

February 05, 2026

**Department of Corporate Services
BSE Limited,**
P. J. Tower, Dalal Street,
Mumbai - 400 001

Company Code: 12158
Scrip Code: 936638

Dear Sir/Madam,

Sub: Disclosure under Regulation 51 read with Schedule III Part B, Regulation 52, Regulation 54 and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the “Listing Regulations”)

Re: Outcome of Board Meeting held on February 05, 2026

A meeting of the Board of Directors of Muthoot Homefin (India) Limited was held today, i.e., February 05, 2026 and the Board has inter alia considered and approved the unaudited Standalone financial results of the Company for the quarter ended 31st December 2025 (“Financial Results”).

We enclose the following documents for your records:

1. Financial results of the Company for the quarter ended December 31, 2025 and Limited Review Report issued by Statutory Auditor; along with the disclosures as required under Regulation 52(4) of the Listing Regulations;
2. Disclosure as required under Regulation 52(7) of the Listing Regulations;
3. Disclosure as required under Regulation 52(7A) of the Listing Regulations;
4. Disclosure as required under Regulation 54(3) of the Listing Regulations; and

The Financial Results would be published in one English national daily newspaper as required under Regulations 52(8) of the Listing Regulations.

The meeting commenced at 10.00 AM (IST) and concluded at 05.55 PM (IST).

Thanking You,

For Muthoot Homefin (India) Limited

**Moona Selim M V
Company Secretary
ICSI Membership No. ACS 75370**

Independent Auditor's Review Report on the Unaudited Financial Results of Muthoot Homefin (India) Limited for the quarter and nine months ended December 31, 2025 pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

To
The Board of Directors
Muthoot Homefin (India) Limited

Introduction

1. We have reviewed the accompanying statement of unaudited financial results ('the Statement') of Muthoot Homefin (India) Limited (the 'Company') for the quarter and nine months ended December 31, 2025, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').
2. The Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in IND AS 34, prescribed under section 133 of the Act, the RBI guidelines, and other applicable accounting principles generally



CNK & Associates LLP

Chartered Accountants

accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For C N K & Associates LLP
Chartered Accountants

Firm Registration No: 101961 W/W-100036

S. S. Agaskar



Suresh Agaskar

Partner

Membership No. 110321

UDIN No.: 26110321FHJWUY2174

Place: Mumbai

Date: February 05, 2026

Muthoot Homefin (India) Limited
CIN: U65922KL2011PLC029231
Statement of Un-audited Financial Results for the quarter ended December 31, 2025

(₹ in lakhs unless otherwise stated)

Particulars	For the quarter Ended			Nine Months Ended		Year Ended
	December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
Revenue from operations						
(i) Interest income	9,556.66	9,235.32	7,220.23	27,432.82	19,451.82	27,281.19
(ii) Fee Income	322.54	304.40	988.87	976.38	971.19	1,404.37
(iii) Net gain on derecognised (assigned) loans	885.66	1,679.75	878.77	3,114.87	1,993.20	3,440.97
(iv) Net gain on fair value changes	119.08	45.62	186.41	217.82	401.97	506.61
(I) Total Revenue from operations	10,883.94	11,265.09	8,674.20	31,741.89	22,798.18	32,633.14
(II) Other Income	843.84	642.97	564.29	2,155.74	1,842.30	2,713.78
(III) Total Income (I + II)	11,727.78	11,908.06	9,238.49	33,897.63	24,640.57	35,346.92
Expenses						
(i) Finance cost	4,962.91	4,988.56	4,282.74	14,759.52	10,625.45	15,022.36
(ii) Impairment of financial instruments and Write Off	1,082.36	1,217.04	231.16	3,193.48	542.83	929.87
(iii) Employee benefit expenses	2,985.91	3,037.27	2,187.12	8,714.99	6,356.95	9,158.20
(iv) Depreciation, amortization and impairment	148.65	138.77	149.70	419.22	395.46	558.21
(v) Other expenses	1,171.14	1,183.60	1,101.69	3,575.75	3,047.76	4,273.61
(IV) Total Expenses (IV)	10,350.97	10,565.24	7,952.41	30,662.96	20,968.45	29,942.25
(V) Profit before exceptional items and tax (III - IV)	1,376.81	1,342.82	1,286.08	3,234.67	3,672.12	5,404.67
(VI) Exceptional items	-	-	-	-	-	-
(VII) Profit before tax (V - VI)	1,376.81	1,342.82	1,286.08	3,234.67	3,672.12	5,404.67
(VIII) Tax Expense:						
(1) Current tax	470.48	154.44	171.99	907.07	606.22	665.33
(2) Deferred tax	13.81	344.84	175.93	386.22	391.46	791.51
(3) Earlier years adjustments	-	-	-	8.33	-	-
Net Tax Expense (VIII)	484.29	499.28	348.92	1,301.62	997.68	1,456.84
(IX) Profit after tax (VII-VIII)	892.52	843.54	937.16	1,933.05	2,674.44	3,947.83
(X) Other Comprehensive Income						
(i) Items that will not be classified to profit or loss						
(a) Remeasurements of the defined benefit plans	-	-	-	-	-	(15.08)
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	3.80
Other Comprehensive Income (i + ii)	-	-	-	-	-	(11.28)
(XI) Total Comprehensive Income for the period (IX + X)	892.52	843.54	937.16	1,933.05	2,674.44	3,936.55
(XII) Paid-up Equity Share Capital (Face Value of ₹ 10/- Each)						11,915.58
(XIII) Other Equity excluding Revaluation Reserves						39,608.52
(XIV) Earnings per share (Face Value of ₹ 10/- Each)*						
Basic (₹)	0.69	0.69	0.79	1.49	2.24	3.31
Diluted (₹)	0.69	0.69	0.79	1.49	2.24	3.31
*Not annualised for interim period						

