



APTUS™

Ref No: APTUS/04-JAN/2021-22

Date: January 28, 2022

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 Press Release on the Financial and Operational Performance of the Company for the quarter ended December 31, 2021**

**Ref: 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 quarter ended December 31, 2021.

This Investor Press Release is also available on the website of the Company at [www.apтусindia.com](http://www.apтусindia.com)

Please take this information on record.

Thanking You,

Yours Sincerely,

**For Aptus Value Housing Finance India Limited**

**Sanin Panicker**  
**Company Secretary & Compliance Officer**  
**Membership No: A32834**

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](http://www.apтусindia.com)



# 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

## 9 months FY 22 Results

- ❖ AUM of Rs. 4,805 crores; growth of 27% Y-o-Y
- ❖ PAT at Rs. 260 crores; growth of 36% Y-o-Y
- ❖ ROA at 7.82% - increase by 60 bps Y-o-Y
- ❖ Gross NPA at 1.53% (1.11% without considering the impact of RBI circular dated 12 Nov 2021)
- ❖ Net NPA at 1.16%
- ❖ Sufficient on balance sheet liquidity of Rs. 835 crores including undrawn sanctions
- ❖ Positive ALM and Strong Capital Base

**Chennai: January 28<sup>th</sup>, 2022:** Aptus Value Housing Finance India Ltd, a leading Housing Finance Company in South India has declared its financial results for the quarter and 9 months ended on 31<sup>st</sup> December, 2021.

## Key Performance Metrics for 9 months FY22

Particulars (Rs. Cr)	9m FY22	9m FY21	Y-o-Y
Disbursements	1,122	895	25%
AUM	4,805	3,791	27%
PAT	260	191	36%
Gross NPA (%)	1.53(*)	0.76	Increase by 77 bps
ROA (%)	7.82	7.22	Increase by 60 bps

(\*) – As per RBI circular dated 12 Nov 2021

## Performance Highlights

- Return on Assets (ROA) is at 7.82%
- Return on Equity (ROE) is at 14.12%
- Networth of over Rs. 2,800 crores
- Diversified borrowings - from NHB, DFIs like IFC, large financial institutions and banks
- Network of 202 branches as on 31<sup>st</sup> December 2021

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

“During the 9 months FY 22, we disbursed Rs. 1,122 crores registering a growth of 25% year on year. We have built a strong branch network of 202 branches to deliver quality service to our customers. The Company is well capitalised with a net worth of over Rs. 2,800 crores. As on December 31, 2021, we have maintained a sufficient on balance sheet liquidity of Rs. 835 crores including undrawn sanctions in the form of cash and cash equivalents.

We continued to grow consistently and delivered an AUM growth of 27% Year on Year. PAT has grown at 36% and our ROA was at 7.82% which is one of the best in the Industry. Gross NPA was at 1.53% as on 31 Dec 2021. Our GNPA without considering the impact of RBI circular was at 1.11%.

Our rating was upgraded to AA- from A+ by ICRA during the quarter.

The Company expects a better Q4 which coincides with the busy season and hopes to grow the business volumes in the quarters ahead.

**About Aptus Value Housing Finance India Limited: ([aptusindia.com](http://aptusindia.com); BSE: 543335; NSE: APTUS)**

Aptus Value Housing Finance India Limited is one of the largest housing finance companies in south India in terms of AUM. 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. The company has a network of 202 branches catering to 77,896 active live accounts in Tamil Nadu (including the Union Territory of Puducherry), Andhra Pradesh, Karnataka, and Telangana.

**For more information contact:**

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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.*