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October 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 second quarter ended September 30, 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 second quarter ended September 30, 2025.

This Investor Press Release is also available on the website of the Company at <https://www.apтусindia.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, 8<sup>th</sup> Floor,  
No: 205, Poonamallee High Road, Kilpauk, Chennai, Tamil Nadu, 600010

## Press Release for Q2 FY 26 Results

**Chennai: October 31, 2025:** Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the quarter and half year ended September 30, 2025.

### **Performance Highlights**

- AUM as of Q2 FY26 at ₹ 11,767 Cr, growth of 22% Y-o-Y and 4% Q-o-Q.
- Total Income for Q2 FY26 at ₹ 554 Cr, growth of 27% Y-o-Y and 4% Q-o-Q.
- Net Income Margin for Q2 FY26 at ₹ 389 Cr, growth of 27% Y-o-Y and 5% Q-o-Q.
- Net Profit for Q2 FY26 at ₹ 227 Cr, growth of 24% Y-o-Y and 3% Q-o-Q.
- Net Profit for H1 FY26 at ₹ 446 Cr, growth of 26% Y-o-Y.
- The RoA/RoE for Q2 FY26 came in at 7.9%/20.0%, amongst the best in the industry.
- Our long-term credit rating was upgraded to [ICRA]AA (Stable), with both ICRA and CARE now rating us AA (Stable).
- The Board of Directors have declared an interim dividend of ₹ 2 per equity share.

### **Key Performance Metrics for Q2 FY 26**

(₹ Cr)					
Particulars	Q2 FY26	Q2 FY25	Y-o-Y	Q1 FY 26	Q-o-Q
AUM	11,767	9,679	22%	11,267	4%
Total Income	554	434	27%	530	4%
Net Income Margin	389	307	27%	370	5%
Net Profit	227	182	24%	219	3%
Gross Stage 3 (%)	1.5%	1.3%	30 bps	1.5%	6 bps
Opex (%)	2.7%	2.7%	0 bps	2.7%	-1 bps
RoA (%)	7.9%	7.8%	10 bps	7.9%	-6 bps
RoE (%)	20.0%	18.3%	168 bps	20.1%	-11 bps

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

“Q2 FY26 was a resilient quarter for Aptus, driven by consistent growth, strong profitability, and effective portfolio management. Disbursements grew 24% QoQ to ₹963 Cr in Q2 FY26, supported by steady demand. AUM increased 22% YoY to ₹11,767 Cr.

We expanded our network to 321 branches, adding 20 new locations during the quarter. Our focus remains on scaling in Maharashtra and Odisha, while deepening presence in select under-penetrated pockets within our existing states, and sustaining steady growth in established geographies.

On asset quality side, we saw a marginal rise in delinquency, leading to a 6 bps rise in GNPA's to 1.55%, while NNPA stood at 1.17%. However, 30+ delinquency improved to 6.34%, reflecting better collection efficiency & proactive early-stage portfolio management.

On the profitability side, the total income growth for the quarter came in at 27% YoY to ₹554 Cr. Our spreads improved to 8.9%, while the Opex remained flattish to 2.7%, leading to an operating profit growth of 27% YoY to ₹312 Cr.

Profits for the quarter came in at ₹227 Cr, growing at 24% YoY. The profit for the half year came in at ₹446 Cr, growing at 26% YoY. The RoA/RoE for the quarter came in at 7.9%/20.0% respectively, among the best in the industry. Our sustainable RoAs are backed by a well-diversified product mix and customer base with varied income profiles, ensuring stability across market cycles.

Our strong tech and analytics capabilities enabled safe, scalable operations across regions. We continued to lead in digital adoption, achieving >90% digital agreements and >95% digital collections. Enhanced usage of account aggregator framework, bureau inputs is strengthening underwriting and enabling higher value & better-quality customer segments.

Our long-term credit rating was upgraded to [ICRA]AA (Stable), recognizing the company's robust asset quality, prudent risk management, and strong capitalization. Following this upgrade, both ICRA and CARE now rate our long-term credit profile at AA (Stable).

During the year, we broadened our shareholders base and further diversified our institutional shareholding, enhancing market liquidity and strengthening participation from long-term investors.

With a vision to reach ₹25,000 Cr AUM in the medium term, we aim to build on current momentum and move towards sustaining 25%+ growth."

**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 321 branches catering to over 1.72 lakh customers 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.

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**For more information contact:**

**Investor Relations,**

**Aptus Value Housing Finance India Limited**

E-mail: [investorrelations@aptusindia.com](mailto:investorrelations@aptusindia.com)

**DISCLAIMER:**

Certain statements that are made in the Press 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.