

**Ref No: APTUS/21-JUL/2025-26****July 31, 2025**

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 Press Release on the Financial and Operational Performance of the Company for the first quarter ended June 30, 2025.**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Press Release on the Financial and Operational Performance of the Company for the first quarter ended June 30, 2025.

This Investor Press Release is also available on the website of the Company at <https://www.aptusindia.com/press-release>.

Please take this information on record.

Thanking you,

**For Aptus Value Housing Finance India Limited****Sanin Panicker  
Company Secretary & Compliance Officer**

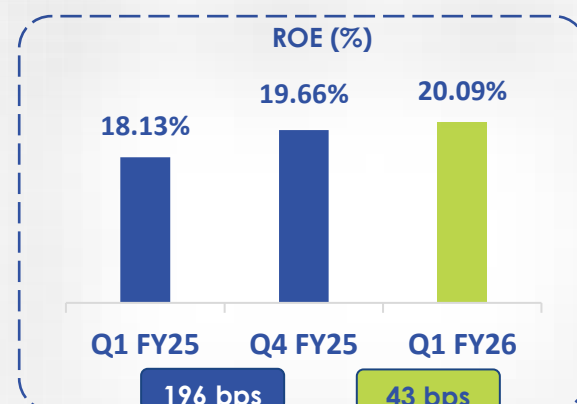
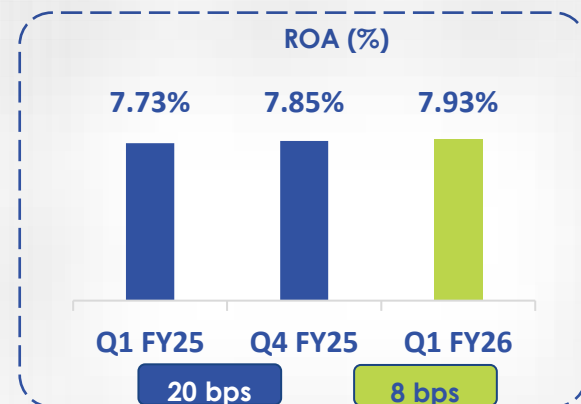
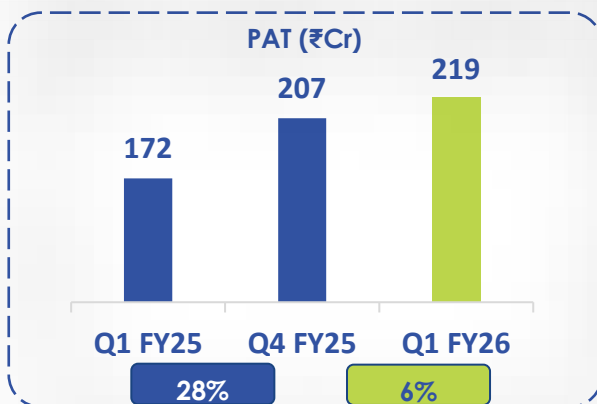
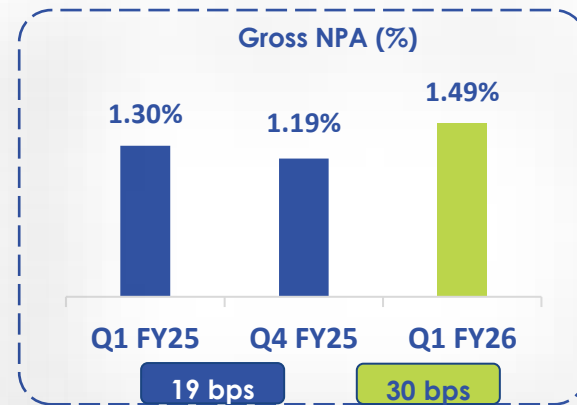
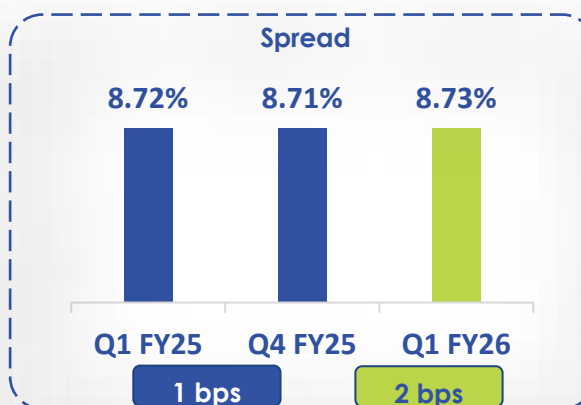
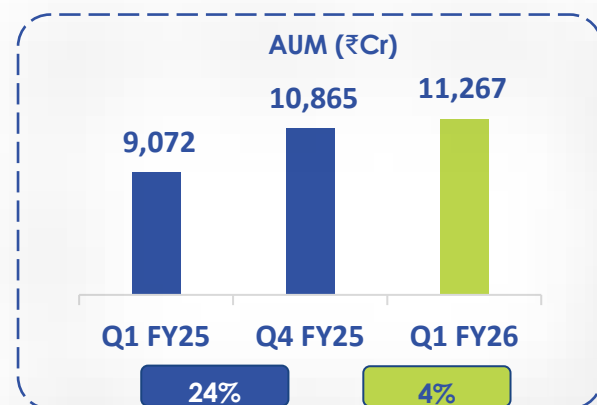


