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Aptus Value Housing Finance Reports 28% Profit Growth in Q1 FY26

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– Categories: Finance



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Aptus Value Housing Finance India Ltd has reported a strong financial performance for the first quarter of the fiscal year 2026, with consolidated net profit rising by approximately 28 percent year-on-year to ₹219 crore. The company had reported a net profit of ₹171 crore in the same quarter last year.

Total income increased to ₹530.1 crore in Q1 FY26, reflecting a 31 percent growth from ₹404.6 crore a year ago. On a sequential basis, income rose 35.5 percent over the previous quarter. Operating expenses also climbed, recording a 30.5 percent year-on-year rise and a 40.4 percent increase quarter-on-quarter.

The company's assets under management (AUM) stood at ₹11,267 crore as of June 30, marking a 24 percent year-on-year increase and a 4 percent growth compared to the previous quarter. Disbursements during the quarter amounted to ₹775 crore, reflecting a 15 percent growth from the same period last year. The growth was driven by expanding reach in semi-urban and rural markets.

Aptus reported a return on equity (ROE) of 20.1 percent and a return on assets (ROA) of 7.93 percent. The firm maintained a healthy net interest spread of 8.73 percent and an operating expense ratio of 2.7 percent, indicating cost efficiency and stable margins.

Asset quality remained stable, with gross non-performing assets (NPAs) at 1.49 percent, showing a slight seasonal uptick. Credit cost was contained at around 0.4 percent of average AUM, within the company's expected range.

The lender also made significant progress in digital operations, with over 90 percent of loan agreements and 94 percent of collections conducted digitally. Its customer base expanded 20 percent year-on-year to 165,000, and the company increased its branch network to 301 locations.

Aptus Value Housing Finance recently received an upgrade in its long-term credit rating from CARE AA minus with a positive outlook to CARE AA with a stable outlook, highlighting improved asset quality, strong profitability, and robust capitalization.

Managing Director P. Balaji stated that the company's performance was driven by strong spreads and low operating costs. He also shared plans for expansion into new markets such as Maharashtra and Odisha, with an aim to reach an AUM of ₹25,000 crore by FY29.

The company continues to strengthen its presence in the affordable housing finance segment, with a focus on disciplined growth and operational efficiency.