



APTUS™

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August 01, 2023

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 Press Release on the Financial and Operational Performance of the Company for the quarter ended June 30, 2023.

In terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Press Release on the Financial and Operational Performance of the Company for the quarter ended June 30, 2023.

This Investor Press Release is also available on the website of the Company at www.apтусindia.com

Please take this information on record.

Thanking you,

For Aptus Value Housing Finance India Limited

Sanin Panicker
Company Secretary & Compliance Officer
Membership No: A32834

Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel : 044-4565000, Fax : 044-4555 4170.

CIN : L65922TN2009PLC073881

www.apтусindia.com



APTUS VALUE HOUSING FINANCE INDIA LIMITED

No. 8B, Doshi Towers, 8th Floor,

No: 205, Poonamallee High Road, Kilpauk, Chennai, Tamil Nadu, 600010

Q1 FY 24 Results

- ❖ AUM at Rs. 7,123 crores (up 29% Y-o-Y)
- ❖ Disbursements at Rs.646 crores (up 23% Y-o-Y)
- ❖ PAT at Rs. 142 crores(up 20% Y-o-Y)
- ❖ Gross NPA at 1.29%/Net NPA at 0.97%

Chennai: August 1st, 2023: Aptus Value Housing Finance India Ltd, a leading Housing Finance Company has declared its financial results for the Quarter ended 30 June 2023.

Key Performance Metrics for Q1 FY 24

Particulars (Rs. Cr)	Q1 FY24	Q1 FY 23	Y-o-Y
Disbursements	646	525	23%
AUM	7,123	5519	29%
PAT	142	119	20%
Gross NPA (%)	1.29%	1.75%	Decrease by 46 bps
ROA (%)	8.21%	8.88%	Maintained above 8%
ROE(%)	16.93%	15.89%	Increase by 104 bps

Performance Highlights

- Spread at 13.29%
- Net worth of around Rs.3,400 crores
- Diversified borrowings from DFIs, NHB, Private and Public Sector Banks.
- Network of 231 branches as on 30 June 2023

Commenting on the results, **Mr. M Anandan, Executive Chairman**, said,

“Our sharp business focus, deep penetration in served markets and customer centricity along with appropriate tech support have enabled us to achieve good growth. Digital adoption continues to be strong and about 14% of our business in Q1 FY 24 has come from construction eco system app, customer referral app and social media leads. Going forward our focus shall be to increase the leads through these channels. Coupled with this we have built a strong branch network of 231 branches to support growth and deliver quality service to our customers.

The Company is well capitalised with a net worth of around Rs. 3,400 crores. As on June 30, 2023, we have maintained sufficient on balance sheet liquidity of over Rs. 497 crores without including undrawn sanctions of Rs.400 crores from various banks. With strong capital base and prudent borrowing practices, we have positive ALM across tenors.

Collection efficiencies dropped marginally by around 0.50% and our 30 + DPD and NPAs have gone up marginally by 0.37% and 0.14% respectively which is somewhat seasonal in the first quarter of financial year. This will be improved and restored back to the collection levels of around 100% in the ensuing quarters.

We continued to grow consistently and our ROA and ROE is one of the best in the Industry.

With on ground strong demand for both Home Loans and Small Business Loans we are confident of pursuing 30 % to 35% growth in disbursements along with good quality of loan book and collection efficiencies resulting in sustained profitability.

About Aptus Value Housing Finance India Limited: (www.aptusindia.com; BSE: 543335; NSE: APTUS)

Aptus Value Housing Finance India Limited is amongst the fastest growing & profitable affordable housing finance Company with a network of 231 branches catering to over 100,000 active live accounts in Tamil Nadu (including the Union Territory of Puducherry), Andhra Pradesh, Karnataka, Telangana and Odisha. The company offers home loans for purchase and self-construction of residential property, home improvement, extension loans, loan against property and business loans, primarily to first time home buyers belonging to the low and middle-income groups.

For more information contact:

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DISCLAIMER:

Certain statements that are made in the Investor Release may be forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like significant changes in economic environment in India and overseas, tax laws, inflation, litigation, etc. Actual results might differ substantially from those expressed or implied. Aptus Value Housing Finance India Ltd. will not be in any way responsible for any action taken based on such statements and discussions; and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.