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November 05, 2024

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 quarter ended September 30, 2024.**

Pursuant to 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 September 30, 2024.

This Investor Press Release is also available on the website of the Company at <https://www.apтусindia.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 LIMITED

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

## Q2 FY 25 Results

**Chennai: November 05, 2024:** Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the quarter ended September 30, 2024, showcasing robust growth and operational efficiency.

### **Performance Highlights**

- AUM stands at Rs. 9,679 crores with a 27% y-o-y growth and 7% q-o-q growth
- PAT at Rs. 182 crores with a 22% y-o-y growth and 6% q-o-q growth
- RoA at 7.77%, one of the best in the Industry
- RoE at 18.30% is making steady progress, up by 130 bps y-o-y and by 17 bps q-o-q
- Borrowings further diversified – Additional funding through issuance of NCDs to MFs.

### **Key Performance Metrics**

Particulars	(Rs. in Crs)				
	Q2 FY25	Q2 FY24	Y-o-Y	Q1 FY25	Q-o-Q
Disbursements	935	745	26%	675	39%
AUM	9,679	7,604	27%	9,072	7%
PAT	182	148	22%	172	6%
Spread	8.70%	8.79%		8.72%	
Gross NPA (%)	1.25%	1.19%		1.30%	
Opex %	2.65%	2.71%		2.67%	
RoA (%)	7.77%	8.10%		7.73%	
RoE (%)	18.30%	17.00%	Increase by 130 bps, Best in the Industry	18.13%	

Commenting on the results, **Mr. P. Balaji, Managing Director**, said,

“ We are happy to share that Aptus achieved strong results for the second quarter of FY25. The Company posted a 22% y-o-y increase in net profit at Rs. 182 crores in the second quarter of FY25 supported by business growth, stable asset quality and continuous focus on higher productivity. We sustained consistent growth and achieved an AUM growth of 27% y-o-y supported by an addition of 24 branches over June 2024, both in existing states and new states of Odisha and Maharashtra.

Our Opex for the quarter was at 2.65%. We will remain a productivity-focused organization and will continue to achieve the lowest cost-to-asset and cost-to-income ratios in the affordable housing finance sector.

Digital adoption remains robust and is a key area of focus as we continue to grow. Our digital infrastructure for seamless omnichannel lead generation has remained strong, contributing approximately 20% of our business through leads generated from our customer referral app, eco-partners app, and social media channels. As of Sep'24, 99% of our customers are registered on our mobile application. During the period, the Company achieved 83% adoption rate for digital agreements. Also, our digital collections improved to 98% and account aggregator penetration increased to 43% during the period.

Our GNPA has improved as compared to the previous quarter. This positive trend reflects our effective collection mechanism and diligent credit underwriting processes.

The planned growth is expected to come out of additional borrowings leading to improved leverage from the current level.

We achieved an ROA and ROE of 7.77% and 18.30% respectively, one of the best in the industry, reflecting our commitment to operational efficiency and prudent financial management.

As part of our funding plan, we diversified our borrowings by issuing non-convertible debentures aggregating to Rs. 400 crores during Q2 FY25. As on September 30, 2024, we have maintained sufficient liquidity of Rs. 1,239 crores including undrawn sanctions of Rs. 550 crores from various banks. The Company is well capitalized with a net worth of over Rs. 4,014 crores.

We are pleased with our performance this quarter, which reflects our commitment to sustainable growth and financial inclusion. Our focus on expanding in under-served geographies and maintaining robust asset quality has contributed to our strong financial performance. As a result, our AUM have shown consistent growth, further reinforcing our position in the market. We remain optimistic about the long-term potential of the affordable housing segment and will continue to enhance our reach and service offerings to meet the evolving needs of our customers.

**About Aptus Value Housing Finance India Limited: ([www.aptusindia.com](http://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 291 branches catering to over 1,45,082 active live accounts in Tamil Nadu, Union Territory of Puducherry, Telangana, Andhra Pradesh, Karnataka, Odisha and Maharashtra. 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.

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**For more information contact:**

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Mr. Sanin Panicker

Company Secretary

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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.*