



APTUS VALUE HOUSING FINANCE INDIA LIMITED

Our Company was incorporated as Aptus Value Housing Finance India Limited at Chennai, Tamil Nadu as a public limited company under the Companies Act, 1956, pursuant to a certificate of incorporation dated December 11, 2009, issued by the Registrar of Companies, Tamil Nadu at Chennai (then known as Registrar of Companies, Tamil Nadu, Chennai, Andaman and Nicobar Islands) and commenced operations pursuant to a certificate for commencement of business dated June 25, 2010, issued by the Registrar of Companies, Tamil Nadu at Chennai (then known as Registrar of Companies, Tamil Nadu, Chennai, Andaman and Nicobar Islands). For details, see "History and Certain Corporate Matters" beginning on page 185. Our Company is registered with the National Housing Bank ("NHB") to carry out the business of a housing finance institution without accepting public deposits (certificate of registration no. 05.0084.10). For details, see "Government and Other Approvals" beginning on page 335 of the Red Herring Prospectus dated August 2, 2021 ("RHP").

Registered Office and Corporate Office: No. 8B, Doshi Towers, 8th Floor, No: 205, Poonamallee High Road, Kilpauk, Chennai 600 010, Tamil Nadu, India.
Telephone: +91 44 4565 0000; **Contact person:** Sanin Panicker, Company Secretary and Compliance Officer; **E-mail:** cs@aptusindia.com; **Website:** www.aptusindia.com;
Corporate Identity Number: U65922TN2009PLC073881

PROMOTERS OF OUR COMPANY: M ANANDAN, PADMA ANANDAN AND WESTBRIDGE CROSSOVER FUND, LLC

INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 2 EACH ("EQUITY SHARES") OF APTUS VALUE HOUSING FINANCE INDIA LIMITED ("COMPANY" OR "ISSUER") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ [●] MILLION COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 5,000 MILLION BY OUR COMPANY ("FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 64,590,695 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION ("OFFERED SHARES") BY THE SELLING SHAREHOLDERS, COMPRISING UP TO 2,500,000 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY PADMA ANANDAN ("INDIVIDUAL PROMOTER SELLING SHAREHOLDER"), UP TO 19,762,495 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY ARAVALI INVESTMENT HOLDINGS, UP TO 28,379,135 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY JIH II, LLC, UP TO 9,997,855 EQUITY SHARES AGGREGATING UP TO ₹ [●] BY GHIOF MAURITIUS, UP TO 3,723,710 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY MADISON INDIA OPPORTUNITIES IV (ARAVALI INVESTMENT HOLDINGS, JIH II, LLC, GHIOF MAURITIUS AND MADISON INDIA OPPORTUNITIES IV COLLECTIVELY REFERRED TO AS THE "INVESTOR SELLING SHAREHOLDERS"), UP TO 125,000 EQUITY SHARES AGGREGATING UP TO ₹ [●] BY KM MOHANDASS HUF*, UP TO 75,000 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY R UMASUTHAN** AND UP TO 27,500 EQUITY SHARES AGGREGATING UP TO ₹ [●] BY SAURABH VIJAY BHAT (KM MOHANDASS HUF, R UMASUTHAN AND SAURABH VIJAY BHAT, COLLECTIVELY REFERRED TO AS THE "OTHER SELLING SHAREHOLDERS", AND ALONG WITH THE INDIVIDUAL PROMOTER SELLING SHAREHOLDER REFERRED TO AS THE "SELLING SHAREHOLDERS") ("OFFER FOR SALE" AND TOGETHER WITH THE FRESH ISSUE, THE "OFFER"). THE OFFER SHALL CONSTITUTE [●] OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

*KANDHERI MUNUSWAMY MOHANDASS, THE KARTA OF KM MOHANDASS HUF AND THE REGISTERED OWNER OF THE EQUITY SHARES HELD BY KM MOHANDASS HUF, IS A NON-EXECUTIVE INDEPENDENT DIRECTOR ON OUR BOARD
 **R UMASUTHAN IS AN INDEPENDENT DIRECTOR ON THE BOARD OF DIRECTORS OF OUR SUBSIDIARY

QIB Portion: Not more than 50% of the Offer | Retail Portion: Not less than 35% of the Offer | Non-Institutional Portion: Not less than 15% of the Offer

PRICE BAND: ₹ 346 TO ₹ 353 PER EQUITY SHARE OF FACE VALUE OF ₹ 2 EACH.

