

May 08, 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 May 08, 2026**

A meeting of the Board of Directors of Muthoot Homefin (India) Limited was held today, i.e., May 08, 2026 and the Board has inter alia considered and approved the audited Standalone financial results of the Company for the quarter and year ended 31<sup>st</sup> March 2026 ("Financial Results").

We enclose the following documents for your records:

1. Audited Financial results of the Company for the quarter and year ended March 31, 2026 and Independent Auditor's Report issued by Statutory Auditor; along with the disclosures as required under Regulation 52(4) and 52(2A) 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
5. Disclosure as required under Regulation 52(3)(a) of the Listing Regulations

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 05.00 PM (IST).

Thanking You,

For **Muthoot Homefin (India) Limited**

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

**Independent Auditor's Report on Audited Financial Results of Muthoot Homefin (India) Limited ("the Company) for the quarter and year ended March 31, 2026 pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

To  
The Board of Directors of  
**Muthoot Homefin (India) Limited**

**Report on Audit of the Financial Results**

**Opinion**

We have audited the accompanying financial results of **Muthoot Homefin (India) Limited** ("the Company") for the quarter and year ended March 31, 2026 ("the Statement") attached herewith, 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").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid statement:

- a. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS) prescribed under section 133 of Companies Act, 2013 ("the Act") read along with the rules issued thereunder, circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") and National Housing Bank ("NHB") from time to time ("Guidelines") and other accounting principles generally accepted in India, of the net profit and other Comprehensive Income and Other Financial Information for the year ended March 31, 2026.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Managements and Board of Director's Responsibilities for the Financial Results**

These financial results have been prepared on the basis of the annual audited financial statements and approved by the Board of Directors. The Company's Management and the Board of Directors are responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Ind AS prescribed under Section 133 of the Act read with relevant rules issued thereunder, Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also

includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the statement, the Management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Management and the Board of Directors are also responsible for overseeing the Company's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Results**

Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management and Board of Directors.

- Conclude on the appropriateness of the Management's and Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### **Other Matters**

The financial results include the result for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

Our conclusion is not modified in respect of the above matter.

For **C N K & Associates LLP**  
**Chartered Accountants**

Firm Registration No: 101961 W/W-100036

**Suresh Agaskar**

Partner

Membership No. 110321

UDIN No.: 26110321GBYWIE1676

**Date: May 8, 2026**

**Place: Tokyo**

## Muthoot Homefin (India) Limited

CIN: U65922KL2011PLC029231

## Statement of Audited Financial Results for the quarter and year ended March 31, 2026

(Amount in lakhs unless otherwise stated)

