



APTUS™

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February 03, 2023

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: Newspaper publication – Unaudited financial results for the 3<sup>rd</sup> quarter ended December 31, 2022 of Aptus Value Housing Finance India Limited (“Company”)**

In accordance with Regulation 47 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the newspaper clippings of the Unaudited Financial Results of the Company for the third quarter ended December 31, 2022, published in the English newspapers – Financial Express, Business Standard and Regional (Tamil) newspaper – Makkal Kural on February 03, 2023.

This information will also be hosted on the Company’s website, at [www.aptusindia.com](http://www.aptusindia.com)

Please take this information on record.

Thanking you,

For Aptus Value Housing Finance India Limited

Sanin Panicker  
Company Secretary & Compliance Officer  
Membership No: A32834



Aptus Value Housing Finance India Ltd.

8B, Dashi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel : 044-4555000, Fax : 044-4555 4170.

CIN : L65922TN2009PLC073881

[www.aptusindia.com](http://www.aptusindia.com)









## Aptus Value Housing Finance India Limited

(CIN : L6822TN2009PLC073691)

Registered Office and Corporate Office: 8B, 8<sup>th</sup> Floor, Doshi Towers, 205, Poonamallee High Road, Kipsak, Chennai - 600 010. Tel: +91 44 4385 0000

### STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS ENDED DECEMBER 31, 2022

S. No.	Particulars	Consolidated			
		Quarter ended		Nine-months ended	
		31.12.2022	31.12.2021	31.12.2022	31.12.2021
1	Total Income from Operations	26,626.80	21,024.20	79,485.18	58,944.96
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	16,844.86	13,115.72	47,734.37	33,599.26
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	16,844.86	13,115.72	47,734.37	33,599.26
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	12,556.97	10,147.66	36,771.79	26,027.38
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	12,556.97	10,144.46	36,770.57	26,017.80
6	Paid up Equity Share Capital	9,959.86	9,938.36	9,959.86	9,938.36
7	Reserves (including Revaluation Reserve)	310,272.59	270,684.49	310,272.59	270,684.49
8	Securities Premium Account	173,561.04	172,126.46	173,561.04	172,126.46
9	Net worth	320,222.45	280,822.85	320,222.45	280,822.85
10	Paid up Debt Capital/ Outstanding Debt	366,678.56	215,822.13	366,678.56	215,822.13
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	1.15	0.77	1.15	0.77
13	Earnings Per Share (of Rs. 2/- each)				
1. Basic (Not annualised for the quarter)		2.53	2.05	7.40	5.33
2. Diluted (Not annualised for the quarter)		2.52	2.03	7.37	5.30

Notes:  
1. The above statement of unaudited consolidated results has been reviewed by the Audit Committee on February 01, 2023 and approved by the Board of Directors on February 02, 2023 and subjected to a limited review by the statutory auditors for the quarter & nine months ended December 31, 2022.  
2. The financial statements have been prepared in accordance with the IndAS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.

### STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS ENDED DECEMBER 31, 2022

S. No.	Particulars	Standalone			
		Quarter ended		Nine-months ended	
		31.12.2022	31.12.2021	31.12.2022	31.12.2021
1	Total Income from Operations	24,508.40	17,545.77	67,482.40	48,932.31
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	14,237.05	10,851.52	40,805.20	27,345.32
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	14,237.05	10,851.52	40,805.20	27,345.32
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	10,637.15	8,458.54	31,508.72	21,386.82
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	10,636.75	8,458.35	31,507.50	21,377.24
6	Paid up Equity Share Capital	9,959.86	9,938.36	9,959.86	9,938.36
7	Reserves (including Revaluation Reserve)	289,982.82	257,208.40	289,982.82	257,208.40
8	Securities Premium Account	173,561.04	172,126.46	173,561.04	172,126.46
9	Net worth	289,942.88	267,146.78	289,942.88	267,146.78
10	Paid up Debt Capital/ Outstanding Debt	331,662.86	190,660.35	331,662.86	190,660.35
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	1.11	0.71	1.11	0.71
13	Earnings Per Share (of Rs. 2/- each)				
1. Basic (Not annualised for the quarter)		2.14	1.71	8.33	4.38
2. Diluted (Not annualised for the quarter)		2.13	1.70	8.31	4.35