THE FLOOR PRICE IS 173 TIMES THE FACE VALUE OF THE EQUITY SHARES AND THE CAP PRICE IS 176.50 TIMES THE FACE VALUE OF THE EQUITY SHARES. BIDS CAN BE MADE FOR A MINIMUM OF 42 EQUITY SHARES AND IN MULTIPLES OF 42 EQUITY SHARES THEREAFTER.

ASBA*

Simple, Safe, Smart way of Application!!!

*Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.
Mandatory in public issues. No cheque will be accepted.



UPI-Now available in ASBA for Retail Individual Bidders ("RIBs")**.

Investors are required to ensure that the bank account used for bidding is linked to their PAN.

UPI – Now available in ASBA for Retail Individual Bidders applying through Registered Brokers, DP's & RTAs. Retail Individual Bidders also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account.

*ASBA has to be availed by all the investors except Anchor Investors (as defined in the RHP). UPI may be availed by RIBs.

For details on the ASBA and UPI process, please refer to the details given in ASBA Form and abridged prospectus and also please refer to the section "Offer Procedure" beginning on page 361 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("AIBI"), the websites of BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"), and together with BSE, the "Stock Exchanges" and in the General Information Document. ASBA Bid-cum Application Forms can be downloaded from the websites of Stock Exchanges and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in.

**List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. For the list of UPI Apps and Banks live on IPO, please refer to the link: www.sebi.gov.in. RIBs Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI (https://www.sebi.gov.in/sebiweb/other/OtherAction.do.doRecognisedFpi=yes&intmid=40) and (https://www.sebi.gov.in/sebiweb/other/OtherAction.do.doRecognisedFpi=yes&intmid=43) respectively, as updated from time to time. HDFC Bank Limited has been appointed as Sponsor Bank for the Offer. For Issue related grievance investors may contact: ICICI Securities Limited, Anurag Byas/ Kristina Dias, Tel.: +91 22 2288 2460/70, E-mail: aptus.ipo@icicisecurities.com; Citigroup Global Markets India Private Limited, Siddharth Prabhu, Tel.: +91 22 6175 9999, E-mail: aptus.ipo@citi.com; Edelweiss Financial Services Limited, Sali Dave, Tel.: +91 22 4009 4400; E-mail: aptus.ipo@edelweissfn.com; Kotak Mahindra Capital Company Limited, Ganesh Rane, Tel.: +91 22 4336 0000, E-mail: aptus.ipo@kotak.com. For UPI related queries, investors can contact NPCL at the toll free number: 18001201740 and Mail ID: ipo.upi@npci.org.in; HDFC Bank Limited at Tel.: +91 22 3075 2928/ +91 22 3075 2929/ +91 22 3075 2914 and E-mail ID : tushar.gavankar@hdfcbank.com, siddharth.jadhav@hdfcbank.com, neerav.desai@hdfcbank.com, eric.bacha@hdfcbank.com, sachin.gawade@hdfcbank.com; and the Registrar to the Offer, KFin Technologies Private Limited at Tel.: +91 40 6716 2222, E-mail: aptus.ipo@kfin.tech

Risks to Investors:

- The four BRLMs associated with the Offer have handled 34 public issues in the past three years, out of which 10 issues closed below the issue price on listing date.
- Weighted Average Return on Net Worth for Fiscals 2021, 2020 and 2019 is 13.52%.
- Average Cost of acquisition of Equity Shares for the Selling Shareholders, namely Padma Anandan, JIH II, LLC, Aravali Investment Holdings, Madison India Opportunities IV, GHIOF Mauritius, KM Mohandass HUF, Saurabh Vijay Bhat and R Umassuthan is ₹ 8.74, ₹ 105.62, ₹ 70.36, ₹ 70.31, ₹ 6.50, ₹ 2.00, ₹ 6.00 and ₹ 57.00, respectively and the Offer Price at the upper end of the Price Band is ₹ 353 per Equity Share.

