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**

Kind Attn.: Listing Corporate Relationship Department

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

Dear Sir/ Madam,

Pursuant to Regulation 30 of SEBI LODR Regulations, please find enclosed herewith a Press Release on the Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended September 30, 2026.

The Press Release may also be accessed on the website of the Company at: https://aadharhousing.com/investor-relations/investor-meet-presentation

The above is for your information, records and dissemination please.

Thanking you.
For Aadhar Housing Finance Limited

HARSHADA SHASHANK PATHAK
Digitally signed by HARSHADA SHASHANK PATHAK
Date: 2026.11.05 16:28:24 +05'30'

Aadhar Housing Finance Ltd. Mumbai

Harshada Pathak
Company Secretary and Compliance Officer
ACS: 19534
Encl.: As above

Aadhar Housing Finance Ltd

GHAR BANEGA, TOH DESH BANEGA.

"Aadhar Housing Finance delivers 22% quarterly growth in loan disbursements"

Q2 & H1 FY27 Financial Results

Mumbai, November 05, 2026: Aadhar Housing Finance Ltd has announced its unaudited financial results for the quarter and half-year ended September 30, 2026. The Company delivered a consistent performance in H1 FY27, with steady AUM growth, strong traction on loan disbursement and stable asset quality.

Key Performance Highlights:

Particulars (₹ Cr)	H1 FY27	H1 FY26	YoY	Q2 FY27	Q2 FY26	YoY
Assets Under Management (AUM)	32,643	27,554	18%	32,643	27,554	18%
Disbursements	4,613[1]	4,089	13%[1]	2,577	2,110	22%
Profit after Tax (PAT)	591	504	17%[2]	308	266	16%[2]
Net worth	8,201	6,894	19%	8,201	6,894	19%
ROA (%)	4.2%	4.2%	- 1 bps	4.2%	4.3%	- 8 bps
ROE (%)	15.0%	15.1%	- 18 bps	15.2%	15.7%	- 41 bps
GNPA on AUM (%)	1.34%	1.42%	- 8 bps	1.34%	1.42%	- 8 bps

Note 1: The Company has transitioned disbursement reporting to cheque realisation with effect from Q1 FY 27. Adjusting for the same, H1 FY27 disbursement growth is 21% and AUM growth is 20% on YOY basis.

Note 2: The Company granted stock options under Employee Stock Options Plan 2025, starting January 2026, at an exercise price of Rs 425/share. This grant entails a charge to P&L of Rs 28.2 Cr (Pre-tax) in H1 and Rs 14.2 Cr (Pre-tax) in Q2 FY27. Adjusted for the same, PAT growth is 22% in H1 FY27 and 20% in Q2 FY27 on a YoY basis.

PERFORMANCE HIGHLIGHTS: Q2 & H1 FY27

- Assets under management (AUM) grew by 18% YoY to Rs 32,643 crore as of September 30th, 2026, from Rs 27,554 crore as of September 30th, 2025.
- Disbursements for the quarter stood at Rs 2,577 crore, reflecting a growth of 22% YoY.
- Total number of loan accounts stood at over 3,48,000 as of September 30, 2026.
- Profit after tax grew by 16% YoY to Rs 308 crore in Q2 FY27, from Rs 266 crore in Q2 FY26. Adjusted for ESOP cost (Refer Note 2), Profit after tax grew by 20% YoY to Rs 319 crore in Q2 FY27.
- Net worth stood at Rs 8,201 crore as of September 30, 2026.

- Return on assets (ROA) and Return on equity (ROE) stood at 4.2% and 15.0%, respectively, for H1 FY27. Adjusted for ESOP cost (Refer Note 2), ROA and ROE stood at 4.3% and 15.5%, respectively.
- Gross NPA stood at 1.34% as of September 30, 2026, an improvement of 8 bps YoY, reflecting stable asset quality.

Commenting on Q2 & H1 FY27 performance, Mr. Rishi Anand, MD & CEO of Aadhar Housing Finance Ltd said:

"During the first half of FY27, Aadhar Housing Finance continued to build on its growth momentum, with a strong focus on disciplined expansion, prudent underwriting and portfolio quality. Disbursement during the quarter grew by a strong 22%, Assets Under Management (AUM) stood at Rs 32,643 crore as of September 30th, 2026, registering a year-on-year growth of 18.5%. Profit after Tax for the quarter (Adjusted for ESOP - Refer Note 2) increased by 20% YoY and for H1 FY27 grew by 22%.

This quarter marked an important milestone, with **India Ratings and ICRA** upgrading our **long-term credit ratings to AA+ (Stable).** All three rating agencies now rate the company at AA+ (Stable) on standalone basis. This reinforces our strong financial profile, capitalisation and enables diversified funding access.

During the quarter, **we expanded our footprint to Jammu**, an important territory for us by adding one branch there, taking our network to 632 branches across 23 states and over 555 districts as of 30th September 2026. This helps strengthening our reach in underserved markets.

While the evolving interest-rate environment and heightened competition warrant continued vigilance, the structural demand for affordable housing finance remains strong. We remain focused on expanding our footprint, improving employee and branch productivity and leveraging AI and technology to further drive operational efficiency, while maintaining asset quality, profitability and sustainable long-term growth."

About:

Aadhar Housing Finance Ltd. (Aadhar), established in 2010, is one of India's leading low-income housing finance companies dedicated on providing affordable housing solutions to EWS (Economically Weaker Section) and LIG (Low Income Group) particularly in semi-urban and rural areas across India. With an average loan size of Rs 11.3 lakhs and AUM of Rs 32,643, Aadhar operates with a network of 632 branches, across 23 states and union territories. It offers an array of mortgage-related products, including loans for buying and constructing residential properties, home improvement and extension, and micro loan against property. Aadhar leverages advanced technology and data analytics for efficient underwriting, collections, and asset quality monitoring. The company secures financing from diverse sources, including term loans, NHB financing, and NCDs. Aadhar's extensive network and focus on EWS/LIG segments makes it a significant player in the low-income housing finance sector in India.

Disclaimer:

Forward-looking statements concerning the Company's future business prospects and business profitability are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, government policies and actions regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of the forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.

For further information, please contact:

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