

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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Sub.: Intimation under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015- Outcome of Board Meeting.

Dear Sir/ Madam,

As per Regulation 30, 33, Regulation 51 read with schedule III, Regulation 52, Regulation 54 and other applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), the Board of Directors at its Meeting held on May 5, 2026, has inter alia considered and approved the following:

1. Audited Standalone and Consolidated Financial Results for the year ended 31st March, 2026 as duly reviewed and recommended by the Audit Committee;

Accordingly, please find enclosed herein:

- The Audited Standalone and Consolidated Financial Results for the year ended 31st March 2026, along with the Audit Report by the Joint Statutory Auditors of the Company;
- Disclosure of Statement indicating utilisation of issue proceeds as per Regulation 52(7) and Statement indicating deviation/ variation in the use of issue proceeds of listed equity shares and listed Non-convertible Securities as per Regulation 32 and 52(7A) respectively of the SEBI LODR Regulations;
- Security cover disclosure as per Regulation 54 (3) of the SEBI LODR Regulations;
- Declaration on Unmodified Opinion on Joint Statutory Auditors' Report under proviso to Regulations 33(3)(d) and Regulations 52(3)(a) of SEBI LODR Regulations, 2015.

Please note that the Board Meeting commenced at 3:40 p.m. and consideration of financial results for the year ended 31st March, 2026 was approved at 4:15 pm. The proceedings of the Board meeting are in progress at the time of filing of this disclosure.

The above information will also be made available on the website of the Company and can be accessed at <https://aadharhousing.com/disclosures-under-regulation-62-of-the-sebi-lodr-regulation-2015-pdf/financial-results>.

Kindly take the same in your record.

Thanking you.

For Aadhar Housing Finance Limited



Harshada Pathak

Company Secretary and Compliance Officer

ACS: 19534

Encl.: As above

CC:- Debenture Trustees-

1. Catalyst Trusteeship Limited
2. Beacon Trusteeship Limited

Independent Auditors' Report on the Quarterly and Year to Date Audited Standalone Financial Results of Aadhar Housing Finance Limited pursuant to the Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Aadhar Housing Finance Limited

Report on the audit of the Standalone Financial Results

Opinion

We have audited the accompanying statement of quarterly and year to date standalone financial results of Aadhar Housing Finance Limited (the "Company") for the quarter and year ended March 31, 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income/ (loss) and other financial information of the Company for the quarter and year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Results

The Statement has been prepared on the basis of the standalone annual financial statements. The management and the Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income/ (loss) of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting



records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management and the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors;
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern; and
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.



We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

For S. R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm Registration No: 101049W/E300004


per Amit Lahoti
Partner
Membership No.: 132990



UDIN: 26132990BXFSTC2363

Mumbai
May 05, 2026

For Kirtane & Pandit LLP
Chartered Accountants
ICAI Firm Registration No: 105215W/W100057


Pinky Nagdev
Partner
Membership No.: 130815



UDIN: 26130815CYPAXW1233

Mumbai
May 05, 2026

**AADHAR HOUSING FINANCE LIMITED**

Regd. Office: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road, S.R Nagar, Bengaluru - 560 027, Karnataka.

CIN: L66010KA1990PLC011409 | Email: complianceofficer@aadharhousing.com | Contact No.: 1800 3004 2020 | Website: www.aadharhousing.com

Statement of standalone financial results for the quarter and year ended March 31, 2026

(Rs in lakhs)

Particulars	For the quarter ended March 31, 2026	For the quarter ended December 31, 2025	For the quarter ended March 31, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
1 Income					
Revenue from operations					
a) Interest income	85,145	83,298	72,240	3,24,390	2,71,899
b) Fees and commission income	5,911	5,128	5,439	21,075	19,935
c) Net gain on fair value changes	342	379	682	1,597	2,196
d) Net gain on derecognition of financial instruments under amortised cost category	7,049	5,460	4,891	20,167	16,705
Total revenue from operations	98,447	94,265	83,252	3,67,229	3,10,735
Other income	788	107	123	1,425	127
Total income	99,235	94,372	83,375	3,68,654	3,10,862
2 Expenses					
Finance costs	34,333	34,750	31,471	1,36,439	1,17,377
Impairment on financial instruments	1,017	1,753	639	6,758	5,707
Employee benefits expense	14,139	11,918	10,911	49,977	40,718
Depreciation and amortisation	1,060	705	645	3,202	2,524
Other expenses	8,887	7,673	8,061	30,112	27,155
Total expenses	59,436	56,799	51,727	2,26,488	1,93,481
3 Profit before tax and exceptional item (1-2)	39,799	37,573	31,648	1,42,166	1,17,381
4 Exceptional item (refer note 12)	-	1,592	-	1,592	-
5 Profit before tax (3-4)	39,799	35,981	31,648	1,40,574	1,17,381
6 Tax expense					
Current tax	8,852	7,843	5,516	30,807	24,920
Deferred tax charge / (credit)	(118)	19	1,608	218	1,250
	8,734	7,862	7,124	31,025	26,170
7 Profit after tax (5-6)	31,065	28,119	24,524	1,09,549	91,211
8 Other comprehensive income					
(A) Items that will not be reclassified to profit or loss					
i Remeasurements of the defined employee benefit plans	79	560	(94)	639	(94)
ii Income tax relating to items that will not be reclassified to profit or loss	(20)	(141)	24	(161)	24
Subtotal (A)	59	419	(70)	478	(70)
(B) Items that will be reclassified to profit or loss					
i The effective portion of gains and loss on hedging instruments in a cash flow hedge	1,146	(630)	(530)	(16)	(530)
ii Income tax relating to items that will be reclassified to profit or loss	(288)	158	133	4	133
Subtotal (B)	858	(472)	(397)	(12)	(397)
Total other comprehensive income / (loss) (A + B)	917	(53)	(467)	466	(467)
9 Total comprehensive income	31,982	28,066	24,057	1,10,015	90,744
10 Paid-up Equity Share Capital (Face value Rs. 10 per equity share)	43,570	43,380	43,138	43,570	43,138
11 Earnings per equity share (EPS)					
Basic earning per share (Rs.) *	7.15	6.49	5.69	25.31	21.44
Diluted earning per share (Rs.) *	7.01	6.36	5.56	24.76	20.85

*(EPS is not annualized for the quarter ended March 31, 2026, December 31, 2025, March 31, 2025)



Notes:

1. The above standalone financial results have been prepared in accordance with applicable accounting standards prescribed under section 133 of Companies Act, 2013 read with (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing and Disclosure Requirement) Regulations, 2015, as amended (the "Listing Regulations").