The accompanying notes form an integral part of these financial results



Handwritten signature

Notes:

1. Muthoot Homefin (India) Limited ("The Company") is a housing finance company Registered with Reserve Bank of India (RBI). Non-convertible Debentures issued by the Company are listed on BSE Limited.
2. The above results have been reviewed by the Audit Committee and have been approved and taken on record by the Board of Directors at their respective meetings held on February 05, 2026. The financial results for the quarter and nine months ended December 31, 2025 have been subjected to a limited review by the statutory auditor (C N K & Associates LLP, Chartered Accountants) of the Company.
3. The financial results together with the results for the comparative reporting periods have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards), Rules 2015, amended from time to time, and other accounting principles generally accepted in India along with circulars, guidelines and directions issued by RBI from time to time and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended.
4. Disclosure under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, as certified by the Management, is given in **Annexure A**.
5. The Rated, Listed, Secured, Redeemable, Non-Convertible Debentures ("Secured NCDs") amounting to ₹ 21,818.68 lakhs are fully secured by pari-passu charge and/or by exclusive charge (hypothecation) of book debts/loan receivables to the extent as stated in the respective offer document/Information Memorandum and/or Debenture Trust Deed, sufficient to discharge the principal amount and the interest thereon at all times for the non-convertible debentures issued. The Security Cover Certificate as per Regulation 54(3) of Listing Regulations is enclosed herewith.
6. During the quarter under review Company has not issued any Non-Convertible Debentures ("NCDs")
7. The Company is mainly engaged in the housing finance business and all other activities are incidental to the main business activities of the Company. Further, all activities are conducted within India and as such there is no separate reportable segment, as per the Ind AS 108 - "Operating Segments" specified under Section 133 of the Act.
8. Disclosure pursuant to RBI Notification dated September 24, 2021 on "Transfer of Loan Exposures" is attached as **Annexure B**.
9. The figure for the quarter ended December 31, 2025 and December 31, 2024 are balancing figures between reviewed figures in respect of the nine months ended December 31, 2025 and December 31, 2024 and the reviewed figure for the half year ended September 30, 2025 and September 30, 2024 respectively.



A handwritten signature in black ink, appearing to be "J. J. J.", located to the right of the company stamp.

10. Previous period figures have been regrouped / reclassified wherever necessary in order to make them comparable.

For Muthoot Homefin (India) Limited

Place: Kochi
Date: February 05, 2026



Eapen Alexander
Eapen Alexander
Whole time Director



Annexure A

Disclosure pursuant to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the nine months ended December 31, 2025, as applicable;

