

**Ref No: APTUS/05-MAY/2025-26****May 06, 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 fourth quarter and financial year ended March 31, 2025.**

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 fourth quarter and financial year ended March 31, 2025.

This Investor Press Release is also available on the website of the Company at <https://www.aptusindia.com/press-release>.

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, 8th Floor,
No: 205, Poonamallee High Road, Kilpauk, Chennai, Tamil Nadu, 600010

FY 25 Results

Chennai: May 06, 2025: Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the year ended March 31, 2025.

Performance Highlights

- AUM as of FY25 at Rs.10,865 crores, growth of 25% Y-o-Y
- Disbursement at Rs. 3,604 crores for FY25, growth of 15% Y-o-Y
- Distribution network of 300 branches (38 new branches became operational in FY25)
- PAT at Rs. 751 crores for FY25, growth of 23% Y-o-Y
- RoA at 7.73%
- RoE at 18.76% (19.66% for Q4FY25)

Key Performance Metrics for FY 25

(Rs. in Crs)						
Particulars	FY 25	FY 24	Y-o-Y	Q4 FY 25	Q4 FY 24	Y-o-Y
AUM	10,865	8,722	25%	10,865	8,722	25%
Disbursements	3,604	3,127	15%	1064	968	10%
PAT	751	612	23%	207	164	26%
Spread	8.70%	8.73%		8.71%	8.71%	
Gross NPA (%)	1.19%	1.07%		1.19%	1.07%	
Opex %	2.63%	2.70%		2.69%	2.70%	
RoA (%)	7.73%	8.00%		7.85%	8.00%	
RoE (%)	18.76%	17.25%		19.66%	17.25%	

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

“It gives me great pleasure to share that FY25 has been a successful year for Aptus, highlighted by remarkable progress and strong growth in AUM. During FY25, we expanded our footprint by opening 38 new branches, increasing our network to 300 locations and reinforcing our commitment to delivering exceptional service to over 160,000+ customers. In FY25, we disbursed Rs. 3,604 crores, achieving a 15% year-on-year growth. This reflects the strength of our operational execution and strategic focus, which also enabled us to grow our AUM by 25% year-on-year.

The Company posted a 23% year-on-year growth in net profit, reaching Rs. 751 crores in the financial year FY25, supported by business expansion, stable asset quality, and continued focus on improving productivity.

Aptus has developed strong internal competencies in underwriting, customer onboarding, digital collections, and analytics, enabling it to scale profitably and safely across diverse regions. Technology is a key differentiator for Aptus, enhancing every aspect of our operations—from customer acquisition to collections. Looking ahead, the adoption of AI will further strengthen our capabilities.

During this period, the Company attained a 92% adoption rate for digital agreements. Our digital collections remained strong at 96%, and the penetration of account aggregators increased to 57%.

Our asset quality remains robust, with net credit costs including ECL provisions at 0.29% which is at the same levels of previous financial year. The slight uptick in NPAs compared to the last quarter is primarily attributable to macroeconomic conditions and seasonal factors. We remain committed to prioritizing soft collections and managing NPAs in the new financial year. We continue to maintain a conservative credit cost guidance of around 40 to 45 basis points.

For the year, we achieved a Return on Assets (ROA) of 7.73% and a Return on Equity (ROE) of 18.76% (19.66% for Q4FY25), among the best in the industry, highlighting our commitment to sustainable growth, pristine asset quality, and operational efficiencies.

As part of our funding strategy, we diversified our borrowings by issuing non-convertible debentures amounting to Rs. 900 crores to mutual funds during the year. As on March 31, 2025, we maintained sufficient liquidity of around Rs. 1,155 crores including undrawn sanctions of Rs. 678 crores. The Company is well capitalized with a net worth of over Rs. 4,317 crores and the capital adequacy as on March 31, 2025 was 70%.

Our unwavering commitment to financial inclusion, particularly in underserved markets, continues to be a key driver of our growth. While we scale responsibly, we remain focused on maintaining asset quality and operational excellence. The affordable housing finance sector holds immense long-term potential, and with strong fundamentals and a clear growth strategy, Aptus is well-positioned to achieve its ambitious vision of Rs. 25,000 crore AUM by FY28, supported by strategic geographic expansion, process strengthening, and prudent capital management.”

About Aptus Value Housing Finance India Limited: (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 1,60,000 active live accounts in Tamil Nadu, 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.

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.