2. The above standalone financial results for the quarter and year ended March 31, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 05, 2026.

3. The Company made an Initial Public Offer (IPO) for 9,52,55,598 equity shares aggregating to Rs 300,000 lakhs of which 6,34,92,063 equity share aggregating to Rs 2,00,000 lakhs were offered by selling shareholder and 3,17,63,535 equity shares aggregating to Rs 100,000 lakhs at the face value of Rs 10 each at a premium of Rs 305 per equity share (excluding discount of Rs 23 per share on employee reservation portion of 2,39,726 equity shares) by way of fresh issue of the equity shares on May 13, 2024. The Company's equity share got listed on National Stock Exchange of India Limited (NSE) and BSE Limited (BSE) on May 15, 2024.

The Company has received an amount of Rs 100,000 lakhs as proceeds from fresh issue of equity shares. The utilisation of gross IPO proceeds is summarised below (Rs in lakhs)

S.N o.	Objects of the Issue as per Prospectus	Amount to be utilised as per Prospectus	Amount utilised upto March 31, 2026	Total Amount Unutilised as on March 31, 2026
1	To meet the future capital requirements towards onward lending	75,000	75,000	-
2	General corporate purpose	20,233	20,233	-
3	Issue related expenses	4,767	4,767	-
Total		1,00,000	1,00,000	-

4. During the quarter ended March 31, 2026, the Company has allotted 19,07,398 equity shares of Rs 10 each pursuant to the exercise of employee stock options plan.

5. The Company has granted stock options under Employee Stock Options Plan 2025 on January 01, 2026. Employee benefits expense includes charge of Rs. 1,346 lakhs for the quarter and year ended March 31, 2026 for options granted under Employee Stock Options Plan 2025.

6. The Company operates only in one Operating Segment i.e. Housing Finance business - Financial Services and all other activities are incidental to the main business activity, hence have only one reportable segment as per Indian Accounting Standard 108 "Operating Segments".

7. During the year ended March 31, 2026, the Company has issued commercial papers which were listed on the BSE pursuant to SEBI Master Circular No SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated 22 May 2024, in connection thereto, refer below disclosures in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at and for the quarter and year ended March 31, 2026.

Ratios and Information

(Rs in lakhs)

Particulars	As at and for the quarter ended March 31, 2026	As at and for the year ended March 31, 2026
a. Debt Equity Ratio [(Debt securities + Borrowings (other than debt securities) + Deposits + Subordinated liabilities + Accrued Interest - Cash and Cash equivalents - liquid investment in mutual funds) / Shareholder Funds]	2.40	2.40
b. Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable
c. Capital Redemption Reserve and Debenture Redemption Reserve	531	531
d. Net Worth	7,53,454	7,53,454
e. Net profit after tax	31,065	1,09,549
f. EPS		
- Basic (Rs.)	7.15	25.31
- Diluted (Rs.)	7.01	24.76
g. Total Debts to Total Assets (%)	68.99%	68.99%
h. Net profit Margin (%) (Net profit after tax / Total Income)	31.30%	29.72%
i. Sector specific equivalent ratios, as applicable		
- GNPA (%) [Stage 3 gross loans / Total gross loans]	1.09%	1.09%
- NNPA (%) [(Stage 3 gross loans - Impairment allowance on Stage 3) / (Total gross loans - Impairment allowance on Stage 3)]	0.71%	0.71%
- Provision Coverage Ratio (%) [Impairment allowance on Stage 3 / Stage 3 gross loans]	35.68%	35.68%
- Capital Adequacy Ratio (CRAR) (%)	42.49%	42.49%
- Liquidity Coverage Ratio (LCR) (%) (average of last 90 days)	267.02%	267.02%
j. Material Deviation if any in the use of proceeds of issue of debt securities from the objects stated in the offer document	Nil	Nil
k. Asset Cover Ratio against secured debt securities (No. of Times)	1.10	1.10

Following ratios are not applicable to housing finance company :-

- Debt service coverage ratio
- Interest service coverage ratio
- Current Ratio
- Long term debt to Working capital
- Bad debts to Account Receivable Ratio
- Current Liability Ratio
- Debtors Turnover
- Inventory Turnover
- Operating Margin

8. Disclosures pursuant to RBI Notification-RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021.

a.) Details of transfer through assignment in respect of loans not in default during the year ended March 31, 2026

Particulars	For the year ended March 31, 2026
Entity	NBFC (Housing Finance Company)
Count of Loan Accounts Assigned	16,145
Amount of Loan Accounts Assigned (Rs in lakhs)	1,58,048
Weighted average maturity (in Months)	153
Weighted average holding period (in Months)	16
Retention of beneficial economic interest (MRR)	10%
Coverage by collateral security	100%



b.) The Company has not transferred or acquired, any stressed / default loans during the year ended March 31, 2026.

c.) Details of transfer through Co-lending in respect of loans not in default during the year ended March 31, 2026

Particulars	For the year ended March 31, 2026
Entity	NBFC (Housing Finance Company)
Count of Loan Accounts Assigned	1,286
Amount of Loan Accounts Assigned (Rs in lakhs)	15,464
Weighted average maturity (in Months)	213
Weighted average holding period (in Months)	3
Retention of beneficial economic interest (MRR)	20%
Coverage of tangible security	100%

9. In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, dated November 28, 2025, the Company has not lent any funds during the quarter and year ended March 31, 2026 for project finance activities. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements Presentation and Disclosures) Directions dated November 28, 2025.

10. Disclosures pursuant to RBI Notification RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 date August 6, 2020 and - RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 (Resolution Framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses)

(Rs in lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at September 30, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half year ended March 31, 2026	Of (A) amount written off during the half year ended March 31, 2026	Of (A) amount paid by the borrowers during the half year ended March 31, 2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at March 31, 2026
Personal Loans	18,017	324	8	1,117	16,957**
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	18,017	324	8	1,117	16,957**

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

**above includes the loan accounts which were restructured and have been upgraded from NPA to standard assets amounting to Rs 389 lakhs as at March 31, 2026.

