TATA CAPITAL
Housing Finance

PRESS RELEASE

Financial Results for Q2FY26

Tata Capital Housing Finance Limited records robust AUM growth of 30% YoY, and highest ever quarterly PAT of ₹440 crores (up 28% YoY)

AUM crosses ₹ 75,000 crore

Mumbai, October 27, 2025: 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, 2025.

TCHFL Q2FY26 Performance Update:

- **Assets under management** grew by 30% YoY to ₹ 75,636 crore as of September 30, 2025 from ₹ 58,257 crore as of September 30, 2024.
- **Net total income** increased by 37% YoY in Q2FY26 to ₹ 899 crore from ₹ 655 crore in Q2FY25.
- **Cost to income ratio** for Q2FY26 was 32.9% vs. 35.9% in Q2FY25.
- **Credit cost** for Q2FY26 was low at ₹13 crore, representing annualized credit cost of 0.1%.
- **Profit before tax** increased by 28% YoY in Q2FY26 to ₹ 590 crore from ₹ 460 crore in Q2FY25.
- **Profit after tax** increased by 28% YoY in Q2FY26 to ₹ 440 crore from ₹ 343 crore in Q2FY25.
- **Annualized ROA** at 2.4% in Q2FY26 vs. 2.4% in Q2FY25.
- **Annualized ROE** at 18.5% in Q2FY26 vs. 18.7% in Q2FY25.
- **Gross stage 3** stood at 0.8% as of September 30, 2025.
- **Net stage 3** stood at 0.3% as of September 30, 2025.
- **Provision coverage ratio** stood at 55.6% as of September 30, 2025.
- **Capital risk adequacy ratio** as of September 30, 2025 was 17.5%.

Commenting on the financial results, **Mr. Sarosh Amaria,** Managing Director, TCHFL said, "As of September 30, 2025, the Company's Assets Under Management stood over ₹ 75,000 crore, registering a healthy 30% year-on-year growth. The expansion was driven by a well-diversified book and a continued focus on broadening geographic reach. Profit after tax for Q2FY26 stood at ₹ 440 crore, reflecting a strong 28% growth over the corresponding period last year, underscoring sustained business momentum and operational resilience".

Particulars; ₹ crores	Q2FY25	Q1FY26	Q2FY26	YoY %	H1FY25	H1FY26	YoY %
Assets under management (net)	58,257	71,913	75,636	30%	58,257	75,636	30%
Net loan book	58,211	70,572	73,774	27%	58,211	73,774	27%
Net interest income	544	673	694	28%	1,078	1,367	27%
Fee income	90	134	181	101%	186	315	69%
Investment income	21	21	24	15%	37	45	22%
Net total income	655	828	899	37%	1,301	1,727	33%
Operating expenses	235	253	296	26%	475	549	16%
Pre-provisioning operating profit	420	575	603	44%	826	1,178	43%
Loan losses and provisions	(40)	23	13	~	(158)	36	~
Profit before tax	460	552	590	28%	984	1,142	16%
Profit after tax (PAT)	**343**	**412**	**440**	**28%**	**733**	**852**	**16%**

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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