Ref No: APTUS/18-NOV/2026-27 **November 25, 2026**

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001
Scrip Code: 976295

Sub: Intimation for exercise of call option and record date

Ref: ISIN INE852O07147

Pursuant to the provisions of Regulation 51 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("the Listing Regulations") and Regulation 15 of Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended ("NCS Regulations"), we hereby inform you that the Company has decided to exercise call option in respect of 25,000 Listed, Secured, Redeemable, Non-convertible Debentures ("NCDs") issued on private placement basis as per the terms and conditions of issue stated in the Key Information Document dated December 24, 2024.

Further in compliance with Regulation 15(6) of NCS Regulations, a notice to this effect has been given to the Axis Trustee Services Limited, the Debenture Trustee for the NCDs and the NCD holders intimating the Company's intent of exercising the call option and redeeming the said NCDs on the call option date. A copy of the said notice is enclosed herewith as '**Annexure - I**'. The said NCDs are listed on whole-sale debt market segment of BSE Limited.

Further, pursuant to 60(2) of the Listing Regulations, we hereby inform you that the Company has fixed record date for the purpose of redemption of the said NCDs pursuant to the exercise of the call option by the Company, as per the terms of issue of NCDs. The details of the NCDs and the record date are as follows:

ISIN	BSE Scrip Code	No. of NCDs	Record Date	Interest / Redemption Due Date	Interest/ Redemption Date	Remarks	Current Face Value per NCD (in Rs.)	Face Value per NCD to be redeemed (in Rs.)	Post Redemption Face Value per NCD (in Rs.)
INE852O07147	976295	25,000	15-12-2026	30-12-2026	30-12-2026	Full Redemption on exercise of call option	80,000	80,000	0

The above NCDs shall be redeemed along with interest accrued on the redemption date as per the terms of issue of NCDs.

Thanking you,

For Aptus Value Housing Finance India Limited

SANIN PANICKER Digitally signed by SANIN PANICKER
Date: 2026.11.25 17:00:19 +05'30'

Sanin Panicker
Company Secretary and Compliance Officer

Date: November 25, 2026

To,

1. ICICI Prudential Dynamic Term Fund;
2. ICICI Prudential Credit Risk Fund;
3. ICICI Prudential Medium-Term Fund; and
4. ICICI Prudential Conservative Hybrid Fund,
5. Axis Trustee Services Limited

Subject: Notice of Exercise of Call Option in respect of Listed Non-Convertible Debentures pursuant to the Debenture Trust Deed dated 27th December 2024 and Regulation 15(6) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 ("NCS Regulations")

Dear Sir/Madam,

Aptus Value Housing Finance India Limited ("Company") has issued 25,000 senior, rated, listed, secured, taxable and redeemable non-convertible debentures ("NCDs") of face value of INR 1,00,000 each, aggregating to INR 2,50,00,00,000 (Rupees Two Hundred and Fifty Crores only), on a private placement basis. The NCDs are listed on the debt segment of BSE Limited and bear ISIN INE852O07147.

In this regard, we refer to Clause 8.3 (Call Option) of the Debenture Trust Deed dated 27th December 2024 executed between the Company and Axis Trustee Services Limited, as the debenture trustee, and the Key Information Document dated December 24, 2024, pursuant to which the Company has the right (but not the obligation) to redeem the Debentures and repay the amounts outstanding thereunder on the call option dates specified therein, upon giving at least 30 days' prior written notice.

We further refer to the Coupon Reset Notice dated 6th November 2026 issued by the Company pursuant to Clause 7.1(c) of the Debenture Trust Deed, proposing to reset the existing coupon rate of 8.75% p.a. to 8.25% p.a. with effect from December 30, 2026. However, the Debenture Holders, vide their email dated 23rd November 2026, have communicated their non-acceptance of the proposed revised coupon rate. Accordingly, in terms of Clause 8.3 of the Debenture Trust Deed, the Company hereby exercises its Call Option in respect of the NCDs, in accordance with the terms and conditions stipulated therein.

Pursuant to the Call Option Clause and in accordance with Regulation 15(6) of the NCS Regulations, the Company hereby exercises the Call Option in respect of the Debentures, as set out below:

a) ISIN of the NCDs: INE852O07147
b) Number of Debentures in respect of which call option is being exercised: 25,000
c) Aggregate principal amount of Debentures in respect of which call option is being exercised: Rs. 2,00,00,00,000/- (Rupees Two Hundred Crores Only)
d) Call Option Date (redemption date): December 30, 2026

e) Record Date for determining eligible debenture holders: December 15, 2026
f) Redemption consideration per Debenture: Face value of Rs. 80,000/- (Rupees Eighty Thousand only) including accrued interest thereon
g) Mode of payment: Credit to the bank account provided by the debenture holders as per the depository records

Upon exercise of the Call Option by the Company, the NCDs shall be redeemed at their face value of Rs. 80,000/- (Rupees Eighty Thousand only) each, together with the interest accrued thereon, in accordance with the terms of issue (collectively, the "Redemption Amount").

The Record Date for the purpose of determining the eligibility of the Debenture Holders for payment of the Redemption Amount has been fixed as Tuesday, December 15, 2026. The date of redemption/repayment has been fixed as Wednesday, December 30, 2026.

The Debenture Holders holding the NCDs as on the Record Date, as per the records of the Depositories, shall be eligible to receive the Redemption Amount.

The Redemption Amount shall be paid on Wednesday, December 30, 2026 to the Debenture Holders holding the NCDs as on the Record Date, by crediting the Redemption Amount to the bank account linked to the demat account of the respective Debenture Holders.

Upon exercise of the Call Option and payment of the Redemption Amount, the NCDs shall be fully redeemed and extinguished. Following such redemption, no further claim shall lie against the Company in respect of the aforesaid NCDs.

This notice is being issued to all eligible Debenture Holders and the Debenture Trustee in accordance with the terms of the Transaction Documents and Regulation 15(6) of the NCS Regulations.

Please take note of the same.

Thanking you,

For Aptus Value Housing Finance India Limited

SANIN PANICKER
Digitally signed by SANIN PANICKER
Date: 2026.11.25 17:00:39 +05'30'

Sanin Panicker
Company Secretary