11. The Secured Non-Convertible Debentures of the Company as at March 31, 2026 are secured by way of pari passu first charge by way of (present & future) hypothecation on all the standard book debts / outstanding moneys / receivables except for those book debts and receivables charged / to be charged in favour of National Housing Bank for refinance availed / to be availed from them, and current assets & investments except for those current asset & Investments eligible for high quality liquid assets (HQLA). Further, the Company has provided Security on specific immovable property on certain series of NCDs private placement (excluding IPO Series). The Company has maintained adequate asset cover as per the term sheet for the NCD Series issued and listed with BSE.

12. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 ('Labour Codes') - consolidating 29 existing labour laws. The Labour Codes, amongst other things introduce changes, including a uniform definition of wages. The Company has estimated the financial implication of the change in definition of wages based on certain estimates and assumptions including expected revisions to staff emoluments which has resulted an increase in the liability towards gratuity and compensated absences arising out of past service cost by Rs 1,592 lakhs (Net of tax Rs 1,240 lakhs).

Considering the materiality and regulatory-driven, non-recurring nature of this impact, the Company has presented such incremental impact under "Exceptional Items" in the standalone unaudited financial results for the quarter and year ended March 31, 2026 in line with guidance issued by ICAI.

The Company continues to monitor the finalisation of Central/ State Rules and clarifications from the Government on other aspects of the Labour Codes and impact estimates will be re-assessed and finalised based on the final Rules, industry practices, etc.

13. During the period, a change in shareholding and control of the Company occurred, triggering the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011. BCP Asia II Holdco VII Pte. Ltd. ("Acquirer") acquired 28,20,52,121 equity shares at Rs. 425 per equity share, representing 64.14% of the Expanded Voting Share Capital, from the erstwhile promoter, BCP Topco VII Pte. Ltd., pursuant to a Share Purchase Agreement dated July 25, 2025. Consequent to this acquisition ("Blackstone Acquisition"), a mandatory open offer was made to public shareholders, pursuant to which 7,36,706 equity shares were tendered and settled in cash on February 18, 2026 for Offer Price of Rs. 469.97 and applicable interest of Rs. 2.71 per equity share. Further, pursuant to the terms of SPA, BCP Asia II Holdco VII Pte. Ltd. acquired 28,20,52,121 equity shares from BCP Topco VII Pte. Ltd. on February 25, 2026. As a result, as on March 31, 2026, the Acquirer held 64.90% of the equity share capital of the Company.

Further, AXDI LDII SPV 1 LTD acquired remaining 44,139,236 equity shares Rs. 425 per equity share on February 26, 2026 held by BCP Topco VII Pte. Ltd. pursuant to the share purchase agreement dated 29 July 2025 ("AXDI Acquisition") and has been classified as a public shareholder.

Pursuant to the above acquisitions, the erstwhile promoter and promoter group ceased to be promoters and ceased to have control over the Company, and the Acquirer was classified as the Promoter of the Company with effect from February 26, 2026. The erstwhile promoter was reclassified as a public shareholder pursuant to approvals received from the stock exchanges under Regulation 31A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

14. (a) The figures for the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the year ended March 31, 2026 and the published unaudited year-to-date figures up to the end of the third quarter of the current financial year.

(b) The figures for the quarter ended March 31, 2025 are the balancing figures between the audited figures in respect of the year ended March 31, 2025 and the published unaudited year-to-date figures up to the end of the third quarter of the previous financial year.

15. Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter and year ended March 31, 2026. The impact, if any, are not material to the financial results.

For and on behalf of the Board of Directors of Aadhar Housing Finance Limited

Rishi Anand
Managing Director & CEO
DIN 02303503

Place: Mumbai
Date: May 05, 2026



AADHAR HOUSING FINANCE LIMITED

CIN: L66010KA1990PLC011409

Statement of Standalone Assets and Liabilities as on March 31, 2026

(Rs in lakhs)

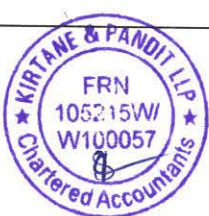
Particulars	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
Assets		
1. Financial assets		
a) Cash and cash equivalents	71,299	87,682
b) Bank balances other than cash and cash equivalents	50,005	84,501
c) Derivative financial instruments	6,994	-
d) Receivables	2,702	2,528
e) Housing and other loans	24,83,959	20,48,410
f) Investments	63,109	50,885
g) Other financial assets	41,653	34,749
	27,19,721	23,08,755
2. Non-financial assets		
a) Current tax assets (net)	1,106	1,105
b) Property, plant and equipment	3,469	3,151
c) Right of use assets	10,127	5,781
d) Other intangible assets	156	255
e) Other non-financial assets	4,411	2,580
	19,269	12,872
Total assets	27,38,990	23,21,627
Liabilities and equity		
Liabilities		
1. Financial liabilities		
a) Derivative financial instruments	-	1,467
b) Trade payables		
Total outstanding dues to micro enterprises and small enterprises	89	17
Total outstanding dues of creditors other than micro enterprises and small enterprises	12,272	12,570
c) Debt securities	3,61,917	3,38,882
d) Borrowings (other than debt securities)	15,06,423	12,87,329
e) Deposits	46	54
f) Subordinated liabilities	5,992	5,977
g) Other financial liabilities	89,559	32,930
	19,76,298	16,79,226
2. Non-financial liabilities		
a) Provisions	4,483	2,983
b) Deferred tax liabilities (net)	563	213
c) Other non-financial liabilities	4,186	2,409
	9,232	5,605
3. Equity		
a) Equity share capital	43,570	43,138
b) Other equity	7,09,890	5,93,658
	7,53,460	6,36,796
Total liabilities and equity	27,38,990	23,21,627



AADHAR HOUSING FINANCE LIMITED
CIN: L66010KA1990PLC011409
Statement of Standalone Cash flow for the year ended March 31, 2026

(Rs in lakhs)

