Aadhar Housing Finance Ltd
GHAR BANEGA, TOH DESH BANEGA.
Corporate Office : Office No. 501 & 503,
5th Floor, Lightbridge, Saki Vihar Road,
Andheri (East), Mumbai – 400072
Tel.: 022 71189900

Date: 5th November, 2026

To, **BSE Limited** Listing Dept. / Dept. of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001. **Security Code: 544176** **Security ID : AADHARHFC**	To, **National Stock Exchange of India Limited** Listing Dept., Exchange Plaza, 5th Floor, Plot No. C/1, G. Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 **Symbol: AADHARHFC**

Sub.: Intimation under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") - Outcome of Board Meeting.

Dear Sir/ Madam,

As per Regulation 30, 33, Regulation 51 read with schedule III, Regulation 52, Regulation 54 and other applicable provisions of SEBI LODR Regulations, the Board of Directors at its Meeting held on November 05, 2026, has inter alia considered and approved the following:

1. Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended September 30, 2026.

Accordingly, please find enclosed herein:

- The Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended September 30, 2026, along with the Limited Review Report submitted by Joint Statutory Auditors of the Company;
- Disclosure of Statement indicating utilisation of issue proceeds as per Regulation 52(7) and Statement indicating deviation/ variation in the use of issue proceeds of listed Non-convertible Securities as per Regulation 52(7A) of the SEBI LODR Regulations;
- Security cover disclosure as per Regulation 54 (3) of the SEBI LODR Regulations;

Please note that the Board Meeting commenced at 2:00 p.m. and concluded at 4:00 pm.

The above information will also be made available on the website of the Company and can be accessed at https://aadharhousing.com/investor-relations/disclosures-under-regulation-62-of-the-sebi-lodr-regulation-2015-pdffinancial-results.

Kindly take the same in your record.

Thanking you.

For Aadhar Housing Finance Limited

HARSHADA SHASHANK PATHAK
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Aadhar Housing Finance Ltd. Mumbai

Harshada Pathak
Company Secretary and Compliance Officer
ACS: 19534

Encl.: As above

CC:- Debenture Trustees-
1. Beacon Trusteeship Limited
2. IDBI Trusteeship Services Limited

S. R. Batliboi & Associates LLP
Chartered Accountants
12th Floor, The Ruby
29, Senapati Bapat Marg
Dadar (West), Mumbai – 400 028

N. M. Raiji & Co.
Chartered Accountants
6th Floor, Universal Insurance
Building, Sir P. M. Road,
Fort, Mumbai – 400001

Independent Auditors' Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of Aadhar Housing Finance Limited pursuant to the Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to
The Board of Directors
Aadhar Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of Aadhar Housing Finance Limited (the "Company") for the quarter ended September 30, 2026 and year to date from April 1, 2026 to September 30, 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, "Interim Financial Reporting" ("Ind AS 34") prescribed under section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. The Statement has been approved by the Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Ind AS 34 specified under section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. The comparative standalone financial results and other financial information of the Company for the immediately preceding quarter ended June 30, 2026, corresponding quarter and period ended September 30, 2025 and for the year ended March 31, 2026, included in these standalone financial results, were reviewed / audited by one of the joint auditors i.e. S.R. Batliboi & Associates LLP jointly with the predecessor auditor i.e. Kirtane & Pandit LLP, who expressed an unmodified conclusion / unmodified opinion on those financial results / information on July 31, 2026, November 6, 2025 and May 5, 2026 respectively.

For S. R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm Registration No:101049W/E300004

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per Amit Lahoti
Partner
Membership No.: 132990

UDIN: 26132990DICRJP8397

Mumbai
November 5, 2026

For N. M. Raiji & Co.
Chartered Accountants
ICAI Firm Registration No: 108296W

VINAY DATTATRAY BALSE
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Date: 2026.11.05 16:16:44 +05'30'

Vinay D. Balse
Partner
Membership No.: 039434

UDIN: 26039434XTUZCQ8261

Mumbai
November 5, 2026

AADHAR HOUSING FINANCE LIMITED

Regd. Office: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road, S.R Nagar, Bengaluru - 560 027, Karnataka.

CIN: L66010KA1990PLC011409 | **Email**: complianceofficer@aadharhousing.com | **Contact No.**: 1800 3004 2020 | **Website**: www.aadharhousing.com

Statement of standalone financial results for the quarter and half year ended September 30, 2026

(₹ in lakhs)

