

Date: October 29, 2021

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Scrip Symbol: APTUS
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Dear Sir/Madam,

Sub: Investor Release on the Financial and Operational Performance of the Company for the quarter and half year ended September 30, 2021

Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please find enclosed herewith the Investor Release on the Financial and Operational performance of the Company for the quarter and half year ended September 30, 2021.

Request to kindly ignore the earlier version filed with the stock exchange.

This Investor Release is also available on the website of the Company at www.aptusindia.com

Please take this information on record.

Thanking You,

Yours Sincerely,

For Aptus Value Housing Finance India Limited

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by SANIN
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Date: 2021.10.29
15:51:04 +05'30'

Sanin Panicker

Company Secretary & Compliance Officer

Membership No: A32834



APTUS VALUE HOUSING FINANCE INDIA LIMITED

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

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

H1 FY 22 Results

- ❖ AUM of Rs. 4,481 crores; growth of 27% Y-o-Y
- ❖ PAT at Rs. 159 crores; growth of 30% Y-o-Y
- ❖ ROA at 7.43% - increase by 13 bps Y-o-Y
- ❖ Gross NPA at 0.81% - increase by 14 bps Y-o-Y
- ❖ Sufficient on balance sheet liquidity of Rs.736 crores
- ❖ Positive ALM and Strong Capital Base

Chennai: October 29th, 2021: Aptus Value Housing Finance India Ltd, a leading Housing Finance company in South India has declared its financial results for the quarter and half year ended on 30th September, 2021.

Key Performance Metrics for H1 FY22

Particulars (Rs. Cr)	H1 FY22	H1 FY21	Y-o-Y
Disbursements	668	489	37%
AUM	4,481	3,531	27%
PAT	159	122	30%
Gross NPA (%)	0.81	0.67	Increase by 14 bps
ROA (%)	7.43	7.30	Increase by 13 bps

Performance Highlights

- Return on Assets (ROA) is at 7.43%
- Return on Equity (ROE) is at 14.09%
- Networth of over Rs.2,700 crores
- Diversified borrowings with 51% from NHB and DFIs like IFC and large financial institutions, 49% from banks
- Network of 198 branches as on 30th September 2021

Commenting on the results, **Mr. M Anandan, Chairman & Managing Director, Aptus Value Housing Finance India Limited**, said, "While business activity was impacted in Q1 FY 22 due to the second wave of Corona, things returned back to normalcy towards the end of Q1 and more so in the Q2 FY 22. This is reflected in our overall performance be it disbursements and collections which are crucial to any Housing Finance Company. In Q2 FY 22, we were almost at pre covid levels both in terms of disbursements and collection efficiencies. During H1 FY22,

we disbursed Rs. 668 crores registering a growth of 37% year on year. We have built a strong branch network of 198 branches to deliver quality service to our customers. The Company is well capitalised with a net worth of over Rs.2700 crores. As on September 30, 2021, we have maintained a sufficient on balance sheet liquidity of Rs. 736 crores 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 30% and our ROA was at 7.43% which is one of the best in the Industry. Gross NPAs were at 0.81% as on 30 Sep 2021.

Further in the month of August 2021, we became a public listed company and the shares are listed on both NSE and BSE.

The Company expects a better Q3 which coincides with the festival season and hopes to grow the business volumes in the quarters ahead.

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 198 branches catering to 72,969 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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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.