Sr. No.	Particulars	Period Ended		Year Ended
		31-December - 2025	31-December - 2024	31-March-2025
1	Debt equity ratio [(Debt Securities + Borrowings (other than debt Securities)/(Equity share Capital + Other Equity)]	3.18	3.97	4.08
2	Debt service coverage ratio [(Profit before Tax + Finance cost + Principal Collected)/(Finance cost + Principal Repayment)] #	Not Applicable	Not Applicable	Not Applicable
3	Interest service coverage ratio [(Profit before Tax + Finance cost)/Finance cost] #	Not Applicable	Not Applicable	Not Applicable
4	Capital Redemption Reserve (CRR) / Debenture Redemption Reserve (DRR) **	Not Applicable	Not Applicable	Not Applicable
5	Outstanding redeemable preference shares (quantity and value) #	Not Applicable	Not Applicable	Not Applicable
6	Net Worth (₹ In lakhs) [as per Sec. 2(57) of Companies Act, 2013]	73,457.15	50,261.98	51,524.10
7	Current Ratio #	Not Applicable	Not Applicable	Not Applicable
8	Long term debt to working capital #	Not Applicable	Not Applicable	Not Applicable
9	Bad debts to Account receivables ratio #	Not Applicable	Not Applicable	Not Applicable
10	Current liability ratio #	Not Applicable	Not Applicable	Not Applicable
11	Net Profit after Tax (₹ In lakhs)	1,933.05	2,674.44	3,947.83
12	Earnings per share (In ₹)			
	Basic	1.49	2.24	3.31
	Diluted	1.49	2.24	3.31
13	Total debts to total assets [(Debt Securities + Borrowings (other than debt Securities) / Total Assets]	0.74	0.77	0.74
14	Debtors turnover ratio #	Not Applicable	Not Applicable	Not Applicable
15	Inventory turnover #	Not Applicable	Not Applicable	Not Applicable
16	Operating margin (%) #	Not Applicable	Not Applicable	Not Applicable
17	Net profit margin (%) (Profit after Tax/Revenue from Operations)	6.05%	11.73%	12.10%
18	Sector specific equivalent ratios			
	i) Stage 3 Provision coverage Ratio (%)	39.12%	61.91%	61.44%
	ii) Gross Stage 3 Ratio (%)	2.32%	1.65%	1.17%
	iii) Net Stage 3 Ratio (%)	1.42%	0.63%	0.46%
19	Material Deviation if any in the use of proceeds of issue of debt securities from the objects stated in the offer document	NIL	NIL	NIL

Note

- # The Company is registered with Reserve Bank of India as Housing Finance Company, hence these ratios are not applicable.
- ** Pursuant to notification issued by Ministry of Corporate Affairs (MCA) on Companies (Share Capital and Debentures) Rules, 2014 dated August 16, 2019 and subsequent amendments thereof, the issuer is being registered as Housing Finance Company (HFC) with Reserve Bank of India, is not required to create Debenture Redemption Reserve (DRR). Creation of Capital Redemption Reserve (CRR) is not applicable to the company.
- Gross Stage 3 Ratio = (Gross NPA / Gross Loan Book)
- Net Stage 3 Ratio = (Net NPA / Net Loan Book)
- Stage 3 Provision coverage Ratio = Expected credit loss on Stage 3 loans / gross loan book on stage 3



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Annexure B

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

- a) Details of transfer through assignment in respect of loans not in default for the quarter ended 31st December 2025:

Entity	Banks
Count of Loan accounts Assigned	237
Amount of Loan account Assigned (₹ Cr)	40.28
Retention of beneficial economic interest (MRR) (₹ Cr)	4.48
Weighted Average Maturity (Residual Maturity) (Months)	149.77
Weighted Average Holding Period (Months)	17.06
Coverage of tangible security coverage (LTV)(%)	48.25
Rating-wise distribution of rated loans	Unrated

- b) Details of acquired through assignment in respect of loans not in default for the quarter ended 31st December 2025:

Entity	
Count of Loan accounts Acquired	NIL
Amount of Loan account Acquired (₹ Cr)	
Retention of beneficial economic interest (MRR) (₹ Cr.)	
Weighted Average Maturity (Residual Maturity) (Months)	
Weighted Average Holding Period (Months)	
Coverage of tangible security coverage (LTV)(%)	
Rating-wise distribution of rated loans	

- c) The Company has not transferred or acquired any stressed loans for the quarter ended 31st December 2025.



5th February, 2026

Department of Corporate Services
BSE Limited,
P. J. Tower, Dalal Street,
Mumbai - 400 001

Company Code: 12158
Scrip Code: 936638

Dear Sir/Madam,

Sub: Submission of information pursuant to Regulation 54 (3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance with Regulation 54 (3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, kindly find enclosed herewith statement related to security coverage as on December 31, 2025 along with Statutory Auditor's certificate thereon.

