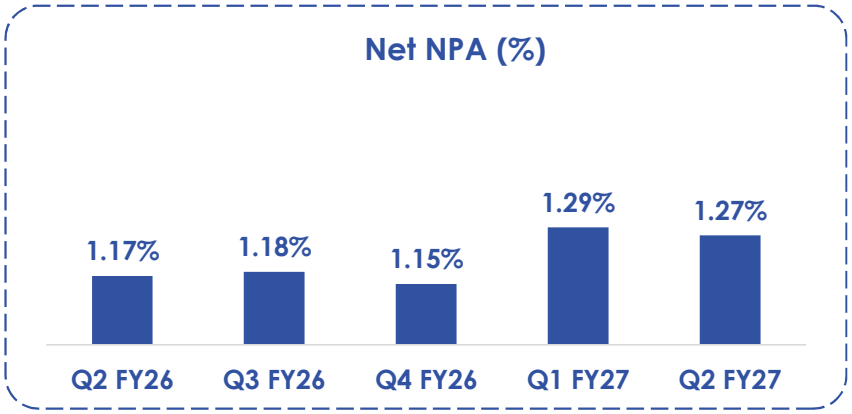
Cost to Total Income (%)

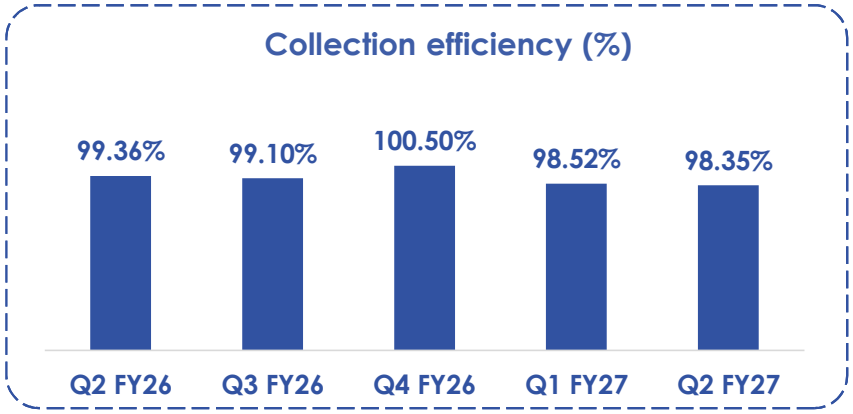


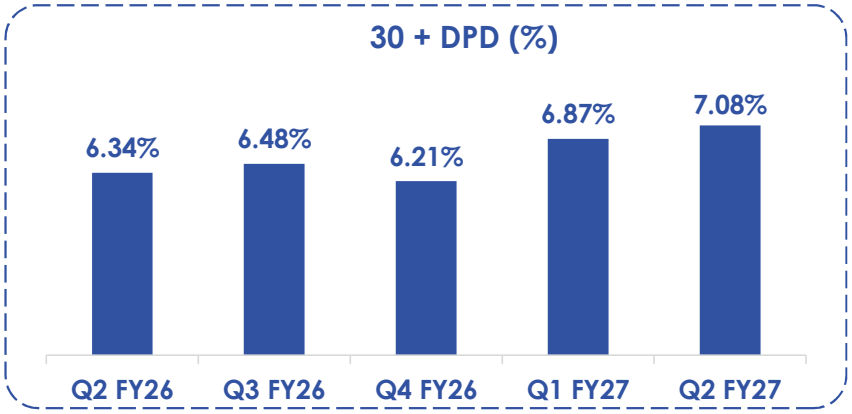


Asset Quality
(Consolidated)









Provision for Expected Credit Loss (ECL)

(Consolidated)

₹Cr

Particulars	As on 30-Sep-26	As on 30-June-26	As on 30-Sep-25
Gross Stage 3	217.8	215.3	176.9
% portfolio in Stage 3	1.7%	1.7%	1.5%
ECL Provision Stage 3	54.5	53.8	44.2
Net Stage 3	163.4	161.5	132.7
Provision coverage ratio (PCR)	**25.00%**	**25.00%**	**25.00%**
Gross Stage 2	699.9	656.5	546.6
% portfolio in stage 2	5.4%	5.2%	4.8%
ECL Provision Stage 2	50.7	48.5	41.2
Net Stage 2	649.2	608.1	505.4
Provision coverage ratio (PCR)	**7.24%**	**7.38%**	**7.54%**
Gross Stage 1	12,049.0	11,819.0	10,689.1
% portfolio in stage 1	92.9%	93.1%	93.7%
ECL Provision Stage 1	28.6	27.9	32.1
Net Stage 1	12,020.4	11,791.1	10,657.0
Provision coverage ratio (PCR)	**0.24%**	**0.24%**	**0.30%**
Total Loan Book	**12,966.7**	**12,690.8**	**11,412.6**
ECL Provision	**133.7**	**130.2**	**117.5**
Provision coverage ratio (PCR)	**1.0%**	**1.0%**	**1.0%**