Particulars	For the quarter ended September 30, 2026	For the quarter ended June 30, 2026	For the quarter ended September 30, 2025	For the half year ended September 30, 2026	For the half year ended September 30, 2025	For the year ended March 31, 2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Income						
Revenue from operations						
a) Interest income	92,522	88,664	79,937	1,81,186	1,55,947	3,24,390
b) Fees and commission income	5,202	5,040	4,958	10,242	10,036	21,075
c) Net gain on fair value changes	508	579	403	1,087	876	1,597
d) Net gain on derecognition of financial instruments under amortised cost category	6,538	4,994	4,408	11,532	7,658	20,167
Total revenue from operations	**1,04,770**	**99,277**	**89,706**	**2,04,047**	**1,74,517**	**3,67,229**
Other income	6	431	213	437	530	1,425
Total income	**1,04,776**	**99,708**	**89,919**	**2,04,484**	**1,75,047**	**3,68,654**
2 Expenses						
Finance costs	38,907	37,639	34,162	76,546	67,356	1,36,439
Impairment on financial instruments	2,424	3,167	1,316	5,591	3,988	6,758
Employee benefits expense	15,681	14,973	12,228	30,654	23,920	49,977
Depreciation and amortisation	974	911	725	1,885	1,437	3,202
Other expenses	7,088	6,661	7,223	13,749	13,552	30,112
Total expenses	**65,074**	**63,351**	**55,654**	**1,28,425**	**1,10,253**	**2,26,488**
3 Profit before tax and exceptional item (1-2)	**39,702**	**36,357**	**34,265**	**76,059**	**64,794**	**1,42,166**
4 Exceptional item (refer note 11)	-	-	-	-	-	**1,592**
5 Profit before tax (3-4)	**39,702**	**36,357**	**34,265**	**76,059**	**64,794**	**1,40,574**
6 Tax expense						
Current tax	8,559	7,839	7,463	16,398	14,112	30,807
Deferred tax charge / (credit)	314	287	167	601	317	218
	8,873	**8,126**	**7,630**	**16,999**	**14,429**	**31,025**
7 Profit after tax (5-6)	**30,829**	**28,231**	**26,635**	**59,060**	**50,365**	**1,09,549**
8 Other comprehensive income						
(A) Items that will not be reclassified to profit or loss						
i Remeasurements of the defined employee benefit plans	-	-	-	-	-	639
ii Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	(161)
Subtotal (A)	-	-	-	-	-	**478**
(B) Items that will be reclassified to profit or loss						
i The effective portion of gains and loss on hedging instruments in a cash flow hedge	1,711	(229)	(153)	1,482	(532)	(16)
ii Income tax relating to items that will be reclassified to profit or loss	(431)	58	39	(373)	134	4
Subtotal (B)	**1,280**	**(171)**	**(114)**	**1,109**	**(398)**	**(12)**
Total other comprehensive income / (loss) (A + B)	**1,280**	**(171)**	**(114)**	**1,109**	**(398)**	**466**
9 Total comprehensive income (7+8)	**32,109**	**28,060**	**26,521**	**60,169**	**49,967**	**1,10,015**
10 Paid-up Equity Share Capital (Face value Rs. 10 per equity share)	43,839	43,734	43,309	43,839	43,309	43,570
11 Earnings per equity share (EPS)						
Basic earning per share (Rs.) *	7.04	6.47	6.16	13.52	11.66	25.31
Diluted earning per share (Rs.) *	6.93	6.36	6.02	13.29	11.40	24.76

*(EPS is not annualized for the quarter ended September 30, 2026, June 30, 2026 and September 30, 2025 and half year ended September 30, 2026 and September 30, 2025)

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

N. M. RAIJI & CO. MUMBAI CHARTERED ACCOUNTANTS

Aadhar Housing Finance Ltd. MUMBAI

Notes:

1. The above standalone financial results have been prepared in accordance with applicable accounting standards prescribed under section 133 of Companies Act, 2013 read with (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The above standalone financial results for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 05, 2026.

3. During the quarter ended September 30, 2026, the Company has allotted 10,56,040 equity shares of Rs 10 each pursuant to the exercise of employee stock options plan.

4. The Company has granted stock options under Employee Stock Options Plan 2025. Employee benefits expense includes charge of Rs. 1,421 lakhs for the quarter ended September 30, 2026 and Rs. 2,820 lakhs for the half year ended September 30, 2026 (Rs. 1,346 lakhs for the quarter and year ended March 31, 2026) for options granted under Employee Stock Options Plan 2025.

5. The Company operates only in one Operating Segment i.e. Housing Finance business - Financial Services and all other activities are incidental to the main business activity, hence have only one reportable segment as per Indian Accounting Standard 108 "Operating Segments".

6. During the quarter ended September 30, 2026, the Company has issued commercial papers which were listed on the BSE pursuant to SEBI Master Circular No SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated 22 May 2024. In connection thereto, refer below disclosures in compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at and for the quarter ended September 30, 2026.

Ratios and Information **(₹ in lakhs)**

Particulars	As at and for the quarter ended September 30, 2026	As at and for the half year ended September 30, 2026
a. Debt Equity Ratio [(Debt securities + Borrowings (other than debt securities) + Deposits + Subordinated liabilities + Accrued Interest - Cash and Cash equivalents - liquid investment in mutual funds) / Shareholder Funds]	2.35	2.35
b. Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable
c. Capital Redemption Reserve and Debenture Redemption Reserve	531	531
d. Net Worth	8,19,502	8,19,502
e. Net profit after tax	30,829	59,060
f. EPS		
- Basic (Rs.)	7.04	13.52
- Diluted (Rs.)	6.93	13.29
g. Total Debts to Total Assets (%)	70.26%	70.26%
h. Net profit Margin (%) (Net profit after tax / Total Income)	29.42%	28.88%
i. Sector specific equivalent ratios, as applicable		
- GNPA (%) [Stage 3 gross loans / Total gross loans]	1.35%	1.35%
- NNPA (%) [(Stage 3 gross loans - Impairment allowance on Stage 3) / (Total gross loans - Impairment allowance on Stage 3)]	0.89%	0.89%
- Provision Coverage Ratio (%) [Impairment allowance on Stage 3 / Stage 3 gross loans]	34.53%	34.53%
- Capital Adequacy Ratio (CRAR) (%)	42.11%	42.11%
- Liquidity Coverage Ratio (LCR) (%) (average of last 90 days)	239.76%	239.76%
j. Material Deviation if any in the use of proceeds of issue of debt securities from the objects stated in the offer document	Nil	Nil
k. Asset Cover Ratio against secured debt securities (No. of Times)	1.10	1.10
Following ratios are not applicable to housing finance company :-		
- Debt service coverage ratio		
- Interest service coverage ratio		
- Current Ratio		
- Long term debt to Working capital		
- Bad debts to Account Receivable Ratio		
- Current Liability Ratio		
- Debtors Turnover		
- Inventory Turnover		
- Operating Margin		

7. Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025
and Reserve Bank of India (Non-Banking Financial Companies — Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025:
a.) Details of transfer through assignment in respect of loans not in default during the half year ended September 30, 2026

Particulars	For the half year ended September 30, 2026
Entity	NBFC (Housing Finance Company)
Count of Loan Accounts Assigned	10,216
Amount of Loan Accounts Assigned (₹ in lakhs)	96,150
Weighted average maturity (in Months)	150
Weighted average holding period (in Months)	16
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security	100%
Rating-wise distribution of rated loans	Unrated

b.) The Company has not transferred or acquired, any stressed / default loans during the half year ended September 30, 2026.

