



APTUS VALUE HOUSING FINANCE INDIA LIMITED

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

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

FY 23 Results

- ❖ AUM at Rs. 6738 crores (up 30% Y-o-Y)
- ❖ Disbursements stood at Rs.2395 crores (up 46% Y-o-Y)
- ❖ Spread at 14.31% (up 0.65% Y-o-Y)
- ❖ PAT at Rs. 503 crores(up 36% Y-o-Y)
- ❖ Gross NPA at 1.15%/Net NPA at 0.86%

Chennai: May 4th 2023: Aptus Value Housing Finance India Ltd, a leading Housing Finance Company has declared its financial results for the year ended 31 March 2023.

Key Performance Metrics for FY 23

Particulars (Rs. Cr)	FY23	FY22	Y-o-Y
Disbursements	2,395	1,641	46%
AUM	6,738	5,180	30%
PAT	503	370	36%
Gross NPA (%)	1.15%	1.19%	Decrease by 4 bps
ROA (%)	8.44%	8.00%	Increase by 44 bps
ROE (%)	16.34%	14.45%	Increase by 189 bps

Performance Highlights

- Networth of over Rs.3,300 crores
- Dividend of Rs.4 per share (Face Value Rs.2 per share) declared
- Diversified borrowings - from NHB, DFIs like IFC, large financial institutions and banks
- Network of 231 branches as on 31 March 2023

Commenting on the results, **Mr. M Anandan, Executive Chairman** said, "Our sharp business focus, deep penetration in served markets and customer centricity have enabled us to achieve good growth. Enhanced digital adoption in customer sourcing, underwriting, collections and risk management also supported the business growth well.

We have crossed the coveted milestone of serving more than 1,00,000 customers. During FY23, we disbursed Rs. 2,395 crores registering a growth of 46% year on year. We have built a strong branch network of 231 branches to deliver quality service to our customers. The Company is well capitalised with a net worth of over Rs. 3300 crores. As on Mar 31, 2023, we

have maintained sufficient on balance sheet liquidity of over Rs. 511 crores without including undrawn sanctions of Rs.625 crores from National Housing Bank/Banks. With strong capital base and prudent borrowing practices, we have positive ALM across tenors.

The business in this 12 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 5.90%. GNPA's were at 1.15% (Net NPA 0.86%) as of Mar 2023.

Despite rise in interest rates, we continued to grow consistently and delivered an AUM growth of 30% Year on Year. PAT has grown at 36% 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 231 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.

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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.