



Ref No: APTUS/04-FEB/2023-24

February 01, 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 third quarter and nine months ended December 31, 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 third quarter and nine months ended December 31, 2023.

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 Ltd.

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

CIN : L65922TN2009PLC073881



# 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

## 9 months FY 24 Results

**Chennai: February 01, 2024:** Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the third quarter and nine months ended December 31, 2023.

### Key Performance Metrics for 9 months FY 24 (Consolidated)

Particulars	<i>Rs (in Crs)</i>		
	9M FY 24	9M FY 23	Y-o-Y
AUM	8,072	6,307	28%
PAT	448	368	22%
Gross NPA (%)	1.19%	1.44%	Decrease by 25 bps
RoA (%)	8.06%	8.53%	Maintained above 8%
RoE (%)	17.10%	16.02%	Increase by 108 bps

### Performance Highlights

- Disbursements for 9M FY 24 was at Rs. 2,159 crores - 25% increase Y-o-Y
- 12 new branches added in Q3 FY 24 and 31 branches opened YTD with a total distribution network of 262 branches as on 31<sup>st</sup> December 2023
- Net worth of over Rs.3,700 crores
- Strong liquidity to support future growth

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

“During the 9 months FY24, we opened 31 branches and have widened our presence through a strong network of 262 branches assuring best service to all our customers. We disbursed 2,159 crores registering a growth of 25% year on year. We continued to grow consistently and delivered an AUM growth of 28% year on year.

Digital adoption has been strong with steady improvement in business generation through leads generated from customer referral app, eco partners app and social media channels. Our customer-centric digital platform and AI/ML supported credit evaluation process ensures timely loans to our customers.

We consistently maintained low levels of NPAs over the years and continue to focus on good quality of assets with Gross NPA at 1.19% as on December 31, 2023.

PAT has grown by 22% on y-o-y and 6% on q-o-q basis. Our ROA and ROE remained solid at 8.06% and 17.10% respectively.

As on December 31, 2023, we have maintained a sufficient liquidity of Rs. 961 crores including undrawn sanctions of Rs. 300 crores from NHB and Rs. 310 crores from various banks. The Company is well capitalized with a net worth of over Rs. 3,700 crores.

In order to take the Company to the next level of growth, middle management viz. sales, credit, collections and IT have been strengthened.

As we move forward, we will remain focused on expanding our customer base both in existing and new geographies and further strengthen our position as a leading affordable housing finance company in the country.”

**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 262 branches catering to over 1,25,000 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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**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.*