

**Ref No: APTUS/05-FEB/2025-26****February 04, 2026**

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 third quarter ended December 31, 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 third quarter ended December 31, 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

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

## Press Release

**Chennai: February 04, 2026:** Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the quarter and nine months ended December 31, 2025.

### **Performance Highlights**

- AUM as of Dec'25 was at ₹12,330 Cr, growth of 21% Y-o-Y.
- Disbursements in Q3 FY26 were at ₹1,030 Cr, growth of 11%. 9M FY26 disbursements were at ₹2,768 Cr, growth of 9% Y-o-Y.
- Total Income for Q3 FY26 was at ₹569 Cr, growth of 22%. 9M FY26 total Income was at ₹1,652 Cr, growth of 27% Y-o-Y.
- Net Profit\* for Q3 FY26 was at ₹239 Cr, growth of 26%. 9M FY26 Net Profit\* was at ₹685 Cr, growth of 26% Y-o-Y.
- The RoA/RoE for Q3 FY26 was at 7.9%/20.2%. The RoA/RoE for 9M FY26 was at 7.9%/20.0%, amongst the best in the industry.

*\* Excluding additional cost on account of new labour code, past service cost of ₹3.85 Cr (₹2.99 Cr Net of tax).*

### **Key Performance Metrics**

(₹ Cr)						
Particulars	Q3 FY26	Q3 FY25	Y-o-Y	9M FY26	9M FY25	Y-o-Y
AUM	12,330	10,226	21%	12,330	10,226	21%
Disbursements	1,030	930	11%	2,768	2,540	9%
Total Income	569	465	22%	1,652	1,305	27%
Net Profit	239*	191	26%	685*	544	26%
Gross NPA (%)	1.6%	1.3%	28 bps	1.6%	1.3%	28 bps
Net NPA (%)	1.2%	1.0%	22 bps	1.2%	1.0%	22 bps
Opex (%)	2.7%	2.6%	16 bps	2.7%	2.6%	5 bps
RoA (%)	7.9%	7.7%	28 bps	7.9%	7.7%	18 bps
RoE (%)	20.2%	18.8%	147 bps	20.0%	18.5%	150 bps

*\*Excluding additional cost on account of new labour code, past service cost of ₹3.85 Cr (₹2.99 Cr Net of tax)*

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

“Q3 FY26 sustained the sequential momentum, aided by stable business growth and prudent portfolio management. AUM grew 21% YoY to ₹12,330 Cr in Q3 FY26, driven by disbursements growth of 11% to ₹1,030 Cr.

We expanded our network to 335 branches, adding 37 new locations during the calendar year. Going forward, our branch expansion will be focused on new states, deepening presence in select under-penetrated pockets within existing states.

On the asset quality front, Gross NPA and Net NPA remained flat sequentially at 1.56% and 1.18%, respectively. 30+ DPD saw a slight uptick to 6.48%, due to seasonal volatility in collections (including around festive periods).

On the profitability side, the total income grew 27% YoY to ₹1,652 Cr, in 9M FY26. Our spreads for 9M FY26 improved to 8.9%, driven by decline in cost of funds to 8.4%. The Opex ratio remained largely flattish in 9M FY26 to 2.7%, leading to an operating profit growth of 28% YoY to ₹933 Cr. The credit cost for the 9M FY26 remained at 50 bps, within our guided range.

The net profit\* for the quarter came in at ₹239 Cr, growth of 26% YoY. The RoA/RoE for the quarter came in at 7.9%/20.2% respectively. The net profit\* for the 9M FY26 came in at ₹685 Cr, growth of 26% YoY, translating to an RoA/RoE of 7.9%/20.0% respectively, among the best in the industry. This performance is underpinned by a well-diversified product portfolio and a broad customer base across income segments, which together provide balance and resilience across market cycles.

Technology and data-led decisioning remain key enablers of our growth and risk discipline, helping us scale reliably across geographies. We continue to stay ahead on digitisation, with over 92% of agreements executed digitally and more than 94% of collections routed through digital channels. Increased adoption of account aggregator data and credit bureau insights is sharpening our underwriting, improving portfolio quality, and supporting growth in higher-ticket, stronger customer cohorts.

Over the past couple of quarters, we have been indicating our intent to move towards a higher-ticket segment to build a higher-quality customer base. In line with this, we discontinued sanctions below ₹7 lakh, which has led to some moderation in disbursements this year. Despite this, we expect to close the current year at 20-21% AUM growth. Looking ahead, we expect to deliver sustainable AUM growth of 22–24%, driven by new branch additions, channel augmentation, higher ATS, calibrated lending rate on incremental home loans without compromising on NIMs & improved productivity”

**About Aptus Value Housing Finance India Limited: ([aptusindia.com](https://www.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 335 branches catering to over 1.79 lakh 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.

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**For more information contact:**

**Investor Relations,**

**Aptus Value Housing Finance India Limited**

E-mail: [investorrelations@aptusindia.com](mailto:investorrelations@aptusindia.com)

**DISCLAIMER:**

Certain statements that are made in the Press 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.