



APTUS VALUE HOUSING FINANCE INDIA LIMITED

No. 8B, Doshi Towers, 8th Floor,

No: 205, Poonamallee High Road, Kilpauk, Chennai, Tamil Nadu, 600010

9M FY 23 Results

- ❖ AUM at Rs. 6307 crores (up 31% Y-o-Y)
- ❖ Disbursements stood at Rs.1734 crores (up 55% Y-o-Y)
- ❖ Spread at 14.45% (up 0.21% Y-o-Y)
- ❖ PAT at Rs. 368 crores(up 41% Y-o-Y)
- ❖ Gross NPA at 1.44%/Net NPA at 1.08% (NPA computed based on RBI circular dated 12 Nov 2021)

Chennai: February 02, 2023: Aptus Value Housing Finance India Ltd, a leading Housing Finance Company in South India has declared its financial results for the 9 months ended 31 December 2022.

Key Performance Metrics for 9M FY 23

Particulars (Rs. Cr)	9MFY23	9MH1FY22	Y-o-Y
Disbursements	1,734	1122	55%
AUM	6,307	4,805	31%
PAT	368	260	41%
Gross NPA (%)	1.44%	1.53%	Decrease by 9 bps
ROA (%)	8.53%	7.62%	Increase by 91 bps

Performance Highlights

- Spread at 14.45%
- Return on Assets (ROA) is at 8.53%
- Return on Equity (ROE) is at 16.02% - best in the Industry.
- Networth of over Rs.3,200 crores
- Diversified borrowings - from NHB, DFIs like IFC, large financial institutions and banks
- Network of 215 branches as on 31 Dec 2022

Commenting on the results, **Mr. M Anandan, Chairman & Managing Director, Aptus Value Housing Finance India Limited**, said,

“During 9MFY23, we disbursed Rs. 1,734 crores registering a growth of 55% year on year. We have built a strong branch network of 215 branches to deliver quality service to our customers. The Company is well capitalised with a net worth of over Rs. 3200 crores. As on

Dec 31, 2022, we have maintained sufficient on balance sheet liquidity of over Rs. 664 crores without including undrawn sanctions of Rs.400 crores from National Housing Bank. With strong capital base and prudent borrowing practices, we have positive ALM across tenors.

The business in this 9 months geared up for strong growth in disbursements and collection efficiencies have come back to pre covid levels with considerable improvement in soft buckets . 30 + DPD which was at 9.91% as on 31 March 2022 has come down to 6.27%. GNPA's were at 1.44% as of Dec 2022.

We continued to grow consistently and delivered an AUM growth of 31% Year on Year. PAT has grown at 41% and our ROA and ROE is one of the best in the Industry.

We enjoy a rating of AA (-) both from ICRA and CARE.

About Aptus Value Housing Finance India Limited: (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 215 branches catering to over 100,000 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, primarily to first time home buyers belonging to the low and middle-income groups.

For more information contact:

Mr. Balaji P
Executive Director & CFO
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 45650000
E-mail: sanin.p@aptusindia.com

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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.