



October 29, 2026

To,
National Stock Exchange of India Limited
Corporate Action Department
Exchange Plaza, C-1 Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400051
Symbol: ARCIL

To,
BSE Limited
Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001
Scrip Code: 544921

Dear Sir/ Madam,

Sub: Press Release with respect to Financial Results for the quarter (Q2) and half year ended September 30, 2026

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the press release being issued by the Company with regard to the Unaudited Standalone & Consolidated Financial Results of the Company for the quarter (Q2) and half year ended September 30, 2026.

We request you to take the above on record.

Thanking you,

For Asset Reconstruction Company (India) Limited

**AMEET
ASHOK KELA**

Digitally signed by AMEET ASHOK KELA
DN: C=IN, O=Personal, Phone=220788004599038899777C134503E2D1134549531526
423214545C76855F93D0, PostalCode=400104, S=Maharashtra, SERIALNUMBER=0667C723DCE6C04CA9A03689D94E80C9AE7DCE419D
AA7086D01B1FF00AD4FE1, CN=AMEET ASHOK KELA
Reason: I am the author of this document
Location:
Date: 2026.10.29 19:02:22+05'30'
Foxit PDF Editor Version: 12.0.2

Ameet Ashok Kela
Company Secretary and Compliance Officer
Membership No.: F7934

Asset Reconstruction Company (India) Limited

The Ruby, 10th Floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai 400 028, India

Tel: (+91 - 22) 6658 1300 | Fax: (+91 22) 6658 1313/14 | E-mail: investor.relations@arcil.co.in | Website: www.arcil.co.in

Corporate Identification Number: L65999MH2002PLC134884

Asset Reconstruction Company (India) Limited

ARCIL delivers strong H1FY27 performance driven by healthy recovery momentum and increased acquisitions

Mumbai, Maharashtra, October 29, 2026:

Asset Reconstruction Company (India) Limited (NSE: ARCIL, BSE: 544921), India's first and largest private asset reconstruction by AUM, Profitability and Market Share, focused on acquiring and resolving non-performing assets (NPAs) and stressed loans from banks and financial institutions announced its unaudited financial results for the quarter and half year ended 30th September 2026. The financial numbers are based on Ind-AS.

Given the inherent nature of the Asset Reconstruction business, which involves long-tenure resolution cycles and few lumpy recoveries in corporate, ARCIL's financial performance should be evaluated over a longer-term horizon rather than on a quarter-to-quarter basis. Quarterly fluctuations may not fully reflect the underlying strength of the company and sustainable earnings trajectory of the Company. This release therefore focuses on half-yearly results; quarterly figures are available in the results filed with the stock exchanges.

Standalone Business Performance:

Particulars (INR Crore)	H1FY27	H1FY26	YoY
Total Assets Under Management	20,274	16,784	21%
Acquisition	1,707.0	1,445.0	18%
Recovery	2,135.1	1,765.0	21%
Total Income	516.4	348.0	48%
Profit After Tax	290.0	188.7	54%

Commentary:

- AUM grew 21% YoY to Rs. 20,274 crore as of 30th September 2026 vs Rs. 16,784 crore a year ago.
- ARCIL's investment in AUM increased 26% YoY to Rs. 4,442 crore.
- Acquisitions stood at Rs. 1,707.0 crore, an increase of 18% YoY from Rs. 1,445.0 crore.
- Recoveries for H1 FY27 increased 21% YoY to Rs. 2,135.1 crore from Rs. 1,765.0 crore, reflecting strong performance during the first half of the financial year.
- Total income grew 48% YoY to Rs. 516.4 crore from Rs. 348.0 crore, supported by strong recovery.
- PAT increased 54% YoY to Rs. 290.0 crore compared to Rs. 188.7 crore in H1 FY26. PAT margin improved to approximately 56% from 54% in the corresponding period last year.
- Net worth stood at Rs. 3,336.8 crore and borrowings were at Rs. 1,224.2 crore, taking debt-to-equity to 0.37x.
- Annualized ROE was 18.1%, as compared to 14.0% for FY 26.
- Annualized ROA was 12.6%, as compared to 10.6% for FY 26.

