

Aptus Value Housing Finance India Ltd.

CIN: U65922TN2009PLC073881

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Unaudited Financial Results for the quarter ended June 30, 2017

| Particulars | Quarter ended June 30, 2017 | Quarter ended June 30, 2016 | Year ended March 31, 2017 |
|--|--------------------------------|--------------------------------|------------------------------|
| | Unaudited | Unaudited | Audited |
| | ₹ lakhs | ₹ lakhs | ₹ lakhs |
| 1. Income from Operations (a+b) | 4,113.24 | 2,487.06 | 12,125.64 |
| a) Interest Income | 3,709.06 | 2,252.27 | 11,012.16 |
| b) Others | 404.18 | 234.79 | 1,113.48 |
| 2. Other Income | 46.10 | 22.78 | 466.51 |
| 3. Total Income from Operations (1+2) | 4,159.34 | 2,509.84 | 12,592.15 |
| 4. Interest Expended | 895.03 | 866.39 | 3,597.69 |
| 5. Operating Expenses (a+b+c) | 1,079.65 | 733.00 | 3,230.82 |
| a) Employees benefits expense | 830.50 | 535.46 | 2,228.43 |
| b) Depreciation and amortisation expense | 56.23 | 36.53 | 180.02 |
| c) Other operating expenses | 192.92 | 161.01 | 822.37 |
| 6. Total expenditure (4+5) | 1,974.68 | 1,599.39 | 6,828.51 |
| 7. Operating Profit before Provisions for Advances (3-6) | 2,184.66 | 910.45 | 5,763.64 |
| 8. Provisions for Advances | 85.64 | 75.05 | 185.66 |
| 9. Exceptional items | - | - | - |
| 10. Profit from Ordinary Activities before Tax (7-8-9) | 2,099.02 | 835.40 | 5,577.98 |
| 11. Tax expense (including deferred tax) | 715.33 | 283.95 | 1,887.38 |
| 12. Net Profit from Ordinary Activities after Tax (10-11) | 1,383.69 | 551.45 | 3,690.60 |
| 13. Extraordinary Items (net of tax expense) | - | - | - |
| 14. Net Profit for the Period / Year (12-13) | 1,383.69 | 551.45 | 3,690.60 |
| 15. Paid-up equity share capital (₹ 10/- per share) | 7,857.01 | 6,224.99 | 7,857.01 |
| 16. Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year | | | 44,216.14 |
| 17. Analytical Ratios | | | |
| i) Capital Adequacy Ratio | 79.45% | 52.25% | 98.07% |
| ii) Earnings per Share (EPS) | | | |
| a) Basic (Not annualised) | 1.76 | 0.89 | 5.18 |
| b) Diluted (Not annualised) | 1.76 | 0.88 | 5.18 |
| 18. NPA Ratios | | | |
| i) Gross NPA | 737.02 | 496.11 | 383.38 |
| ii) % of Gross NPA | 0.77% | 0.84% | 0.45% |
| iii) Net NPA | 606.37 | 408.47 | 292.39 |
| iv) % of Net NPA | 0.63% | 0.69% | 0.35% |
| v) Return on Assets (Not annualised) | 1.53% | 1.02% | 5.49% |