Notes:  
1. The above is an extract of the detailed format of financial results filed for the quarter & nine months ended December 31, 2022 which had been reviewed by the audit committee on February 01, 2023 and approved by the Board of Directors on February 02, 2023 and subjected to a limited review by the statutory auditors for the quarter ended & nine months ended December 31, 2022 and filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended. The full format of the aforesaid financial results is available on the website of the Company ([www.aptusindia.com](http://www.aptusindia.com)), BSE Limited ([www.bseindia.com](http://www.bseindia.com)), and National Stock Exchange of India Limited ([www.nseindia.com](http://www.nseindia.com)).  
2. The financial statements have been prepared in accordance with the IndAS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.  
3. Amounts for the comparative periods presented have been reclassified / regrouped, wherever necessary.

For and on behalf of the Board of Directors  
M Anandan  
Chairman & Managing Director  
DIN 00033633

Place : Chennai  
Date : February 02, 2023

visit us at [www.aptusindia.com](http://www.aptusindia.com)

CONFIRMED

# Want to revise '17 Adani power deal: Bangladesh

ANISUR RAHMAN  
Dhaka/News Delhi, 2 February

Bangladesh has sought revision of a 2017 power purchase agreement with Adani Power as the price for the coal-generated electricity appeared too expensive, officials said in Dhaka on Thursday.

"We have communicated with the Indian company seeking revision of the agreement," an official of the state-run Bangladesh Power Development Board (BPDB) told PTI. Media reports suggested that the "high coal price" to be purchased for the

Adani plant at Jharkhand emerged as the key factor for the dispute. According to Bangladesh's private UNB news agency, the letter of the BPDB, which is to procure the power, sought the revision as it received a request from Adani Power in relation to operating LCs in India to import the coal for the 1,600 MW plant in Godda district of Jharkhand.

"In our view, the coal price they have quoted (\$400/MT) is excessive — it should be less than \$250/MT,

which is what we are paying for the imported coal at our other thermal power plants," an unidentified BPDB official said.

When asked about Bangladesh's call for the revision of the pact, External Affairs Ministry Spokesperson Arindam Bagchi said in New Delhi that it was a deal between a sovereign government and an Indian company. The US-based Institute for Energy Economics and Financial Analysis in a 2018 report called the Adani project to be "too expensive and too risky for Bangladesh". Bangladesh currently imports 1,600 MW of electricity from India while under the 2017 deal, Dhaka is supposed to buy 1,600 MW electricity from Adani Power for 25 years and start getting electricity from March this year. PTI

## Q3 RESULTS ROUND-UP

# Rate hikes hit profit: Keki

HDFC net rises 13% to ₹3,691 crore; impairment on financial instruments fall

ASHUTOSHA  
Mumbai, 2 February

## KEY FINANCIALS

	Q3FY22	Q3FY23
Net profit	3,261	3,691
Net interest income	4,284	4,840
Impairment on financial instruments	393	370
Assets under management	6,18,917	7,01,485
Capital adequacy ratio	22.4	23.7

Sources: Presentation, press release

The standalone net profit of mortgage major Housing Development Finance Corporation (HDFC) rose 13 per cent year-on-year (YoY) to ₹3,691 crore for the quarter ended December 2022 (Q3FY23).

It had posted a net profit of ₹3,261 crore in the same quarter a year ago. The HDFC stock closed 1.85 per cent lower at ₹2,612 crore on the BSE.

