



APTUS™

Ref No: APTUS/05-AUG/2022-23

August 05, 2022

To, BSE Limited Phiroze Jeejeebhoy Towers, Dalai Street, Mumbai - 400 001 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: Press Release on the Financial Results of the Company for the 1<sup>st</sup> quarter ended June 30, 2022**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, please find enclosed a copy of the Press Release on unaudited financial results of the Company for the first quarter ended June 30, 2022.

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

Please take this information on record.

Thanking you,

Yours faithfully,

**For Aptus Value Housing Finance India Limited**

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PANICKER

Digitally signed by  
SANIN PANICKER  
Date: 2022.08.05  
14:47:26 +05'30'

**Sanin Panicker**  
**Company Secretary and 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.aptusindia.com](http://www.aptusindia.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

### Q1 FY 23 Results

- ❖ AUM at Rs. 5,519 crores (up 30% Y-o-Y)
- ❖ Disbursements stood at Rs.525 crores (up 113% Y-o-Y)
- ❖ NIM at 14.28% (up 1.81% Y-o-Y)
- ❖ PAT at Rs. 119 crores(up 62% Y-o-Y)
- ❖ Gross NPA at 1.75%/Net NPA at 1.32% (NPA computed based on RBI circular dated 12 Nov 2021)

**Chennai: August 5<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 ended June 30, 2022.

### Key Performance Metrics for Q1 FY 23

Particulars (Rs. Cr)	Q1FY23	Q1FY22	Y-o-Y
Disbursements	525	247	113%
AUM	5,519	4,254	30%
PAT	119	74	62%
Gross NPA (%)	1.75% (*)	1.05%	Increase by 70 bps
ROA (%)	8.88%	7.30%	Increase by 158 bps

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

### Performance Highlights

- Return on Assets (ROA) is at 8.88%
- Return on Equity (ROE) is at 15.89%
- Networth of over Rs.3,000 crores
- Diversified borrowings - from NHB, DFIs like IFC, large financial institutions and banks
- Network of 211 branches as on June 30, 2022

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

“During Q1FY23, we disbursed Rs. 525 crores registering a growth of 113% year on year. We have built a strong branch network of 211 branches to deliver quality service to our

customers. The Company is well capitalised with a net worth of over Rs. 3000 crores. As on June 30, 2022, we have maintained a sufficient on balance sheet liquidity of over Rs. 1300 crores including undrawn sanctions in the form of cash and cash equivalents. With strong capital base and prudent borrowing practices, we have positive ALM across tenors.

The business in this quarter 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 6.48% though GNPA's have risen marginally. Gross NPA was at 1.75% as on June 30, 2022.

We continued to grow consistently and delivered an AUM growth of 30% Year on Year. PAT has grown at 62% and our ROA and ROE is one of the best in the Industry.

Our rating was upgraded to AA- from A+ by CARE during the quarter. ICRA has maintained our rating at AA- .

**About Aptus Value Housing Finance India Limited: ([aptusindia.com](http://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 211 branches catering to over 89,000 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:**

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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.*