



APTUS VALUE HOUSING FINANCE INDIA LIMITED

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Q1 FY 25 Results

Chennai: Aug 01, 2024: Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the quarter ended June 30, 2024, showcasing robust growth and operational efficiency.

Performance Highlights

- PAT is Rs. 172 crores with a 21% year-on-year growth
- AUM stands at Rs. 9,072 crores with a 27% year-on-year growth
- RoA at 7.73%
- RoE at 18.13%

Key Performance Metrics for Q1 FY 25

(Rs. in Crs)			
Particulars	Q1 FY 25	Q1 FY 24	Y-o-Y
Disbursements	675	646	4%
AUM	9,072	7,123	27%
PAT	172	142	21%
Spread	8.72%	8.85%	
Gross NPA (%)	1.30%	1.29%	
Opex %	2.67%	2.55%	
RoA (%)	7.73%	8.21%	
RoE (%)	18.13%	16.93%	Increase by 120 bps, Best in Industry

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

“I am pleased to report a solid performance for the first quarter of FY25. The Company posted a 21% y-o-y increase in net profit at Rs. 172 crores in the first quarter of FY25 supported by business growth, stable asset quality and continuous focus on higher productivity.

We sustained consistent growth and achieved an AUM growth of 27% y-o-y supported by branch addition of 36 over June 2023, both in existing states and new states of Odisha and Maharashtra, improvement in productivity and increase in ATS. We are confident to pursue an AUM growth of about 30% in the coming quarters/years.

During the quarter, we moved to Mobile first lead management software system, which impacted our disbursements in the month of April 2024. In the months of May and June 2024, disbursements were back to normalcy clocking 35% growth over the corresponding comparable two month period. The implementation of this system marks a major advancement in our operations, streamlining our processes, service delivery, lesser bounce, collection productivity, regulatory compliance and improving overall efficiency.

Our Opex for the quarter was at 2.67% and we will continue to be a productivity driven organization with clear focus on expenses and will continue to have the lowest cost to income/assets in the affordable housing finance industry.

The planned growth stated above is expected to come out of additional borrowings, leading to improved leverage from the current level. As a result of this, the RoA which is currently at 7.73% is likely to come down to around 7% but the RoE which is currently at 18.13% is likely to go above 21%, which is the best in the affordable housing finance industry.

As on June 30, 2024, we have maintained a sufficient liquidity of Rs. 907 crores including undrawn sanctions of Rs. 520 crores from various banks. The Company is well capitalized with a net worth of over Rs. 3,818 crores.”

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 267 branches catering to over 1,37,792 active live accounts in Tamil Nadu, Union Territory of Puducherry, Telangana, Andhra Pradesh, Karnataka, Odisha and Maharashtra. 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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