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: July 31, 2026

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

Sub.: Intimation under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 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 July 31, 2026, has inter alia considered and approved the following:

1. Unaudited Standalone and Consolidated Financial Results for the quarter ended June 30, 2026.

Accordingly, please find enclosed herein:

- The Unaudited Standalone and Consolidated Financial Results for the quarter ended June 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 2:30 p.m. and consideration of financial results for the quarter ended June 30, 2026 was approved at 3:35 pm. The proceedings of the Board meeting are in progress at the time of filing of this disclosure.

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
Digitally signed by HARSHADA SHASHANK PATHAK
Date: 2026.07.31 15:48:58 +05'30'

Aadhar Housing Finance Ltd. Mumbai

Harshada Pathak
Company Secretary and Compliance Officer
ACS: 19534
Encl.: As above
CC:- Debenture Trustees-
1. Catalyst Trusteeship Limited
2. Beacon Trusteeship Limited
3. IDBI Trusteeship Services Limited

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

Kirtane & Pandit LLP
Chartered Accountants
601, 6th Floor, Earth Vintage
Senapati Bapat Marg, Dadar West
Mumbai – 400 028

Independent Auditors' Review Report on the Quarterly 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 June 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.

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

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

per Amit Lahoti
Partner
Membership No.: 132990

UDIN: 26132990CFWPJA6432

Bengaluru
July 31, 2026

For Kirtane & Pandit LLP
Chartered Accountants
ICAI Firm Registration No: 105215W/W100057

KIRTANE & PANDIT LLP FRN 105215W/ W100057 Chartered Accountants

Pinky Nagdev
Partner
Membership No.: 130815

UDIN: 26130815IABTND9299

Mumbai
July 31, 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 ended June 30, 2026

(Rs in lakhs)

Particulars	For the quarter ended June 30, 2026	For the quarter ended March 31, 2026	For the quarter ended June 30, 2025	For the year ended March 31, 2026
	Unaudited	**Audited**	**Unaudited**	**Audited**
1 **Income**				
Revenue from operations				
a) Interest income	88,664	85,145	76,010	3,24,390
b) Fees and commission income	5,040	5,911	5,078	21,075
c) Net gain on fair value changes	579	342	473	1,597
d) Net gain on derecognition of financial instruments under amortised cost category	4,994	7,049	3,250	20,167
Total revenue from operations	**99,277**	**98,447**	**84,811**	**3,67,229**
Other income	431	788	317	1,425
Total income	**99,708**	**99,235**	**85,128**	**3,68,654**
2 **Expenses**				
Finance costs	37,639	34,333	33,194	1,36,439
Impairment on financial instruments	3,167	1,017	2,672	6,758
Employee benefits expense	14,973	14,139	11,692	49,977
Depreciation and amortisation	911	1,060	712	3,202
Other expenses	6,661	8,887	6,329	30,112
Total expenses	**63,351**	**59,436**	**54,599**	**2,26,488**
3 **Profit before tax and exceptional item (1-2)**	**36,357**	**39,799**	**30,529**	**1,42,166**
4 **Exceptional item** (refer note 10)	-	-	-	**1,592**
5 **Profit before tax (3-4)**	**36,357**	**39,799**	**30,529**	**1,40,574**
6 **Tax expense**				
Current tax	7,839	8,852	6,649	30,807
Deferred tax charge / (credit)	287	(118)	150	218
	8,126	**8,734**	**6,799**	**31,025**
7 **Profit after tax (5-6)**	**28,231**	**31,065**	**23,730**	**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	-	79	-	639
ii Income tax relating to items that will not be reclassified to profit or loss	-	(20)	-	(161)
Subtotal (A)	-	**59**	-	**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	(229)	1,146	(379)	(16)
ii Income tax relating to items that will be reclassified to profit or loss	58	(288)	95	4
Subtotal (B)	**(171)**	**858**	**(284)**	**(12)**
Total other comprehensive income / (loss) (A + B)	**(171)**	**917**	**(284)**	**466**
9 **Total comprehensive income**	**28,060**	**31,982**	**23,446**	**1,10,015**
10 Paid-up Equity Share Capital (Face value Rs. 10 per equity share)	43,734	43,570	43,206	43,570
11 Earnings per equity share (EPS)				
Basic earning per share (Rs.) *	6.47	7.15	5.50	25.31
Diluted earning per share (Rs.) *	6.36	7.01	5.37	24.76

*(EPS is not annualized for the quarter ended June 30, 2026, March 31, 2026 and June 30, 2025)

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

KIRTANE & PANDIT LLP ★ Chartered Accountants ★ FRN 105215W/ W100057

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 and Disclosure Requirement) Regulations, 2015, as amended (the "Listing Regulations").