Particulars	For the year ended March 31, 2026 (Audited)	For the year ended March 31, 2025 (Audited)
A. Cash flow from operating activities		
Net profit before tax	1,40,574	1,17,381
Adjustments for:		
Depreciation and amortisation expense	3,202	2,524
Loss on sale of fixed assets (Net)	62	27
Interest income on loans and investments	(3,24,390)	(2,71,899)
Interest expenses	1,36,439	1,17,377
Impairment on financial instruments	6,758	5,707
Profit on sale of investment in mutual fund and other investments	(1,669)	(2,196)
Provision for Employee share based payments	2,065	1,102
Operating profit before working capital changes	(36,959)	(29,977)
Adjustments for:		
Increase / (Decrease) in trade payables, other financial and non-financial liabilities and provisions	52,434	(20,227)
Increase in trade receivables	(174)	(575)
Increase in other financial and non-financial assets	(7,017)	(8,246)
Cash generated from operations during the year	8,284	(59,025)
Tax paid (Net of refund)	(30,808)	(25,001)
Net cash flow generated from operations before movement in housing and other loans	(22,524)	(84,026)
Housing and other property loans disbursed	(9,55,568)	(8,19,213)
Proceeds from assignment and co-lending of portfolio	1,73,512	1,72,526
Housing and other property loans repayments received	3,44,984	2,84,482
Interest received on loans	3,08,732	2,58,565
Interest paid on borrowings and debt	(1,30,108)	(1,14,941)
Net cash used in operating activities [A]	(2,80,972)	(3,02,607)
B. Cash flow from investing activities		
Proceeds received on sale / redemption of investments	6,38,929	6,30,496
Payment towards purchase of investments	(6,49,264)	(6,34,469)
Investment in fixed deposits (net of maturities)	32,428	8,589
Payment towards purchase of property, plant and equipment and other intangible assets	(1,875)	(1,480)
Proceeds received on sale of property, plant and equipment and other intangible assets	9	21
Interest received on investments	10,810	12,788
Net cash generated from investing activities [B]	31,037	15,945
C. Cash flow from financing activities		
Proceeds from issue of equity shares	4,658	1,03,607
Share issue expenses / expenses towards offer for sale of shares (net off recoveries from selling shareholder)	(98)	(374)
Proceeds from loans from banks/institutions	4,74,787	3,49,902
Proceeds from loans from National Housing Bank	1,30,400	1,10,000
Proceeds from Commercial Papers	47,893	24,884
Proceeds from Non-convertible debentures	40,000	1,05,180
Repayment of loans to banks/institutions	(2,98,827)	(1,98,561)
Repayment of loans to National Housing Bank	(95,645)	(88,868)
Repayment of Commercial Papers	(30,000)	(25,000)
Repayment of Non-convertible debentures	(37,195)	(40,100)
Repayment of deposits	(19)	(110)
Payment of lease liabilities	(1,565)	(1,123)
Payment of interest on lease liabilities	(837)	(514)
Net cash generated from financing activities [C]	2,33,552	3,38,923
Net (decrease) / increase in cash and cash equivalents [A+B+C]	(16,383)	52,261
Cash and cash equivalents at the beginning of the year	87,682	35,421
Cash and cash equivalents at the end of the year	71,299	87,682
Components of cash and cash equivalents		
Cash on hand	867	510
Balances with banks in current accounts	7,780	9,514
Balances with banks in deposits accounts with original maturity of less than 3 months	62,652	77,658
	71,299	87,682



S. R. Batliboi & Associates LLP
Chartered Accountants
12th Floor, The Ruby
29, Senapati Bapat Marg
Dadar (West), Mumbai – 400 028

Kirtane & Pandit LLP
Chartered Accountants
601, 6th Floor, Earth Vintage
Senapati Bapat Marg,
Dadar (West), Mumbai – 400 028

Independent Auditors' Report on the Quarterly and Year to Date Consolidated Financial Results of Aadhar Housing Finance Limited pursuant to the Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Aadhar Housing Finance Limited

Report on the audit of the Consolidated Financial Results

Opinion

We have audited the accompanying Statement of quarterly and year to date consolidated financial results of Aadhar Housing Finance Limited (the "Holding Company") and Aadhar Sales and Services Private Limited ("the subsidiary") (the Holding Company and its subsidiary together referred to as "the Group"), for the quarter and year ended March 31, 2026 (the "Statement") attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the reports of the other auditors on separate audited financial statements of the subsidiary, the Statement:

- i. includes the annual financial results of the subsidiary, Aadhar Sales and Services Private Limited;
- ii. are presented in accordance with the requirements of the Listing Regulations in this regard; and
- iii. gives a true and fair view in conformity with the applicable accounting standards, and other accounting principles generally accepted in India, of the consolidated net profit and other comprehensive income/ (loss) and other financial information of the Group for the quarter ended March 31, 2026 and for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs), as specified under Section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Consolidated Financial Results" section of our report. We are independent of the Group in accordance with the 'Code of Ethics' issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Results

The Statement has been prepared on the basis of the consolidated annual financial statements. The Holding Company's management and the Board of Directors are responsible for the preparation and



presentation of the Statement that give a true and fair view of the net profit and other comprehensive income/ (loss) and other financial information of the Group in accordance with the applicable accounting standards prescribed under section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. The respective management and Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of their respective companies and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Holding Company, as aforesaid.

In preparing the Statement, the respective management and the Board of Directors of the companies included in the Group are responsible for assessing the ability of their respective companies to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management and the Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are also responsible for overseeing the financial reporting process of their respective companies.

Auditors' Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors;



- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern;
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation; and
- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group of which we are the independent auditors to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of the financial information of such entities included in the Statement of which we are the independent auditors. For the other entities included in the Statement, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the Statement of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the Master Circular issued by the Securities Exchange Board of India under Regulation 33 (8) of the Listing Regulations, to the extent applicable.

Other Matter

The accompanying Statement includes the audited financial results and other financial information, in respect of one subsidiary, whose financial results include total assets of Rs 895 lakhs as at March 31, 2026, total revenues of Rs 1,608 lakhs and Rs 5,545 lakhs, total net profit after tax of Rs. 27 lakhs and Rs. 39 lakhs, total comprehensive income of Rs. 40 lakhs and Rs. 196 lakhs, for the quarter and the year ended on that date respectively, and net cash inflows of Rs. 9 lakhs for the year ended March 31, 2026, as considered in the Statement which have been audited by their respective independent auditors.

The independent auditor's report on the financial statements/financial results/financial information of these entities have been furnished to us by the Management and our opinion on the Statement in so far as it relates to the amounts and disclosures included in respect of the subsidiary is based solely on the reports of such auditors and the procedures performed by us as stated in paragraph above.