Particulars	For the quarter Ended			Year Ended	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited (Note 10)	Reviewed	Audited (Note 10)	Audited	Audited
<b>Revenue from operations</b>					
(i) Interest income	9,801.10	9,556.66	7,849.37	37,233.92	27,281.19
(ii) Fee Income	289.98	322.54	433.18	1,266.36	1,404.37
(iii) Net gain on derecognised (assigned) loans	1,153.60	885.66	1,447.77	4,468.47	3,440.97
(iv) Net gain/(loss) on fair value changes	91.75	128.08	104.64	309.57	506.61
<b>(I) Total Revenue from operations</b>	<b>11,536.43</b>	<b>10,883.94</b>	<b>9,834.96</b>	<b>43,278.32</b>	<b>32,633.14</b>
(II) Other income	406.07	374.75	212.55	1,363.31	733.29
<b>(III) Total Income (I + II)</b>	<b>11,942.50</b>	<b>11,258.69</b>	<b>10,047.51</b>	<b>44,641.63</b>	<b>33,366.43</b>
<b>Expenses</b>					
(i) Finance cost	4,977.93	4,962.91	4,396.91	19,737.45	15,022.36
(ii) Impairment of financial instruments and Write Off (Net)	(925.27)	613.27	(271.80)	1,069.71	(1,050.62)
(iii) Employee benefit expenses	3,115.85	2,985.91	2,801.25	11,930.84	9,158.20
(iv) Depreciation, amortization and impairment	190.54	148.65	162.75	609.76	558.21
(v) Other expenses	1,061.46	1,171.14	1,225.85	4,637.21	4,273.61
<b>(IV) Total Expenses (IV)</b>	<b>8,520.51</b>	<b>9,881.88</b>	<b>8,314.96</b>	<b>37,984.97</b>	<b>27,961.76</b>
<b>(V) Profit before exceptional items and tax (III - IV)</b>	<b>3,421.99</b>	<b>1,376.81</b>	<b>1,732.55</b>	<b>6,656.66</b>	<b>5,404.67</b>
(VI) Exceptional items	-	-	-	-	-
<b>(VII) Profit before tax (V - VI)</b>	<b>3,421.99</b>	<b>1,376.81</b>	<b>1,732.55</b>	<b>6,656.66</b>	<b>5,404.67</b>
<b>(VIII) Tax Expense:</b>					
(1) Current tax	280.26	470.48	59.11	1,187.33	665.33
(2) Deferred tax	477.73	13.81	400.05	863.95	791.51
(3) Earlier years adjustments	52.57	-	-	60.90	-
<b>Net Tax Expense (VIII)</b>	<b>810.56</b>	<b>484.29</b>	<b>459.16</b>	<b>2,112.18</b>	<b>1,456.84</b>
<b>(IX) Profit after tax (VII-VIII)</b>	<b>2,611.43</b>	<b>892.52</b>	<b>1,273.39</b>	<b>4,544.48</b>	<b>3,947.83</b>
<b>(X) Other Comprehensive Income</b>					
(i) Items that will not be classified to profit or loss					
(a) Remeasurements of the defined benefit plans	(9.04)	-	(15.08)	(9.04)	(15.08)
(ii) Income tax relating to items that will not be reclassified to profit or loss	2.28	-	3.80	2.28	3.80
<b>Other Comprehensive Income (i + ii)</b>	<b>(6.76)</b>	<b>-</b>	<b>(11.28)</b>	<b>(6.76)</b>	<b>(11.28)</b>
<b>(XI) Total Comprehensive Income for the period [(IX + X)]</b>	<b>2,604.67</b>	<b>892.52</b>	<b>1,262.11</b>	<b>4,537.72</b>	<b>3,936.55</b>
(XII) Paid-up Equity Share Capital (Face Value of Rs. 10/- Each)				14,582.25	11,915.58
(XIII) Other Equity excluding Revaluation Reserves				61,479.55	39,608.52
<b>(XIV) Earnings per share (Face Value of Rs. 10/- Each)*</b>					
Basic (Rs.)	1.95	0.69	1.07	3.39	3.31
Diluted (Rs.)	1.95	0.69	1.07	3.39	3.31
*Not annualised for interim period					

The accompanying notes form an integral part of these financial results



## Muthoot Homefin (India) Limited

CIN: U65922KL2011PLC029231

## Statement of Assets and Liabilities as at March 31, 2026

(Amount in lakhs unless otherwise stated)

Particulars	As at March 31, 2026	As at March 31, 2025
	Audited	Audited
<b>I ASSETS</b>		
<b>1 Financial assets</b>		
a) Cash and cash equivalents	14,097.37	10,161.50
b) Bank Balance other than (a) above	3,169.42	3,038.04
c) Loans	2,96,585.64	2,54,526.20
d) Investments	-	1,000.47
e) Other financial assets	10,973.88	8,834.56
<b>2 Non-financial assets</b>		
a) Property, plant and equipment	3,063.45	3,380.25
b) Right-of-Use Asset	261.54	-
c) Other intangible assets	-	-
d) Current tax assets	1,053.02	1,452.00
e) Other non financial assets	670.85	555.61
<b>Total assets</b>	<b>3,29,875.17</b>	<b>2,82,948.63</b>
<b>II LIABILITIES AND EQUITY</b>		
<b>1 Financial liabilities</b>		
a) (I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	784.48	628.62
b) Debt securities	21,818.68	21,818.68
c) Borrowings (other than debt securities)	2,20,694.97	1,88,464.06
d) Lease liability	272.59	-
e) Other financial liabilities	6,480.17	17,685.76
<b>2 Non-financial Liabilities</b>		
a) Provisions	272.86	209.86
b) Deferred tax Liabilities (Net)	3,305.26	2,443.58
c) Other non-financial liabilities	184.36	173.97
<b>3 Equity</b>		
a) Equity share capital	14,582.25	11,915.58
b) Other equity	61,479.55	39,608.52
<b>Total liabilities and equity</b>	<b>3,29,875.17</b>	<b>2,82,948.63</b>