2. The above standalone financial results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on July 31, 2026.

3. During the quarter ended June 30, 2026, the Company has allotted 16,33,407 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. 1,399 lakhs for the quarter ended June 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 June 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 June 30, 2026.

Ratios and Information

Particulars	As at and for the quarter ended June 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]	2.36
b. Outstanding redeemable preference shares (quantity and value)	Not Applicable
c. Capital Redemption Reserve and Debenture Redemption Reserve	531
d. Net Worth	7,84,647
e. Net profit after tax	28,231
f. EPS	
- Basic (Rs.)	6.47
- Diluted (Rs.)	6.36
g. Total Debts to Total Assets (%)	70.67%
h. Net profit Margin (%) (Net profit after tax / Total Income)	28.31%
i. Sector specific equivalent ratios, as applicable	
- GNPA (%) [Stage 3 gross loans / Total gross loans]	1.32%
- NNPA (%) [(Stage 3 gross loans - Impairment allowance on Stage 3) / (Total gross loans - Impairment allowance on Stage 3)]	0.87%
- Provision Coverage Ratio (%) [Impairment allowance on Stage 3 / Stage 3 gross loans]	34.12%
- Capital Adequacy Ratio (CRAR) (%)	43.39%
- Liquidity Coverage Ratio (LCR) (%) (average of last 90 days)	244.96%
j. Material Deviation if any in the use of proceeds of issue of debt securities from the objects stated in the offer document	Nil
k. Asset Cover Ratio against secured debt securities (No. of Times)	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 quarter ended June 30, 2026

Particulars	For the quarter ended June 30, 2026
Entity	NBFC (Housing Finance Company)
Count of Loan Accounts Assigned	4,088
Amount of Loan Accounts Assigned (Rs in lakhs)	39,742
Weighted average maturity (in Months)	151
Weighted average holding period (in Months)	16
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security	100%

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

S.R. Batliboi & Associates LLP Chartered Accountants MUMBAI

Kirtane & Pandit LLP Chartered Accountants FRN 105215W/W100057

Aadhar Housing Finance Ltd. MUMBAI

8. 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 ended June 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.

9. The Secured Non-Convertible Debentures of the Company as at June 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 asset & 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.

10. 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 introduce 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 unaudited financial results for the year ended March 31, 2026 in line with guidance issued by ICAI.
The Company continues to monitor the finalisation of Central/ State Rules and clarifications from the Government on other aspects of the Labour Codes and impact estimates will be re-assessed and finalised based on the final Rules, industry practices, etc.

11. The figures for the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the year ended March 31, 2026 and the published unaudited year-to-date figures up to the end of the third quarter of the previous financial year.

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

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

Rishi Anand
Managing Director & CEO
DIN 02303503

Place: Mumbai
Date: July 31, 2026

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

KIRTANE & PANDIT LLP ★ FRN 105215W/ W100057 ★ Chartered Accountants

Aadhar Housing Finance Ltd. MUMBAI

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

Kirtane & Pandit LLP
Chartered Accountants
601, 6th Floor, Earth Vintage
Senapati Bapat Marg, Dadar West
Mumbai – 400 028

Independent Auditors' Review Report on the Quarterly Unaudited Consolidated Financial Results of Aadhar Housing Finance Limited pursuant to the Regulation 33 and 52 of the SEBI (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 June 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 revenues of Rs.1,383 lakhs, total net profit after tax of Rs.5 lakhs and total comprehensive income of Rs.5 lakhs for the quarter ended June 30, 2026, as considered in the Statement which have been reviewed by its independent auditor.

KIRTANE & PANDIT LLP
FRN 105215W/ W100057
Chartered Accountants

S.R. BATLIBOI & ASSOCIATES LLP
MUMBAI
CHARTERED ACCOUNTANTS

S. R. Batliboi & Associates LLP
Chartered Accountants
12th Floor, The Ruby
29, Senapati Bapat Marg
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Chartered Accountants
601, 6th Floor, Earth Vintage
Senapati Bapat Marg, Dadar West
Mumbai – 400 028

The independent auditor's report on financial results of the subsidiary have 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.