The Statement includes the results for the quarter ended March 31, 2026 being the balancing figures between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to the end of the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

For S. R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm Registration No: 101049W/E300004


per Amit Lahoti
Partner

Membership No.: 132990

UDIN: 26132990EVQTNX2680

Mumbai
May 05, 2026



For Kirtane & Pandit LLP
Chartered Accountants
ICAI Firm Registration No: 105215W/W100057


Pinky Nagdev
Partner

Membership No.: 130815

UDIN: 26130815BQENQV5548

Mumbai
May 05, 2026



**AADHAR HOUSING FINANCE LIMITED**

Regd. Office: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road, S.R Nagar, Bengaluru - 560 027, Karnataka.

CIN: L66010KA1990PLC011409 | Email: complianceofficer@aadharhousing.com | Contact No.: 1800 3004 2020 | Website: www.aadharhousing.com

Statement of consolidated financial results for the quarter and year ended March 31, 2026

(Rs in lakhs)

Particulars	For the quarter ended March 31, 2026	For the quarter ended December 31, 2025	For the quarter ended March 31, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
1 Income					
Revenue from operations					
a) Interest income	85,145	83,298	72,240	3,24,390	2,71,899
b) Fees and commission income	5,911	5,128	5,439	21,075	19,935
c) Net gain on fair value changes	351	385	691	1,626	2,224
d) Net gain on derecognition of financial instruments under amortised cost category	7,049	5,460	4,891	20,167	16,705
Total revenue from operations	98,456	94,271	83,261	3,67,258	3,10,763
Other income	795	106	123	1,430	128
Total income	99,251	94,377	83,384	3,68,688	3,10,891
2 Expenses					
Finance costs	34,333	34,750	31,471	1,36,439	1,17,377
Impairment on financial instruments	1,017	1,753	639	6,758	5,707
Employee benefits expense	15,506	13,402	12,469	55,342	46,449
Depreciation and amortisation	1,060	705	645	3,202	2,524
Other expenses	7,510	6,198	6,569	24,764	21,508
Total expenses	59,426	56,808	51,793	2,26,505	1,93,565
3 Profit before tax and exceptional item (1-2)	39,825	37,569	31,591	1,42,183	1,17,326
4 Exceptional item (refer note 12)	-	1,592	-	1,592	-
5 Profit before tax (3-4)	39,825	35,977	31,591	1,40,591	1,17,326
6 Tax expense					
Current tax	8,858	7,844	5,515	30,817	24,925
Deferred tax charge / (credit)	(125)	12	1,592	186	1,218
	8,733	7,856	7,107	31,003	26,143
7 Profit after tax (5-6)	31,092	28,121	24,484	1,09,588	91,183
8 Other comprehensive income					
(A) Items that will not be reclassified to profit or loss					
i Remeasurements of the defined employee benefit plans	97	752	22	849	22
ii Income tax relating to items that will not be reclassified to profit or loss	(25)	(189)	(5)	(214)	(5)
Subtotal (A)	72	563	17	635	17
(B) Items that will be reclassified to profit or loss					
i The effective portion of gains and loss on hedging instruments in a cash flow hedge	1,146	(630)	(530)	(16)	(530)
ii Income tax relating to items that will be reclassified to profit or loss	(288)	158	133	4	133
Subtotal (B)	858	(472)	(397)	(12)	(397)
Total other comprehensive income / (loss) (A + B)	930	91	(380)	623	(380)
9 Total comprehensive income	32,022	28,212	24,104	1,10,211	90,803
10 Paid-up Equity Share Capital (Face value Rs. 10 per equity share)	43,570	43,380	43,138	43,570	43,138
11 Earnings per equity share (EPS)					
Basic earning per share (Rs.) *	7.16	6.49	5.68	25.31	21.43
Diluted earning per share (Rs.) *	7.01	6.36	5.55	24.77	20.85

*(EPS is not annualized for the quarter ended March 31, 2026, December 31, 2025, March 31, 2025)



Notes:

1. The above consolidated financial results of Aadhar Housing Finance Limited ("the Parent Company") and its subsidiary (collectively referred to as "the Group") have been prepared in accordance with applicable accounting standards prescribed under section 133 of Companies Act, 2013 read with (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing and Disclosure Requirement) Regulations, 2015, as amended (the "Listing Regulations").

2. The above consolidated financial results for the quarter and year ended March 31, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 05, 2026.

3. The Parent Company made an Initial Public Offer (IPO) for 9,52,55,598 equity shares aggregating to Rs 300,000 lakhs of which 6,34,92,063 equity share aggregating to Rs 2,00,000 lakhs were offered by selling shareholder and 3,17,63,535 equity shares aggregating to Rs 100,000 lakhs at the face value of Rs 10 each at a premium of Rs 305 per equity share (excluding discount of Rs 23 per share on employee reservation portion of 2,39,726 equity shares) by way of fresh issue of the equity shares on May 13, 2024. The Parent Company's equity shares got listed on National Stock Exchange of India Limited (NSE) and BSE Limited (BSE) on May 15, 2024.

The Parent Company has received an amount of Rs 100,000 lakhs as proceeds from fresh issue of equity shares. The utilisation of gross IPO proceeds is summarised below :-

(Rs in lakhs)

S.No.	Objects of the Issue as per Prospectus	Amount to be utilised as per prospectus	Amount utilised upto March 31, 2026	Total Amount Unutilised as on March 31, 2026
1	To meet the future capital requirements towards onward lending	75,000	75,000	-
2	General corporate purpose	20,233	20,233	-
3	Issue related expenses	4,767	4,767	-
Total		1,00,000	1,00,000	-

4. During the quarter ended March 31, 2026, the Parent Company has allotted 19,07,398 equity shares of Rs 10 each pursuant to the exercise of employee stock options plan.

5. The Parent Company has granted stock options under Employee Stock Options Plan 2025 on January 01, 2026. Employee benefits expense includes charge of Rs. 1,346 lakhs for the quarter and year ended March 31, 2026 for options granted under Employee Stock Options Plan 2025.

6. The Group operates only in one Operating Segment i.e. Housing Finance business - Financial Services and all other activities are incidental to the main business activity, hence have only one reportable segment as per Indian Accounting Standard 108 "Operating Segments".