BID/OFFER PROGRAMME

BID/OFFER OPENS ON TUESDAY, AUGUST 10, 2021*

BID/OFFER CLOSES ON THURSDAY, AUGUST 12, 2021*

*Our Company, the Individual Promoter Selling Shareholder and the Investor Selling Shareholders may, in consultation with the Book Running Lead Managers, consider participation by Anchor Investors in accordance with the SEBI ICDR Regulations. The Anchor Investor Bid/Offer Period shall be one Working Day prior to the Bid/Offer Opening Date. UPI Mandate end time and date shall be at 12.00 pm on August 13, 2021.

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days following such revision of the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company, the Individual Promoter Selling Shareholder and the Investor Selling Shareholders, in consultation with the Book Running Lead Managers, may for reasons to be recorded in writing, extend the Bid/Offer Period for a minimum of three Working Days, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Members and by intimation to Self-Certified Syndicate Banks ("SCSBs"), other Designated Intermediaries and the Sponsor Bank, as applicable.

This Offer is being made in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 31 of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("SEBI ICDR Regulations"). The Offer is being made in accordance with Regulation 6(1) of the SEBI ICDR Regulations and through a book building process wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs", and such portion, the "QIB Portion"). Our Company, the Individual Promoter Selling Shareholder and the Investor Selling Shareholders may, in consultation with the Book Running Lead Managers, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), out of which at least one-third shall be reserved for allocation to domestic Mutual Funds only, subject to valid Bids being received from the domestic Mutual Funds at or above the Anchor Investor Allocation Price, in accordance with the SEBI ICDR Regulations. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation will be added to the remaining QIB Portion for proportionate allocation to QIBs. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders other than Anchor Investors, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, not less than 15% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders ("RIBs") in accordance with SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily utilise the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective bank account (including UPI ID (defined hereinafter) in case of RIBs) in which the corresponding Bid Amounts will be blocked by the SCSBs, or under the UPI Mechanism (defined hereinafter), as applicable to participate in the Offer. Anchor Investors are not permitted to participate in the Anchor Investor Portion through the ASBA process. For details, see "Offer Procedure" beginning on page 361 of the RHP.

Bidders/Applicants must ensure that DP ID, PAN and the Client ID and UPI ID (for RIBs bidding through UPI mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID and Client ID as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorized the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders/Applicants' sole risk.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, investors are requested to see "History and Certain Corporate Matters" on page 185 of the RHP and

Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a material document for inspection in relation to the Offer. For further details, see "Material Contracts and Documents for Inspection" on page 382 of the RHP.

LIABILITY OF THE MEMBERS OF OUR COMPANY: Limited by shares.

AMOUNT OF SHARE CAPITAL OF OUR COMPANY AND CAPITAL STRUCTURE: As on the date of the RHP, the authorised share capital of our Company is ₹ 1,060,000,000 divided into 530,000,000 Equity Shares of ₹ 2 each. The issued, subscribed and paid-up Equity share capital of our Company is ₹ 962,832,580 divided into 481,416,290 Equity Shares of ₹ 2 each. For details of the capital structure, see "Capital Structure" beginning on page 70 of the RHP.

NAMES OF THE INITIAL SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM: The initial signatories to the Memorandum of Association are M Anandan, Padma Anandan, D Arulmany, Vidya Arulmany, Kandheri Munuswamy Mohandass, D Lakshmpathy and NV Subba Rao where M Anandan subscribed to 29,500 equity shares, Padma Anandan subscribed to 20,000 equity shares and D Arulmany, Vidya Arulmany, Kandheri Munuswamy Mohandass, D Lakshmpathy and NV Subba Rao subscribed to 100 equity shares each, and bearing face value of ₹ 10 each. For details of the share capital history and capital structure of our Company see "Capital Structure" beginning on page 70 of the RHP.

