



APTUS™

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November 02, 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 Release on the Financial and Operational Performance of the Company for the second quarter and half year ended September 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 second quarter and half year ended September 30, 2023.

This Investor Press Release 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

Aptus Value Housing Finance India Ltd.

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

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www.aptusindia.com



APTUS VALUE HOUSING FINANCE INDIA LIMITED

No. 8B, Doshi Towers, 8th Floor,
No: 205, Poonamallee High Road, Kilpauk, Chennai, Tamil Nadu, 600010

H1 FY 24 Results

Chennai: November 2nd, 2023: Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the second quarter and half year ended September 30, 2023.

Key Performance Metrics for H1 FY 24 (Consolidated)

Particulars	<i>Rs (in Crs)</i>		
	H1 FY 24	H1 FY 23	Y-o-Y
AUM	7,604	5,932	28%
PAT	290	242	20%
Gross NPA (%)*	1.19%	1.47%	Decrease by 28 bps
RoA (%)	8.10%	8.71%	Maintained above 8%
RoE (%)	17.00%	15.83%	Increase by 117 bps

(*) – As per RBI circular dated 12 Nov 2021

Performance Highlights

- Disbursements for H1 FY 24 was at Rs.1391 crores - 23% increase Y-o-Y
- 20 new branches added in Q2 FY 24 - Network of 250 branches as on 30th September, 2023
- Net worth of around Rs.3,540 crores
- Diversified borrowings - from NHB, DFIs like IFC, large financial institutions and banks

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

“The Company's performance for the current quarter demonstrates a sustained trajectory of stability, growth and diversified income stream. In alignment with our strategic objective of expanding deeper into existing markets and contiguous expansion to newer markets, we have successfully commenced operations in 20 new branches during this period. This business expansion initiative has reinforced our commitment to augment investments in human resources, technological advancements and data analytics, all with the overall goal of ensuring sustainable future growth.

Digital adoption continues to be strong with steady improvement in business generation through our customer referral app and social media campaign.

Underpinned by our mission to empower underserved communities at large, we witnessed a robust disbursement of Rs. 1,391 crores in this half year, marking a 23% y-o-y increase and resulting in a 28% y-o-y growth in AUM to reach Rs. 7,604 crores as on September 30, 2023.

Our asset quality with focus on early delinquencies has helped us to reduce our 30 + DPD by 51 bps to 5.99% on y-o-y basis.

The company is well capitalised with a net worth of Rs. 3,540 crores as on Sep 30, 2023. We have diligently maintained a healthy balance sheet liquidity of Rs 974 crores which includes undrawn sanction of Rs. 300 crores from NHB and Rs. 290 crores from various banks. With strong capital base and prudent borrowing practices, we have been able to maintain positive ALM across tenors.

During this quarter the Company's ROA and ROE has remained resilient at 8.10% and 17.00% respectively.

As we move forward, we shall continue to pursue our strategic objectives diligently, aiming for sustained growth and continued excellence across all our operations”.

About Aptus Value Housing Finance India Limited: (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 250 branches catering to over 1,19,000 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 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.