7. Disclosures pursuant to RBI Notification-RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021.

a.) Details of transfer through assignment in respect of loans not in default during the year ended March 31, 2026

Particulars	For the year ended March 31, 2026
Entity	NBFC (Housing Finance Company)
Count of Loan Accounts Assigned	16,145
Amount of Loan Accounts Assigned (Rs in lakhs)	1,58,048
Weighted average maturity (in Months)	153
Weighted average holding period (in Months)	16
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security	100%

b.) The Parent Company has not transferred or acquired, any stressed / default loans during the year ended March 31, 2026.

c.) Details of transfer through Co-lending in respect of loans not in default during the year ended March 31, 2026

Particulars	For the year ended March 31, 2026
Entity	NBFC (Housing Finance Company)
Count of Loan Accounts Assigned	1,286
Amount of Loan Accounts Assigned (Rs in lakhs)	15,464
Weighted average maturity (in Months)	213
Weighted average holding period (in Months)	3
Retention of beneficial economic interest (MRR)	20%
Coverage of tangible security	100%

8. In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, dated November 28, 2025, the Company has not lent any funds during the quarter and year ended March 31, 2026 for project finance activities. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements Presentation and Disclosures) Directions dated November 28, 2025.

9. Key standalone financial information of the Parent Company:

(Rs in lakhs)

S.No.	Particulars	For the quarter ended March 31, 2026	For the quarter ended December 31, 2025	For the quarter ended March 31, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025
1	Total Revenue from Operations	98,447	94,265	83,252	3,67,229	3,10,735
2	Profit before tax	39,799	35,981	31,648	1,40,574	1,17,381
3	Profit after tax	31,065	28,119	24,524	1,09,549	91,211

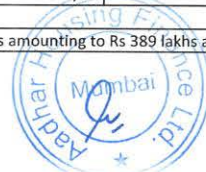
10. Disclosures pursuant to RBI Notification RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 date August 6, 2020 and - RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 (Resolution Framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses)

(Rs in lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at September 30, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half year ended March 31, 2026	Of (A) amount written off during the half year ended March 31, 2026	Of (A) amount paid by the borrowers during the half year ended March 31, 2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at March 31, 2026
Personal Loans	18,017	324	8	1,117	16,957**
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	18,017	324	8	1,117	16,957**

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

** above includes loan accounts which were restructured and have been upgraded from NPA to standard assets amounting to Rs 389 lakhs as at March 31, 2026.



11. The Secured Non-Convertible Debentures of the Parent Company as at March 31, 2026 are secured by way of pari passu first charge by way of (present & future) hypothecation on all the standard book debts / outstanding moneys / receivables except for those book debts and receivables charged / to be charged in favour of National Housing Bank for refinance availed / to be availed from them, and current assets & investments except for those current asset & Investments eligible for high quality liquid assets (HQLA). Further, the Parent Company has provided Security on specific immovable property on certain series of NCDs private placement (excluding IPO Series). The Parent Company has maintained adequate asset cover as per the term sheet for the NCD Series issued and listed with BSE.

12. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 ('Labour Codes') - consolidating 29 existing labour laws. The Labour Codes, amongst other things introduce changes, including a uniform definition of wages. The Group has estimated the financial implication of the change in definition of wages based on certain estimates and assumptions including expected revisions to staff emoluments which has resulted an increase in the liability towards gratuity and compensated absences arising out of past service cost by Rs 1,592 lakhs (Net of tax Rs 1,240 lakhs).

Considering the materiality and regulatory-driven, non-recurring nature of this impact, the Group has presented such incremental impact under "Exceptional Items" in the consolidated unaudited financial results for the quarter and year ended March 31, 2026 in line with guidance issued by ICAI.

The Group continues to monitor the finalisation of Central/ State Rules and clarifications from the Government on other aspects of the Labour Codes and impact estimates will be re-assessed and finalised based on the final Rules, industry practices, etc.

13. During the period, a change in shareholding and control of the Parent Company occurred, triggering the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011. BCP Asia II Holdco VII Pte. Ltd. ("Acquirer") acquired 28,20,52,121 equity shares at Rs. 425 per equity share, representing 64.14% of the Expanded Voting Share Capital, from the erstwhile promoter, BCP Topco VII Pte. Ltd., pursuant to a Share Purchase Agreement dated July 25, 2025. Consequent to this acquisition ("Blackstone Acquisition"), a mandatory open offer was made to public shareholders, pursuant to which 7,36,706 equity shares were tendered and settled in cash on February 18, 2026 for Offer Price of Rs. 469.97 and applicable interest of Rs. 2.71 per equity share. Further, pursuant to the terms of SPA, BCP Asia II Holdco VII Pte. Ltd acquired 28,20,52,121 equity shares from BCP Topco VII Pte. Ltd on February 25, 2026. As a result, as on March 31, 2026, the Acquirer held 64.90% of the equity share capital of the Parent Company.

Further, AXDI LDII SPV 1 LTD acquired remaining 44,139,236 equity shares Rs. 425 per equity share on February 26, 2026 held by BCP Topco VII Pte. Ltd. pursuant to the share purchase agreement dated 29 July 2025 ("AXDI Acquisition") and has been classified as a public shareholder.

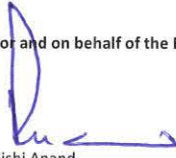
Pursuant to the above acquisitions, the erstwhile promoter and promoter group ceased to be promoters and ceased to have control over the Company, and the Acquirer was classified as the Promoter of the Company with effect from February 26, 2026. The erstwhile promoter was reclassified as a public shareholder pursuant to approvals received from the stock exchanges under Regulation 31A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

14. (a) The figures for the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the year ended March 31, 2026 and the published unaudited year-to-date figures up to the end of the third quarter of the current financial year.

(b) The figures for the quarter ended March 31, 2025 are the balancing figures between the audited figures in respect of the year ended March 31, 2025 and the published unaudited year-to-date figures up to the end of the third quarter of the previous financial year.

15. Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter and year ended March 31, 2026. The impact, if any, are not material to the financial results.