Vice-Chairman and Chief Executive Officer Keki Mistry said profit growth had been restricted due to rate hikes by the RBI, adding that while the company's liabilities got repriced faster, it took a while for the assets to reflect the newer rates.

He said the company was yet to receive any communication from the Reserve Bank of India (RBI) on its application for multiple regulatory leeways to continue after the merger. He said the transmission lag between asset and

liability repricing was generally one quarter, and the company would start reporting better growth numbers thereafter. NII for the quarter expanded 13 per cent YoY to ₹4,840 crore as against ₹4,284 crore in Q3FY22.

The impairment on financial instruments declined to ₹370 crore from ₹393 crore a year ago, it said. Assets under management (AUMs) rose 13.3 per cent (YoY) to more than ₹7 trillion as of December 31, 2022, up from ₹6.1 trillion at the end of December 2021.

Individual loans comprise 82 per cent of the AUMs. AUM-wise growth in the

individual loan book was 18 per cent.

"The inherent demand for home loans remains good. Their growth was seen in both the mid-income segment as well as high-end properties," HDFC said in a statement.

During the nine months ended December 31, 2022, the average size of individual loans stood at ₹35 lakh as against ₹33 lakh in FY22.

During Q3FY23, HDFC assigned housing loans amounting to ₹8,892 crore, up from ₹7,468 crore in Q3FY22, to HDFC Bank.

Referring to the asset-quality pro-

file, it said collection efficiency for individual loans on a cumulative basis stood at 99 per cent during the nine months ended December 31, 2022. On the basis of the revised norms of the RBI (November 2021), there has been a significant improvement in non-performing loans (NPLs). Its gross individual NPLs declined to 0.86 per cent in December 2022 from 1.44 per cent in December 2021.

Gross non-individual NPLs also declined to 3.80 per cent from 5.04 per cent.

HDFC's capital adequacy ratio stood at 23.7 per cent. Of that Tier 1 capital was 23.2 per cent and Tier II capital was 0.5 per cent.

HDFC Vice Chairman Keki Mistry said the transmission lag between the asset and liability repricing was generally one quarter, and the company would start reporting better growth numbers thereafter.

HDFC Vice Chairman Keki Mistry said the transmission lag between the asset and liability repricing was generally one quarter, and the company would start reporting better growth numbers thereafter.

# Dabur's net falls 5.4% to ₹476 cr

PRATHEEN YADAV  
New Delhi, 2 February

Dabur India on Thursday reported a decline of 5.4 per cent year-on-year (YoY) in its consolidated net profit for the quarter ended December. The company's net profit for the third quarter (Q3) stood at ₹476 crore as against ₹503 crore in the corresponding quarter last year.

The Ayurveda major's revenue from operations (net sales) grew a moderate 3.4 per cent to ₹3,043 crore and crossed the ₹3,000-crore mark for the time in a quarter, despite highly challenging cost and operating environment, the company said in a statement.

However, according to Bloomberg estimates, the company's net sales were estimated at ₹3,091 crore,



Mohit Malhotra, Dabur India CEO, said that the demand slump in rural areas had bottomed out

while net profit was estimated at ₹494 crore.

In constant currency terms, its consolidated revenue was up 5.7 per cent YoY. Meanwhile, the international business reported 14 per cent growth in constant currency terms.

# Airtel Africa clocks ₹1.5K-cr net profit

PRESS TRUST OF INDIA  
New Delhi, 2 February

Telecom operator Bharti Airtel said its African arm Airtel Africa on Thursday posted a 7.5 per cent growth in profit after tax at \$193 million, about \$1,586 crore, in the third quarter ended December 2022.

The company had posted a profit after tax (PAT) of \$180 million in the same period a year ago.

"Providing affordable, innovative and essential services to customers in our 14 markets with unparalleled network quality and customer service is integral to our ambition of transforming lives across Africa. These strong results are testament to this strategy despite the current macro-economic and geopolitical uncertainties," Airtel Africa Chief Executive Officer Segun Ogunsanya said in a statement.

