



APTUS™

Aptus Value Housing Finance India Limited

CIN: U65922TN2009PLC073881

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Statement of Consolidated financial results for the half year and year ended March 31, 2021

(Rs. in lakhs)

Particulars	Consolidated			
	Half year ended March 31, 2021	Half year ended March 31, 2020	Year ended March 31, 2021	Year ended March 31, 2020
1. Total Income from operations	35,232.81	28,626.17	65,524.15	52,312.82
2. Net Profit for the period (before Tax)	18,773.88	14,147.29	34,509.15	24,728.99
3. Net Profit for the period (after Tax)	14,451.86	12,967.15	26,694.49	21,101.27
4. Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	14,437.93	12,961.46	26,683.24	21,089.78
5. Paid-up equity share capital (Equity share, par value Rs. 10 per share)	9,493.33	9,451.33	9,493.33	9,451.33
6. Reserve (excluding Revaluation Reserves)	188,451.82	161,449.71	188,451.82	161,449.71
7. Net worth	197,945.15	170,901.04	197,945.15	170,901.04
8. Paid up Debt Capital / Outstanding Debt	251,506.49	202,164.53	251,506.49	202,164.53
9. Debt Equity Ratio	1.27	1.18	1.27	1.18
10. Earnings per share (Equity shares of par value Rs. 2 each) (refer note 4 and 5):				
(a) Basic	2.97	2.76	5.56	4.77
(b) Diluted	2.96	2.75	5.55	4.74
11. Debt Service Coverage Ratio (refer note 6) *	1.39	1.34	1.39	1.38
12. Interest Service Coverage Ratio (refer note 6) #	2.77	2.50	2.67	2.34

Notes:

- The above consolidated financial results of Aptus Value Housing Finance India Limited ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on June 24, 2021.
- The consolidated financial results have been prepared in accordance with the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 read with The Companies (Indian Accounting Standards) Rules, 2015 ('IndAS'), as amended from time to time, and other accounting principles generally accepted in India.
- Subsequent to March 31, 2021, the Board of Directors of the Company and its shareholders have approved a resolution towards raising of fresh equity capital and subsequent listing of equity shares through an Initial Public Offer ('IPO') and accordingly the Company has initiated the IPO process and has filed the Draft Red Herring Prospectus ('DRHP') with the Securities Exchange Board of India ('SEBI') on May 14, 2021.
- The Board of Directors of the Company in its meeting held on May 05, 2021 and shareholders in the Extraordinary General Meeting held on May 06, 2021 approved the sub-division of shares from Rs. 10 per share to Rs. 2 per share. The number of shares used for the calculation of earnings per share, and the earnings per share (including that in the comparative year / period), have been adjusted for pursuant to Paragraph 64 of Ind AS 33 - "Earnings Per Share", prescribed under Section 133 of the Companies Act, 2013.
- EPS is not annualised for the half years ended March 31, 2021 and March 31, 2020.
- * Debt Service Coverage Ratio = [(PBT + Interest Expended + Principal collected from customers) / (Interest Expended + Principal repayment of borrowings)]
Interest Service Coverage Ratio = [(PBT + Interest Expended) / (Interest Expended)]

Statement of Standalone financial results for the half year and year ended March 31, 2021

(Rs. in lakhs)

Particulars	Standalone			
	Half year ended March 31, 2021 (Refer Note 3)	Half year ended March 31, 2020 (Refer Note 3)	Year ended March 31, 2021 Audited	Year ended March 31, 2020 Audited
1. Total Income from operations	29,479.37	24,581.60	55,154.23	45,504.36
2. Net Profit for the period (before Tax)	15,206.53	11,721.25	27,884.41	20,745.89
3. Net Profit for the period (after Tax)	11,826.68	11,158.57	21,785.48	18,141.85
4. Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	11,812.75	11,152.88	21,774.23	18,130.36
5. Paid-up equity share capital (Equity shares of par value Rs. 10 each)	9,493.33	9,451.33	9,493.33	9,451.33
6. Reserve (excluding Revaluation Reserves)	179,616.28	157,523.18	179,616.28	157,523.18
7. Net worth	189,109.61	166,974.51	189,109.61	166,974.51
8. Paid up Debt Capital / Outstanding Debt	217,445.94	182,982.96	217,445.94	182,982.96
9. Debt Equity Ratio	1.15	1.10	1.15	1.10
10. Earnings per share (Equity shares of par value Rs. 2 each) (refer note 4 and 5):				
(a) Basic	2.43	2.38	4.54	4.10
(b) Diluted	2.43	2.37	4.53	4.08
11. Debt Service Coverage Ratio (refer Note 10) *	1.39	1.30	1.39	1.35
12. Interest Service Coverage Ratio (refer Note 10) #	2.65	2.37	2.53	2.22

Notes:

- The above standalone financial results of Aptus Value Housing Finance India Limited ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on June 24, 2021. The audit of the standalone financial results has been carried out by the Statutory auditors of the Company.
- The standalone financial results have been prepared in accordance with the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 read with The Companies (Indian Accounting Standards) Rules, 2015 ('IndAS'), as amended from time to time, and other accounting principles generally accepted in India.
- The figures for the half year ended March 31, 2021 and March 31, 2020 are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures up to the half year ended September 30, 2020 and September 30, 2019 respectively. The published year to date figures up to the half year ended September 30, 2020 and September 30, 2019 were subjected to limited review by the auditors.
- The Board of Directors of the Company in its meeting held on May 05, 2021 and shareholders in the Extraordinary General Meeting held on May 06, 2021 approved the sub-division of shares from Rs. 10 per share to Rs. 2 per share. The number of shares used for the calculation of earnings per share, and the earnings per share (including that in the comparative year / period), have been adjusted for pursuant to Paragraph 64 of Ind AS 33 - "Earnings Per Share", prescribed under Section 133 of the Companies Act, 2013.
- EPS is not annualised for the half years ended March 31, 2021 and March 31, 2020.
- During the year ended March 31, 2021, pursuant to Aptus Employees Stock Option Scheme (ESOP) 2015, the Board of Directors allotted 3,45,000 fully paid up equity shares of Rs. 10 each at a premium of Rs. 65 each and 75,000 fully paid up equity shares of Rs. 10 each at a premium of Rs. 120 each to the employees of the Company vide circular resolution dated December 02, 2020.
- The above Standalone Financial Results is an extract of the detailed format of half yearly financial results filed with the Bombay Stock Exchange under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the half yearly Standalone financial results are available on the websites of the Stock Exchange www.bseindia.com and the Company www.aptusindia.com.
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange and can be accessed on the URL www.bseindia.com.
- Amounts for the comparative periods presented have been reclassified / regrouped, wherever necessary.
- * Debt Service Coverage Ratio = [(PBT + Interest Expended + Principal collected from customers) / (Interest Expended + Principal repayment of borrowings)]
Interest Service Coverage Ratio = [(PBT + Interest Expended) / (Interest Expended)]

Place : Chennai
Date : June 24, 2021visit us at www.aptusindia.comOn behalf of the Board of Directors
M. Anandan
Chairman & Managing Director