The accompanying notes form an integral part of these financial results



## Muthoot Homefin (India) Limited

CIN: U65922KL2011PLC029231

## Statement of Cash Flow for the year ended March 31, 2026

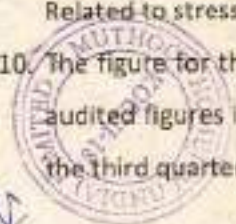
(Amount in lakhs unless otherwise stated)

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
	Audited	Audited
<b>Operating activities</b>		
Profit before tax	5,656.65	5,404.67
<b>Adjustments to reconcile profit before tax to net cash flows:</b>		
Interest Income	(37,233.92)	(27,281.19)
Depreciation & amortisation	609.76	558.21
Impairment on financial instruments and Write Off	3,107.05	929.87
Finance cost	19,737.45	15,022.36
Net gain on derecognised (assigned) loans	(4,468.47)	(3,440.97)
Net gain on fair value changes	(309.57)	(506.61)
Loss/(Gain) on sale of Property, plant and equipment	(0.33)	-
Asset written off	-	1.14
	<b>(11,901.38)</b>	<b>(9,312.52)</b>
Cash inflow from interest on loans	36,977.58	26,765.09
Cash inflow from interest on fixed deposits	256.34	516.10
Cash inflow from receivables on assignment of loans	2,277.92	1,574.61
Cash outflow towards finance cost	(19,077.25)	(15,598.04)
<b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>	<b>8,533.21</b>	<b>3,945.24</b>
<b>Working capital changes</b>		
Bank balance other than cash and cash equivalents	(131.38)	(172.91)
Loans given	(1,02,603.68)	(1,24,408.16)
Loans received back	57,437.20	36,875.62
Other financial asset	51.23	(390.03)
Other non financial asset	(115.24)	0.37
Other financial liabilities and other non financial liabilities	(11,855.40)	(1,832.86)
Trade payables	155.86	146.15
Provision	53.96	58.62
<b>Cash Generated from Operations</b>	<b>(48,474.24)</b>	<b>(85,777.96)</b>
Income tax paid	(849.27)	(956.71)
<b>Net cash flows from/(used in) operating activities (A)</b>	<b>(49,323.51)</b>	<b>(86,734.67)</b>
<b>B. Cash flow from Investing Activities</b>		
Purchase of Property, plant and equipment/intangible assets	(255.32)	(530.24)
Sale of Property, plant and equipment	0.53	3.30
Purchase of investments	(1,03,000.00)	(1,25,300.00)
Proceeds from Sale of Investments	1,04,310.04	1,25,806.14
Redemption of Security Receipt	-	-
<b>Net cash flows from/(used in) investing activities (B)</b>	<b>1,055.25</b>	<b>(1,020.80)</b>
<b>C. Cash flow from Financing activities</b>		
Borrowings other than debt securities issued	70,360.44	1,12,353.16
Borrowings other than debt securities repaid	(38,129.53)	(23,861.37)
Commercial paper issued	-	4,902.23
Commercial paper repaid	-	(5,000.00)
Debt securities issued	-	-
Debt securities repaid	-	(9,683.52)
Payment of lease liabilities (including interest payments)	(26.78)	-
<b>Net cash flows from financing activities (C)</b>	<b>52,204.13</b>	<b>78,710.50</b>
<b>Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>3,935.87</b>	<b>(9,044.97)</b>
Cash and cash equivalents at 1 April	10,161.50	19,206.47
<b>Cash and cash equivalents at the end of year</b>	<b>14,097.37</b>	<b>10,161.50</b>
<b>Components of cash &amp; cash equivalents</b>		
Cash on hand	27.08	12.81
In current accounts	8,970.29	10,148.69
In Bank deposit with maturity of less than 3 months	5,100.00	-
<b>Total</b>	<b>14,097.37</b>	<b>10,161.50</b>