8. Disclosures pursuant to RBI Notification RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 date August 6, 2020 and – RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 (Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses)

(₹ in lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at March 31, 2026 (A)	Of (A), aggregate debt that slipped into NPA during the half year ended September 30, 2026	Of (A) amount written off during the half year ended September 30, 2026	Of (A) amount paid by borrowers during the half year ended September 30, 2026	Exposure to accounts classsified as Standard consequent to implementation of resolution plan - Position as at September 30, 2026
Personal Loans	16,957	645	13	1,099	15,335**
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	**16,957**	**645**	**13**	**1,099**	**15,335****

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

**above includes the loan accounts which were restructured and have been upgraded from NPA to standard assets amounting to Rs 135 lakhs as at September 30, 2026.

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

N. M. RAIJI & CO. MUMBAI CHARTERED ACCOUNTANTS

Aadhar Housing Finance Ltd. MUMBAI

9. In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions. dated November 28, 2025, the Company has not lent any funds during the quarter and half year ended September 30, 2026 for project finance activities. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements Presentation and Disclosures) Directions dated November 28, 2025.

10. The Secured Non-Convertible Debentures of the Company as at September 30, 2026 are secured by way of pari passu first charge by way of (present & future) hypothecation on all the standard book debts / outstanding moneys / receivables except for those book debts and receivables charged / to be charged in favour of National Housing Bank for refinance availed / to be availed from them, and current assets & investments except for those current assets & investments eligible for high quality liquid assets (HQLA). Further, the Company has provided Security on specific immovable property on certain series of NCDs private placement (excluding IPO Series). The Company has maintained adequate asset cover as per the term sheet for the NCD Series issued and listed with BSE.

11. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 ('Labour Codes') - consolidating 29 existing labour laws. The Labour Codes, amongst other things introduced changes, including a uniform definition of wages. The Company has estimated the financial implication of the change in definition of wages based on certain estimates and assumptions including expected revisions to staff emoluments which has resulted an increase in the liability towards gratuity and compensated absences arising out of past service cost by Rs 1,592 lakhs (Net of tax Rs 1,240 lakhs).
Considering the materiality and regulatory-driven, non-recurring nature of this impact, the Company has presented such incremental impact under "Exceptional Items" in the standalone audited financial results for the year ended March 31, 2026 in line with guidance issued by ICAI.
The Company continues to monitor any changes to the Central / State Rules and clarifications from the Government on other aspects of the Labour codes and provide necessary impact based on future developments.

12. Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter and half year ended September 30, 2026. The impact, if any, is not material to the financial results.

For and on behalf of the Board of Directors of Aadhar Housing Finance Limited

Rishi Anand
Managing Director & CEO
DIN 02303503

Place: Mumbai
Date: November 05, 2026

S.R. BATLIBOI & ASSOCIATES LLP ★ CHARTERED ACCOUNTANTS ★ MUMBAI

N. M. RAIJI & CO. ★ CHARTERED ACCOUNTANTS ★ MUMBAI

Aadhar Housing Finance Ltd. MUMBAI

Amit Nandalal Lahoti

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AADHAR HOUSING FINANCE LIMITED

CIN: L66010KA1990PLC011409

Statement of Standalone Assets and Liabilities as on September 30, 2026

(₹ in lakhs)

	Particulars	As at September 30, 2026 (Unaudited)	As at March 31, 2026 (Audited)
	Assets		
1.	**Financial assets**		
a)	Cash and cash equivalents	86,890	71,299
b)	Bank balances other than cash and cash equivalents	53,903	50,005
c)	Derivative financial instruments	9,891	6,994
d)	Receivables	3,326	2,702
e)	Housing and other loans	26,54,323	24,83,959
f)	Investments	63,255	63,109
g)	Other financial assets	44,807	41,653
		29,16,395	**27,19,721**
2.	**Non-financial assets**		
a)	Current tax assets (net)	286	1,106
b)	Property, plant and equipment	3,406	3,469
c)	Right of use assets	10,930	10,127
d)	Intangible assets under development	250	-
e)	Other intangible assets	187	156
f)	Other non-financial assets	5,155	4,411
		20,214	**19,269**
	Total assets	**29,36,609**	**27,38,990**
	Liabilities and equity		
	Liabilities		
1.	**Financial liabilities**		
a)	Trade payables		
	Total outstanding dues to micro enterprises and small enterprises	36	89
	Total outstanding dues of creditors other than micro enterprises and small enterprises	9,093	12,272
b)	Debt securities	3,17,390	3,61,917
c)	Borrowings (other than debt securities)	17,21,617	15,06,423
d)	Deposits	37	46
e)	Subordinated liabilities	5,000	5,992
f)	Other financial liabilities	55,031	89,559
		21,08,204	**19,76,298**
2.	**Non-financial liabilities**		
a)	Provisions	4,825	4,483
b)	Deferred tax liabilities (net)	1,536	563
c)	Other non-financial liabilities	2,536	4,186
		8,897	**9,232**
3.	**Equity**		
a)	Equity share capital	43,839	43,570
b)	Other equity	7,75,669	7,09,890
		8,19,508	**7,53,460**
	Total liabilities and equity	**29,36,609**	**27,38,990**