Thanking You

For **Muthoot Homefin (India) Limited**

Eapen Alexander
Whole-time director
DIN : 03493601

To,
The Board of directors,
Muthoot Homefin (India) Limited
Unit No. 19-NE, 19th Floor,
The Ruby, Senapati Bapat Marg,
Near Ruparel College, Dadar West,
Mumbai 400028

Independent Auditor's Certificate on Security Cover Statement as at December 31, 2025, as per Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended from time to time and compliance of financial & non-financial covenants for listed Non-Convertible Debentures ('NCDs') for the period April 1, 2025, to December 31, 2025.

1. We, C N K & Associates LLP, Chartered Accountants, have been appointed as the Statutory Auditor of Muthoot Homefin (India) Limited ("the Company"). We have been requested by the Company vide request letter dated January 20, 2026 having its corporate office at the above mentioned address, to certify the particulars contained in the Statement of Security cover for the quarter and period ended December 31, 2025 and whether the company has complied the financial and non-financial covenants with respect to listed NCDs' for the period April 1, 2025, to December 31, 2025 (hereinafter referred together as "the Statement").

Accordingly, this certificate has been issued as per our Engagement Letter dated July 07, 2025.

2. This Statement has been prepared by the Company to comply with Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended from time to time read with SEBI Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 and SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated March 31, 2023 and Regulation 15 (1) (t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time (together referred to as the 'Regulations') for the purpose of its onward submission to Stock Exchange, to Catalyst Trusteeship Limited and Vardhman Trusteeship Private Limited ("the Debenture Trustees"). The accompanying Statement has been signed by us for identification purpose only.

Management's Responsibility

3. The preparation and presentation of the Statement is the responsibility of the Company's management including the preparation and maintenance of all accounting, other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for complying with all the financial and non-financial covenants as prescribed in the terms of Offer Document/ Debenture Trust Deed for the period April 1, 2025, to December 31, 2025.



Auditor's Responsibility

5. Pursuant to the requirements of the regulation, it is our responsibility to provide a limited assurance on whether the computation of security cover as per book value of the assets of the Company for the quarter and period ended December 31, 2025 have been accurately extracted and ascertained from the unaudited books of accounts of the Company and other relevant records and documents maintained by the Company, and whether the company has complied the financial and non-financial covenants with respect to listed NCDs' for the period April 1, 2025, to December 31, 2025.
6. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgement, including the assessment of the areas where a material misstatement of the subject matter information is likely to arise.
7. We have conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the "Guidance Note") issued by the Institute of Chartered Accountants of India (ICAI) and Standards on Auditing specified under Section 143(10) of the Companies Act, 2013, in so far as applicable for the purpose of this Certificate. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
9. The following documents have been furnished to us by the Company:
 - (i) Unaudited Financial Statements as at 31.12.2025.
 - (ii) Security Cover Statement as at 31.12.2025.
 - (iii) 'Form No. CHG-9' filed with Ministry of Corporate Affairs (MCA).
 - (iv) BENPOS Statement as at 31.12.2025.
 - (v) Quarterly compliance report for the quarter ended 31.12.2025 as submitted to the Debenture Trustee.
10. For the purpose of this certificate, we have performed the following procedures:
 - (i) Verified whether the computation of security cover as per book value of the assets of the Company for the quarter and period ended December 31, 2025, prepared by management, is as per the format given under SEBI Circular SEBI/HO/DDHS/P/CIR/2023/50 dated March 31, 2023 as amended from time to time;



- (ii) Verified that the information contained in the Statement has been extracted and ascertained from the unaudited books of accounts of the Company for the quarter and period ended December 31, 2025 and other relevant records and documents maintained by the Company, in the normal course of its business;
- (iii) Verified the arithmetical accuracy of the Security Cover included in the Statement;
- (iv) On test check basis, reviewed the documents to understand the nature of charge (viz. exclusive charge or pari-passu charge) on assets of the Company;
- (v) On test check basis verified, the details of the outstanding amount, cover required, and security required to be maintained as collateral for each series of the listed NCDs from the unaudited books and records maintained by the Company for the quarter and period ended December 31, 2025;
- (vi) Traced the value of charge created against the Loan Receivables to the Security Cover indicated in the Statement.
- (vii) Reviewed the covenants mentioned in the Debenture Trust Deeds and relied upon the representations from the Management pertaining to compliance with financial and non financial covenants for the securities listed in the Statement.
- (viii) Verified servicing of interest on due dates and there were no instances of delay;
- (ix) Made necessary inquiries with the management and obtained relevant representations in respect of matters relating to the Statement.