Management Commentary:

Commenting on the Company's Performance, Mr. Phanindranath Kakarla, Managing Director & Chief Executive Officer of the Company said,

"We have delivered a strong performance in the first half of FY27, reflecting the resilience of our business model, disciplined execution and sustained focus on profitable growth. Total income grew by 48% year-on-year to Rs. 516.4 crore, while profit after tax increased by 54% to Rs. 290.0 crore. Our PAT margin expanded to approximately 56% from 54% in the corresponding H1 FY26, underscoring the strength of our earnings profile.

A key highlight of the H1 FY27 was the significant acceleration in our asset acquisition activity. This momentum took our total acquisitions for H1 FY27 to Rs. 1,707.0 crore, an increase of 18% year-on-year. ARCIL's own investment in H1 FY27 acquisitions stood at Rs. 717.8 crore. Our assets under management grew by 21% year-on-year to Rs. 20,274 crore as of September 30, 2026, with ARCIL's investment in AUM at Rs. 4,442 crore. This performance reflects our ability to identify and capitalize on attractive acquisition opportunities while maintaining a disciplined approach to capital deployment.

Our recovery performance remained healthy, with Q2 recoveries of Rs. 1,069.0 crore, marking the second consecutive quarter of recoveries exceeding Rs. 1,000 crore. Total recoveries for H1 FY27 increased by 21% year-on-year to Rs. 2,135.1 crore. During H1, corporate recoveries stood at Rs. 1,226.5 crore, retail recoveries contributed Rs. 764.4 crore, while SME and other recoveries contributed Rs. 144.2 crore. Our cumulative Security Receipt (SR) redemption ratio remained at 52% as of September 2026, reflecting our continued focus on resolution and value realization.

Banks and financial institutions continue to recognize the important role played by Asset Reconstruction Companies in facilitating efficient resolution across corporate, retail and SME segments. The continued expansion of India's credit market, particularly in retail lending is creating a broader and more diversified opportunity landscape for the ARC industry.

As we enter the second half of the financial year, which has historically witnessed a higher share of business activity including acquisition and resolution, we are encouraged by a healthy acquisition pipeline and the opportunities ahead. Our strategic priorities remain focused on expanding our corporate portfolio, particularly in mid-sized assets with sound underlying value; strengthening our presence in retail and SME segments; scaling our CaaS (collection-as-a-service) offering for banks; and selectively evaluating opportunities in stressed microfinance portfolios. Alongside these initiatives, we will continue to strengthen our technology and data analytics capabilities to drive greater operational efficiency, improve recovery outcomes and enhance scalability.

With a strong balance sheet, a diversified business platform and a clear strategic roadmap, we believe ARCIL is well-positioned to capitalize on emerging opportunities in the stressed asset market. We remain committed to disciplined growth, sustainable profitability and creating long-term value for all our stakeholders."

About Asset Reconstruction Company (India) Limited - ARCIL

Asset Reconstruction Company (India) Limited ("ARCIL") is an asset reconstruction company operating across India, engaged in acquiring stressed assets from banks and financial institutions and implementing resolution strategies to maximize recovery and optimize the value of those assets.

ARCIL was incorporated in 2002 and received RBI registration to commence securitisation and asset reconstruction business on 29 August 2003 under the SARFAESI Act. It completed its first stressed-asset acquisition in December 2003 and has therefore operated for more than two decades. The Company operates across three business verticals - Corporate loans, SME and Other loans and Retail loans and classifies the stressed assets by the resolution route it expects to use. It bids for stressed assets and deploys a mix of resolution and collection strategies, based on the nature of the underlying loan portfolio or the single credit stressed asset.

Safe Harbor

Statements in this document relating to future status, events, or circumstances, including but not limited to statements about plans and objectives are forward-looking statements based on estimates and the anticipated effects of future events on current and developing circumstances. Such statements are subject to numerous risks and uncertainties and are not necessarily predictive of future results. Actual results may differ materially from those anticipated in the forward-looking statements. The company assumes no obligation to update forward-looking statements to reflect actual results, changed assumptions or other factors.

For further information, please contact

Company:



Asset Reconstruction Company (India) Ltd.

CIN: L65999MH2002PLC134884

Ms. Anuradha Singh

VP, Finance

Email: investor.relations@arcil.co.in

www.arcil.co.in

Investor Relations Advisors:



Strategic Growth Advisors Pvt. Ltd.

CIN: U74140MH2010PTC204285

Mr. Abhishek Shah / Mr. Dhruvil Jani

abhishek.shah@sgapl.net / dhruvil.jani@sgapl.net

+91 9930651660 / +91 9702554569

www.sgapl.net