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

N. M. RAIJI & CO. MUMBAI CHARTERED ACCOUNTANTS

Aadhar Housing Finance Ltd. MUMBAI

AADHAR HOUSING FINANCE LIMITED
CIN L66010KA1990PLC011409
Standalone Statement of Cash flow for the half year year ended September 30, 2026

(₹ in lakhs)

Particulars	For the half year ended September 30, 2026 (Unaudited)	For the half year ended September 30, 2025 (Unaudited)
A. Cash flows from operating activities		
Profit before tax	76,059	64,794
Adjustments for:		
Depreciation and amortisation expense	1,885	1,437
(Profit) / Loss on sale of fixed assets	(1)	39
Interest income on loans and investments	(1,81,186)	(1,55,947)
Interest expenses	76,546	67,356
Impairment on financial instruments	5,591	3,988
Profit on sale of investment in mutual fund and other investments	(1,087)	(947)
Provision for Employee share based payments	3,114	458
Operating profit / (loss) before working capital changes	**(19,079)**	**(18,822)**
Adjustments for:		
Decrease in trade payables, other financial and non-financial liabilities and provisions	(43,914)	(3,053)
(Increase)/ Decrease in trade receivables	(624)	71
Increase in other financial and non-financial assets	(3,766)	(2,185)
Cash used in operations during the period	**(67,383)**	**(23,989)**
Tax paid (Net of refund)	(15,579)	(14,161)
Net cash used in operations before movement in housing and other loans	**(82,962)**	**(38,150)**
Housing and other property loans disbursed	(4,61,305)	(4,08,900)
Proceeds from assignment and co-lending of portfolio	96,150	71,150
Housing and other property loans repayments received	1,93,762	1,57,713
Interest received on loans	1,71,023	1,48,681
Interest paid on borrowings and debt	(72,346)	(56,606)
Net cash used in operating activities [A]	**(1,55,678)**	**(1,26,112)**
B. Cash flows from investing activities		
Proceeds received on sale / redemption of investments	3,59,788	2,80,208
Payment towards purchase of investments	(3,58,700)	(2,76,800)
Investment in fixed deposits (net of maturities)	(3,284)	(15,827)
Payment towards purchase of property, plant and equipment, other intangible assets and intangible assets under development	(976)	(822)
Proceeds received on sale of property, plant and equipment and other intangible assets	9	-
Interest received on investments	4,841	4,789
Net cash flows generated from / (used in) investing activities [B]	**1,678**	**(8,452)**
C. Cash flows from financing activities		
Proceeds from issue of equity shares	2,765	1,832
Share issue expenses / expenses towards offer for sale of shares (net off recoveries from selling shareholder)	-	(49)
Proceeds from loans from banks/institutions	2,44,245	2,25,887
Proceeds from loans from National Housing Bank	74,600	30,000
Proceeds from Commercial Papers	20,109	37,893
Proceeds from Non-convertible debentures	60,000	40,000
Repayment of loans to banks/institutions	(75,301)	(1,79,043)
Repayment of loans to National Housing Bank	(29,600)	(26,742)
Repayment of Commercial Papers	(30,000)	-
Repayment of Non-convertible debentures	(95,775)	(3,250)
Repayment of deposits	(10)	(10)
Payment of lease liabilities	(954)	(592)
Payment of interest on lease liabilities	(488)	(316)
Net cash flows generated from financing activities [C]	**1,69,591**	**1,25,610**
Net increase / (decrease) in cash and cash equivalents [A+B+C]	**15,591**	**(8,954)**
Cash and cash equivalents at the beginning of the period	**71,299**	**87,682**
Cash and cash equivalents at the end of the period	**86,890**	**78,728**
Components of cash and cash equivalents		
Cash on hand	384	481
Balances with banks in current accounts	58,982	32,109
Balances with banks in deposits accounts with original maturity of less than 3 months	27,524	46,138
	86,890	**78,728**

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

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Independent Auditors' Review Report on the Quarterly and Year to Date Unaudited Consolidated Financial Results of Aadhar Housing Finance Limited pursuant to the Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to
The Board of Directors
Aadhar Housing Finance Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Aadhar Housing Finance Limited (the "Holding Company") and Aadhar Sales and Services Private Limited (the "subsidiary") (the Holding Company and its subsidiary together referred to as the "Group"), for the quarter ended September 30, 2026 and year to date from April 1, 2026 to September 30, 2026 (the "Statement") attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The Holding Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. The Statement has been approved by the Holding Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the Master Circular issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the subsidiary, Aadhar Sales and Services Private Limited.

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review report of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with recognition and measurement principles laid down in the aforesaid Ind AS 34 specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

6. The accompanying Statement includes the unaudited interim financial results and other financial information, in respect of one subsidiary, whose unaudited interim financial results reflect total assets of Rs.917 lakhs as at September 30, 2026 and total revenues of Rs.1,199 lakhs and Rs.2,582 lakhs, total net profit after tax of Rs.2 lakhs and Rs.7 lakhs and total comprehensive income of Rs.2 lakhs and Rs.7 lakhs for the quarter ended September 30, 2026 and for the period from April 1, 2026 to September 30, 2026 respectively, and net cash outflows of Rs.32 lakhs for the period from April 1, 2026 to September 30, 2026, as considered in the Statement which have been reviewed by its independent auditor.

   The independent auditor's report on financial results of the subsidiary has been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures in respect of such subsidiary is based solely on the report of such auditor and procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement in respect of the matters stated in para 6 above is not modified with respect to our reliance on the work done and the report of the other auditor.