Conclusion

11. Based on our procedures performed as mentioned in paragraph 10 above, information and explanation given to us and representations provided by the Company, nothing has come to our attention that causes us to believe that, in all material respects:
- a. The company has not maintained hundred percent asset cover or asset cover as per the terms of the Information Memorandum and Debenture Trust deed and the particulars contained in the aforesaid Statement with respect to book value of asset charged against listed NCD's are not in agreement with the unaudited financial statements and other relevant records for the quarter and period ended December 31, 2025 maintained by the Company; and
 - b. the Company has not complied with all the financial and non-financial covenants stipulated in the Trust Deed for the period April 1, 2025 to December 31, 2025.



Restriction on Use

12. This certificate has been issued for the sole use of the Board of Directors, to whom it is addressed, for onward submission to the Stock Exchange and to the Company's Debenture Trustees, Catalyst Trusteeship Limited and Vardhman Trusteeship Private Limited, pursuant to the requirements of the above-mentioned Regulations. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing. C N K & Associates LLP shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment, except to the extent of fees relating to this assignment. We have no responsibility to update this certificate for any events or circumstances occurring after the date of the certificate.

For C N K & Associates LLP

Chartered Accountants

ICAI Firm Registration No.101961 W/W-100036

S. S. Agaskar



Suresh Agaskar

Partner

Membership No: 110321

UDIN: 26110321IMNOQO1653

Ref no: REF/CERT/C/748/25-26

Place: Mumbai

Date: February 05, 2026

Accounts - Statement of Security Coverage Ratio as on December 31, 2025

A Particulars	B Description of assets for which this certificate relates	C (a) Exclusive Charge		D (a) Part Pass Charge			H (a) Assets not offered as Security	I (a) Elimination (amount in negative)	J Total (C to I)	K Related to only those items covered by this certificate						
		C (b) Debt for which this certificate being issued	C (c) Other Secured Debt*	D (b) Debt for which certificate being issued	D (c) Asset shared by Part Pass Note holder (includes debt for which this certificate is issued & other debt with part pass charge)	D (d) Other assets on which there is part pass charge (excluding item covered in Column F)				E (a) Debt amount considered more than zero (due to exclusive plus part pass charge)	K (b) Market Value for Assets Charged on exclusive basis	K (c) Carrying/Book Value for exclusive charge assets where market value is not Ascertainable or applicable (eg. Bank Balance OSBA market value is not applicable)	K (d) Market Value for part Pass Charge Assets (N/A)	K (e) Carrying/Book Value for part Pass charge assets where market value is not Ascertainable or applicable (eg. Bank Balance OSBA market value is not applicable)	L Total Value (K+L+M+O)	
																M Market Value
											Referring to Column F					
Assets																
Property, Plant & Equipment							1,158.30		1,158.30							
Capital Work in Progress																
Right of use of Assets																
Goodwill																
Intangible Assets																
Intangible Assets under Development																
Investments							6,245.56		6,245.56							
Loans	Loans	30,862.75	30,303.82	Yes	1,779.24	2,76,504.22	6,718.99	-6,718.99	2,85,417.95		30,862.75			3,779.34		24,633.10
Trade receivable																
Inventories																
Cash & Cash Equivalent							8,811.54		8,811.54							
Bank Balances other than cash and cash equivalent							3,206.74		3,206.74							
Others							11,856.40		11,856.40							
TOTAL		30,862.75	30,303.82		1,779.24	2,76,504.22	37,888.95	-6,718.99	1,16,717.92		30,862.75			1,779.34		24,633.10
Liabilities																
Debt Securities to which this certificate pertains		30,862.75	-	Yes	3,617.28				24,290.24		30,862.75			3,617.56		24,290.54
Other Debt sharing part pass charge above debt				No		1,00,718.00		-179.50	1,00,898.42							
Other Debt																
Subordinated Debt																
Borrowings																
Bank (Term Loan from Banks/MSB)	Not to be filled		22,223.64						22,223.64							
Debt Securities																
Others																
Trade Payables							943.84		943.84							
Lease Liabilities																
Provisions							255.59		255.59							
Others							3,648.94		3,648.94							
TOTAL		30,862.75	22,223.64		3,617.28	1,99,278.00	6,952.58	-379.50	2,41,210.76		30,862.75			3,617.56		24,290.54
Cover on Book Value	Inclusive Security Cover Ratio	1.00	1.36	part Pass Security Cover Ratio	1.10	0.80					1.00			1.30		
Cover on Market Value (a)																

