

**Strong momentum continues with AUM of ₹ 86,653 crore (up 29% YoY),
and quarterly PAT of ₹ 527 crore (up 34% YoY)**

Mumbai, April 23, 2026: A meeting of the Board of Directors of Tata Capital Housing Finance Limited (TCHFL) was held today to consider and approve the audited financial results for the quarter ended March 31, 2026.

TCHFL Q4FY26 Performance Update:

- **Assets under management** grew by 29% YoY to ₹ 86,653 crore as of March 31, 2026 from ₹ 67,252 crore as of March 31, 2025.
- **Net total income** increased by 26% YoY in Q4FY26 to ₹ 1,016 crore from ₹ 808 crore in Q4FY25.
- **Cost to income ratio** was 29.4% for Q4FY26 vs. 32.0% in Q4FY25.
- **Credit cost** for Q4FY26 remained low at ₹ 24 crore (annualized 0.1% of average net loan book).
- **Profit before tax** increased by 31% YoY in Q4FY26 to ₹ 693 crore from ₹ 529 crore in Q4FY25.
- **PAT** increased by 34% YoY in Q4FY26 to ₹ 527 crore from ₹ 394 crore in Q4FY25.
- **Annualized ROA** at 2.6% in Q4FY26 vs. 2.4% in Q3FY26.
- **Annualized ROE** at 19.9% in Q4FY26 vs. 18.6% in Q3FY26.
- **Gross stage 3** stood at 0.7% | **Net stage 3** stood at 0.3% | **Provision coverage ratio** stood at 55.1% as of March 31, 2026.
- **Capital adequacy ratio** as of March 31, 2026 was 17.6%.

Commenting on the financial results, **Mr. Sarosh Amaria, Managing Director**, TCHFL said, "We closed the year with a strong performance, reflecting consistent execution across our businesses. As of March 31, 2026, our Assets Under Management stood at ₹ 86,653 crore, registering a 29% year-on-year growth. PAT for Q4FY26 stood at ₹ 527 crore, up by 34% over Q4 FY 25. ROA improved to 2.6%, with Credit cost remaining stable at 0.1%, in Q4FY26. We enter the new fiscal year with strong fundamentals and a clear roadmap for consistent value creation."

Particulars; ₹ crores	Q4FY25	Q3FY26	Q4FY26	YoY %	FY25	FY26	YoY %
Assets under management (net)	67,252	81,585	86,653	29%	67,252	86,653	29%
Gross loan book	66,955	79,883	84,439	26%	66,955	84,439	26%
Net loan book	66,405	79,279	83,808	26%	66,405	83,808	26%
Net interest income	661	768	818	24%	2,347	2,956	26%
Fee income	135	158	187	39%	424	657	55%
Investment income	12	8	11	~	63	63	~
Net total income	808	934	1,016	26%	2,834	3,676	30%
Operating expenses	259	297	298	15%	972	1,143	18%
Pre-provisioning operating profit	549	637	717	31%	1,862	2,533	36%
Loan losses and provisions	20	16	24	~	(151)	76	~
Profit before tax	529	621	693	31%	2,013	2,457	22%
PAT (excl. non-recurring items)	394	464	527	34%	1,499	1,842	23%
Non-recurring items ⁽¹⁾	-	(6)	-	~	-	(6)	
PAT	394	458	527	34%	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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