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

per Amit Lahoti
Partner
Membership No.: 132990

UDIN: 26132990DOUKBN2353

Bengaluru
July 31, 2026

For Kirtane & Pandit LLP
Chartered Accountants
ICAI Firm Registration No: 105215W/W100057

Pinky Nagdev
Partner
Membership No.: 130815

UDIN: 26130815XDOBHR8860

Mumbai
July 31, 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 ended June 30, 2026

(Rs in lakhs)

Particulars	For the quarter ended June 30, 2026	For the quarter ended March 31, 2026	For the quarter ended June 30, 2025	For the year ended March 31, 2026
	Unaudited	**Audited**	**Unaudited**	**Audited**
1 Income				
Revenue from operations				
a) Interest income	88,664	85,145	76,010	3,24,390
b) Fees and commission income	5,040	5,911	5,078	21,075
c) Net gain on fair value changes	591	351	480	1,626
d) Net gain on derecognition of financial instruments under amortised cost category	4,994	7,049	3,250	20,167
Total revenue from operations	**99,289**	**98,456**	**84,818**	**3,67,258**
Other income	430	795	316	1,430
Total income	**99,719**	**99,251**	**85,134**	**3,68,688**
2 Expenses				
Finance costs	37,639	34,333	33,194	1,36,439
Impairment on financial instruments	3,167	1,017	2,672	6,758
Employee benefits expense	16,319	15,506	12,837	55,342
Depreciation and amortisation	911	1,060	712	3,202
Other expenses	5,320	7,510	5,204	24,764
Total expenses	**63,356**	**59,426**	**54,619**	**2,26,505**
3 Profit before tax and exceptional item (1-2)	**36,363**	**39,825**	**30,515**	**1,42,183**
4 Exceptional item (refer note 10)	-	-	-	**1,592**
5 Profit before tax (3-4)	**36,363**	**39,825**	**30,515**	**1,40,591**
6 Tax expense				
Current tax	7,847	8,858	6,650	30,817
Deferred tax charge / (credit)	280	(125)	137	186
	8,127	**8,733**	**6,787**	**31,003**
7 Profit after tax (5-6)	**28,236**	**31,092**	**23,728**	**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	-	97	-	849
ii Income tax relating to items that will not be reclassified to profit or loss	-	(25)	-	(214)
Subtotal (A)	-	**72**	-	**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	(229)	1,146	(379)	(16)
ii Income tax relating to items that will be reclassified to profit or loss	58	(288)	95	4
Subtotal (B)	**(171)**	**858**	**(284)**	**(12)**
Total other comprehensive income / (loss) (A + B)	**(171)**	**930**	**(284)**	**623**
9 Total comprehensive income	**28,065**	**32,022**	**23,444**	**1,10,211**
10 Paid-up Equity Share Capital (Face value Rs. 10 per equity share)	43,734	43,570	43,206	43,570
11 Earnings per equity share (EPS)				
Basic earning per share (Rs.) *	6.47	7.16	5.50	25.31
Diluted earning per share (Rs.) *	6.36	7.01	5.37	24.77

*(EPS is not annualized for the quarter ended June 30, 2026, March 31, 2026 and June 30, 2025)

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

KIRTANE & PANDIT LLP ★ FRN 105215W/ W100057 ★ 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 and Disclosure Requirement) Regulations, 2015, as amended (the "Listing Regulations").

2. The above consolidated financial results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on July 31, 2026.

3. During the quarter ended June 30, 2026, the Parent Company has allotted 16,33,407 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. 1,399 lakhs for the quarter ended June 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 quarter ended June 30, 2026

Particulars	For the quarter ended June 30, 2026
Entity	NBFC (Housing Finance Company)
Count of Loan Accounts Assigned	4,088
Amount of Loan Accounts Assigned (Rs in lakhs)	39,742
Weighted average maturity (in Months)	151
Weighted average holding period (in Months)	16
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security	100%

b.) The Parent Company has not transferred or acquired, any stressed / default loans during the quarter ended June 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 ended June 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:

S. No.	Particulars	For the quarter ended June 30, 2026	For the quarter ended March 31, 2026	For the quarter ended June 30, 2025	For the year ended March 31, 2026
1	Total Revenue from Operations	99,277	98,447	84,811	3,67,229
2	Profit before tax	36,357	39,799	30,529	1,40,574
3	Profit after tax	28,231	31,065	23,730	1,09,549

9. The Secured Non-Convertible Debentures of the Parent Company as at June 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 asset & 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.