LISTING: The Equity Shares offered through the RHP are proposed to be listed on the Stock Exchanges. Our Company has received "in-principle" approvals from BSE and NSE for the listing of the Equity Shares pursuant to letters dated June 9, 2021 and June 24, 2021, respectively. For the purposes of the Offer, the Designated Stock Exchange shall be NSE. A signed copy of the RHP has been and the Prospectus shall be delivered to the RoC for filing in accordance with Section 26(4) and Section 32 of the Companies Act. For details of the material contracts and documents that will be available for inspection from the date of the RHP up to the Bid/Offer Closing Date, see "Material Contracts and Documents for Inspection" beginning on page 382 of the RHP.

DISCLAIMER CLAUSE OF SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"): SEBI only gives its observations on the offer documents and this does not constitute approval of either the Offer or the specified securities stated in the Offer Document. The investors are advised to refer to page 341 of the RHP for the full text of the disclaimer clause of SEBI.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the RHP has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the RHP. The investors are advised to refer to the page 343 of the RHP for the full text of the disclaimer clause of the BSE.

DISCLAIMER CLAUSE OF NSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 343 of the RHP for the full text of the disclaimer clause of NSE.

DISCLAIMER CLAUSE OF THE NHB: The Company is having a valid Certificate of Registration dated 31-05-2010 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness or any of the statements or representations made or opinion expressed by the company and for repayment of deposits/ discharge of liabilities by the company.

GENERAL RISKS: Investments in equity and equity-related securities involve a degree of risk and prospective investors should not invest any funds in the Offer unless they can afford to take the risk of losing their investment. Prospective investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, prospective investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have neither been recommended, nor approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the RHP. Specific attention of the prospective investors is invited to "Risk Factors" beginning on page 25 of the RHP.

CORRIGENDUM TO THE RED HERRING PROSPECTUS: NOTICE TO INVESTORS

Bidders may note the following:

This corrigendum ("Corrigendum") is with reference to the RHP. On page 23 of the RHP, the disclosure adjacent to the column titled "Average cost of acquisition of shares of our Promoters and the Selling Shareholders" shall stand modified and shall be read as follows:

Name	Number of Equity Shares held as on date (face value of the Equity Shares is ₹ 2 per share)	Average cost of acquisition per Equity Share (in ₹)	Offered Shares (%) ^{III}
Promoters			
M Anandan (jointly with Padma Anandan, where M Anandan is the first holder)	88,654,165	8.74	Nil
M Anandan	7,510,000	8.74	
Padma Anandan (jointly with M Anandan, where Padma Anandan is the first holder)	25,000,000	8.74	Up to 0.52
Padma Anandan (jointly with Anu Anand, where Anu Anand is the first holder)	4,583,330	2.00	-
WestBridge Crossover Fund, LLC	171,729,755	25.52	Nil
Selling Shareholders			
Padma Anandan (jointly with M Anandan, where Padma Anandan is the first holder)	25,000,000	8.74	Up to 0.52
JIH II, LLC	41,854,620	105.62	Up to 5.89
Aravali Investment Holdings	19,762,495	70.36	Up to 4.11
Madison India Opportunities IV	17,590,545	70.31	Up to 0.77
GHIOF Mauritius	9,997,855	6.50	Up to 2.08
KM Mohandass HUF*	625,000	2.00	Up to 0.03
Saurabh Vijay Bhat	114,330	6.00	Up to 0.01
R Umassuthan**	100,000	57.00	Up to 0.02

