



APTUS™

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May 03, 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 financial year ended March 31, 2024.

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 financial year ended March 31, 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 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

FY 24 Results

Chennai: May 03, 2024: Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the year ended March 31, 2024.

Performance Highlights

- AUM as of FY24 at Rs. 8,722 crores, growth of 29% Y-o-Y
- Disbursement at Rs. 3,127 crores for FY24, growth of 31% Y-o-Y
- Distribution network of 262 branches (opened 31 new branches during FY24)
- PAT at Rs. 612 crores for FY24, growth of 22% Y-o-Y
- RoA at 8.00%
- RoE at 17.25%

Key Performance Metrics for FY 24

Particulars	(Rs. in Crs)					
	FY 24	FY 23	Y-o-Y	Q4 FY 24	Q4 FY 23	Y-o-Y
Disbursements	3,127	2,395	31%	968	668	45%
AUM	8,722	6,738	29%	8,722	6,738	29%
PAT	612	503	22%	164	135	21%
Spread	8.73%	8.90%		8.71%	8.90%	
Gross NPA (%)	1.07%	1.15%		1.07%	1.15%	
Opex %	2.70%	2.75%		2.70%	2.75%	
RoA (%)	8.00%	8.44%		8.00%	8.44%	
RoE (%)	17.25%	16.34%		17.25%	16.34%	

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

“I am delighted to announce that FY24 has proven to be a good year for Aptus, marked by significant accomplishments and strong growth. During FY24, we expanded our presence by opening 31 branches, thereby strengthening our network to 262 branches, assuring excellent service to our 1,33,000 +customers. We disbursed 3,127 crores registering a growth of 31% year on year. We sustained consistent growth and achieved an AUM growth of 29% year on year.

The adoption of digital technologies has remained robust, with a consistent enhancement in business generation through leads originating from our customer referral app, eco-partners app, and social media channels. Our customer-centric digital platform, coupled with an AI/ML-driven credit evaluation process, guarantees prompt loan disbursements to our customers. To take the Company to the next level of growth, middle management viz. sales, credit, collections and IT have been strengthened.

Throughout the year, we've consistently maintained low levels of NPAs and remain committed to focus on high quality of assets with Gross NPA at 1.07% as on March 31, 2024.

PAT for FY24 stood at Rs. 612 crores with an increase of 22% y-o-y. Our ROA and ROE remained solid at 8.00% and 17.25% respectively.

As on March 31, 2024, we have maintained a sufficient liquidity of Rs. 1022 crores including undrawn sanctions of Rs. 620 crores from various banks. The Company is well capitalized with a net worth of over Rs. 3,700 crores.

Going forward, we will continue to prioritize responsible lending and risk management, ensure sustainable growth and asset quality, focus on expanding and retaining customer base both in existing and new geographies and building a strong workforce to 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 1,33,000 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.

For more information contact:

Mr. Balaji P
Managing Director
Aptus Value Housing Finance India Limited
Tel: +91 44 45650000
E-mail: balaji.p@aptusindia.com

Mr. Sanin Panicker
Company Secretary
Aptus Value Housing Finance India Limited
Tel: +91 44 45650051
E-mail: sanin.p@aptusindia.com

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.