10. 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 introduce 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 unaudited financial results for the year ended March 31, 2026 in line with guidance issued by ICAI.

The Group continues to monitor the finalisation of Central/ State Rules and clarifications from the Government on other aspects of the Labour Codes and impact estimates will be re-assessed and finalised based on the final Rules, industry practices, etc.

11. The figures for the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the year ended March 31, 2026 and the published unaudited year-to-date figures up to the end of the third quarter of the previous financial year.

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

For and on behalf of the Board of Directors of Aadhar

Rishi Anand
Managing Director & CEO
DIN 02303503

Place: Mumbai
Date: July 31, 2026

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

KIRTANE & PANDIT LLP * FRN 105215W/ W100057 * Chartered Accountants

Aadhar Housing Finance Ltd. MUMBAI

Aadhar Housing Finance Ltd

GHAR BANEGA, TOH DESH BANEGA.

Corporate Office : Office No. 501 & 503,
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Andheri (East), Mumbai - 400 072.
Tel.: +91 22-7118 9900

Date: July 31, 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) Regulation, 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 June 30, 2026 have been fully utilized for the purpose(s)/ objects stated in the respective offer documents/ Information memorandum, 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 June 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

HPathak

Aadhar Housing Finance Ltd. Mumbai

Harshada Pathak
Company Secretary and Compliance Officer

Encl.: As above

CC:- Debenture Trustees-

1. Catalyst Trusteeship Limited
2. Beacon Trusteeship Limited
3. IDBI Trusteeship Services Limited

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Annexure I

A. Statement of utilization of issue proceeds of listed Non-Convertible Debentures issued during the quarter ended June 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.	INE883F07413	Private placement	Non Convertible Debentures	18th June 2026	Rs. 250 Crores	Rs. 250 Crores	NIL	NIL	NIL

B. Statement of deviation/ variation in use of Issue proceeds for the quarter ended June 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						18th June 2026
Amount raised						Rs. 250 crores
Report filed for quarter ended						30.06.2026
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.						

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Security Cover Certificate as per Regulation 54 (3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations. 2015 as at June 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 [viii]	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			

Aadhar Housing Finance Ltd. Mumbai

ASSETS															
Property, Plant and Equipment	Property			Yes	0.4		34.0		34.4			0.8	-		
Capital Work-in-Progress				No			-		-				-		
Right of Use Assets				No			104.3		104.3				-		
Goodwill				No			-		-				-		
Intangible Assets				No			2.2		2.2				-		
Intangible Assets under Development				No			1.1		1.1				-		
Investments			-	No	-	-	637.9		637.9				-		
Loans	Receivables under financing activities		6,068.5	Yes	2,474.2	14,537.7	2,436.6		25,517.0						
Inventories							-		-				-		
Trade							31.3		31.3				-		
Receivables									-				-		
Cash and Cash Equivalents			-	Yes	-	-	1,736.4		1,736.4				-		

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Bank Balances other than Cash and Cash Equivalents	Balances with Bank			Yes									-		
Others			-	No	-	-	557.6		557.6				-		
Total			**6,068.5**		**2,474.6**	**14,537.7**	**5,541.3**		**28,622.1**				**2,474.6**		
LIABILITIES															
Debt securities to which this certificate pertains					2,252.4				2,252.4						
Other debt sharing pari-passu charge with above debt		*not to be filled*				9,826.2			9,826.2						
Other Debt			4,798.95						4,799.0						
Subordinated debt									-						
Borrowings									-						162.91
Bank			-						-						
Debt Securities						1,107.9			1,107.9						
Others						254.8			254.8						
Trade payables							125.9		125.9						

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Lease Liabilities							114.2		114.2						
Provisions							45.5		45.5						
Others							7,835.5		7,835.5						
Total			**2,252.4**	**13,286.7**	**8,121.1**		**28,622.1**	**2,252.4**	**13,286.7**						
Cover on Book Value									0.0						
Cover on Market Value[ix]															
		Exclusive Security Cover Ratio	1.26	**Pari-Passu Security Cover Ratio**	1.10	1.09									

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

Aadhar Housing Finance Ltd. Mumbai