**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 May 04, 2026 and May 08, 2026 respectively. The financial results for the quarter and year ended March 31, 2026 have been subjected to audit 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. Information as required by Reserve Bank of India Circular on Resolution framework-2.0 for Covid-19: Related to stress of individuals and small businesses dated May 5, 2021 is attached as **Annexure C**.
10. The figure for the quarter ended March 31, 2026 and March 31, 2025 are balancing figures between audited figures in respect of full financial year and the published year to date figures up to the end of the third quarter of the respective financial year.



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

For Muthoot Homefin (India) Limited



*Eapen Alexander*

Eapen Alexander  
Whole time Director

Place: Kochi  
Date: May 08, 2026

## 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 year ended March 31, 2026, as applicable;

Sr. No.	Particulars	Year Ended	
		31-March – 2026	31-March – 2025
1	Debt equity ratio [(Debt Securities + Borrowings (other than debt Securities))/(Equity share Capital + Other Equity)]	3.19	4.08
2	Debt service coverage ratio [(Profit before Tax + Finance cost + Principal Collected)/(Finance cost + Principal Repayment)] #	Not Applicable	Not Applicable
3	Interest service coverage ratio [(Profit before Tax + Finance cost)/Finance cost] #	Not Applicable	Not Applicable
4	Capital Redemption Reserve (CRR) / Debenture Redemption Reserve (DRR) **	Not Applicable	Not Applicable
5	Outstanding redeemable preference shares (quantity and value) #	Not Applicable	Not Applicable
6	Net Worth (₹ In lakhs) [as per Sec. 2(57) of Companies Act, 2013]	76,061.80	51,524.10
7	Current Ratio #	Not Applicable	Not Applicable
8	Long term debt to working capital #	Not Applicable	Not Applicable
9	Bad debts to Account receivables ratio #	Not Applicable	Not Applicable
10	Current liability ratio #	Not Applicable	Not Applicable
11	Net Profit after Tax (₹ In lakhs)	4,544.48	3,947.83
12	Earnings per share (In ₹)		
	Basic	3.39	3.31
	Diluted	3.39	3.31
13	Total debts to total assets [(Debt Securities + Borrowings (other than debt Securities) / Total Assets]	0.74	0.74
14	Debtors turnover ratio #	Not Applicable	Not Applicable
15	Inventory turnover #	Not Applicable	Not Applicable
16	Operating margin (%) #	Not Applicable	Not Applicable
17	Net profit margin (%) (Profit after Tax/Revenue from Operations)	10.50%	12.10%
18	Sector specific equivalent ratios		
	i) Stage 3 Provision coverage Ratio (%)	26.78%	61.44%
	ii) Gross Stage 3 Ratio (%)	2.63%	1.17%
	iii) Net Stage 3 Ratio (%)	1.94%	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

### 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



**Annexure B**

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

- a) Details of transfer through assignment in respect of loans not in default for the quarter ended 31<sup>st</sup> March 2026:

<b>Entity</b>	<b>Banks</b>
Count of Loan accounts Assigned	396
Amount of Loan account Assigned (₹ Cr)	58.51
Retention of beneficial economic interest (MRR) (₹ Cr)	6.50
Weighted Average Maturity (Residual Maturity) (Months)	143.19
Weighted Average Holding Period (Months)	14.58
Coverage of tangible security coverage (LTV)(%)	48.31
Rating-wise distribution of rated loans	Unrated

- b) Details of acquired through assignment in respect of loans not in default for the quarter ended 31<sup>st</sup> March 2026:

<b>Entity</b>	
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 31<sup>st</sup> March 2026.