## MAX HEALTHCARE LOGS ₹269-CR PROFIT

Max Healthcare Institute on Thursday reported a 7 per cent increase in its consolidated profit after tax at ₹269 crore for the December quarter. The healthcare provider had posted a profit after tax of ₹252 crore in the October-

December period of last financial year. Network gross revenue increased to ₹1,559 crore, reflecting a 13 per cent year-on-year growth, Max Healthcare said in a statement. PTI

# Changes to Competition Bill in Parliament likely next week

RUCHIKA CHITRAVASHI  
New Delhi, 2 February

The government is likely to introduce changes to the Competition Amendment Bill in the ongoing Budget session of Parliament next week, incorporating some of the parliamentary panel's recommendations, according to a senior official.

While the Ministry of Corporate Affairs (MCA) has rejected the standing committee on finance's proposal to

allow intellectual property rights (IPR) as a defence against the abuse of dominant position, it has accepted the suggestion to allow cartels to avail of the settlement scheme under the Competition Amendment Bill.

The panel had said that the MCA had not put forth a strong argument as to why IPR could not be used as a defence against the abuse of a dominant position.

It said, "It would be more desirable for the Competition Commission of India (CCI) to specifically take

into consideration the rights a party may have in relation to the reasonable exercise of its IPR when dealing with cases of abuse of dominance to avoid uncertainty."

The government has also not agreed to the Jayant Sinha-led panel's proposal to introduce an effect-based analysis, asking CCI to instead study different factors, such as the impact on consumers, innovation, and the competition before adjudicating conduct as violative of the competition law.

Other changes sought by the standing committee included a review of the deal value threshold every year — instead of every two years.

# GREEN BONDS, SLBs IN FOCUS AT GUWAHATI G20 MEETING

Raising funds through green bonds, sustainability-linked bonds (SLBs) and other such instruments for development projects was discussed on the first day of the G20 meeting in Guwahati on Thursday. The delegates deliberated on raising the size of blended finance, and stressed on the importance of multilateral development banks to deal with growing climate change impacts. Meanwhile, the first G20 Education Working Group meeting ended in Chennai with member countries resolving to collaborate with universities across the globe to enhance technology-enabled learning. PTI

## TENDER CARE

— Advertorial

### IREDA PARTICIPATES IN 'NATURE NURTURE EXHIBITION' AT BENGALURU

Indian Renewable Energy Development Agency Ltd. (IREDA) successfully participated in the Nature Nurture Exhibition, held in Bengaluru from 29th to 31st January 2023. Shri Sanjiv Nandan Sahai, Director General, Power Foundation of India (PFI) and ex-secretary (Ministry of Power), inaugurated IREDA's pavilion at the Nature Nurture exhibition. During his visit at the IREDA pavilion, he expressed interest in projects related to new and emerging RE technologies financed by IREDA. He was also informed about IREDA's recent initiatives and diversification plan to address the enormous demand for the RE sector. Shri Sahai also inquired about loan book size and appreciated the IREDA staff.

A visit to the IREDA pavilion was also made by Shri Alok Kumar, Secretary, Ministry of Power on 30th January 2023. He was briefed on IREDA operations and the sectoral performance. He was pleased to see the rapid growth and expansion of IREDA in recent years.

### RABINDRA NATH JHA, DIRECTOR (TECHNICAL/RD&T), AMONG OTHER OFFICIALS VISITED CIPET: CSTS, BHUBANESWAR

Shri Rabindra Nath Jha, Director (Technical/RD&T) along with Sanjay Kumar Bhat, Regional Director, RI-VII, Bhubaneswar and other officials on 30.01.2023 visited CIPET: CSTS, Bhubaneswar and interacted with the students who were selected under CMPDI's CSR Skill Development Training programme and undergoing 6 months skill development training in the Machine Operator Injection Moulding at CIPET: CSTS Bhubaneswar. Director CIPET: CSTS, Bhubaneswar explained about the training program to the officials. CMPDI's RI-VII, Bhubaneswar in November 2022, signed a MOA with CIPET: CSTS, Bhubaneswar to sponsor Skill Development Training to 40 underprivileged youth of Project Affected Area in the Jharsuguda and Angul Districts of Odisha State at a cost of Rs. 41 Lakhs.