*As certified by RPS V & Co., Chartered Accountants, in their certificate dated August 3, 2021. **Based on pre-Offer shareholding. *Kandheri Munuswamy Mohandass, the karta of KM Mohandass HUF and the registered owner of the Equity Shares held by KM Mohandass HUF, is a Non-Executive Independent Director on our Board. **R Umassuthan is an independent director on the board of directors of our Subsidiary

The Corrigendum is to be read in conjunction with the RHP. The information in this Corrigendum supplements the RHP and updates the information in the RHP, as applicable and should be read together with the RHP. Please note that the changes pursuant to the Corrigendum will be appropriately included in the Prospectus, as and when filed with the RoC. All capitalised terms used in this Corrigendum shall, unless the context otherwise required, have the meaning ascribed to them in the RHP.

BOOK RUNNING LEAD MANAGERS

ICICI Securities	citi	Edelweiss	kotak	KFINTECH
ICICI Securities Limited ICICI Centre H.T. Parekh Marg, Churchgate Mumbai 400 020 Maharashtra, India Tel: +91 22 2288 2460/ 70 E-mail: aptus.ipo@icicisecurities.com Investor grievance e-mail: customercare@icicisecurities.com Website: www.icicisecurities.com Contact person: Anurag Byas/ Kristina Dias SEBI Registration No.: INM000011179	Citigroup Global Markets India Private Limited 1202, First International Financial Center Bandra Kurla Complex, Bandra (East) Mumbai 400 098 Maharashtra, India Tel: +91 22 6175 9999 E-mail: aptus.ipo@citi.com Investor grievance e-mail: investors.cgmb@citi.com Website: www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm Contact person: Siddharth Prabhu SEBI Registration No.: INM000010718	Edelweiss Financial Services Limited 6 th Floor, Edelweiss House Off. C.S.T. Road, Kalina Mumbai 400 098 Maharashtra, India Tel: +91 22 4009 4400 E-mail: aptus.ipo@edelweissfn.com Investor grievance e-mail: customerservice.mb@edelweissfn.com Website: www.edelweissfn.com Contact person: Sali Dave SEBI Registration No.: INM0000010650	Kotak Mahindra Capital Company Limited 1 st Floor, 27 BKC, Plot No. C-27 G Block, Bandra Kurla Complex Bandra (East) Mumbai 400 051 Maharashtra, India Tel: +91 22 4336 0000 E-mail: aptus.ipo@kotak.com Investor grievance e-mail: kmcredressal@kotak.com Website: www.investmentbank.kotak.com Contact person: Ganesh Rane SEBI Registration No.: INM000008704	KFin Technologies Private Limited* Selenium, Tower B, Plot No. - 31 and 32 Financial District, Nanakramguda, Serilingampally Hyderabad, Rangareddy 500 032 Telangana, India Tel: +91 40 6716 2222 E-mail: aptus.ipo@kfin.tech.com Website: www.kfintech.com Investor grievance e-mail: einward.ris@kfintech.com Contact person: M. Murali Krishna SEBI Registration Number: INR000000221 *Formerly known as Karvy Fintech Private Limited

COMPANY SECRETARY AND COMPLIANCE OFFICER

Mr. Sanin Panicker, Aptus Value Housing Finance India Limited
 No. 8B, Doshi Towers, 8th Floor, 205, Poonamallee High Road, Kilpauk, Chennai 600 010 Tamil Nadu, India. Tel: +91 044 4565 0000; E-mail: cs@aptusindia.com; Website: www.aptusindia.com
 Investors can contact the Company Secretary and Compliance Officer, the BRLMs or the Registrar to the Offer in case of any pre-Issue or post-Issue related problems such as non-receipt of Allotment Advice, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc.

AVAILABILITY OF RHP: Investors are advised to refer to the RHP and the "Risk Factors" beginning on page 25 of the RHP before applying in the Offer. A copy of the RHP shall be available on the website of the SEBI at www.sebi.gov.in, the websites of the BRLMs at www.icicisecurities.com, www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, www.edelweissfn.com and www.investmentbank.kotak.com and the Stock Exchanges at www.bseindia.com and www.nseindia.com.