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Statement of Profit and Loss

(Consolidated)

₹Cr

Particulars	Q2 FY27	Q2 FY26	H1 FY27	H1 FY26	H1 FY27 Vs H1 FY26
Interest Income	551	473	1,080	942	
Net Gain on derecognition of financial instruments	49	50	98	82	
Fee and Other Income	34	31	67	60	
Interest Expenses	(172)	(165)	(342)	(325)	
Net Income Margin	**463**	**389**	**904**	**758**	**19%**
Operating Expenses	(99)	(76)	(189)	(150)	
Credit Cost	(24)	(18)	(45)	(29)	
Profit Before Tax	340	294	669	580	
Prov. For Tax	(73)	(68)	(141)	(134)	
Profit After Tax	**267**	**227**	**528**	**446**	**19%**

Statement of Profit and Loss

(Aptus Value Housing Finance: Standalone-HFC)

₹Cr

Particulars	Q2 FY27	Q2 FY26	H1 FY27	H1 FY26	H1 FY27 Vs H1 FY26
Interest Income	380	324	753	650	
Net Gain on derecognition of financial instruments	28	41	59	57	
Fee and Other Income*	27	51	52	75	
Interest Expenses	(113)	(115)	(226)	(228)	
Net Income Margin	**322**	**301**	**637**	**554**	**15%**
Operating Expenses	(62)	(45)	(128)	(90)	
Credit Cost	(6)	(5)	(12)	(14)	
Profit Before Tax	**254**	**252**	**497**	**450**	
Prov. For Tax	(53)	(50)	(103)	(94)	
Profit After Tax	**201**	**202**	**393**	**357**	**10%**

*Fee and other income of Q2 FY26 and H1FY26 includes ₹25 Cr of dividend income received from the NBFC subsidiary

APTUS®

Statement of Profit and Loss

(Aptus Finance: NBFC)

₹Cr

Particulars	Q2 FY27	Q2 FY26	H1 FY27	H1 FY26	H1 FY27 Vs H1 FY26
Interest Income	172	155	331	306	
Net Gain on derecognition of financial instruments	21	9	39	25	
Fee and Other Income	8	6	16	11	
Interest Expenses	(61)	(57)	(120)	(112)	
Net Income Margin	**140**	**113**	**266**	**230**	**16%**
Operating Expenses	(37)	(32)	(61)	(60)	
Credit Cost	(17)	(13)	(33)	(15)	
Profit Before Tax	**86**	**68**	**172**	**155**	
Prov. For Tax	(19)	(18)	(37)	(40)	
Profit After Tax	**67**	**50**	**135**	**114**	**18%**

Balance sheet

(Consolidated)

₹Cr

Particulars	As on 30-Sep-26	As on 30-Sep-25
Liabilities & Equity		
Share capital	100	100
Reserves &surplus	5,367	4,557
Net worth	**5,467**	**4,657**
Borrowings	8.386	7,284
Other Liabilities & Provisions	104	83
Total Liabilities & Equity	**13,957**	**12,023**
Assets		
Loan Assets	12,768	11,243
Fixed Assets	11	9
Liquid Assets -Bank FD's /MF's etc	731	563
Financial Assets	325	102
Non Financial Assets	122	105
Total Assets	**13,957**	**12,023**

RoA Tree (based on Avg AUM)

(Consolidated)