### Annexure C

Details of resolution plan implemented under the Resolution Framework for COVID - 19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0), as at March 31, 2026 are given below:

(₹ in Lakhs)

Type of Borrower	Exposure to Accounts classified as standard consequent to implementation of resolution plan-Position as at the end of September 30, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrower during the half-year**	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at the end of March 31, 2026
Personal Loans*	1,886.39	290.03	57.06	263.08	1,666.93
Corporate Loans	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>1,886.39</b>	<b>290.03</b>	<b>57.06</b>	<b>263.08</b>	<b>1,666.93</b>

\*Personal loans includes housing loan & non-housing loan.

\*\*Represents net movements.

#### 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:						
<ul style="list-style-type: none"> <li>a. Deviation in the objects or purposes for which the funds have been raised</li> <li>b. Deviation in the amount of funds actually utilized as against what was originally disclosed.</li> </ul>						



8<sup>th</sup> May, 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 March 31, 2026 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 March 31, 2026, 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 March 31, 2026.**

1. We, C N K & Associates LLP, Chartered Accountants, as the Statutory Auditor of **Muthoot Homefin (India) Limited** ("the Company"), have been requested by the Company having its corporate office at the above mentioned address, to certify the particulars contained in the Statement of Security cover for the quarter and year ended March 31, 2026 and whether the company has complied the financial and non-financial covenants with respect to listed NCDs' for the period April 1, 2025, to March 31, 2026 (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 Regulation 15 (1) (t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 and SEBI vide circular no. SEBI/HO/DDHS-PoD- 1/P/CIR/2025/117 dated August 13, 2025, as amended from time to time (together referred to as the 'Regulations') for onward submission to Stock Exchange, to Catalyst Trusteeship Limited and Vardhman Trusteeship Private Limited ("the Debenture Trustees"). The accompanying Statement has been initialed by us for identification purposes 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 for 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 March 31, 2026.

**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 year ended March 31, 2026 have been accurately extracted and ascertained from the audited 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 March 31, 2026.

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) Audited Financial Statements as at 31.03.2026.
  - (ii) Security Cover Statement as at 31.03.2026.
  - (iii) 'Form No. CHG-9' filed with Ministry of Corporate Affairs (MCA).
  - (iv) BENPOS Statement as at 31.03.2026.
  - (v) Quarterly compliance report for the quarter ended 31.03.2026 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 year ended March 31, 2026, prepared by management, is as per the format given under SEBI Circular No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 as amended from time to time;
  - (ii) Verified that the information contained in the Statement has been extracted and ascertained from the audited books of accounts of the Company for the quarter and year ended March 31, 2026 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 audited books and records maintained by the Company for the quarter and year ended March 31, 2026;
  - (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 deeds 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 audited financial statements and other relevant records for the quarter and year ended March 31, 2026 maintained by the Company; and
  - b. the Company has not complied with all the financial and non-financial covenants stipulated in the Trust Deeds for the period April 1, 2025 to March 31, 2026.

