

Date: May 5, 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
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Kind Attn.: Listing Corporate Relationship Department

Sub:- Press Release on the Audited Standalone and Consolidated Financial Results for the year ended March 31, 2026.

Dear Sir/ Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find enclosed herewith a Press Release on the Audited Standalone and Consolidated Financial Results for the year ended March 31, 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 Pathak**
Company Secretary and Compliance Officer
ACS: 19534
Encl.: As above

“Aadhar Housing Finance delivers 22% growth in Profit, 20% growth in AUM in FY26”

Q4 & FY26 Financial Results

Mumbai, May 05th, 2026: Aadhar Housing Finance Ltd, announced its audited financial results for the quarter and full year ended March 31, 2026. The Company delivered strong performance for the year, marked by record growth in AUM, stable asset quality and consistent profitability.

Key Performance Highlights:

Particulars (₹ Cr)	FY26	FY25	YoY	Q4 FY26	Q4 FY25	YoY
Assets Under Management (AUM) (₹ Cr)	30,571	25,531	20%	30,571	25,531	20%
Disbursements (₹ Cr)	9,556	8,192	17%	3,087	2,566	20%
Profit after Tax (PAT) (₹ Cr)	1,108*	912	22%	311	245	27%
Networth (₹ Cr)	7,541	6,372	18%	7,541	6,372	18%
ROA (%)	4.4%*	4.3%	+ 7 bps	4.8%	4.4%	+ 38 bps
ROE (%)	15.9%*	16.9%**	- 92bps	17.1%	15.9%	+ 122 bps
GNPA on AUM (%)	1.08%	1.05%	+3 bps	1.08%	1.05%	+3 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: Q4 & FY26

- **Assets under management (AUM)** grew by 20% YoY to ₹ 30,571 crore as on March 31, 2026, from ₹ 25,531 crore as of March 31, 2025.
- Disbursements for the quarter stood at ₹ 3,087 crore, reflecting a growth of 20% YoY, marking the highest ever quarterly disbursements by the Company.
- Total number of **loan accounts** as of March 31, 2026, stood at 3,36,000+.
- **Profit after tax** grew by 22% YoY to ₹1,108* crore in FY26 from ₹ 912 crore in FY25.
- **Profit after tax** grew by 27% YoY to ₹ 311 crore in Q4 FY26 from ₹ 245 crore in Q4 FY25.
- **Net worth** stood at ₹ 7,541 crore as of March 31, 2026.
- **Return on assets (ROA)** stood at 4.4% and return on equity (ROE) stood at 15.9% for FY26.
- **Gross NPA** as of March 31, 2026, stood at 1.08% reflecting stable asset quality.



Commenting on the Q4 & FY26 performance, Mr. Rishi Anand, MD & CEO of Aadhar Housing Finance Ltd said:

"Aadhar Housing Finance has delivered strong performance in FY2026, marked by consistent growth and stable asset quality, while crossing the ₹30,000 crore AUM milestone and achieving its highest-ever quarterly disbursements in Q4 FY26. AUM stood at Rs 30,571 crore as of March 31, 2026, registering a year-on-year growth of 20%, while Profit after Tax for FY2026 grew by 22% YoY to Rs 1,108 crore.

Our strategic 'Urban and Emerging' branch model continues to deliver strong outcomes, with the network expanding to over 626 branches, deepening our reach across underserved and high-potential markets. Demand remains largely end-user driven, led by first-time homebuyers in emerging markets, while witnessing encouraging traction in urban markets, reinforcing our balanced and diversified growth strategy. Government initiatives such as PMAY 1.0 and PMAY 2.0 continue to support affordability for these customers, and we expect this to remain an important driver of demand going forward.

Overall, the environment remains supportive, with steady demand in the EWS and LIG segments.

During the year, we also made focused investments in AI capabilities, which are beginning to reflect in improved turnaround times, stronger underwriting, and enhanced collections efficiency. We have started leveraging AI-led tools in select parts of the loan lifecycle and see this as an important area of development as we continue to scale.

Asset quality trends remain stable, supported by strong collection efficiency and disciplined underwriting, reflecting healthy borrower behaviour. Our focus remains on expanding our presence in underserved markets, improving productivity, and leveraging technology to enhance efficiency across the loan lifecycle.

Looking ahead, we remain confident in the medium-term outlook for the affordable housing segment. With strong structural drivers, improving operating leverage, and our continued focus on execution, we are well positioned to sustain growth while maintaining portfolio quality and delivering consistent returns."

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. 11 lakhs, Aadhar operates with 626 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:

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