

Ref No: APTUS/04-NOV/2022-23

November 08, 2022

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 Release on the Financial and Operational Performance of the Company for the second quarter and half year ended September 30, 2022.**

In terms of 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 and half year ended September 30, 2022.

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

Please take this information on record.

Thanking you,

For Aptus Value Housing Finance India Limited

Sanin Panicker
Company Secretary & 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.apтусindia.com



APTUS VALUE HOUSING FINANCE INDIA LIMITED

No. 8B, Doshi Towers, 8th Floor,

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

H1 FY 23 Results

- ❖ AUM at Rs. 5,932 crores (up 33% Y-o-Y)
- ❖ Disbursements stood at Rs.1129 crores (up 69% Y-o-Y)
- ❖ NIM at 14.32% (up 1.29% Y-o-Y)
- ❖ PAT at Rs. 242 crores(up 52% Y-o-Y)
- ❖ Gross NPA at 1.47%/Net NPA at 1.10% (NPA computed based on RBI circular dated 12 Nov 2021)

Chennai: November 8th, 2022: Aptus Value Housing Finance India Ltd, a leading Housing Finance Company in South India has declared its financial results for the half year ended 30th September 2022.

Key Performance Metrics for H1 FY 23

Particulars (Rs. Cr)	H1FY23	H1FY22	Y-o-Y
Disbursements	1,129	668	69%
AUM	5,932	4,480	33%
PAT	242	159	52%
Gross NPA (%)	1.47%(*)	0.81%	Increase by 66 bps
ROA (%)	8.71%	7.43%	Increase by 128 bps

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

Performance Highlights

- NIM at 14.32%
- Return on Assets (ROA) is at 8.71%
- Return on Equity (ROE) is at 15.83%
- Networth of Rs.3,175 crores
- Diversified borrowings - from NHB, DFIs like IFC, large financial institutions and banks
- Network of 213 branches as on 30 Sep 2022

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

“During H1FY23, we disbursed Rs. 1,129 crores registering a growth of 69% year on year. We have built a strong branch network of 213 branches to deliver quality service to our customers.

The Company is well capitalised with a net worth of Rs. 3175 crores. As on Sep 30, 2022, we have maintained sufficient on balance sheet liquidity of over Rs. 1000 crores without including undrawn sanctions of Rs.500 crores from National Housing Bank. With strong capital base and prudent borrowing practices, we have positive ALM across tenors.

The business in this half year 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 6.32%. There was a marked reduction in GNPA's to 1.47% from 1.75% in June 2022.

We continued to grow consistently and delivered an AUM growth of 33% Year on Year. PAT has grown at 52% and our ROA and ROE is one of the best in the Industry.

We enjoy a rating of AA(-) both from ICRA and CARE.

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 213 branches catering to over 95,000 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.