

**Ref No: APTUS/09-JAN/2024-25****January 31, 2025**

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 third quarter ended December 31, 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 third quarter ended December 31, 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 LIMITED

No. 8B, Doshi Towers, 8<sup>th</sup> Floor,  
No: 205, Poonamallee High Road, Kilpauk, Chennai, Tamil Nadu, 600010

## Q3 FY 25 Results

**Chennai: January 31, 2025:** Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the quarter ended December 31, 2024, showcasing robust growth and operational efficiency.

### **Performance Highlights**

- AUM crosses Rs. 10,000 crore milestone, number of customers crosses 1,50,000
- AUM stands at Rs. 10,226 crores with a 27% y-o-y growth and 6% q-o-q growth
- PAT at Rs. 191 crores with a 22% y-o-y growth and 5% q-o-q growth
- RoA at 7.70%, one of the best in the Industry
- RoE at 18.54% is making steady progress, up by 144 bps y-o-y and by 24 bps q-o-q
- Borrowings further diversified – Additional funding through issuance of NCDs to MFs
- Received Corporate Agency license from IRDAI

### **Key Performance Metrics**

(Rs. in Crs)					
Particulars	Q3 FY25	Q3 FY24	Y-o-Y	Q2 FY25	Q-o-Q
AUM	10,226	8,072	27%	9,679	6%
PAT	191	157	22%	182	5%
Disbursements	930	768	21%	935	-
Spread	8.69%	8.78%		8.70%	
Gross NPA (%)	1.28%	1.19%		1.25%	
Opex %	2.61%	2.67%		2.65%	
RoA (%)	7.70%	8.06%		7.77%	
RoE (%)	18.54%	17.10%	Increase by 144 bps, Best in the Industry	18.30%	

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

“We are pleased to announce that the Company delivered strong performance in the third quarter of FY25. The Company reported a 22% y-o-y increase in net profit, reaching Rs. 191 crores in the third quarter of FY25, driven by business growth, stable asset quality and a sustained focus on enhancing productivity. AUM growth was strong at 27% year-on-year driven by the addition of 36 branches in the first nine months of FY25 across both existing and new states, including Maharashtra and Odisha. The branch network spanning 6 states and 1 Union Territory has grown up to 300.

Our diversified product offerings have significantly contributed to a robust and resilient income stream, positioning the company for sustained growth.

Our Opex for the quarter, despite investments in new branches, Information Technology and HR continues to be good at 2.61%. As a productivity-driven organization, we are committed to maintaining the lowest cost-to-asset and cost-to-income ratios in the affordable housing finance sector.

Digital adoption continues to be a key focus area as we drive growth. Our robust digital infrastructure, enabling seamless omnichannel lead generation, has played a significant role, contributing around 21% of our business through leads from our customer referral app, eco-partners app, and social media channels.

During this period, the Company achieved an 88% adoption rate for digital agreements. Additionally, our digital collections were maintained at 97%, and account aggregator penetration rose to 48%.

Our asset quality continues to be strong with net credit costs reducing to 32 bps from 38 bps in the previous quarter. The marginal increase in our NPA compared to the previous quarter is mainly due to macro environment and seasonality in the quarter. We will have our continued focus on soft collections and NPAs in the ensuing quarter. We continue to maintain our conservative credit cost guidance of around 35 to 40 bps

We achieved a ROA and ROE of 7.70% and 18.54% respectively, one of the best in the industry, underscoring our focus on sustainable growth, strong credit quality and operational efficiencies.

As part of our funding plan, we diversified our borrowings by issuing non-convertible debentures aggregating to Rs. 325 crores to Mutual Funds during Q3 FY25. As on December 31, 2024, we maintained sufficient liquidity of around Rs. 1,000 crores including undrawn sanctions of Rs. 570 crores. The Company is well capitalized with a net worth of over Rs. 4,108 crores.

As part of our strategic expansion, we have broadened our geographical reach beyond south by opening 10 new branches in Maharashtra and Odisha. At the same time, we continue to reinforce our strong presence in South India, with a consolidated network of 290 branches. Moving forward, we are focused on consistent growth, aiming for an AUM increase to Rs 25,000 crore by FY 2028. Our strategy of expanding into underserved regions while maintaining strong asset quality has been key to our solid financial performance. We remain confident in the long-term potential of the affordable housing sector and will continue to expand our reach, product and service offerings to meet the evolving needs of our customers.

**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 300 branches catering to over 1,52,952 active live accounts in Tamil Nadu, Union Territory of Puducherry, Telangana, Andhra Pradesh, Karnataka Maharashtra 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 to the low and middle-income groups.

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**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.*