



APTUS VALUE HOUSING FINANCE INDIA LIMITED

No. 8B, Doshi Towers, 8th Floor,
No: 205, Poonamallee High Road, Kilpauk, Chennai, Tamil Nadu, 600010

Q1 FY 23 Results

- ❖ AUM at Rs. 5,519 crores (up 30% Y-o-Y)
- ❖ Disbursements stood at Rs.525 crores (up 113% Y-o-Y)
- ❖ NIM at 14.28% (up 1.81% Y-o-Y)
- ❖ PAT at Rs. 119 crores(up 62% Y-o-Y)
- ❖ Gross NPA at 1.75%/Net NPA at 1.32% (NPA computed based on RBI circular dated 12 Nov 2021)

Chennai: August 5th, 2022: Aptus Value Housing Finance India Ltd, a leading Housing Finance Company in South India has declared its financial results for the quarter ended June 30, 2022.

Key Performance Metrics for Q1 FY 23

| Particulars (Rs. Cr) | Q1FY23 | Q1FY22 | Y-o-Y |
|----------------------|-----------|--------|---------------------|
| Disbursements | 525 | 247 | 113% |
| AUM | 5,519 | 4,254 | 30% |
| PAT | 119 | 74 | 62% |
| Gross NPA (%) | 1.75% (*) | 1.05% | Increase by 70 bps |
| ROA (%) | 8.88% | 7.30% | Increase by 158 bps |

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

Performance Highlights

- Return on Assets (ROA) is at 8.88%
- Return on Equity (ROE) is at 15.89%
- Networth of over Rs.3,000 crores
- Diversified borrowings - from NHB, DFIs like IFC, large financial institutions and banks
- Network of 211 branches as on June 30, 2022

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

“During Q1FY23, we disbursed Rs. 525 crores registering a growth of 113% year on year. We have built a strong branch network of 211 branches to deliver quality service to our

customers. The Company is well capitalised with a net worth of over Rs. 3000 crores. As on June 30, 2022, we have maintained a sufficient on balance sheet liquidity of over Rs. 1300 crores including undrawn sanctions in the form of cash and cash equivalents. With strong capital base and prudent borrowing practices, we have positive ALM across tenors.

The business in this quarter 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 6.48% though GNPA's have risen marginally. Gross NPA was at 1.75% as on June 30, 2022.

We continued to grow consistently and delivered an AUM growth of 30% Year on Year. PAT has grown at 62% and our ROA and ROE is one of the best in the Industry.

Our rating was upgraded to AA- from A+ by CARE during the quarter. ICRA has maintained our rating at AA- .

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 211 branches catering to over 89,000 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:

Mr. Balaji P
Executive Director & CFO
Aptus Value Housing Finance India Limited
Tel: +91 44 45650000
E-mail: balaji.p@aptusindia.com

Mr. Sanin Panicker
Company Secretary
Aptus Value Housing Finance India Limited
Tel: +91 44 45650000
E-mail: sanin.p@aptusindia.com

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.