



Ref No: APTUS/04-AUG/2024-25

August 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 first quarter ended June 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 first quarter ended June 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 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

## Q1 FY 25 Results

**Chennai: Aug 01, 2024:** Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the quarter ended June 30, 2024, showcasing robust growth and operational efficiency.

### **Performance Highlights**

- PAT is Rs. 172 crores with a 21% year-on-year growth
- AUM stands at Rs. 9,072 crores with a 27% year-on-year growth
- RoA at 7.73%
- RoE at 18.13%

### **Key Performance Metrics for Q1 FY 25**

(Rs. in Crs)			
Particulars	Q1 FY 25	Q1 FY 24	Y-o-Y
Disbursements	675	646	4%
AUM	9,072	7,123	27%
PAT	172	142	21%
Spread	8.72%	8.85%	
Gross NPA (%)	1.30%	1.29%	
Opex %	2.67%	2.55%	
RoA (%)	7.73%	8.21%	
RoE (%)	18.13%	16.93%	Increase by 120 bps, Best in Industry

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

“I am pleased to report a solid performance for the first quarter of FY25. The Company posted a 21% y-o-y increase in net profit at Rs. 172 crores in the first 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 branch addition of 36 over June 2023, both in existing states and new states of Odisha and Maharashtra, improvement in productivity and increase in ATS. We are confident to pursue an AUM growth of about 30% in the coming quarters/years.

During the quarter, we moved to Mobile first lead management software system, which impacted our disbursements in the month of April 2024. In the months of May and June 2024, disbursements were back to normalcy clocking 35% growth over the corresponding comparable two month period. The implementation of this system marks a major advancement in our operations, streamlining our processes, service delivery, lesser bounce, collection productivity, regulatory compliance and improving overall efficiency.

Our Opex for the quarter was at 2.67% and we will continue to be a productivity driven organization with clear focus on expenses and will continue to have the lowest cost to income/assets in the affordable housing finance industry.

The planned growth stated above is expected to come out of additional borrowings, leading to improved leverage from the current level. As a result of this, the RoA which is currently at 7.73% is likely to come down to around 7% but the RoE which is currently at 18.13% is likely to go above 21%, which is the best in the affordable housing finance industry.

As on June 30, 2024, we have maintained a sufficient liquidity of Rs. 907 crores including undrawn sanctions of Rs. 520 crores from various banks. The Company is well capitalized with a net worth of over Rs. 3,818 crores.”

**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 267 branches catering to over 1,37,792 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:**

Mr. Balaji P  
Managing Director

**Aptus Value Housing Finance India Limited**

Tel: +91 44 45650000

E-mail: [balaji.p@aptusindia.com](mailto: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](mailto:sanin.p@aptusindia.com)

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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.*