### CANARA BANK CSR ACTIVITY

Odisha Association of The Deaf is operating at Palash-palli, Bhubaneswar. Their hostel room was ravaged by Cyclone fani, owing to which the students were forced to sleep in the classroom at night time. Canara Bank has intervened and reconstructed and renovated the hostel room for the needy students, as part of its CSR commitment. The renovated hostel rooms are being inaugurated on 30-01-2023 and handed over to the School for their accommodation. Now the students have separate night time accommodation at their disposal. Shri B. L. Meena, GM, Circle Office, Bhubaneswar along with Shri G N Murthy, DGM, Circle Office, Bhubaneswar are gracing the occasion for inauguration of the accommodation.

### SANJEEV SINGHAL ENTRUSTED WITH ADDITIONAL CHARGE OF CMD, MDL

Shri Sanjeev Singhal, with effect from 01st Feb 2023 has been entrusted with additional charge of Chairman & Managing Director, Mazagon Dock Shipbuilders Limited (MDL), a premier Shipbuilding Yard of India. Shri Sanjeev Singhal joined MDL as Director (Finance) on 8th January '20. He started his career with Steel Authority of India Limited (SAIL) at Rourkela Steel Plant and later elevated to Director (Finance) at MIDHANI (Mishra Dhaka Nigam Limited). Shri Singhal has a distinguished career of more than 35 years with rich and varied experience. He has been conferred with the prestigious "Jawahar Lal Nehru Award" at SAIL for being an outstanding PSU executive.



### "UNION BUDGET FOR 2023-24 - POSITIVE & GROWTH-ORIENTED", CHAIRMAN, SRTEPC

The Hon'ble Union Finance Minister Smt. Nirmala Sitharaman announced the Union Budget for 2023-24 in the parliament yesterday. "The Budget is Positive, Pragmatic and Growth oriented and reflects optimism as far as the future is concerned", said Shri Dhiraj Shah, Chairman of The Synthetic & Rayon Textiles Export Promotion Council (SRTEPC). The budget has extended the date of incorporation for Income Tax benefits to Start-ups from 31st March, 2023 to 31st March, 2024. This will encourage investments in the Textile sector according to Chairman, SRTEPC. Increase in the budget allocations for the RODTEP and ROSCTL Schemes will lead to increase in the rates of duty credit scrips under these schemes which will lead to an increase in the overall exports, said Shri Shah. Further according to Shri Dhiraj Shah, increase in funds allocation for the ATUF Scheme will help in clearing the pending cases. The Chairman, SRTEPC, expressed his confidence that the announcements in the Union Budget for 2023-24 will lead to the improvement in business sentiments and overall development of the Country including employment generation.

### VIPUL MITTRA APPOINTED AS CHAIRMAN - GNFC

Senior IAS officer Vipul Mittra has been appointed as the Chairman of Gujarat Narmada Valley Fertilizers &amp; Chemicals Ltd. (GNFC). Mr. Mittra, who belongs to the 1985 batch of IAS and was last serving as the additional chief secretary of panchayats, rural housing and rural development department, replaces the state's former chief secretary Pankaj Kumar as the GNFC Chairman. In a career spanning 37 years, Mr. Mittra has served in several key posts in the Revenue, Finance, Education, Ports & Transport, Rural Development, Urban Development, Tourism, General Administration, and Labour and Employment departments. As the Tourism secretary, he played an instrumental role in the Khushbu Gujarat Ki campaign, featuring Amitabh Bachchan, which catapulted Gujarat among the most popular tourist destinations in the country.