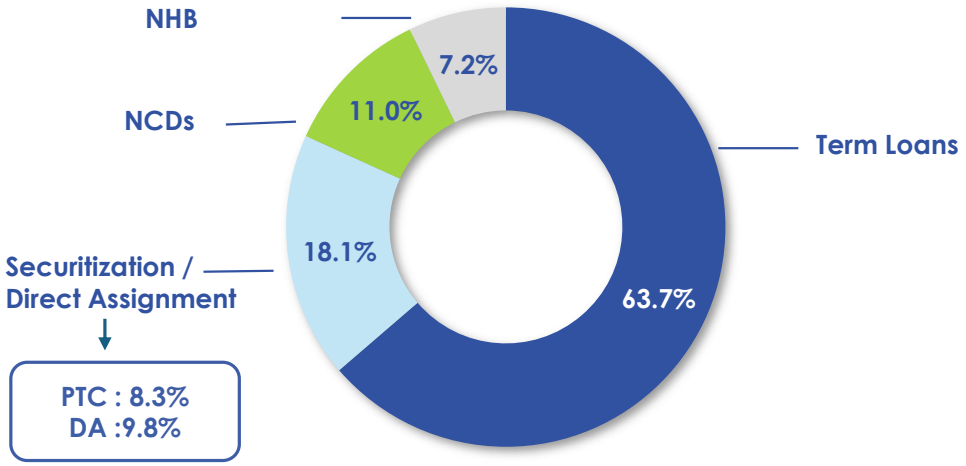
Particulars	H1 FY27	H1 FY26
Revenue from Operations	16.5%	17.4%
Net Gain on derecognition of financial instruments	1.4%	1.4%
Other Income	0.3%	0.4%
Total Revenue	**18.3%**	**19.2%**
Interest Expenses	(5.0%)	(5.8%)
Net Income Margin	**13.2%**	**13.4%**
Operating Expenses	(2.8%)	(2.7%)
Credit Cost	(0.7%)	(0.5%)
Profit Before Tax - RoA	**9.8%**	**10.2%**
Profit After Tax - RoA *	**7.7%**	**7.9%**
Profit After Tax - RoE #	**20.1%**	**20.0%**

* Ratio on Avg. AUM
\# Ratio on Avg. Networth

APTUS®

Robust Funding Management and Credit Profile

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



Avg. Tenure of Borrowings (Months) *	H1 FY27	FY26	FY 25	FY24
	80.0	80.1	80.2	80.1

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

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

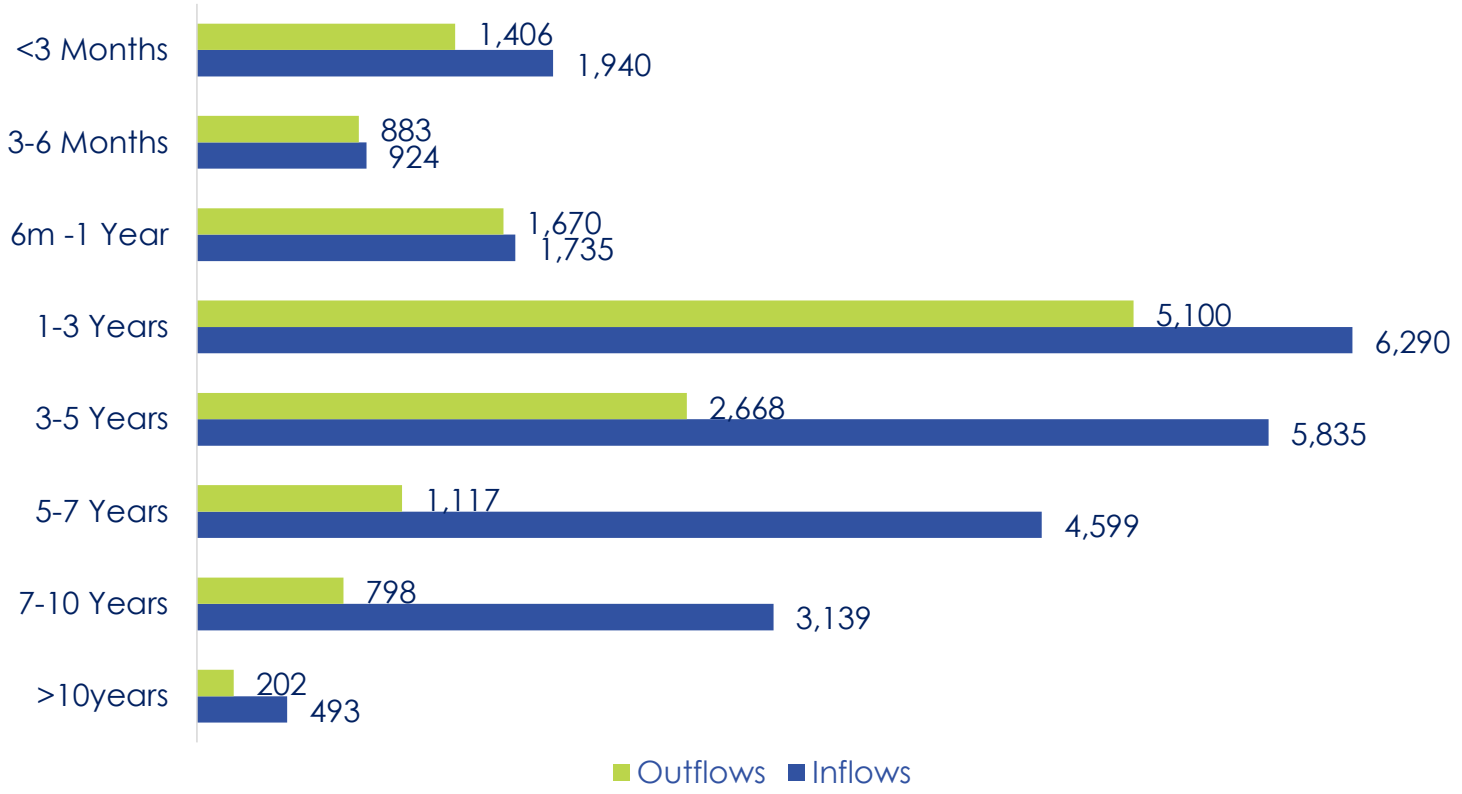
- **Refinance**: National Housing Bank, sidbi
- **Mutual Funds**: ICICI Prudential Mutual Fund, Nippon India Mutual Fund, Axis Mutual Fund
- **Insurance**: ICICI Prudential Life Insurance, Royal Sundaram General Insurance, Star Health Insurance
- **Private Sector Banks**: HDFC Bank, Axis Bank, Bandhan Bank, Federal Bank, Kotak Mahindra Bank, Yes Bank, Karur Vysya Bank, South Indian Bank, CSB Bank, IndusInd Bank, DCB Bank, ICICI Bank
- **Public Sector Banks**: SBI, Indian Bank, Canara Bank, Bank of Baroda, Bank of Maharashtra, Bank of India, Union Bank of India, UCO Bank