7. The comparative consolidated financial results and other financial information of the Group for the immediately preceding quarter ended June 30, 2026, corresponding quarter and period ended September 30, 2025 and for the year ended March 31, 2026, included in these consolidated financial results, were reviewed / audited by one of the joint auditors i.e. S.R. Batliboi & Associates LLP jointly with the predecessor auditor i.e. Kirtane & Pandit LLP, who expressed an unmodified conclusion / unmodified opinion on those financial results / information on July 31, 2026, November 6, 2025 and May 5, 2026 respectively.

For S. R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm Registration No:101049W/E300004

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Date: 2026.11.05 16:12:39 +05'30'

per Amit Lahoti
Partner
Membership No.: 132990

UDIN: 26132990OBHZNX2305

Mumbai
November 5, 2026

For N. M. Raiji & Co.
Chartered Accountants
ICAI Firm Registration No: 108296W

VINAY DATTATRAY BALSE
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Date: 2026.11.05 16:17:36 +05'30'

Vinay D. Balse
Partner
Membership No.: 039434

UDIN: 26039434FZSISY4072

Mumbai
November 5, 2026

AADHAR HOUSING FINANCE LIMITED

Regd. Office: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road, S.R Nagar, Bengaluru - 560 027, Karnataka.

CIN: L66010KA1990PLC011409 | **Email**: complianceofficer@aadharhousing.com | **Contact No.**: 1800 3004 2020 | **Website**: www.aadharhousing.com

Statement of consolidated financial results for the quarter and half year ended September 30, 2026

(₹ in lakhs)

Particulars	For the quarter ended September 30, 2026	For the quarter ended June 30, 2026	For the quarter ended September 30, 2025	For the half year ended September 30, 2026	For the half year ended September 30, 2025	For the year ended March 31, 2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Income						
Revenue from operations						
a) Interest income	92,522	88,664	79,937	1,81,186	1,55,947	3,24,390
b) Fees and commission income	5,202	5,040	4,958	10,242	10,036	21,075
c) Net gain on fair value changes	519	591	410	1,110	890	1,626
d) Net gain on derecognition of financial instruments under amortised cost category	6,538	4,994	4,408	11,532	7,658	20,167
Total revenue from operations	**1,04,781**	**99,289**	**89,713**	**2,04,070**	**1,74,531**	**3,67,258**
Other income	6	430	213	436	529	1,430
Total income	**1,04,787**	**99,719**	**89,926**	**2,04,506**	**1,75,060**	**3,68,688**
2 Expenses						
Finance costs	38,907	37,639	34,162	76,546	67,356	1,36,439
Impairment on financial instruments	2,424	3,167	1,316	5,591	3,988	6,758
Employee benefits expense	16,805	16,319	13,597	33,124	26,434	55,342
Depreciation and amortisation	974	911	725	1,885	1,437	3,202
Other expenses	5,972	5,320	5,852	11,292	11,056	24,764
Total expenses	**65,082**	**63,356**	**55,652**	**1,28,438**	**1,10,271**	**2,26,505**
3 Profit before tax and exceptional item (1-2)	**39,705**	**36,363**	**34,274**	**76,068**	**64,789**	**1,42,183**
4 Exceptional item (refer note 11)	-	-	-	-	-	**1,592**
5 Profit before tax (3-4)	**39,705**	**36,363**	**34,274**	**76,068**	**64,789**	**1,40,591**
6 Tax expense						
Current tax	8,565	7,847	7,465	16,412	14,115	30,817
Deferred tax charge / (credit)	309	280	162	589	299	186
	8,874	**8,127**	**7,627**	**17,001**	**14,414**	**31,003**
7 Profit after tax (5-6)	**30,831**	**28,236**	**26,647**	**59,067**	**50,375**	**1,09,588**
8 Other comprehensive income						
(A) Items that will not be reclassified to profit or loss						
i Remeasurements of the defined employee benefit plans	-	-	-	-	-	849
ii Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	(214)
Subtotal (A)	-	-	-	-	-	**635**
(B) Items that will be reclassified to profit or loss						
i The effective portion of gains and loss on hedging instruments in a cash flow hedge	1,711	(229)	(153)	1,482	(532)	(16)
ii Income tax relating to items that will be reclassified to profit or loss	(431)	58	39	(373)	134	4
Subtotal (B)	**1,280**	**(171)**	**(114)**	**1,109**	**(398)**	**(12)**
Total other comprehensive income / (loss) (A + B)	**1,280**	**(171)**	**(114)**	**1,109**	**(398)**	**623**
9 Total comprehensive income (7+8)	**32,111**	**28,065**	**26,533**	**60,176**	**49,977**	**1,10,211**
10 Paid-up Equity Share Capital (Face value Rs. 10 per equity share)	43,839	43,734	43,309	43,839	43,309	43,570
11 Earnings per equity share (EPS)						
Basic earning per share (Rs.) *	7.04	6.47	6.16	13.52	11.66	25.31
Diluted earning per share (Rs.) *	6.93	6.36	6.03	13.29	11.40	24.77

*(EPS is not annualized for the quarter ended September 30, 2026, June 30, 2026 and September 30, 2025 and half year ended September 30, 2026 and September 30, 2025)

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

N. M. RAIJI & CO. MUMBAI CHARTERED ACCOUNTANTS

Aadhar Housing Finance Ltd. MUMBAI

Notes:

1. The above consolidated financial results of Aadhar Housing Finance Limited ("the Parent Company") and its subsidiary (collectively referred to as "the Group") have been prepared in accordance with applicable accounting standards prescribed under section 133 of Companies Act, 2013 read with (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The above consolidated financial results for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 05, 2026.