## Aptus Value Housing Finance India Limited

Press Release: 31st July 2025, Chennai

**Chennai: 31<sup>st</sup> July 2025:** Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the quarter ended June 30, 2025.

- AUM growth at 24% YoY to ₹11,267 Cr
- PAT growth at 28% YoY to ₹219 Cr
- RoE >20% – unmatched in the segment
- Long-term credit rating was upgraded to CARE AA; Stable





**Aptus Value Housing Finance India Limited**

Press Release: 31st July 2025, Chennai

**Commenting on the results, Mr. P. Balaji, Managing Director, said,**

"Q1 FY26 was a stable quarter for Aptus, driven by continued focus on consistent growth and profitability. Despite some seasonal headwinds, disbursements rose to ₹775 crores, up 15% YoY, while AUM grew 24% to ₹11,267 Cr. Our customer base grew 20% YoY to 1.65L customers, while our branch presence reached 301.

On the profitability side, our spreads continue to hold up strongly at 8.7%. The Opex continues to remain lower at 2.7%, leading to an operating PAT growth of 31% YoY to ₹296 Cr.

On the asset quality side, we saw slight increase in delinquency, driven by seasonality, leading to 19 bps sequential rise in our GNPA's to 1.49%. The credit cost was sequentially up by 8 bps but remain under our 45–50 bps credit cost guidance.

Net profit for the quarter came in at ₹219 Cr, translating to an RoA/RoE of 7.9%/20.1% respectively—among the best in the industry. Our sustainable RoAs are backed by a well-diversified product mix and a customer base with varied income profiles, ensuring stability across market cycles.

We continued to lead in digital adoption, achieving >90% digital agreements and 94% digital collections. Our strong tech and analytics capabilities enabled safe, scalable operations across regions.

Our long-term credit rating was upgraded to CARE AA; Stable from CARE AA-; Positive, reflecting strong asset quality, healthy profitability, and robust capitalization.

"We have a strong presence in the southern geographies, and we've begun expanding into states like Maharashtra and Odisha — the initial experience has been encouraging, setting the stage for accelerated growth in these markets. With this momentum, we are confident that **Aptus is well-positioned to reach an AUM of ₹25,000 crores by FY28-29.**"



**Aptus Value Housing Finance India Limited**

Press Release: 31st July 2025, Chennai

**About Aptus Value Housing Finance India Limited: ([aptusindia.com](http://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 301 branches catering to over 1,65,000+ customers in Tamil Nadu, Telangana, Andhra Pradesh, Karnataka, Odisha and Maharashtra. The company offers home loans for purchase and self-construction of residential property, home improvement, extension loans, loan against property and business loans to the low and middle-income groups.

**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.

For further information, please contact,

**Mr. Balaji P**  
**Managing Director**  
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**Amit Singh**  
**Vice President – Investor Relations**  
[amit.singh@aptusindia.com](mailto:amit.singh@aptusindia.com)

**APTUS VALUE HOUSING FINANCE INDIA LIMITED**

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