TATA CAPITAL
Housing Finance

PRESS RELEASE

Financial Results for Q1FY27

AUM of ₹ 89,416 crore (up 24% YoY)

PAT of ₹ 532 crore (up 29% YoY)

Annualized ROA of 2.5% and ROE of 18.4%

Mumbai, July 28, 2026: A meeting of the Board of Directors of Tata Capital Housing Finance Limited (TCHFL) was held today to consider and approve the unaudited financial results for the quarter ended June 30, 2026.

TCHFL Q1FY27 Performance Update:

- **AUM** grew by 24% YoY to ₹ 89,416 crore as of June 30, 2026 from ₹ 71,913 crore as of June 30, 2025.
- **Net total income** increased by 25% YoY in Q1FY27 to ₹ 1,033 crore from ₹ 828 crore in Q1FY26.
- **Cost to income ratio** was 30.0% for Q1FY27 vs. 30.5% in Q1FY26.
- **Credit cost** for Q1FY27 remained low at ₹ 10 crore (annualized 0.05% of average net loan book).
- **Profit before tax** increased by 29% YoY in Q1FY27 to ₹ 713 crore from ₹ 552 crore in Q1FY26.
- **PAT** increased by 29% YoY in Q1FY27 to ₹ 532 crore from ₹ 412 crore in Q1FY26.
- **Annualized ROA** at 2.5% in Q1FY27 vs. 2.4% in Q1FY26.
- **Annualized ROE** in Q1FY27 was steady at 18.4% on YoY basis.
- **GS3** at 0.7% | **NS3** at 0.3% | **PCR** at 56.0% as of June 30, 2026.
- **Capital adequacy ratio** as of June 30, 2026 was 17.8%.

Commenting on the financial results, **Mr. Sarosh Amaria, Managing Director**, TCHFL said, *"We have made a strong start to FY27, and our performance reflects the strength of our diversified business model, disciplined underwriting and efficient execution. We delivered healthy growth in profitability with broad-based growth across our franchise. AUM stood at ₹89,416 crore, registering a growth of 24% year-on-year, and PAT increased by 29% to ₹532 crore. Asset quality remained robust with GNPA at 0.7% and NNPA at 0.3%."*

"We continue to enhance our operating model through greater adoption of digital and analytics-led capabilities across customer onboarding, servicing, cross-sell and portfolio monitoring. These initiatives are helping improve customer experience, strengthen risk management and drive efficiencies across the business."

Particulars; ₹ crores	Q1FY26	Q4FY26	Q1FY27	YoY %	FY25	FY26	YoY %
Assets under management (net)	71,913	86,653	89,416	24%	67,252	86,653	29%
Gross loan book	71,151	84,439	86,743	22%	66,955	84,439	26%
Net loan book	70,572	83,808	86,145	22%	66,405	83,808	26%
Net interest income	674	818	843	25%	2,347	2,956	26%
Fee income	134	187	180	35%	423	657	55%
Investment income	21	11	10	~	63	63	~
Net total income	**828**	**1,016**	**1,033**	**25%**	**2,834**	**3,676**	**30%**
Operating expenses	253	298	310	23%	972	1,144	18%
Pre-provisioning operating profit	575	717	723	26%	1,862	2,533	36%
Loan losses and provisions	23	24	10	(58)%	(151)	76	~
Profit before tax	552	693	713	29%	2,013	2,457	22%
PAT (excl. non-recurring items)	**412**	**527**	**532**	**29%**	**1,499**	**1,842**	**23%**
Non-recurring items(1)	-	-	-	~	-	(6)	~
PAT	**412**	**527**	**532**	**29%**	**1,499**	**1,836**	**22%**

(1) Reflects impact of new labour codes.

About Tata Capital Housing Finance Limited
Tata Capital Housing Finance Limited ("the Company" / "TCHFL"), is a wholly-owned subsidiary of Tata Capital Limited ("TCL") and is registered as a Housing Finance Company with the National Housing Bank ("NHB") to carry on housing finance activities. The Company primarily offers Home Loans, Loans Against Property and Loans to Developers for constructing Residential and Commercial premises. The Company has been classified as a Middle Layer Non-Banking Financial Company ("NBFC-ML") by the Reserve Bank of India ("RBI"), as per Scale Based Regulations issued by RBI. visit: https://www.tatacapital.com/

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