3. During the quarter ended September 30, 2026, the Parent Company has allotted 10,56,040 equity shares of Rs 10 each pursuant to the exercise of employee stock options plan.

4. The Parent Company has granted stock options under Employee Stock Options Plan 2025. Employee benefits expense includes charge of Rs. 1,421 lakhs for the quarter ended September 30, 2026 and Rs. 2,820 lakhs for the half year ended September 30, 2026 (Rs. 1,346 lakhs for the quarter and year ended March 31, 2026) for options granted under Employee Stock Options Plan 2025.

5. The Group operates only in one Operating Segment i.e. Housing Finance business - Financial Services and all other activities are incidental to the main business activity, hence have only one reportable segment as per Indian Accounting Standard 108 "Operating Segments".

6. Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025
and Reserve Bank of India (Non-Banking Financial Companies — Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025:
a.) Details of transfer through assignment in respect of loans not in default during the half year ended September 30, 2026

Particulars	For the half year ended September 30, 2026
Entity	NBFC (Housing Finance Company)
Count of Loan Accounts Assigned	10,216
Amount of Loan Accounts Assigned (₹ in lakhs)	96,150
Weighted average maturity (in Months)	150
Weighted average holding period (in Months)	16
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security	100%
Rating-wise distribution of rated loans	Unrated

b.) The Parent Company has not transferred or acquired, any stressed / default loans during the half year ended September 30, 2026.

7. In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions. dated November 28, 2025, the Parent Company has not lent any funds during the quarter and half year ended September 30, 2026 for project finance activities. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements Presentation and Disclosures) Directions dated November 28, 2025.

8. Key standalone financial information of the Parent Company:

(₹ in lakhs)

S. No.	Particulars	For the quarter ended September 30, 2026	For the quarter ended June 30, 2026	For the quarter ended September 30, 2025	For the half year ended September 30, 2026	For the half year ended September 30, 2025	For the year ended March 31, 2026
1	Total Revenue from Operations	1,04,770	99,277	89,706	2,04,047	1,74,517	3,67,229
2	Profit before tax	39,702	36,357	34,265	76,059	64,794	1,40,574
3	Profit after tax	30,829	28,231	26,635	59,060	50,365	1,09,549

9. Disclosures pursuant to RBI Notification RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 date August 6, 2020 and – RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 (Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses)

(₹ in lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at March 31, 2026 (A)	Of (A), aggregate debt that slipped into NPA during the half year ended September 30, 2026	Of (A) amount written off during the half year ended September 30, 2026	Of (A) amount paid by borrowers during the half year ended September 30, 2026	Exposure to accounts classsified as Standard consequent to implementation of resolution plan - Position as at September 30, 2026
Personal Loans	16,957	645	13	1,099	15,335**
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	**16,957**	**645**	**13**	**1,099**	**15,335****

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

**above includes the loan accounts which were restructured and have been upgraded from NPA to standard assets amounting to Rs 135 lakhs as at September 30, 2026.

10. The Secured Non-Convertible Debentures of the Parent Company as at September 30, 2026 are secured by way of pari passu first charge by way of (present & future) hypothecation on all the standard book debts / outstanding moneys / receivables except for those book debts and receivables charged / to be charged in favour of National Housing Bank for refinance availed / to be availed from them, and current assets & investments except for those current assets & investments eligible for high quality liquid assets (HQLA). Further, the Parent Company has provided Security on specific immovable property on certain series of NCDs private placement (excluding IPO Series). The Parent Company has maintained adequate asset cover as per the term sheet for the NCD Series issued and listed with BSE.

11. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 ('Labour Codes') - consolidating 29 existing labour laws. The Labour Codes, amongst other things introduced changes, including a uniform definition of wages. The Group has estimated the financial implication of the change in definition of wages based on certain estimates and assumptions including expected revisions to staff emoluments which has resulted an increase in the liability towards gratuity and compensated absences arising out of past service cost by Rs 1,592 lakhs (Net of tax Rs 1,240 lakhs).
Considering the materiality and regulatory-driven, non-recurring nature of this impact, the Group has presented such incremental impact under "Exceptional Items" in the consolidated audited financial results for the year ended March 31, 2026 in line with guidance issued by ICAI.
The Company continues to monitor any changes to the Central / State Rules and clarifications from the Government on other aspects of the Labour codes and provide necessary impact based on future developments.

12. Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter and half year ended September 30, 2026. The impact, if any, is not material to the financial results.

For and on behalf of the Board of Directors of Aadhar Housing Finance Limited

Rishi Anand
Managing Director & CEO
DIN 02303503

Place: Mumbai
Date: November 05, 2026

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

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N. M. RAIJI & CO. MUMBAI CHARTERED ACCOUNTANTS

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Aadhar Housing Finance Ltd. MUMBAI

AADHAR HOUSING FINANCE LIMITED

CIN: L66010KA1990PLC011409

Statement of Consolidated Assets and Liabilities as on September 30, 2026

(₹ in lakhs)