For and on behalf of the Board of Directors of Aadhar Housing


Rishi Anand
Managing Director & CEO
DIN 02303503

Place: Mumbai
Date: May 05, 2026



AADHAR HOUSING FINANCE LIMITED
CIN: L66010KA1990PLC011409
Statement of Consolidated Assets and Liabilities as on March 31, 2026

(Rs in lakhs)

Particulars	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
Assets		
1. Financial assets		
a) Cash and cash equivalents	71,463	87,837
b) Bank balances other than cash and cash equivalents	50,005	84,501
c) Derivative financial instruments	6,994	-
d) Receivables	2,702	2,528
e) Housing and other loans	24,83,959	20,48,410
f) Investments	63,746	51,318
g) Other financial assets	41,654	34,749
	27,20,523	23,09,343
2. Non-financial assets		
a) Current tax assets (net)	1,177	1,244
b) Property, plant and equipment	3,469	3,151
c) Right of use assets	10,127	5,781
d) Other intangible assets	156	255
e) Deferred tax assets (net)	21	42
f) Other non-financial assets	4,411	2,580
	19,361	13,053
Total assets	27,39,884	23,22,396
Liabilities and equity		
Liabilities		
1. Financial liabilities		
a) Derivative financial instruments	-	1,467
b) Trade payables		
Total outstanding dues to micro enterprises and small enterprises	91	21
Total outstanding dues of creditors other than micro enterprises and small enterprises	12,274	12,572
c) Debt securities	3,61,917	3,38,882
d) Borrowings (other than debt securities)	15,06,423	12,87,329
e) Deposits	46	54
f) Subordinated liabilities	5,992	5,977
g) Other financial liabilities	89,581	32,930
	19,76,324	16,79,232
2. Non-financial liabilities		
a) Provisions	4,569	3,157
b) Deferred tax liabilities (net)	563	213
c) Other non-financial liabilities	4,339	2,565
	9,471	5,935
3. Equity		
a) Equity share capital	43,570	43,138
b) Other equity	7,10,519	5,94,091
	7,54,089	6,37,229
Total liabilities and equity	27,39,884	23,22,396



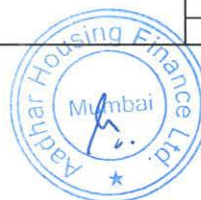
AADHAR HOUSING FINANCE LIMITED

CIN: L66010KA1990PLC011409

Statement of Consolidated Cash flow for the year ended March 31, 2026

(Rs in lakhs)

Particulars	For the year ended March 31, 2026 (Audited)	For the year ended March 31, 2025 (Audited)
A. Cash flow from operating activities		
Net profit before tax	1,40,591	1,17,326
Adjustments for:		
Depreciation and amortisation expense	3,202	2,524
Loss on sale of fixed assets (Net)	62	27
Interest income on loans and investments	(3,24,390)	(2,71,899)
Interest expenses	1,36,439	1,17,377
Impairment on financial instruments	6,758	5,707
Profit on sale of investment in mutual fund and other investments	(1,698)	(2,224)
Provision for Employee share based payments	2,065	1,102
Operating profit before working capital changes	(36,971)	(30,060)
Adjustments for:		
Increase / (Decrease) in trade payables, other financial and non-financial liabilities and provisions	52,573	(20,136)
Increase in trade receivables	(174)	(575)
Increase in other financial and non-financial assets	(7,018)	(8,246)
Cash generated from operations during the year	8,410	(59,017)
Tax paid (Net of refund)	(30,750)	(25,067)
Net cash flow generated from operations before movement in housing and other loans	(22,340)	(84,084)
Housing and other property loans disbursed	(9,55,568)	(8,19,213)
Proceeds from assignment and co-lending of portfolio	1,73,512	1,72,526
Housing and other property loans repayments received	3,44,984	2,84,482
Interest received on loans	3,08,732	2,58,565
Interest paid on borrowings and debt	(1,30,108)	(1,14,941)
Net cash used in operating activities [A]	(2,80,788)	(3,02,665)
B. Cash flow from investing activities		
Proceeds received on sale / redemption of investments	6,41,059	6,32,356
Payment towards purchase of investments	(6,51,569)	(6,36,321)
Investment in fixed deposits (net of maturities)	32,428	8,589
Payment towards purchase of property, plant and equipment and other intangible assets	(1,875)	(1,480)
Proceeds received on sale of fixed assets	9	21
Interest received on investments	10,810	12,788
Net cash generated from investing activities [B]	30,862	15,953
C. Cash flow from financing activities		
Proceeds from issue of equity shares	4,658	1,03,607
Share issue expenses / expenses towards offer for sale of shares (net off recoveries from selling shareholder)	(98)	(374)
Proceeds from loans from banks/institutions	4,74,787	3,49,902
Proceeds from loans from National Housing Bank	1,30,400	1,10,000
Proceeds from Commercial Papers	47,893	24,884
Proceeds from Non-convertible debentures	40,000	1,05,180
Repayment of loans to banks/institutions	(2,98,827)	(1,98,561)
Repayment of loans to National Housing Bank	(95,645)	(88,868)
Repayment of Commercial Papers	(30,000)	(25,000)
Repayment of Non-convertible debentures	(37,195)	(40,100)
Repayment of deposits	(19)	(110)
Payment of lease liabilities	(1,565)	(1,123)
Payment of interest on lease liabilities	(837)	(514)
Net cash generated from financing activities [C]	2,33,552	3,38,923
Net (decrease) / increase in cash and cash equivalents [A+B+C]	(16,374)	52,211
Cash and cash equivalents at the beginning of the year	87,837	35,626
Cash and cash equivalents at the end of the year	71,463	87,837
Components of cash and cash equivalents		
Cash on hand	867	510
Balances with banks in current accounts	7,944	9,669
Balances with banks in deposits accounts with original maturity of less than 3 months	62,652	77,658
	71,463	87,837





GHAR BANEGA, TOH DESH BANEGA.

Corporate Office : Office No. 501 & 503,
5th Floor, Lightbridge, Saki Vihar Road,
Andheri (East), Mumbai - 400 072.
Tel.: +91 22-7118 9900

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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Sub.: Statement indicating utilization of proceeds of issue of listed NCDs and equity shares.

Dear Sir/ Madam,

With reference to the Regulation 52(7) and 52(7A) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, we hereby confirm that the issue proceeds of listed non-convertible securities raised upto the quarter ended March 31, 2026 have been fully utilized for the purpose(s)/ objects stated in the respective offer documents/ Information memorandum, for which the necessary disclosure has already been made to Stock Exchange and there were no deviations/variations.