* Consolidated basis

APTUS®

Asset and Liability Maturity Pattern

(Consolidated)



(₹Cr)
Surplus
533
41
65
1,190
3,167
3,482
2,341
291

Position as on 30th Sep 2026

APTUS®

Comfortable Liquidity Position/ Capital Adequacy

A. Liquidity*

(₹Cr)

Particulars	As on 30-Sep-26
Cash & Cash equivalents	**731**
Unavailed Sanctions from Banks	1,028
Total	**1,759**

Particulars	Q3 FY27	Q4 FY27
Opening Liquidity	1,759	1,815
Add: Loan repayment & Surplus from Operations	1,044	1,051
Less: Debt repayments & Other Outflows	988	882
Closing Liquidity	**1,815**	**1,984**

₹1,984 Cr
Surplus available for business up to March 2027

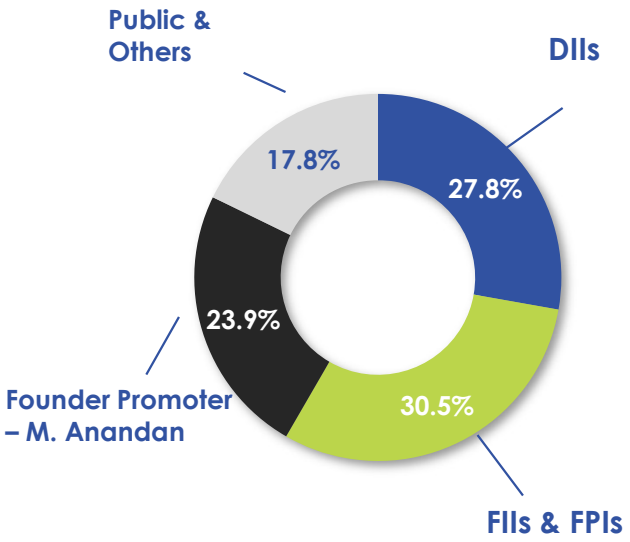
B. Capital Adequacy#

Capital Adequacy as on 30th Sep 2026 – 69.2%

* Consolidated basis | # For Aptus Value Housing Finance: Standalone-HFC

Diverse Investor Base

Shareholding as on 30th Sep'26



Founder Promoter	Holding (%)
M. Anandan	23.9

DIIs	Holding (%)
SBI MF	8.1
Kotak MF	3.6
Aditya Birla MF	2.8
Bandhan MF	2.5
Nippon MF	1.3
Tata AIG	1.2
ICICI Pru MF	1.0

FIIs & FPIs	Holding (%)
Malabar	5.2
Capital Research	3.4
Vanguard US	3.2
Govt. Pension Fund Norway	3.1
Arohi	2.6
Aberdeen	2.6
Theleme	2.0
Blackrock US	1.6
Border to Coast	1.2