	Particulars	As at September 30, 2026 (Unaudited)	As at March 31, 2026 (Audited)
	Assets		
1.	**Financial assets**		
a)	Cash and cash equivalents	87,022	71,463
b)	Bank balances other than cash and cash equivalents	53,903	50,005
c)	Derivative financial instruments	9,891	6,994
d)	Receivables	3,326	2,702
e)	Housing and other loans	26,54,323	24,83,959
f)	Investments	63,918	63,746
g)	Other financial assets	44,809	41,654
		29,17,192	**27,20,523**
2.	**Non-financial assets**		
a)	Current tax assets (net)	372	1,177
b)	Property, plant and equipment	3,406	3,469
c)	Right of use assets	10,930	10,127
d)	Intangible assets under development	250	-
e)	Other intangible assets	187	156
f)	Deferred tax assets (net)	33	21
g)	Other non-financial assets	5,155	4,411
		20,333	**19,361**
	Total assets	**29,37,525**	**27,39,884**
	Liabilities and equity		
	Liabilities		
1.	**Financial liabilities**		
a)	Trade payables		
	Total outstanding dues to micro enterprises and small enterprises	39	91
	Total outstanding dues of creditors other than micro enterprises and small enterprises	9,097	12,274
b)	Debt securities	3,17,390	3,61,917
c)	Borrowings (other than debt securities)	17,21,617	15,06,423
d)	Deposits	37	46
e)	Subordinated liabilities	5,000	5,992
f)	Other financial liabilities	55,043	89,581
		21,08,223	**19,76,324**
2.	**Non-financial liabilities**		
a)	Provisions	4,961	4,569
b)	Deferred tax liabilities (net)	1,536	563
c)	Other non-financial liabilities	2,661	4,339
		9,158	**9,471**
3.	**Equity**		
a)	Equity share capital	43,839	43,570
b)	Other equity	7,76,305	7,10,519
		8,20,144	**7,54,089**
	Total liabilities and equity	**29,37,525**	**27,39,884**

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

N. M. RAIJI & CO. MUMBAI CHARTERED ACCOUNTANTS

Aadhar Housing Finance Ltd. MUMBAI

AADHAR HOUSING FINANCE LIMITED

CIN: L66010KA1990PLC011409

Statement of Consolidated Cash flow for the half year ended September 30, 2026

(₹ in lakhs)

Particulars	For the half year ended September 30, 2026 (Unaudited)	For the half year ended September 30, 2025 (Unaudited)
A. Cash flows from operating activities		
Net profit before tax	76,068	64,789
Adjustments for:		
Depreciation and amortisation expense	1,885	1,437
(Profit) / Loss on sale of fixed assets	(1)	39
Interest income on loans and investments	(1,81,186)	(1,55,947)
Interest expenses	76,546	67,356
Impairment on financial instruments	5,591	3,988
Profit on sale of investment in mutual fund and other investments	(1,110)	(961)
Provision for Employee share based payments	3,114	458
Operating profit before working capital changes	**(19,093)**	**(18,841)**
Adjustments for:		
Decrease in trade payables, other financial and non-financial liabilities and provisions	(43,899)	(2,981)
(Increase)/ Decrease in trade receivables	(624)	71
Increase in other financial and non-financial assets	(3,767)	(2,185)
Cash used in operations during the period	**(67,383)**	**(23,936)**
Tax paid (Net of refund)	(15,608)	(14,225)
Net cash used in operations before movement in housing and other loans	**(82,991)**	**(38,161)**
Housing and other property loans disbursed	(4,61,305)	(4,08,900)
Proceeds from assignment and co-lending of portfolio	96,150	71,150
Housing and other property loans repayments received	1,93,762	1,57,713
Interest received on loans	1,71,023	1,48,681
Interest paid on borrowings and debt	(72,346)	(56,606)
Net cash used in operating activities [A]	**(1,55,707)**	**(1,26,123)**
B. Cash flows from investing activities		
Proceeds received on sale / redemption of investments	3,60,668	2,80,998
Payment towards purchase of investments	(3,59,583)	(2,77,571)
Investment in fixed deposits (net of maturities)	(3,284)	(15,827)
Payment towards purchase of property, plant and equipment, other intangible assets and intangible assets under development	(976)	(822)
Proceeds received on sale of fixed assets	9	-
Interest received on investments	4,841	4,789
Net cash flows generated from / (used in) investing activities [B]	**1,675**	**(8,433)**
C. Cash flows from financing activities		
Proceeds from issue of equity shares	2,765	1,832
Share issue expenses / expenses towards offer for sale of shares (net off recoveries from selling shareholder)	-	(49)
Proceeds from loans from banks/institutions	2,44,245	2,25,887
Proceeds from loans from National Housing Bank	74,600	30,000
Proceeds from Commercial Papers	20,109	37,893
Proceeds from Non-convertible debentures	60,000	40,000
Repayment of loans to banks/institutions	(75,301)	(1,79,043)
Repayment of loans to National Housing Bank	(29,600)	(26,742)
Repayment of Commercial Papers	(30,000)	-
Repayment of Non-convertible debentures	(95,775)	(3,250)
Repayment of deposits	(10)	(10)
Payment of lease liabilities	(954)	(592)
Payment of interest on lease liabilities	(488)	(316)
Net cash flows generated from financing activities [C]	**1,69,591**	**1,25,610**
Net (decrease) / increase in cash and cash equivalents [A+B+C]	**15,559**	**(8,946)**
Cash and cash equivalents at the beginning of the period	**71,463**	**87,837**
Cash and cash equivalents at the end of the period	**87,022**	**78,891**
Components of cash and cash equivalents		
Cash on hand	384	481
Balances with banks in current accounts	59,114	32,272
Balances with banks in deposits accounts with original maturity of less than 3 months	27,524	46,138
	87,022	**78,891**

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

N. M. RAIJI & CO. MUMBAI CHARTERED ACCOUNTANTS

Aadhar Housing Finance Ltd. MUMBAI

Aadhar Housing Finance Ltd

GHAR BANEGA, TOH DESH BANEGA.