1. Asset considered for part pass charge is calculated based on loan to value requirement as per respective offer document rate of debt for which this certificate is being issued and as per respective loan agreements in case of other debt with part pass charge

2. Elimination from loans is an amount of Expected Credit Loss provision and adjustment for effective interest (loan or term under MD M). Elimination from debt securities, other debts, and subordinated debt is an amount of adjustment for effective interest rate which part pass charge

3. Cover on Book value is calculated only on debt for which this certificate is being issued as per respective offer document

4. Part pass security cover ratio is calculated only on debt for which this certificate is being issued as per respective offer document

5. *Security cover* required for MSB is 1.25 times. However company has maintained a security cover of 1.36 times.



Jr

February 05, 2026

BSE Limited
P. J. Towers, Dalal Street,
Mumbai 400 001

Dear Sir/Madam,

Sub: Disclosure required by Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended December 31, 2025.

As required by Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby state the following:

Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	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
Not Applicable									

Note: The above is not applicable as there is no fresh issue of NCD's during the quarter under review

Thanking You

For **Muthoot Homefin (India) Limited**

Eapen Alexander
Whole Time Director
DIN: 03493601



Muthoot Homefin

Muthoot Homefin (India) Limited

Corporate Office: Unit No. 19-NE, 19th Floor, The Ruby, Senapati Bapat Marg, Near Ruparel College, Dadar (West), Mumbai, Maharashtra - 400 028.
Tel: 022 - 41 010 900 / 999 | Email: enquiry@muthoothomefin.com | Website: www.muthoothomefin.com | CIN: U65922KL2011PLC029231

February 05, 2026

BSE Limited
P. J. Towers, Dalal Street,
Mumbai 400 001

Dear Sir/Madam,

Sub: Disclosure required by Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended December 31, 2025.

As required by Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby state the following:

1. There is no deviation in the use of proceeds of Non-Convertible Debentures issued until December 31, 2025 as compared to the objects of the issue;
2. There is no deviation in the amount of funds actually utilized as against what was originally disclosed.

Particulars		Remarks				
Name of listed entity		Muthoot Homefin (India) Limited				
Mode of fund raising		Public Issue	Private Placement	Private Placement		
Type of instrument		Secured Redeemable Non-convertible Debenture				
Date of raising funds		13 th May 2019	20 th September 2022	30 th May & 23 rd June 2023		
Amount raised		18.18 crores	50 crores	150 Crores		
Report filed for quarter ended		31 st December 2025				
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?		Not Applicable				
If yes, details of the approval so required?		Not Applicable				
Date of approval		Not Applicable				
Explanation for the deviation/ variation		Not Applicable				
Comments of the audit committee after review		Not Applicable				
Comments of the auditors, if any		Not Applicable				
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table: For the purpose of onward lending, repayment of existing liability and for general corporate purposes. There have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document.						
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
Not Applicable						

Deviation could mean:

- a. Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

Thanking You

For Muthoot Homefin (India) Limited

Eapen Alexander
Whole Time Director
DIN: 03493601

A. Statement of utilisation of issue proceeds:

(₹ in Lakhs)

Name of the issuer	ISIN	Mode of Fund Raising (Public issue/ Private placement)	Type of Instrument	Date of raising funds	Amount Raised	Funds utilised	Any deviation (Yes/ No)	If 8 is yes then specify the purpose for which funds were utilised	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Not Applicable									

Note: The above disclosure is not applicable as there is no fresh issue of NCD's during the quarter under review

B. Statement of deviation/variation in use of Issue proceeds:

Particulars	Remarks					
Name of listed entity	Muthoot Homefin (India) Limited					
Mode of fund raising	-					
Type of instrument	-					
Date of raising funds	-					
Amount raised	-					
Report filed for quarter ended	-					
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?	-					
If yes, details of the approval so required?	Not Applicable					
Date of approval	Not Applicable					
Explanation for the deviation/ variation	Not Applicable					
Comments of the audit committee after review	Not Applicable					
Comments of the auditors, if any	Not Applicable					
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. lacs and in %)	Remarks, if any
Not Applicable						
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						



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