AVAILABILITY OF BID CUM APPLICATION FORM: Bid cum Application Form can be obtained from the Registered Office of the Company, APTUS VALUE HOUSING FINANCE INDIA LIMITED: Tel: +91 44 4565 0000; BRLMs: ICICI Securities Limited, Tel: +91 22 2288 2460/ 70; Citigroup Global Markets India Private Limited, Tel: +91 22 6175 9999; Edelweiss Financial Services Limited, Tel: +91 22 4009 4400 and Kotak Mahindra Capital Company Limited, Tel: +91 22 4336 0000; Syndicate Members: Edelweiss Securities Limited, Tel: +91 22 4063 5569 and Kotak Securities Limited, Tel: +91 22 6218 5470 and at selected locations of Sub-Syndicate Members (as given below), Registered Brokers, SCSBs, Designated RTA Locations and Designated CDP Locations for participating in the Offer. Bid cum Application Forms will also be available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and at all the Designated Branches of SCSBs, the list of which is available on the websites of the Stock Exchanges and SEBI.

SUB-SYNDICATE MEMBERS: Amrapali Capital & Finance Services Ltd.; Anand Rathi Share & Stock Brokers Ltd.; Axis Capital Ltd.; Centrum Broking Ltd.; Centrum Wealth Management Ltd.; Choice Equity Broking Pvt. Ltd.; DB (International) Stock Brokers Ltd.; Edelweiss Broking Ltd.; Eureka Stock & Share Broking Services Ltd.; HDFC Securities Ltd.; ICICI Securities Ltd.; IDBI Capital Markets & Securities Ltd.; IIFL Securities Ltd.; JM Financial Services Ltd.; Jobanputra Fiscal Services Pvt. Ltd.; KJMC Capital Market Services Ltd.; LKP Securities Ltd.; Inventure Growth & Securities Ltd.; Motilal Oswal Securities Ltd.; Nirmal Bang Securities Pvt. Ltd.; Prabhudas Ladhani Pvt. Ltd.; Pravin Ratilal Share and Stock Brokers Ltd.; RR Equity Brokers Pvt. Ltd.; SBLCap Securities Ltd.; Sharekhan Ltd.; SMC Global Securities Ltd.; Systematix Shares and Stocks (India) Ltd.; Trade Bulls Securities (P) Ltd.; Viren M Shah and YES Securities (India) Ltd.

ESCROW COLLECTION BANK/ REFUND BANK/ PUBLIC OFFER ACCOUNT BANK/ SPONSOR BANK: HDFC Bank Limited | UPI: Retail Individual Bidders can also Bid through UPI Mechanism.

All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For APTUS VALUE HOUSING FINANCE INDIA LIMITED

On behalf of the Board of Directors
 Sd/-
 Company Secretary and Compliance Officer

APTUS VALUE HOUSING FINANCE INDIA LIMITED is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public issue of its equity shares bearing face value of ₹ 2 each ("Equity Shares") and has filed the RHP with the RoC and thereafter with SEBI and the Stock Exchanges. The RHP shall be available on the website of the SEBI at www.sebi.gov.in as well as on the websites of the BRLMs, i.e. ICICI Securities Limited at www.icicisecurities.com, Citigroup Global Markets India Private Limited at www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, Edelweiss Financial Services Limited at www.edelweissfn.com and Kotak Mahindra Capital Company Limited at www.investmentbank.kotak.com. Investors should note that investment in equity shares involves a high degree of risk and for details relating to such risks, see "Risk Factors" on page 25 of the RHP. Potential investors should not rely on the Draft Red Herring Prospectus filed dated May 14, 2021 with SEBI for making any investment decision.

The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("U.S. Securities Act") or any state securities laws in the United States, and unless so registered may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, such Equity Shares are being offered and sold (i) outside of the United States in offshore transactions in reliance on Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales occur; and (ii) in the United States, to "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act), pursuant to Section 4(a) of the U.S. Securities Act.