Corporate Office : Office No. 501 & 503,
5th Floor, Lightbridge, Saki Vihar Road,
Andheri (East), Mumbai – 400072
Tel.: +91 22-7118 9900

Date: 5th November, 2026

To,	To,
BSE Limited Listing Dept. / Dept. of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001. **Security Code: 544176** **Security ID : AADHARHFC**	**National Stock Exchange of India Limited** Listing Dept., Exchange Plaza, 5th Floor, Plot No. C/1, G. Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 **Symbol: AADHARHFC**

Sub.: Intimation under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") - Statement indicating utilization of proceeds of issue of listed NCDs.

Dear Sir/ Madam,

With reference to the Regulation 52(7) and 52(7A) of SEBI LODR Regulation, we hereby confirm that the issue proceeds of listed non-convertible securities raised upto the quarter ended September 30, 2026 have been fully utilized for the purpose(s)/ objects stated in the respective offer documents/ Key Information document, for which the necessary disclosure has already been made to Stock Exchange and there were no deviations/variations.

Further, the details regarding utilization of issue proceeds of listed non-convertible securities issued during the quarter ended September 30, 2026 and Nil statement of deviation or variation, is enclosed herein as Annexure I, in the format as prescribed in the SEBI Master circular dated July 11, 2025 as amended from time to time.

Kindly take the same in your record.

Thanking you.

For Aadhar Housing Finance Limited

Pathak

Aadhar Housing Finance Ltd. Mumbai

Harshada Pathak
Company Secretary and Compliance Officer

Encl.: As above

CC:- Debenture Trustees-

1. Beacon Trusteeship Limited
2. IDBI Trusteeship Services Limited

Aadhar Housing Finance Ltd

GHAR BANEGA, TOH DESH BANEGA.

Corporate Office : Office No. 501 & 503,
5th Floor, Lightbridge, Saki Vihar Road,
Andheri (East), Mumbai – 400072
Tel.: +91 22-7118 9900

Annexure I

A. Statement of utilization of issue proceeds of listed Non-Convertible Debentures issued during the quarter ended September 30, 2026:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (in crore)	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Aadhar Housing Finance Ltd.	INE883F07421	Private placement	Non Convertible Debentures	20th July 2026	Rs. 350 Crores	Rs. 350 Crores	NIL	NIL	NIL

B. Statement of deviation/ variation in use of Issue proceeds for the quarter ended September 30, 2026: Not Applicable

Particulars	Remarks
Name of listed entity	Aadhar Housing Finance Limited
Mode of fund raising	Private placement
Type of instrument	Non-Convertible Debentures
Date of raising funds	20th July 2026
Amount raised	Rs. 350 crores
Report filed for quarter ended	30.09.2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NA	NA	NA	NA	NA	NA	NA

Deviation could mean:
a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

Aadhar Housing Finance Ltd. Mumbai

Aadhar Housing Finance Ltd
GHAR BANEGA, TOH DESH BANEGA.
Corporate Office : Office No. 501 & 503,
5th Floor, Light Bridge, Saki Vihar Road,
Andheri (East), Mumbai - 400072

Security Cover Certificate as per Regulation 54 (3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations. 2015 as at September 30, 2026.

Column A	Column B	Column C [i]	Column D[ii]	Column E[iii]	Column F[iv]	Column G[v]	Column H[vi]	Column I[vii]	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not charge) (For Eg. Bank Balance, DSRA, market value is not applicable)	Market Value for Pari passu charge Assets[v iii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)	Debt not backed by any assets offered as security
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F			
ASSETS															

Aadhar Housing Finance Ltd.
CIN: L66010KA1990PLC011409
Regd. Office: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road,
S.R. Nagar, Bengaluru - 560 027, Karnataka. • Toll Free No: 1800 2684 040
Email: customercare@aadharhousing.com www.aadharhousing.com

Property, Plant and Equipment	Property			Yes	0.4		33.7		34.1			0.8	-		
Capital Work-in-Progress				No			-		-				-		
Right of Use Assets				No			109.3		109.3				-		
Goodwill				No			-		-				-		
Intangible Assets				No			2.5		2.5				-		
Intangible Assets under Development				No			1.9		1.9				-		
Investments			-	No	-	-	632.6		632.6				-		
Loans	Receivables under financing activities		6,104.9	Yes	2,265.7	15,780.1	2,392.5		26,543.2						
Inventories							-		-				-		
Trade							33.3		33.3				-		
Receivables									-				-		
Cash and Cash Equivalents			-	Yes	-	-	1,407.9		1,407.9				-		



Bank Balances other than Cash and Cash Equivalents	Balances with Bank			Yes									-		
Others			-	No	-	-	601.4		601.4				-		
Total			**6,104.9**		**2,266.1**	**15,780.1**	**5,215.0**		**29,366**				**2,266.1**		
LIABILITIES															
Debt securities to which this certificate pertains					2,062.1				2,062.1						
Other debt sharing pari-passu charge with above debt						12,832.3			12,832.3						
Other Debt			4,539.93						4,539.9						
Subordinated debt		*not to be filled*							-						
Borrowings									-						153.90
Bank			-						-						
Debt Securities						1,078.9			1,078.9						
Others						254.8			254.8						
Trade payables							91.3		91.3						
Lease Liabilities							121.0		121.0						

Provisions							48.3		48.3						
Others							8,183.7		8,183.7						
Total			**4,539.9**		**2,062.1**	**14,165.9**	**8,444.2**		**29,366.1**						
Cover on Book Value									0.0						
Cover on Market Value[ix]															
		Exclusive Security Cover Ratio	1.34	**Pari-Passu Security Cover Ratio**	1.10	1.11									

Notes :-

1. The market value of the properties is basis on the valuation done on 30.03.2026
2. Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely principal and interest. Accordingly, these loans are not fair valued and the book value of loans are considered as the value of security for this certificate.
3. Security cover for individual issuance is adequately maintained as per term sheets