

**AUM up 26% YoY (at ₹ 95,098 crore)**

**PAT up 26% YoY (at ₹ 552 crore)**

**Annualized ROA of 2.5% and ROE of 18.0%**

**Mumbai, October 27, 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 and half year ended September 30, 2026.

**TCHFL Q2FY27 Performance Update:**

- **AUM** grew by 26% YoY to ₹ 95,098 crore from ₹ 75,636 crore as of September 30, 2025.
- **Net total income** increased by 21% YoY in Q2FY27 to ₹ 1,089 crore from ₹ 898 crore in Q2FY26.
- **Cost to income ratio** was 30.0% for Q2FY27 vs. 32.9% in Q2FY26.
- **Credit cost** for Q2FY27 at ₹ 21 crore (annualized 0.1% of average net loan book).
- **Profit before tax** increased by 26% YoY in Q2FY27 to ₹ 741 crore from ₹ 590 crore in Q2FY26.
- **PAT** increased by 26% YoY in Q2FY27 to ₹ 552 crore from ₹ 440 crore in Q2FY26.
- **Annualized ROA** at 2.5% in Q2FY27 vs. 2.4% in Q2FY26.
- **Annualized ROE** at 18.0% in Q2FY27 vs. 18.5% in Q2 FY26.
- **GS3** at 0.7% | **NS3** at 0.3% | **PCR** at 57.3% as of September 30, 2026.
- **Capital adequacy ratio** as of September 30, 2026 was 17.6%.

Commenting on the financial results, **Mr. Sarosh Amaria, Managing Director**, TCHFL said, *"We delivered a strong and resilient performance in Q2FY27, reflecting our diversified business model, disciplined underwriting and consistent execution. Our AUM stood at ₹ 95,098 crore and PAT for the quarter clocked ₹ 552 crore, registering a healthy growth of 26% YoY respectively. Asset quality remained robust, with GNPA and NNPA at 0.7% and 0.3%, respectively. We continue to focus on increased adoption of digital, data and analytics-led capabilities across the customer lifecycle".*

| Particulars; ₹ crores               | Q2FY26     | Q1FY27       | Q2FY27       | YoY %      | H1FY26       | H1FY27       | YoY %      | FY26         |
|-------------------------------------|------------|--------------|--------------|------------|--------------|--------------|------------|--------------|
| Assets under management (net)       | 75,636     | 89,416       | 95,098       | 26%        | 75,636       | 95,098       | 26%        | 86,653       |
| Gross loan book                     | 74,350     | 86,743       | 91,181       | 23%        | 74,350       | 91,181       | 23%        | 84,439       |
| Net loan book                       | 73,774     | 86,145       | 90,574       | 23%        | 73,774       | 90,574       | 23%        | 83,808       |
| Net interest income                 | 696        | 843          | 852          | 22%        | 1,370        | 1,695        | 24%        | 2,956        |
| Fee income                          | 178        | 180          | 232          | 30%        | 312          | 413          | 32%        | 657          |
| Investment income                   | 24         | 10           | 5            | ~          | 44           | 15           | ~          | 63           |
| <b>Net total income</b>             | <b>898</b> | <b>1,033</b> | <b>1,089</b> | <b>21%</b> | <b>1,726</b> | <b>2,123</b> | <b>23%</b> | <b>3,676</b> |
| Operating expense                   | 295        | 310          | 327          | 11%        | 548          | 638          | 16%        | 1,144        |
| Pre-provisioning operating profit   | 603        | 723          | 762          | 26%        | 1,178        | 1,485        | 26%        | 2,533        |
| Loan losses and provisions          | 13         | 10           | 21           | 62%        | 36           | 31           | (15)%      | 76           |
| Profit before tax                   | 590        | 713          | 741          | 26%        | 1,142        | 1,454        | 27%        | 2,457        |
| <b>PAT (excl. non-recurring)</b>    | <b>440</b> | <b>532</b>   | <b>552</b>   | <b>26%</b> | <b>852</b>   | <b>1,084</b> | <b>27%</b> | <b>1,842</b> |
| Non-recurring items <sup>(1)</sup>  | -          | -            | -            | ~          | -            | -            | ~          | (6)          |
| <b>PAT (attributable to owners)</b> | <b>440</b> | <b>532</b>   | <b>552</b>   | <b>26%</b> | <b>852</b>   | <b>1,084</b> | <b>27%</b> | <b>1,836</b> |

(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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