APTUS®



- About Us
- Organizational Overview
- Technology, Risk, Underwriting & Collections
- Business Highlights
- Financials, Treasury & Capital Management
- **Sustainability**

Sustainability

Financial Inclusion

- ✓ Underserved borrowers
- ✓ Expanding access in smaller towns

Sustainable Practices

- ✓ Digital processes
- ✓ Resource conservation initiatives

Customer-Centric Social Impact

- ✓ Borrower empowerment
- ✓ Transparent lending processes

CRISIL
ESG Rating : Strong

Employee Welfare

- ✓ Safe work environment
- ✓ Career progression opportunities

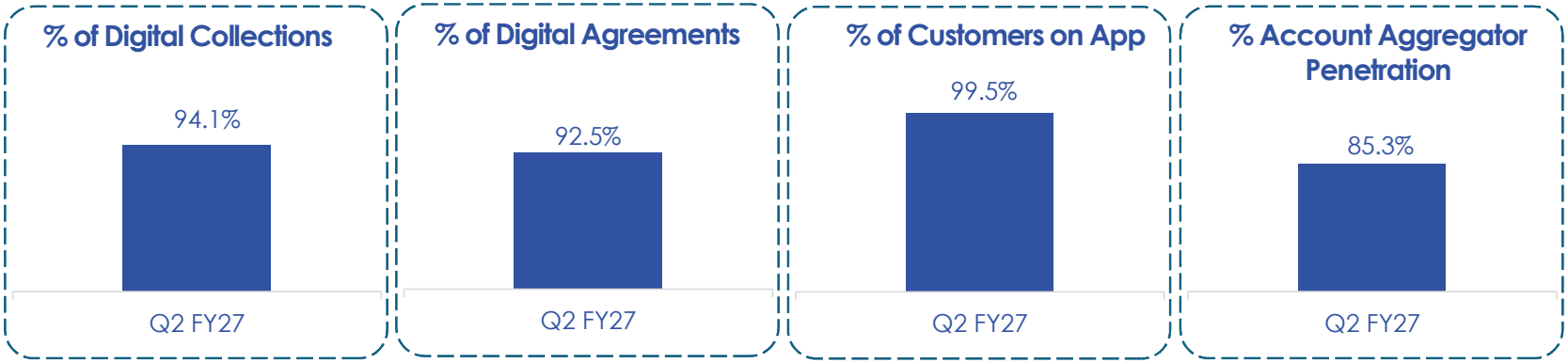
Strong Corporate Governance

- ✓ Board oversight & structures
- ✓ Transparent practices

Regulatory & Risk Compliance

- ✓ RBI/NHB Compliance
- ✓ Risk Management

Digital Initiatives for a Greener Tomorrow



E-Nach Mandate

100%

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

APTUS®

Building Social Capital

Financial Inclusion

- Expanding financial access in underserved markets
- Empowering self-employed individuals and small businesses
- Serving low-income households across Tier II–IV markets
- Enabling homeownership through affordable housing finance



Self-employed

LIG

Corporate Social Responsibility

- Expanding access to quality education and healthcare
- Strengthening essential community infrastructure
- Supporting digital literacy and skill development
- Improving educational access for disadvantaged children
- Addressing critical infrastructure gaps in underserved communities
- Enhancing access to essential public services through community infrastructure development

Sustainable Livelihoods

- Empowering women through income-generating opportunities
- Supporting entrepreneurship among marginalised communities
- Enabling self-employment for persons with disabilities
- Improving financial independence through livelihood initiatives
- Creating sustainable economic opportunities



APTUS®

Creating Lasting Impact









Education Upliftment

- Strengthening educational infrastructure in rural communities
- Expanding classrooms and learning facilities
- Digital literacy and vocational training for women
- Improving school accessibility through transportation support
- Supporting education and welfare of tribal students
- Enhancing residential and academic facilities
- Strengthening digital and interactive learning infrastructure
- Supporting nutritional needs of government school children

Enabling Better Health









Community Development

- Strengthening neonatal and critical care infrastructure
- Provision of advanced medical equipment for specialized treatment
- Upgradation of diagnostic and clinical laboratory facilities
- Enhancing pediatric and newborn healthcare services
- Improving access to quality healthcare for underserved communities
- Supporting medical outreach and community health initiatives
- Modernization of public healthcare infrastructure
- Strengthening hospital capabilities for patient care

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

Strong Corporate Governance, Distinguished Board

Chairman



M. Anandan
Executive Chairman

Non-Executive Independent Directors



Mona Kachhwaha
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

APTUS®

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

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THANK YOU





For further information, please contact:

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