### **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

### **Suresh Agaskar**

Partner

Membership No: 110321

UDIN:26110321EPGIE4865

REF/CERT/C/129/26-27

Date: May 08, 2026

Place: Tokyo

Annexure - Statement of Security Coverage Ratio as on March 31, 2024														
A Particulars	B Description of assets for which this certificate relates	C (I) Exclusive Charge		D (II) Part Pass Charge			H (VI) Assets not offered as Security	I (VII) Deduction (amount in negative)	J Total (C to H)	K Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt*	Debt for which certificate being issued	Asset Shared by Part Passes Debt Holder (Includes debt for which this certificate is issued & other debt with part pass charge)	Other assets on which there is part pass charge (excluding items covered in Column F)				Market Value for Assets Charged on exclusive basis	Carrying/Book Value for exclusive charge assets where market value is not Ascertainable or applicable (eg. Bank Balance, DRA market value is not applicable)	Market Value for part Passes Charge Assets (iv)	Carrying/Book Value for part Passes charge assets where market value is not Ascertainable or applicable (eg. Bank Balance, DRA market value is not applicable)	Total Value (K+L+M+O)
		Book Value	Book Value	Yes/No	Book Value	Book Value	L Relating to Column F							
<b>Assets</b>														
	Property, Plant & equipment						1,062.45		1,062.45					
	Capital Work in progress													
	Right of use of Assets						263.16		263.16					
	Goodwill													
	Intangible Assets													
	Intangible Assets under Development													
	Investments													
	Loans	21,275.77	29,020.23	Yes	1,836.03	2,35,269.94	7,834.81	-871.18	3,96,585.94		21,275.77		1,020.03	25,111.80
	Trade receivable													
	Inventories													
	Cash & Cash Equivalent						16,097.37		16,097.37					
	Bank Balances other than cash and cash equivalent						3,113.42		3,113.42					
	Others						11,887.79		11,887.79					
	<b>TOTAL</b>	<b>21,275.77</b>	<b>29,020.23</b>		<b>3,876.03</b>	<b>2,35,269.94</b>	<b>41,384.56</b>	<b>-871.13</b>	<b>1,29,875.17</b>		<b>21,275.77</b>		<b>3,876.03</b>	<b>25,111.80</b>
<b>Liabilities</b>														
	Debt Securities to which this certificate pertains	14,145.77		Yes	1,467.30				14,763.07		14,145.77		1,467.30	14,763.07
	Other Debt sharing part pass charge (i.e. debt)			No		2,00,075.37		-405.50	1,99,669.79					
	Other Debt													
	Subordinated Debt													
	Borrowings													
	Bank (Term loan from Banks/ NBFI)		21,025.18						21,025.18					
	Debt Securities													
	Others													
	Trade Payables						784.43		784.43					
	Lease liabilities						272.55		272.55					
	Provisions						272.86		272.86					
	Others						7,025.40		7,025.40					
	<b>TOTAL</b>	<b>21,275.77</b>	<b>21,025.18</b>		<b>3,487.30</b>	<b>2,00,075.37</b>	<b>8,255.13</b>	<b>-405.50</b>	<b>2,53,813.17</b>		<b>21,275.77</b>		<b>3,487.30</b>	<b>14,763.07</b>
	Cover on Book Value										1.00		1.10	
	Cover on Market Value (iv)													
		Exclusive Security Cover Ratio	1.00	1.10	Part Passes Security Cover Ratio	1.10	1.18							

1. Asset considered for part pass charge is calculated based on asset cover requirement as per respective offer documents/ sale 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. Deduction from loans in account of Expected Credit Loss provision and adjustment for Effective Interest rate on loans under IFR 9. Deduction from debt securities, other debts, and subordinated debt is on account of adjustment for Effective Interest rate on such debt as per IFR 9.

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 NBFI finance is 1.27 times. However company has maintained a security cover of 1.18 times.



May 08, 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 March 31, 2026.**

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
<b>Not Applicable</b>									

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

May 08, 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 March 31, 2026.

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 March 31, 2026 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 <sup>th</sup> May 2019	20 <sup>th</sup> September 2022	30 <sup>th</sup> May & 23 <sup>rd</sup> June 2023		
Amount raised		18.18 crores	50 crores	150 Crores		
Report filed for quarter ended		31 <sup>st</sup> March 2026				
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

**Department of Corporate Services  
May 08, 2026**

**BSE Limited  
P.J Tower, Dalal Street,  
Mumbai – 400 001**

Company Code: 12158  
Scrip Code: 936638

Dear Sir/ Madam,

**Sub: Declaration with respect to Audit Report with unmodified opinion to the Audited Standalone Financial Results for the Financial Year ended 31st March 2026**

We declare that the Audited Standalone Financial Results for the Financial Year ended 31st March 2026 have been approved by the Board of Directors of the Company at the meeting held today, i.e., May 08, 2026. The statutory auditors of the Company, C N K & Associates LLP., Chartered Accountants, (Firm Reg. No. 101961) have not expressed any modified opinion(s) in their Audit Report on the Audited Financial Results.

The above declaration is made in pursuant to Regulation 52(3) (a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended from time to time.

Thanking You,

For **Muthoot Homefin (India) Limited**

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