



"Aadhar Housing Finance posts 21% AUM growth and 18% PAT growth"

Q2 & H1 FY26 Financial Results

Mumbai, November 07th, 2025: Aadhar Housing Finance Ltd announced its unaudited financial results for the quarter and half year ended 30th September, 2025. The Company's strong first-half momentum reinforces its confidence in achieving the revenue and profit guidance given for this year.

Key Performance Highlights:

Particulars (Rs. Cr)	H1 FY26	H1 FY25	YoY	Q2 FY26	Q2 FY25	YoY
Assets Under Management (AUM)	27,554	22,817	21%	27,554	22,817	21%
Total Income	1,751	1,477	18%	899	764	18%
Profit after tax (PAT)	504	428	18%	266	228	17%
Net worth	6,894	5,872	17%	6,894	5,872	17%
ROA (%)	4.2%	4.2%		4.3%	4.4%	
ROE (%)*	15.1%	16.5%		15.6%	15.7%	
GNPA on AUM (%)	1.42%	1.29%		1.42%	1.29%	

*Note:- (After IPO primary portion of Rs. 1000 Cr (Gross))

PERFORMANCE HIGHLIGHTS – Q2 & H1 FY26

- Assets under management (AUM) grew by 21% to Rs 27,554 crore as of 30th September, 2025 from Rs 22,817 crore as of 30th September 2024
- Total number of loan accounts as of 30th September, 2025 **reached 3,15,000+**
- Profit after tax grew 18% YoY to Rs. 504 crore in H1FY26 as against Rs. 428 crore in H1FY25
- Profit after tax grew 17% YoY to Rs. 266 crore in Q2FY26 as against Rs. 228 crore in Q2 FY25
- Net worth stood at Rs 6,894 crore as of 30th September 2025 (inclusive of gross IPO proceeds from primary infusion Rs 1,000 crore)
- Return on assets (ROA) for H1, FY26 stood at 4.2%, as against 4.2% for H1, FY25
- Return on equity (ROE) H1, FY26 stood at 15.1% (See note above), as against 16.5% for H1, FY25
- Gross NPA as of 30th September 2025 stood at 1.42% and Net NPA stood at 1.0%





Commenting on the Q2 & H1 FY26 performance, Mr. Rishi Anand, MD & CEO of Aadhar Housing Finance Ltd said:

“We concluded the first half of FY26 on a strong note, driven by healthy operational performance and steady demand across the affordable housing finance segment. Our AUM stood at ₹27,554 crore, reflecting a year-on-year growth of 21%. Profit after Tax for H1 FY26 was ₹504 crore, marking a growth of 18% YoY.

The recent GST rationalisation under the ‘GST 2.0’ framework is a timely and welcome reform for the affordable housing ecosystem. It is expected to have a positive cascading impact, making loan ticket sizes more affordable, improving credit demand quality, and furthering financial inclusion. Together with government initiatives such as PMAY-Urban 2.0 and Angikaar 2025, and supported by a stable macroeconomic environment, these reforms are likely to accelerate demand in the EWS and LIG segments. With greater transparency, cost efficiency, and sustained policy focus, we anticipate the sector’s growth momentum to strengthen meaningfully in the coming quarters.

With a pan-India presence and a customer base of over 3.15+ lakh, Aadhar Housing Finance remains steadfast in its mission to enable home ownership for low-income families. Backed by a strong balance sheet, improved credit profile, and favorable policy tailwinds, we are well-positioned to capture emerging opportunities while continuing to drive inclusive and sustainable 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) & LIG (Low Income Group) particularly in semi-urban and rural areas across India. With an average loan size of Rs. 10.5 lakhs, Aadhar operates with 611 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 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

Aadhar Housing Finance Ltd Investor Relations – Aadhar Housing Finance Limited Investorrelations@aadharhousing.com Sanjay Moolchandani Head Financial Planning Email Id: Sanjay.moolchandani@aadharhousing.com Information on the company: https://aadharhousing.com/	Adfactors PR – Investor Relations Aashvi Shah +91 9821043389 aashvi.shah@adfactorspr.com
---	---