Further, there have been no issuance of listed non-convertible securities during the quarter ended March 31, 2026 and details regarding utilization of issue proceeds and Nil statement of deviation or variation, is enclosed herein as Annexure I, in the format as prescribed in the SEBI Master circular dated July 11, 2025 as amended from time to time.

The equity shares of the Company have been listed on BSE Ltd and National Stock Exchange of India Limited w.e.f 15th May 2024. Accordingly, pursuant to Regulation 32 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, a Statement confirming no deviation or variation in the utilization of proceeds raised through issuance of equity shares by way of public issue for quarter ended March 31, 2026 is enclosed herein as Annexure II, in the format as prescribed.

Kindly take the same in your record.

Thanking you.

For Aadhar Housing Finance Limited



Harshada Pathak
Company Secretary and Compliance Officer

Encl.: As above

CC:- Debenture Trustees-

1. Catalyst Trusteeship Limited
2. Beacon Trusteeship Limited

Aadhar Housing Finance Ltd.

CIN: L66010KA1990PLC011409

Regd. Office: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road,
S.R Nagar, Bengaluru - 560 027, Karnataka • Toll Free No: 1800 2684 040
Email: customercare@aadharhousing.com www.aadharhousing.com

Annexure I
A. Statement of utilization of issue proceeds of listed Non-Convertible Debentures issued during the quarter ended March 31, 2026: Nil

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (in crore)	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Aadhar Housing Finance Ltd.	NA	NA	NA	NA	NA	NA	NA	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds for the quarter ended March 31, 2026: Not Applicable

Particulars						Remarks
Name of listed entity						Aadhar Housing Finance Limited
Mode of fund raising						NA
Type of instrument						NA
Date of raising funds						NA
Amount raised						Nil during the quarter
Report filed for quarter ended						31.03.2026
Is there a deviation/ variation in use of funds raised?						No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?						NA
If yes, details of the approval so required?						NA
Date of approval						NA
Explanation for the deviation/ variation						NA
Comments of the audit committee after review						NA
Comments of the auditors, if any						NA
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NA	NA	NA	NA	NA	NA	NA
Deviation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						


Aadhar Housing Finance Ltd.

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Annexure II
Statement of deviation/ variation in utilization of funds raised :

Particulars				Remarks		
Name of listed entity				Aadhar Housing Finance Limited		
Mode of fund raising				Public Issue- Initial Public-Offer (IPO)		
Date of raising funds				May 13, 2024		
Amount raised				Rs. 1000 crore		
Report filed for quarter ended				31.03.2026		
Monitoring Agency				Applicable		
Monitoring Agency Name, if applicable				ICRA Limited		
Is there a deviation/ variation in use of funds raised?				No		
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders				NA		
If yes, date of shareholder approval				NA		
Explanation for the deviation/ variation				NA		
Comments of the audit committee after review				NA		
Comments of the auditors, if any				NA		
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object	Remarks, if any
NA	NA	NA	NA	NA	NA	NA
Deviation or variation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised, or						
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or						
(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.						



Security Cover Certificate as per Regulation 54 (3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at March 31, 2026.

Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not charge) (For Eg. Bank Balance, DSRA, market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)	Debt not backed by any assets offered as security



		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property, Plant and Equipment	Property			Yes	0.4		34.3		34.7			0.8	-	
Capital Work-in-Progress				No			-		-				-	
Right of Use Assets				No			101.3		101.3				-	
Goodwill				No			-		-				-	
Intangible Assets				No			1.6		1.6				-	
Intangible Assets under Development				No			-		-				-	
Investments				No	-	-	631.1		631.1				-	
Loans	Receivables under		4,529.0	Yes	2,538.9	13,964.7	3,806.9		24,839.6					



	financing activities														
Inventories							-		-				-		
Trade									27.0				-		
Receivables							27.0		-				-		
Cash and Cash Equivalents			-	Yes	-	-							-		
Bank Balances other than Cash and Cash Equivalents	Balances with Bank			Yes		63.0	1,150.1		1,213.0				-		
Others			-	No	-	-	541.6		541.6				-		
Total			4,529.0		2,539.3	14,027.7	6,293.9		27,389.9				2,539.3		
LIABILITIES															



Debt securities to which this certificate pertains					2,313.1				2,313.1						
Other debt sharing pari-passu charge with above debt		not to be filled				11,028.8			11,028.8						
Other Debt			4,089.94						4,089.9						
Subordinated debt									-						
Borrowings									-					260.88	
Bank			-						-						
Debt Securities						1,226.6			1,226.6						
Others						254.8			254.8						



Trade payables							123.6		123.6						
Lease Liabilities							109.8		109.8						
Provisions							44.8		44.8						
Others							7,939.2		7,939.2						
Total			4,089.9		2,313.1	12,510.1	8,217.5		27,391.6						
Cover on Book Value									0.0						
Cover on Market Value^{ix}															
		Exclusive Securit y Cover Ratio	1.11	Pari-Passu Securit y Cover Ratio	1.10	1.12									

Notes :-

- The market value of the properties is basis on the valuation done on 31.03.2026
- Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is “hold to collect” cash flows that are solely principal and interest. Accordingly, these loans are not fair valued and the book value of loans are considered as the value of security for this certificate.
- Security cover for individual issuance is adequately maintained as per term sheets



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Date: May 05, 2026

To,
The General Manager,
BSE Ltd.
P. J. Towers, Dalal Street,
Mumbai- 400001
Scrip Code: 544176

To
Sr. General Manager
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G, Bandra Kurla Complex
Bandra (E), Mumbai – 400 051
Symbol: AADHARHFC

Sub.: Declaration pursuant to Proviso to Regulation 33(3)(d) and Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015

Dear Sir/ Madam,

With reference to the proviso to Regulation 33(3)(d) and Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, we hereby declare that M/s. S.R. Batliboi & Associates LLP, Chartered Accountants and M/s. Kirtane & Pandit LLP, Chartered Accountants, the Joint Statutory Auditors of the Company have issued the Audit Report with unmodified opinion on Annual Audited Standalone & Consolidated Financial Results of the Company for the Financial Year ended March 31, 2026.

Kindly take the same in your record.

Thanking you.

For Aadhar Housing Finance Limited



Harshada Pathak
Company Secretary and Compliance Officer

Aadhar Housing Finance Ltd.

CIN: L66010KA1990PLC011409

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