



APTUS VALUE HOUSING FINANCE INDIA LIMITED

No. 8B, Doshi Towers, 8th Floor, No: 205,

Poonamallee High Road, Kilpauk, Chennai, Tamil Nadu, 600010

FY 22 Results

- ❖ AUM of Rs. 5,180 crores; growth of 27% Y-o-Y
- ❖ PAT at Rs. 370 crores; growth of 39% Y-o-Y
- ❖ ROA at 8% - increase by 63 bps Y-o-Y
- ❖ Gross NPA at 1.19% (increase by 49 bps, NPA computed based on RBI circular dated 12 Nov 2021)
- ❖ Net NPA at 0.88%
- ❖ Sufficient on balance sheet liquidity of Rs.846 crores including undrawn sanctions
- ❖ Successful completion of IPO in FY 2021-22
- ❖ Positive ALM and Strong Capital Base

Chennai: May 5th, 2022: Aptus Value Housing Finance India Ltd, a leading Housing Finance Company in South India has declared its financial results for the quarter and year ended on 31st March 2022.

Key Performance Metrics for FY22

Particulars (Rs. Cr)	FY22	FY21	Y-o-Y
Disbursements	1,641	1,298	26%
AUM	5,180	4,067	27%
PAT	370	267	39%
Gross NPA (%)	1.19(*)	0.70	Increase by 49 bps
ROA (%)	8.00	7.37	Increase by 63 bps

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

Performance Highlights

- Return on Assets (ROA) is at 8.00%
- Return on Equity (ROE) is at 14.45%
- Net worth of over Rs.2,900 crores
- Diversified borrowings - from NHB, DFIs like IFC, large financial institutions and banks
- Network of 208 branches as on 31 March 2022

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

“During FY 22, we disbursed Rs. 1,641 crores registering a growth of 26% year on year. We have built a strong branch network of 208 branches to deliver quality service to our customers. The Company is well capitalised with a net worth of over Rs. 2,900 crores. As on March 31, 2022, we have maintained a sufficient on balance sheet liquidity of Rs. 846 crores including undrawn sanctions in the form of cash and cash equivalents.

We continued to grow consistently and delivered an AUM growth of 27% Year on Year. PAT has grown at 39% and our ROA was at 8.00% which is one of the best in the Industry. Gross NPA was at 1.19% as on 31 March 2022.

Our rating was upgraded to AA- from A+ by ICRA during the year.

About Aptus Value Housing Finance India Limited: (aptusindia.com; BSE: 543335; NSE: APTUS)

Aptus Value Housing Finance India Limited is one of the largest housing finance companies in south India in terms of AUM. 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. The company has a network of 208 branches catering to over 83,000 active live accounts in Tamil Nadu (including the Union Territory of Puducherry), Andhra Pradesh, Karnataka, and Telangana.

For more information contact:

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