

Aptus Value Housing Finance India Ltd. CIN: U65922TN2009PLC073881 8B, 8th Floor, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai - 600 010 Tel: +91 44 4565 0000; Fax: +91 44 45554170 Standalone Financial Results for the year ended March 31, 2017				
Particulars	Six months ended	Six months ended	Year ended	Year ended
	March 31, 2017	March 31, 2016	March 31, 2017	March 31, 2016
	Unaudited	Unaudited	Audited	Audited
	₹ lakhs	₹ lakhs	₹ lakhs	₹ lakhs
1. Income from Operations (a+b)	6,770.41	4,147.97	12,125.64	7,658.80
a) Interest Income	6,166.66	3,819.63	11,012.16	7,057.80
b) Others	603.75	328.34	1,113.48	601.00
2. Other Income	321.11	71.63	466.51	137.33
3. Total Income from Operations (1+2)	7,091.52	4,219.60	12,592.15	7,796.13
4. Interest Expended	1,657.94	1,618.12	3,597.69	2,765.50
5. Operating Expenses (a+b+c)	1,712.58	1,236.84	3,230.82	2,335.27
a) Employees benefits expense	1,197.64	836.14	2,228.43	1,580.49
b) Depreciation and amortisation expense	99.37	52.01	180.02	98.11
c) Other operating expenses	415.57	348.69	822.37	656.67
6. Total expenditure (4+5)	3,370.52	2,854.96	6,828.51	5,100.77
7. Operating Profit before Provisions for Advances (3-6)	3,721.00	1,364.64	5,763.64	2,695.36
8. Provisions for Advances	82.51	16.28	185.66	77.68
9. Exceptional items	-	-	-	-
10. Profit from Ordinary Activities before Tax (7-8-9)	3,638.49	1,348.36	5,577.98	2,617.68
11. Tax expense (including deferred tax)	1,238.75	427.88	1,887.38	867.16
12. Net Profit from Ordinary Activities after Tax (10-11)	2,399.74	920.48	3,690.60	1,750.52
13. Extraordinary Items (net of tax expense)	-	-	-	-
14. Net Profit for the Period / Year (12-13)	2,399.74	920.48	3,690.60	1,750.52
15. Paid-up equity share capital (₹ 10/- per share)	7,857.01	6,224.99	7,857.01	6,224.99
16. Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year			44,216.14	14,974.22
17. Analytical Ratios				
i) Capital Adequacy Ratio	98.07%	74.80%	98.07%	74.80%
ii) Earnings per Share (EPS)				
a) Basic (Not annualised)	3.06	1.48	5.18	2.81
b) Diluted (Not annualised)	3.05	1.48	5.18	2.81
18. NPA Ratios				
i) Gross NPA	383.38	221.53	383.38	221.53
ii) % of Gross NPA	0.45%	0.43%	0.45%	0.43%
iii) Net NPA	292.39	179.48	292.39	179.48
iv) % of Net NPA	0.35%	0.35%	0.35%	0.35%
v) Return on Assets (Not annualised)	2.79%	1.93%	5.49%	4.15%

Notes:

- The Standalone Financial Results for the year ended March 31, 2017 have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on May 17, 2017. The Statutory Auditors have audited the standalone financial results for the year ended March 31, 2017. The figures for the six months ended March 31, 2017 are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto six months ended September 30, 2016 which were subject to Limited Review by the Auditors.
- The listed Non - Convertible Debentures of the Company aggregating to ₹ 6,640.00 lakhs was issued on July 27, 2016 (3,320,000 Nos at ₹ 100 each) and February 8, 2017 (3,320,000 Nos at ₹ 100 each) on Private Placement Basis to International Finance Corporation (IFC) and are secured by exclusive charge on identified standard receivables of the Company and also by a subservient charge over the immovable property of the Company. The total asset cover is above hundred percent of the principal amount of the said debentures.
- Pursuant to resolution of the members passed at the Extra Ordinary General Meeting held on August 31, 2016, 15,911,765 equity shares of ₹ 10/- each at a premium of ₹ 160/- per share, aggregating to ₹ 27,050.00 lakhs have been approved and allotted to Westbridge Cross Over Fund LLC (14,441,176 shares) and India Financial Inclusion Fund (1,470,589 shares).
- Prior period figures have been regrouped wherever necessary to conform to the current period presentation.

Place : Chennai
Date : May 17, 2017

On behalf of the **Board of Directors**
M. Anandan
Chairman & Managing Director

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