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, **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) Regulation, 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 ended June 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: 2026.07.31 15:58:14 +05'30'

Aadhar Housing Finance Ltd. Mumbai

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

Aadhar Housing Finance Ltd.
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Aadhar Housing Finance delivers 19% growth in Profit, 18% growth in AUM in Q1 FY27

Q1 FY27 Financial Results

Mumbai, July 31st, 2026: Aadhar Housing Finance Ltd announced its unaudited financial results for the quarter ending June 30, 2026. The Company reported a strong start to FY27, supported by robust AUM growth, stable asset quality, and continued profitability. **With a strong performance in the quarter, the Company is well positioned to achieve the targets set for this year**.

Key Performance Highlights:

Particulars (₹ Cr)	Q1 FY27	Q1 FY26	YoY
Assets Under Management (AUM)	31,364	26,524	18%
Disbursements	2,036	1,979	**Refer Note 1**
Profit after Tax (PAT)	282	237	19%
Networth	7,853	6,616	19%
ROA (%)	4.0%	4.0%	2 bps improvement
ROE (%)	14.7%	14.7%	6 bps improvement
GNPA on AUM (%)	1.31%	1.34%	3 bps improvement

Note 1: *The Company has transitioned disbursement reporting from cheque handover to cheque realisation basis from Q1 FY 27. Disbursement on cheque handover in Q1 FY27* ***is ₹ 23,590 Mn, a growth of 19%*** *on YOY basis.*

PERFORMANCE HIGHLIGHTS: Q1 FY27

- Assets under management (AUM) grew by 18% YoY to ₹ 31,364 crore as of June 30, 2026, from ₹ 26,524 crore as of June 30, 2025
- Total number of loan accounts as of June 30, 2026, stood at 3,40,000+
- Profit after tax grew by 19% YoY to ₹ 282 crore in Q1 FY27 from ₹ 237 crore in Q1 FY26
- Net worth stood at ₹ 7,853 crore as of June 30, 2026
- Return on assets (ROA) stood at 4.0% and Return on equity (ROE) stood at 14.7% for Q1 FY27
- Gross NPA as of June 30, 2026, stood at 1.3% reflecting stable asset quality.

Commenting on Q1 FY27 performance, Mr. Rishi Anand, MD & CEO of Aadhar Housing Finance Ltd said:

"Aadhar Housing Finance has begun FY27 on a steady note, sustaining its growth momentum with healthy business expansion, consistent disbursement growth and stable asset quality. Assets Under Management (AUM) stood at Rs 31,364 crore as of June 30, 2026, registering a year-on-year growth of 18%, while **Profit after Tax for the quarter increased by 19% YoY to Rs 282 crore**.

The operating environment for Low Income housing finance remained favourable during the quarter, supported by resilient demand, stable affordability and continued strength across Tier II and Tier III markets. Long-term fundamentals remain strong, underpinned by low mortgage penetration, rising urbanisation and the country's sizeable affordable housing requirement, particularly across the EWS and LIG segments. As PMAY-U 2.0 implementation accelerates and credit conditions ease, the outlook for the sector remains constructive, with Housing Finance Companies well positioned to capitalise on these opportunities through their diversified funding profiles and stable access to liquidity.

We remain committed to expanding access to housing finance in underserved markets with significant growth potential. Our 'Urban and Emerging' branch model continues to drive this strategy, with our network expanding to 628 branches across 22 states and union territories. By combining deeper market penetration with improved branch productivity, we are well positioned to capitalise on the growing demand for affordable housing finance.

Our continued investments in technology are strengthening the way we originate, assess and service loans. During the quarter, we enhanced our AI and digital capabilities across key business processes, improving operational efficiency, credit assessment, and customer experience. As these capabilities evolve, we remain committed to robust governance, aligning our AI framework with the RBI's draft Model Risk Management guidance while ensuring appropriate human oversight.

Execution excellence and disciplined risk management remain central to our operating philosophy. Through prudent underwriting, effective collections, and a strong risk framework, we continue to maintain portfolio resilience while enhancing productivity and delivering sustainable growth.

With the low-income housing finance sector supported by favourable structural drivers, we believe Aadhar Housing Finance is well positioned for its next phase of growth. Our focus remains on expanding home ownership, strengthening operating capabilities and maintaining sound underwriting standards to create long-term value for customers, shareholders, and all stakeholders"

The Company's strong first-quarter momentum reinforces its confidence in achieving the medium-term guidance on disbursement, AUM, and profit.

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) & LIG (Low Income Group) particularly in semi-urban and rural areas across India. With an average loan size of ₹ 11 lakhs, Aadhar operates with 628 branches, across 22 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 several 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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