

**“Aadhar Housing Finance delivers over 20% AUM and Profit growth, reinforcing its commitment to low-income housing.”**

### **Q3 & 9M FY26 Financial Results**

**Mumbai, January 30, 2026:** Aadhar Housing Finance Ltd, announced its unaudited financial results for the quarter and nine months ended December 31, 2025. **The Company’s strong nine-month momentum reinforces its confidence in achieving the AUM and profit guidance given for this year.**

#### **Key Performance Highlights:**

Particulars	9M FY26	9M FY25	Growth (%)	Q3 FY26	Q3 FY25	Growth (%)
Assets Under Management (AUM) (₹ Cr)	<b>28,790</b>	23,976	<b>20%</b>	28,790	23,976	20%
Disbursements (₹ Cr)	<b>6,469</b>	5,626	<b>15%</b>	2,380	2,094	14%
Profit after Tax (PAT) (₹ Cr)	<b>797*</b>	667	<b>20%</b>	294*	239	23%
Networth (₹ Cr)	<b>7,185</b>	6,114	18%	7,185	6,114	18%
ROA (%)	<b>4.4%*</b>	4.3%	+ 4 bps	4.6%*	4.4%	+ 21 bps
ROE (%)	<b>15.6%*</b>	16.8%**	- 115 bps	16.5%*	15.8%	+ 70 bps
GNPA on AUM (%)	<b>1.38%</b>	1.36%	+ 2 bps	1.38%	1.36%	+ 2 bps

\* Excluding impact of new labour code pertaining to past period service cost of ₹16 Crs (Net of tax ₹12 Crs).

\*\* Includes lower base effect of primary infusion of ₹ 1000 Crs in May 2024

#### **PERFORMANCE HIGHLIGHTS: Q3 & 9M FY26**

- Assets under management (AUM)** grew by 20% YoY to ₹ 28,790 crore as on December 31, 2025, from ₹ 23,976 crore as of December 31, 2024.
- Total number of **loan accounts** as of December 31, 2025, reached 3,24,000+.
- Profit after tax** grew 20% YoY to ₹ 797\* crore in 9M FY26 from ₹ 667 crore in 9M FY25.
- Profit after tax** grew 23% YoY to ₹ 294\* crore in Q3 FY26 from ₹ 239 crore in Q3 FY25.
- Net worth** stood at ₹ 7,185 crore as of December 31, 2025.
- Return on assets (ROA)** 9M FY26 at 4.4%, as against 4.3% as on 9M FY25.
- Return on equity (ROE)** 9M FY26 at 15.6%, as against 16.8% as on 9M FY25.
- Gross NPA** as of December 31, 2025, stood at 1.38%, as against 1.36% as on December 31, 2024.



**Commenting on the above performance Mr. Rishi Anand, MD & CEO said:**

"Aadhar Housing Finance has maintained its strong growth trajectory in the third quarter of FY2026, reinforcing our leadership in the Low-income housing finance segment. Our strategic 'Urban and Emerging' branch model continues to yield significant results, as we deepen our presence across more than 621 branches to serve the underserved. Our AUM stood at ₹28,790 crore as of December 31, 2025, reflecting a year-on-year **growth of 20%**. Profit after Tax for nine months FY26 has also seen **growth of 20% YoY**, rising to ₹797\* Crs

The current macroeconomic landscape offers a significant tailwind for the low-income housing sector, coupled with the ongoing benefits of the GST 2.0 framework which reduces construction costs for developers, positions the housing market on a strong footing as we move into 2026. We are seeing resilient buyer sentiment in our segment.

The Pradhan Mantri Awas Yojana (PMAY) 2.0 scheme continues to play a supportive role in driving demand across the Low Income/affordable housing segment. Under PMAY 2.0, 10,000+ customers have already received the first tranche of the interest subsidy. The availability of interest subsidies under PMAY 2.0 has improved affordability for first-time homebuyers, particularly in the EWS and LIG segments. We expect the scheme to gain further traction as customer awareness improves, supporting disbursement growth in the affordable housing segment.

Looking ahead, Aadhar is committed to evolving its digital-first operating model by moving beyond AI pilots toward enterprise-wide deployment. By integrating AI-led underwriting co-pilots and leveraging enhanced borrower visibility, we are improving speed, governance, and risk management. Our focus remains steadfast on enabling homeownership for low-income families and driving sustainable financial inclusion across India."



## 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. 10.7 lakhs, Aadhar operates with 621 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, ECB 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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